



## EASY PAYMENT PLAN - TERMS AND CONDITION

1. 0% Easy Payment Plan (also referred as 0% EPP) offer is applicable to all Mawarid Finance Credit Cards issued by Mawarid Finance in the UAE (Cardholder/s).
2. This offer is valid only at the participating merchants and online websites defined by Mawarid Finance.
3. To convert transactions at participating online websites, Credit Cardholder must choose "installments" as payment option during check-out and choose preferred tenor.
4. To convert transactions to 0% EPP made at participating merchants, Credit Cardholder will have to initiate the request either by;
  - a. Sending an SMS "EPP" to 5016
  - b. Calling Mawarid Finance Customer Service at 04-304-0800
  - c. Sending an email to [creditcards@mawarid.ae](mailto:creditcards@mawarid.ae)
5. The Cardholder must initiate request for conversion by maximum the 10th of the cycle. Only posted transactions can be requested for conversion to 0% EPP.
6. The minimum spend required for conversion of a transaction to 0% EPP is AED1,000.
7. Only 6 months tenor is available.
8. The offers listed on the Mawarid Finance website, [www.mawarid.ae/en/MainMenu/Cards/easy.payment.aspx](http://www.mawarid.ae/en/MainMenu/Cards/easy.payment.aspx) are the valid offers at any point in time during the promotion period. These offers may keep on changing from time to time; Cardholder must visit Mawarid Finance website or call Mawarid Finance Customer Service before opting to avail the relevant EPP offer. Mawarid Finance shall not be liable for honoring any benefit in case the offer no longer exists.
9. Any variation, alteration, modification, and/or amendment to the terms and conditions shall be published on Mawarid Finance website: [www.mawarid.ae/en/MainMenu/Cards/easy.payment.aspx](http://www.mawarid.ae/en/MainMenu/Cards/easy.payment.aspx) and shall supersede the earlier terms and conditions communicated to the Cardholder.
10. Only single transactions done to achieve the minimum spend threshold at the merchant partner will be considered to convert the transaction to 0% EPP.
11. Multiple transactions done to achieve the minimum spend threshold at the merchant partner will not be considered for 0% EPP conversion.
12. Transactions done on supplementary Credit Card can also be converted to 0% Easy Payment Plan subject to meeting the minimum spend threshold.
13. It is the Cardholder's responsibility to ensure that he/she provides the correct and valid contact details to Mawarid Finance in order to ensure that all communications related to this offer or otherwise are received.
14. The Cardholder's eligibility shall depend on the good standing of the Cardholder's Credit Card account with Mawarid Finance. Accordingly, the Credit Card Account should not be blocked, there should not be any late payments to such account and the outstanding balance on the Credit Card account is not over the assigned limit.
15. Mawarid Finance reserves the right, at its absolute discretion, to amend, modify, vary and/or supplement these terms and conditions at any time without any prior notification to the Cardholder. Any such amendments or supplements shall be provided on Mawarid Finance website.
16. These Terms and Conditions are in addition to the standard Mawarid Finance' Credit Card Terms and Conditions.
17. These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.
18. In no event shall Mawarid Finance, any of its affiliates, or any of its officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to this promotional offer.
19. Mawarid Finance does not offer or provide any warranties, or accept any responsibility or liability of any kind in respect of this promotional offer and hereby disclaims any and all express or implied warranties with respect of the same.
20. The 0% EPP offer is provided by the Mawarid Finance under the agreement with the participating merchant partners. Mawarid Finance will not be responsible if the goods/ services provided are not to the satisfaction of Mawarid Finance Credit Cardholder or the merchant decides to dishonor the benefit on his own consent.
21. Mawarid Finance shall not be in breach of its obligations or otherwise be liable to conduct this campaign, continue to offer this campaign, or award any promotional gift pursuant to this campaign, or be liable to any Credit Cardholder as a result of any Force Majeure Event. A Force Majeure Event in these terms and conditions, shall mean circumstances beyond the reasonable control of Mawarid Finance' including amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, Mawarid Finance obligations to its Credit Cardholder shall automatically stand discharged without necessity to provide notice.