

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
- **Jaywan cards can only be used for purchases, online transactions, and ATM withdrawals within the UAE.**

Letsgo Payit Card																																							
Eligibility	<ul style="list-style-type: none"> • Full KYC payit customers 																																						
Fees	<table> <tr> <th>Letsgo Payit Card Fees & Charges (Price exclusive of VAT)</th><th>Fee (AED)</th></tr> <tr> <td>Monthly Fee</td><td>Free</td></tr> <tr> <td>Virtual Card Issuance Fee</td><td>Free</td></tr> <tr> <td>Physical Card Issuance Fee</td><td>Free</td></tr> <tr> <td>Physical Card Replacement (lost/stolen)</td><td>Free</td></tr> <tr> <td>Virtual Card Renewal (Every 5 Years)</td><td>Free</td></tr> <tr> <td>Physical Card Renewal (Every 5 years)</td><td>25.00</td></tr> <tr> <td>FAB ATM- Balance Inquiry</td><td>Free</td></tr> <tr> <td>FAB ATM- Cash Withdrawal</td><td>Free</td></tr> <tr> <td>NON-FAB ATM- Balance Inquiry</td><td>1.00</td></tr> <tr> <td>NON-FAB ATM- Cash Withdrawal</td><td>2.00</td></tr> <tr> <td>GCC ATM- Balance Inquiry</td><td>3.00</td></tr> <tr> <td>GCC ATM- Cash Withdrawal</td><td>6.00</td></tr> <tr> <td>International ATM- Balance Inquiry*</td><td>3.00</td></tr> <tr> <td>International ATM- Cash Withdrawal*</td><td>20.00</td></tr> <tr> <td>Declined Transaction (if no sufficient funds)</td><td>Free</td></tr> <tr> <td>Annual fee</td><td>Free</td></tr> <tr> <td>Card dispatch fee</td><td>Free</td></tr> <tr> <td>Cross currency conversion fee*</td><td>N/A</td></tr> </table>	Letsgo Payit Card Fees & Charges (Price exclusive of VAT)	Fee (AED)	Monthly Fee	Free	Virtual Card Issuance Fee	Free	Physical Card Issuance Fee	Free	Physical Card Replacement (lost/stolen)	Free	Virtual Card Renewal (Every 5 Years)	Free	Physical Card Renewal (Every 5 years)	25.00	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*	N/A
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First Abu Dhabi Bank PJSC is licensed and regulated by the Central Bank of the United Arab Emirates.

Its registered office address is P.O. Box 6316, Abu Dhabi, UAE

FAB – letsgo payit card – Key Facts Statement – September 2025 – Version 2 – English

Letsgo Payit Card					
	<table> <tr> <td>Closure fee</td><td>Free</td></tr> <tr> <td>False charge back fee</td><td>100.00</td></tr> </table> <ul style="list-style-type: none"> 5% VAT will be applied to fees above 	Closure fee	Free	False charge back fee	100.00
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:

- * This is applicable only for Visa branded letsgo payit card**
- 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 as deemed suitable by the Bank.
- 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)
- If we are unable to resolve your complaint within 30 business days or for any reason you are not satisfied with the outcome of your complaint, you have the right to refer your complaint to the Ombudsman responsible for banks and insurance companies ("Sanadak"). Sanadak is a unit established by the Central Bank of the UAE and its role is to help resolve customer complaints where the bank is unable to resolve a matter to a customer's satisfaction or reach an amicable settlement. The service is free to use and independent. The contact details for Sanadak are as follows: Info@sanadak.gov.ae or visit www.sanadak.gov.ae.