

Key Facts Statement – Letsgo Payit Card

The product is a virtual/physical card issued for full KYC individuals. The card helps cardholders to take care of their expenses efficiently. This prepaid card is linked to the AED balance available on Payit (similar to a debit card linked to the account).

Key Features:

- ✓ Ability to make purchases in any merchant
- ✓ Ability to use for online transactions
- ✓ Ability to use ATM machines to withdraw or check balance

Letsgo Payit Card		
Eligibility	Full KYC payit customers	
Free	Letsgo Payit Card Fees & Charges	Fee (₹) (Price exclusive of VAT)
	Monthly Fee	Free
	Virtual Card Issuance Fee	Free
	Physical Card Issuance Fee	25.00
	Physical Card Replacement (lost/stolen)	25.00
	Virtual Card Renewal (Every 5 Years)	Free
	Physical Card Renewal (Every 5 years)	Free
	FAB ATM- Balance Inquiry	Free
	FAB ATM- Cash Withdrawal	Free
	NON-FAB ATM- Balance Inquiry	1.00
	NON-FAB ATM- Cash Withdrawal	2.00
	GCC ATM- Balance Inquiry	3.00
	GCC ATM- Cash Withdrawal	6.00
	International ATM- Balance Inquiry	3.00
	International ATM- Cash Withdrawal	20.00
	Declined Transaction (if no sufficient funds)	Free
	Annual fee	Free
	Card dispatch fee	Free
	Cross currency conversion fee	Free
	Closure fee	Free
	False charge back fee	100.00
Maximum wallet Limit	₹ 25,000	
Cash withdrawal	Allowed from on us ATM and off us ATM	
Load options:	<ul style="list-style-type: none">• Letsgo Payit card will reflect the balance available in customer's wallet• Card will be loaded by topping up the wallet	

Warning:

✓

Payit Wallet must be funded before use. Insufficient funds loaded on the Wallet may result in a transaction being rejected.

✓

The bank may suspend or cancel the access of Letsgo Payit Card if conduct is found unsatisfactory or against the Bank's Compliance policy and/or Central Bank of the UAE regulations.

Notes:

- ✓ All the information/options provided by the Bank are for the purpose of the customers' informed decision making and will not be deemed as specific advice or recommendation.
- ✓ The Customer shall submit to the Bank all forms, documents and evidence relating to the issuance of Letsgo Payit Card that the Bank may require, in form and substance satisfactory to the Bank.
- ✓ It is the Customer's responsibility to always provide the Bank with an up-to-date postal address, mobile telephone number and electronic mail address and to notify the Bank of any change of contact information previously provided to the Bank.
- ✓ The Bank reserves the right, at its absolute discretion, to add/amend/ delete / cancel any of the terms and conditions and will provide the customer with 60 days' written notice prior to making such changes.
- ✓ Consequences for failing to meet the Bank's terms and conditions at any point either before or during the customer relationship may lead to rejection of request/service as deemed suitable by the Bank.
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- ✓ This Key Facts Statement shall be governed by and construed in accordance with the federal laws in the United Arab Emirates. Any, dispute concerning the interpretation of these terms and conditions shall be submitted to the exclusive jurisdiction of United Arab Emirates courts.
- ✓ Customers can contact the "help@payit.ae" mailbox for any queries related to any applicable terms and conditions.
- ✓ The detailed terms and conditions are provided on the Bank's website Terms & Conditions - Consolidated | First Abu Dhabi Bank - UAE (bankfab.com)