



بنك الإمارات دبي الوطني
Emirates NBD

Terms and Conditions for Enabling Emirates NBD Egypt Cards on Third Party Wallets

The following terms and conditions ("Terms of Use") govern the use of Cards issued by Emirates NBD Egypt with the Digital Wallet enabled on compatible Devices of the Customer.

These Terms of Use form a binding legal agreement between the Customer and Emirates NBD Egypt (the "Bank" or "We") and apply to the Customer and/or anyone else the Customer authorizes to use the Cards with the Digital Wallet.

The Customer is requested to review the Terms of Use carefully before adding or using any Card with the Digital Wallet because, by doing so, the Customer agrees to be bound by the Terms of Use. The Terms of Use are to be read in conjunction with the Emirates NBD Egypt Mobile Banking Terms and Conditions, Terms and Conditions for Emirates NBD Banking and Account Services, Emirates NBD Pay Terms and Conditions, and Credit Card Terms & Conditions. In case of inconsistency between these terms and conditions and the Terms of Use, the Terms of Use shall prevail.

1. Definitions

- **Card:** An Emirates NBD Egypt credit, debit, or prepaid card issued to the Customer, which is valid and not expired, blocked, suspended, or cancelled.
- **Customer/You/Your:** The holder of the Emirates NBD Egypt Card or the related bank account.
- **Device:** A smartphone, tablet, smartwatch, or any other device compatible with the Digital Wallet solution.
- **Digital Wallet:** A mobile payment and digital wallet service provided by third parties that enables payment through registered Devices.
- **Passcode:** A secret code required to unlock a Device, including passwords, PINs, patterns, or biometric identifiers.
- **Cards Tokenization:** The process of replacing sensitive card information (PAN) with a unique "token" to protect payment credentials.
- **Issuer Bank:** Emirates NBD Egypt, authorized by the Central Bank of Egypt to issue electronic payment instruments.
- **Acquirer Bank:** A bank authorized by the Central Bank of Egypt to provide electronic acceptance services.
- **Near Field Communication (NFC):** A set of communication protocols allowing two devices to communicate within a short range (maximum 4 cm).

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Plot no. 85 Bank's Area, El-Tesseen St.,
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P.O Box 392, Cairo
Tel +2 (02) 2726 5000 - 16664

Registered Details:
Emirates NBD Bank (S.A.E)
Commercial Registration No. 184276

تفاصيل التسجيل:
بنك الإمارات دبي الوطني (ش.م.م)
سجل تجاري ١٨٤٢٧٦

المركز الرئيسي:
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- **Consumer Device Cardholder Verification Method (CDCVM):** Methods such as device PINs, passwords, or biometric authentication (face, fingerprint, etc.) used to verify the cardholder.

2. General Terms

- Customers must maintain the security of their Device, passcodes, and Digital Wallet access credentials; the customer is solely responsible for any breach that occurs due to their negligence.
- Terms governing Cards continue to apply when using a Digital Wallet.
- Emirates NBD Egypt may amend these Terms at its discretion at any time by notifying customers through suitable means.
- Customers should not use Devices with modified operating systems (e.g., jailbroken devices).

3. Adding and Removing Cards

- Cards can be added to the Digital Wallet by following the Digital Wallet provider's process.
- Only eligible Cards in good standing can be enrolled.
- To remove a Card, follow the Digital Wallet provider's instructions.
- Removing a Card does not cancel outstanding transactions made before removal.

4. Privacy and Data Collection

- Emirates NBD Egypt collects necessary information to verify the Customer's identity and enable Digital Wallet participation.
- Transaction data and technical information may be collected but without personally identifying the Customer.
- Customers may opt-out of push notifications via their Device settings.

5. Fees

- No additional fees are charged by Emirates NBD Egypt for Digital Wallet enrollment.
- Regular Card fees apply; third-party Digital Wallet providers may apply separate charges.

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6. Card and Device Security

- Customers are solely responsible for Device and credential security.
- In case of fraud, breach, loss, or theft, customers must immediately notify the bank.
- Customers are liable for any unauthorized transactions resulting from failure to secure their Device or credentials.

7. Service Suspension and Termination

- The bank reserves the right to suspend or terminate Digital Wallet services at its discretion, including in cases of suspicious activity.
- If a Card is suspended or canceled, its corresponding Digital Wallet token must also be deactivated.

8. Complaints Handling

- Complaints can be submitted via call center, internet/mobile banking, customer care email, the official website, or any ENBD Egypt branch.
- Bank will respond within 15 working days.
- If unsatisfied, customers must notify the bank within 15 working days of the reply.
- Customers may escalate to the Central Bank of Egypt if no response is received within 15 working days or if dissatisfied with the final reply.

9. Third-Party Agreements and Support

- Customers are responsible for reviewing and accepting Digital Wallet provider terms.
- Emirates NBD Egypt will be responsible for extending the service to digital wallets service providers, as well as card-associated services, and transactions that are tokenized. However, Emirates NBD Egypt will not be liable for Digital Wallet provider services, failures, or third-party agreements.

10. Communication

- Customers consent to receiving electronic communications related to Digital Wallet and Card usage.
- It is the Customer's responsibility to update their contact information with the bank.

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11. Digital Wallet Service

- By completing the setup process, you agree to use the tokenization service for the card added to the Digital Wallet service.
- Upon enabling "Tap to Pay" for the first time, you will be prompted to select a default card for payments.
- Payments can be made by unlocking the Device and placing it near a POS reader using NFC technology.
- To use a card other than the default, open the Digital Wallet app, select the desired card, and place the device near the POS reader.
- The default card can be changed at any time by selecting a new tokenized card within the Digital Wallet.
- You can detokenize any card by removing it from the Digital Wallet. Re-adding a card may require another verification process.
- Emirates NBD Egypt reserves the right to suspend or terminate the token at any time in case of suspected fraud or misuse.

12. Governing Law

- These Terms are governed by the laws and regulations of the Arab Republic of Egypt, including the regulations issued by the Central Bank of Egypt regarding the tokenization of cards on electronic device applications within the Arab Republic of Egypt, which shall be deemed an integral part of these terms and conditions, along with any applicable circulars or directives issued by the Central Bank of Egypt.

13. License

- A virtual representation of the Card is licensed to the Customer for personal use within the Digital Wallet.
- The Customer may not rent, lease, lend, sell, or sublicense any Card credentials.
- The Bank reserves the right to update or suspend the Digital Wallet token functionality without notice.

By using the Digital Wallet service, you agree to these Terms and Conditions.

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