



مصرف عجمان  
Ajman Bank

## Ajman Bank Wallet Terms and Conditions

### 1. Definitions

- Card means an Ajman Bank credit, debit or prepaid card issued by Ajman Bank to the Customer which is not expired, blocked, suspended or cancelled.
- Customer means the Bank account holder of Ajman Bank or Card Account holder of Ajman Bank.
- Device includes but is not limited to a smartphone, tablet or smart watch or any other device which is compatible for use of the Wallet solution which Ajman Bank determines is eligible for the registration of Ajman Bank Cards to be used in the Wallet.
- Passcode means the secret code that is required to unlock a Device, including a password, passcode, pattern or biometric (where applicable).
- Wallet means the mobile payment and digital wallet service created by the third party Wallet Providers that enables the users to make payments using certain Devices and Cards registered on such Devices.
- Wallet Device means a device such as a smartphone, tablet or smartwatch using a Wallet operating system, which Ajman Bank determines is eligible for the registration of Ajman Bank Cards to be used in Wallet .
- Wallet Application means the mobile payment and digital wallet service created by Wallet that lets users make payments using certain Wallet Devices and credit cards or debit cards registered on such Wallet Devices.

### 2. Adding and removing an Ajman Bank Card

You can add an Ajman Bank Card to Wallet on your eligible Wallet Device and any Additional Cardholder can add an Ajman Bank Card to the Additional Cardholder's eligible Wallet Device, provided that:

- We can verify your or the Additional Cardholder's identity.
- If you are not the sole account holder, each account holder has agreed that Ajman Bank Card being added to the relevant cardholder's eligible Wallet Pay Device; and
- The account is Active when it is used.
- You can remove your Ajman Bank Card from Wallet at any time and an Additional Cardholder can remove their Ajman Bank card linked to your account from Wallet at any time. You can suspend or cancel any Ajman Bank Card linked to your account at any time.
- The Wallet allows you to use the Card to make transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your Card is accepted.

### **3. Using your Ajman Bank Card with Wallet Pay**

Once an Ajman Bank Card is added to Wallet , the cardholder can use Wallet to authorize transactions on an account. This is done by using the relevant Wallet Device in place of an Ajman Bank Card at a contactless payment terminal for in person point of sale transactions. To authorize a Wallet payment at a contactless payment terminal the cardholder will be required to initiate Wallet application on their Wallet Device (e.g., by opening the Wallet Pay application) and verify the cardholder's identity before presenting the Wallet Device at the contactless payment terminal.

Depending on the value of the transaction, contactless payment terminals may require the cardholder to enter the Ajman Bank Card PIN.

Your Ajman Bank Card must be displayed in Wallet application on your Wallet Device at the time you present the Wallet Device at the contactless payment terminal in order for Wallet to use that Ajman Bank Card in making a transaction.

If Wallet application is the default tap & pay application on your Wallet Device's settings, you may only be able to pay using default Wallet despite another tap & pay application being open at the time you tap your Wallet Device at the contactless payment terminal.

Wallet application may not work when the Wallet Device is not within range of a cellular or wireless internet connection .

### **4. Security and your liability**

Any person who has access to your Wallet Device on which an Ajman Bank Card is linked may be able to make transactions using an Ajman Bank Card registered in Wallet on the Wallet Device.

If an Ajman Bank Card linked to your account is registered in Wallet on any eligible Wallet Device, you are responsible for ensuring that:

- Where applicable, only the cardholder's biometric identifier (including a fingerprint) is registered on the Wallet Device (and no other person's biometric identifier is registered).
- The Mobile and Wallet password, pin, pattern is not shared with anyone and is used only by the cardholder.
- Each cardholder keeps the Passcode for the cardholder's Wallet Device and, where applicable, the Wallet PIN secure in the same way as a cardholder would a banking password or PIN secure, including by:
  - Not sharing it with anyone.
  - Not carrying a record of it with a Wallet Device or anything liable to be stolen with a Wallet Device (unless a reasonable effort is made to protect the security of it).
  - Not choosing an easily guessable Passcode and Wallet PIN or a recognizable part of the cardholder's name and
  - Not acting with extreme carelessness in failing to protect the security of the Passcode and Wallet PIN.
- The cardholder keeps the Wallet Device safe and secure (including by locking it when not in use or when it is unattended and by installing up-to-date anti-virus software on it).
- the cardholder removes any Ajman Bank Cards from the cardholder's Wallet Device before disposing of the Wallet Device.
- The cardholder does not leave the Wallet Device unattended, and
- The cardholder takes all other necessary steps to prevent unauthorized use of the Wallet Device.

If a cardholder fails to comply with any of the requirements which results in, or contributes to the cause of, any transaction, you are taken to have authorized that transaction on your account.

This means that any Wallet transaction initiated by that person in these circumstances will be authorized by you and any unauthorized transactions will not apply.

This could result in significant loss or liability in relation to such transactions.

Where applicable, if another person's biometric is registered on your Wallet Device or the Wallet Device of an Additional Cardholder you must ensure that it is removed. If you or an Additional Cardholder think another person knows the Passcode for the Wallet Device, or the Wallet PIN, you must ensure that the Passcode, or Wallet PIN (as applicable) is changed by you or the Additional Cardholder, as applicable. At any time, you can delete or suspend your Ajman Bank Card from Wallet and any Additional Cardholder can delete or suspend their Ajman Bank Card from Wallet.

You cannot suspend the use of an Additional Cardholder's Ajman Bank Card in Wallet , but you can suspend or close the Ajman Bank Card of the Additional Cardholder by calling 800-22 (24 hours a day). Please call us immediately on 800-22 (24 hours a day) if:

- Any Wallet Device on which an Ajman Bank Card linked to your account has been added to Wallet device, is lost or stolen.
- The mobile service of any Wallet Device on which an Ajman Bank Card linked to your account has been added to Wallet is suddenly disconnected without your permission (which may indicate the occurrence of mobile phone porting) or
- You or an Additional Cardholder suspect a security breach in relation to any Wallet Device on which an Ajman Bank Card linked to your account has been added to Wallet , or that an unauthorized person has used the Passcode for your Wallet Device, your Wallet PIN, Ajman Bank Card PIN or other credentials to access the Wallet .

Ajman Bank will suspend use of the relevant Ajman Bank Card . This helps protect you as much as possible from additional loss or liability.

If a cardholder no longer wishes to use an Ajman Bank Card with Wallet on a particular Wallet Device, the cardholder can delete the Ajman Bank Card from the Wallet Device.

If a cardholder no longer wishes an Ajman Bank Card to be used with Wallet on any Wallet Device that card has been added to they should ensure the Ajman Bank Card is deleted from Wallet on each Wallet Device the Ajman Bank Card has been added to.

If a cardholder wants to ensure all cards (including any Ajman Bank Card) added to Wallet on a Wallet Device cannot be used with Wallet on that Wallet Device they can also:

- Uninstall Wallet from that Wallet Device.
- Undertake a factory reset of the Wallet Device. or
- Reset the Wallet Device or wipe Wallet application using Find My Mobile.

## **5. Fees and Charges**

Ajman Bank does not charge you any additional fees for adding or using an Ajman Bank Card with Wallet ( unless specified). You are responsible for all third party charges associated with the use of Wallet (such as carriage or mobile data charges).

Suspension and termination of Wallet Ajman Bank may block, suspend or terminate an Ajman Bank Card in Wallet :

- If Ajman Bank reasonably suspects fraud.
- If an Ajman Bank Card is cancelled, blocked or suspended.

- If required by applicable laws (such as anti-money laundering and counter terrorism financing laws, or sanctions laws).
- If directed to so by Wallet or by the applicable card network (for example, in circumstances of suspected fraud).
- If Ajman Bank's arrangements with Wallet regarding Wallet cease or are suspended or
- For any other reason.

## **6. Data Collection and privacy**

Ajman Bank may collect information relating to any Wallet Device (including app version, device type and model, operating system and security information such as whether you or an Additional Cardholder have obtained root access):

- To ensure that any Ajman Bank Card properly functions in Wallet .
- For security purposes and to identify fraud.
- For Ajman Bank to better provide assistance to you and any Additional Cardholder and
- To tell you about other products or services that may be of interest to you.

We may also exchange information with Wallet and service providers:

- To enable the use of the Ajman Bank Card with Wallet and to improve and promote Wallet .
- To detect and address suspected security breaches or fraud.

If you, or an Additional Cardholder, do not want us to collect or disclose this information in relation to an Ajman Bank Card as described above, the Ajman Bank Card should not be registered for use in Wallet.

Wallet application and Wallet Devices are provided by Wallet providers, not by Ajman Bank.

Ajman Bank's obligation to you in relation to the functionality of Wallet is limited to securely supplying information to Wallet in order to allow the use of an Ajman Bank Card through Wallet application.

We are not otherwise liable for the use, functionality or availability of Wallet application, any Wallet Device, the availability of compatible contactless readers at merchant locations, or a reduced level of service caused by the failure of third party communications and network .

You and any Additional Cardholder will need to agree to Wallet's terms and conditions in order to use Wallet.

## **7. Ajman Bank Liability**

- Ajman Bank is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you.
- We are only responsible for supplying information securely to the Wallet provider to allow usage of the Card in the Wallet.
- We are not responsible for any failure of the Wallet or the inability to use the Wallet for any transaction.
- We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or associated third party relationships that may impact your use of the Wallet.

## **8. Governing Law and Jurisdiction**

Mobile Card Payment Terms & Conditions shall be governed by and construed in accordance with the Federal laws of the United Arab Emirates and regulations of Emirate of Ajman, as applicable from time

to time and the Bank and the Card Member hereby irrevocably submits to the exclusive jurisdiction of the courts in the United Arab Emirates to hear and determine any suit, action or proceeding and to settle any disputes which may arise out of or in connection with the Terms and Conditions.