The Key Facts Statement (KFS) for Jaibi Services is a summary document that provides essential information about the Services provided (as defined below).

Jaibi is a digital wallet operated by Al Ansari Digital Pay L.L.C. ("Jaibi", "we", "us", "our"), a company duly incorporated under the laws of the UAE and licensed and regulated by the Central Bank of the UAE, operating under the trademark "Jaibi". Jaibi is a digital wallet designed with the unbanked & underbanked user in mind, offering a secure, user-friendly environment for seamless peer-to-peer transfers, international remittances, merchant payments, bill payments, and a range of digitally enabled services. Fueled by a commitment to financial inclusion and the government's 'cashless society' initiative, Jaibi empowers users with the tools to make informed financial decisions, providing easy access to funds and transaction history.

Jaibi	
Product description	Jaibi is a mobile digital wallet solution which enables users to store funds and make payments digitally for their remittances.
Eligibility	• UAE Resident • No maximum age restrictions • should be above 18 years
Currency	AED (United Arab Emirates Dirhams)
Load/Top-up options to Wallet	• Load wallet by paying cash (AED) at any Al Ansari Exchange branch • Transfer the funds from debit/prepaid card into the Jaibi Account • By receiving salary through Al Ansari Exchange into Jaibi account
Payment options	Through Wallet balance only

Bill payment Service	
Bill Payments	You can pay your bills within minutes using our fast, secure and hassle-free payment solutions.

Service Details	
Country	UAE
Type of Charge	On Remitter
Delivery Timelines	1-2 Days
Payment options for Bill Payment	Through Wallet balance only

Schedule Of Charges

Services Type	Service Name	Description	Service Charges
	Ajman Sewerage	Pay Ajman Sewerage bill through Jaibi Mobile App.	No Charge
	AADC	Pay AADC bill through Jaibi Mobile App.	No Charge
	Dubai Police	Pay Dubai Police fine through Jaibi Mobile App.	No Charge
	Du Postpaid	Pay Du Bills through Jaibi Mobile App.	No Charge
	Du Prepaid	Recharge Du Prepaid Number through Jaibi Mobile App.	No Charge
	Etisalat Postpaid	Pay Etisalat - Postpaid bill through Jaibi Mobile App.	No Charge
	Etisalat Prepaid	Recharge Etisalat - Prepaid Number through Jaibi Mobile App.	No Charge
	FEWA	Pay FEWA bill through Jaibi Mobile App.	No Charge
	ISTA Registrations	Pay ISTA Registrations through Jaibi Mobile App.	No Charge

Bill Payment	ISTA Bill Payments	Pay ISTA Bill Payments bill through Jaibi Mobile App.	No Charge
	Lootah	Pay Lootah bill through Jaibi Mobile App.	No Charge
	MAWAQIF	Recharge MAWAQIF through Jaibi Mobile App.	No Charge
	DUBAI DED	Pay DUBAI DED Payment through Jaibi Mobile App.	No Charge
	National Bonds	Buy National Bonds certificate & Pay for your existing certificates through Jaibi Mobile App.	No Charge
	NOL	Recharge NOL card through Jaibi Mobile App.	No Charge
	SALIK	Recharge SALIK account through Jaibi Mobile App.	No Charge
	SERGAS	Pay SERGAS bill through Jaibi Mobile App.	No Charge
	Ajman Pay	Recharge Ajman Pay wallet through Jaibi Mobile App.	No Charge
	Hafilat	Recharge Hafilat card through Jaibi Mobile App.	No Charge
	Darb	Recharge Darb account through Jaibi Mobile App.	No Charge
	Hello card	Purchase digital Hello card through Jaibi Mobile App.	No Charge
	Five Card	Purchase digital Five Card through Jaibi Mobile App.	No Charge
For more details regarding the product and service charges, please email us at support@jaibi.com or contact our call center number - 600506005.			

Important Notice:

- Please read the Terms & Conditions, Privacy Policy alongside this Key Facts statement.
- Jaibi customers must maintain a sufficient balance before using any services. Insufficient funds in the wallet may result in the failure of the transaction.
- By availing products and services, the customers agree to waive their cooling-off period for immediate commitment.
- All types of transactions conducted by the customers are subject to applicable laws and regulations in the UAE as well as the rules and regulations of the Central Bank of the UAE. All customer information and supporting documents must be provided as per these laws and regulations. The transaction may be blocked by any party involved if it is found suspicious. The sender and beneficiary will be fully responsible for providing necessary evidence and clarification regarding any query, including the source of funds, to prove the legitimacy and legality of the information and funds involved, as well as any follow-ups required with the relevant authorities to affect the payment or claim a refund. In such cases, Jaibi will not bear any responsibility.

1. Jaibi Limits:

Transaction Type	Parameters (AED)	Limit (AED
Wallet balance	Monthly	25,000
Bill Payment	Per Transaction	5,000
	Daily	10,000
	Monthly	25,000
	Yearly	300,000
We have the right to update these Terms or modify the jaibi services from time to time. You will be notified via email or push notification on the AAW App, or our website (www.jaibi.com) in addition to that, a pop-up message will be sent to you, where your consent will be recorded. Any changes that limit your rights or increase your obligations, we will notify you at least 60 calendar days prior to the changes taking effect. Other updates will become effective immediately upon notification.		

2. Access restriction, Holds and Delays on Funds:

Account and transaction activities that appear suspicious or illegal are reviewed in accordance with our regulatory AML requirements.

For all Jaibi services, we reserve the right to delay and investigate the processing of a transaction (including holding any funds) if:

a. The required information to process the transaction and/or any additional information we have requested about the transaction hasn't been provided.
b. The applicable laws prevent the transaction from being processed.
c. The transaction is suspected of being fraudulent or linked to any criminal activity.
d. The terms and conditions are breached in any way, or processing the transaction would result in such a breach.
e. A third party (service provider) prevents us from making the payment.

3. Refunds:

Important Notice: Refund against cancellation of any bill payment transaction returned unpaid for any reason will be refunded to the sender at the prevailing market buying rate or transaction rate, whichever is lower, excluding the sending charges, any deductions from the agent, cancellation fees and any other expense incurred as a result. A confirmation of non-payment and cancellation of the original instruction is required from our agent before a refund can be issued. Refunds will be credited to the customer's wallet only.

4. Termination And Closing Your Jaibi Account:

5.1 We reserve the right, at any time and for any reason, to close your Jaibi account. 60 calendar days' notice of account closure will be provided via SMS, email or push notifications through the Jaibi App.

5.2 You may request to close your Jaibi account at any time and for any reason by contacting us through our Contact Page or via the Jaibi App. A final account statement will be issued within seven business days of receiving your request and upon closure of your account. Alternatively, you can email us at support@Jaibi.com.

5.3 If there are remaining funds in your account, you will need to use the balance or withdraw the cash at any Al Ansari Exchange branch.

5.4 These Terms will automatically end once your Jaibi account has been closed.

5.5 Upon closing your Jaibi account, you will receive written confirmation that your account has been closed or deactivated.

5.6 If you owe any outstanding balances, we reserve the right to keep your Jaibi account open until the amount is recovered or settled.

5.7 If you lose access to your mobile phone or if your mobile number is reassigned to another user, your Jaibi account will be deactivated. To regain access, you will be required to provide an original Emirates ID and a valid mobile number.

5.8 If no transactions are made on your account for one year (or a period specified by Jaibi, subject to applicable laws), your account will be considered inactive, you will be notified, and we may reject transactions or restrict access to the dormant account. Please contact us via the Jaibi App, our Customer Support, or email us at support@jaibi.com to reactivate your dormant account or claim funds.

5. Deactivate Account:

If the customer selects "Deactivate Account," a confirmation pop-up will appear asking them to confirm whether they wish to deactivate their account or remain active. The customer will not be able to deactivate their account if there is any balance remaining in their wallet. Once the deactivation request is submitted, a confirmation message will be displayed informing the customer that their request has been successfully received and is under review. The account will remain active until the deactivation process is completed. Upon successful completion of the verification and deactivation process, the account will be permanently deactivated, and the customer will receive a notification confirming the account deactivation. Thereafter, the customer will no longer be able to access or use the account and its associated services.

6. Terms & Conditions for all Bill payment Services:

1. **Important Notice:** Jaibi has the right to utilise a third-party service provider to process bill payment transactions. The terms and conditions, along with the key facts statement of the third-party provider, will apply to these transactions.
2. Bill Payments may have additional charges and will be intimated at the time of the transaction.
3. **Important Notice:** Bill Payments are not instant payments and may take 1-2 working days for the selected institution to receive the payment.
4. **Important Notice:** Any amendments or re-issuance of the transaction requested by the customer for any reason will be subject to our regular charges and settlement of any rate differences, if applicable.
5. **Important Notice:** Any transaction-related complaint should be lodged within a maximum period of fourteen (14) days from the date of the transaction. Jaibi will take all possible efforts to resolve any issues for services provided by a third party by coordinating with the concerned service provider. The company has no liability as an agent for any related services. The third party will be fully liable for the completion of its service in accordance with its terms and conditions. Nevertheless, for unauthorised transactions, Consumers are allowed to report the transactions within a minimum of 30 business days.
6. **Important Notice:** All types of transactions conducted by the customers are subject to local and federal law as well as the Central Bank of the UAE regulations. All customer information and supporting documents must be provided as per requirements of local and international regulations and standards. The transaction may be blocked by any party involved if found suspicious. The sender and beneficiary will be fully responsible for providing necessary evidence and clarification about any query, including the source of funds, to prove legitimacy and legality of the information and funds involved as well as any follow-ups required with the concerned authorities to affect the payment or claim a refund. In such cases, Jaibi will not bear any responsibility.
7. Jaibi will refund the unclaimed funds as per the guidelines of the regulatory authorities.
8. Jaibi will not disclose confidential information about the customer to any third party unless it is required to do so by any applicable law or regulation within and outside the region.
9. Jaibi shall assume the responsibility of protecting consumers' data and maintain the confidentiality of the data held with it or with a third party and disclose the data only to approve, facilitate, administer and process applications/transactions or to respond to the queries of the relevant law enforcing authorities inside and outside the country. In case of any breach of data, customers will be informed through our official channels.

10. In case of any conflict of interest that arises due to technical glitches or reasons beyond control, Jaibi will make reasonable efforts to resolve the concern or may update the customer with relevant actions to avoid such scenarios.
11. Jaibi is not liable for any damages or penalties incurred by the sender as a result of paying the bill through Jaibi App. The responsibility of Jaibi is to process the transaction as per the details provided by the sender upon receiving fund confirmation.
12. Upon submitting the transaction, the customer confirms and acknowledges the correctness, authenticity and legality of all the transaction details and will be held responsible for the same. Jaibi and its agents are indemnified and held harmless from any claims including but not limited to delays, delivery failures, mistakes and losses resulting from any wrong information in the transaction receipt as well as force majeure events or any other circumstances beyond our control. Our liability is limited to performing necessary amendments in the shortest time if possible. Jaibi has the right to recover any amount paid due to errors or oversight.

The customer agrees to and acknowledges the product/service feature, pricing, and fees as detailed in the Key Facts Statement.

Any complaints, queries, feedback on our services, or reports of fraud incidents can be raised via our official email address, support@jaibi.com or by calling our call center at 600506005.