The Key Facts Statement (KFS) for Jaibi services is a summary document that provides essential information about the service.

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 mobile wallet designed with the unbanked and 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 UAE 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 wallet solution which enables users to store funds and make payments digitally.
Eligibility	• UAE Resident • No maximum age restrictions. • Resident 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 to Jaibi Account. • By receiving salary through Al Ansari Exchange into Jaibi account
Services Provided	Digital Account with dedicated IBAN, Remittance Services, Bill Payments, Cash In/Out (Please refer the related Key Facts Statements for each service)
Payment options	Through Wallet balance only
Jaibi Account Opening Fee	No Charge
Low Balance Fee	No Charge
Jaibi Account Closure Fee	No Charge
Incoming transfer through IBAN	No Charge on below AED 50,000
	Not allowed above AED 50,000
	International incoming transfers are currently not permitted

Important Notice:

- Please read the Terms & Conditions and the Privacy Policy alongside this Key Facts Statement.
- Jaibi customers must maintain a sufficient balance before using any service. 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 the 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 the 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
Cash In - Payments from All channels (Add Money through Agents)	Per Transaction	5,000
	Daily	10,000
	Monthly	25,000
	Yearly	300,000
Cash Out - Cash withdrawal at Al Ansari Exchange Branch counters	Per Transaction	25,000
	Daily	Not applicable
	Monthly	Not applicable
	Max count Daily	Not applicable
	Max count monthly	Not applicable
Wallet to Wallet Transfer (Domestic Fund Transfer)	Per Transaction	1,500
	Daily	5,000
	Monthly	10,000
	Max count Daily	Not applicable
	Max count monthly	Not applicable
Merchant Payments	Per Transaction	2,500
	Daily	2,500
	Monthly	20,000
	Max count Daily	Not applicable
	Max count monthly	Not applicable
Cross Border Fund Transfer (Remittance)	Per Transaction	10,000
	Daily	10,000
	Monthly	25,000
	Max count Daily	Not applicable
	Max count monthly	Not applicable
Top Up using Debit Card/Prepaid Cards (Customer can add up to 3 cards only)	Per Transaction	5000
	Daily	10000
	Monthly	25000
	Max count Daily	5
	Max count monthly	50
We may 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 on our website (www.jaibi.com) in addition to that, a pop-up message will be sent to you, where your consent will be recorded. In case of any changes that limit your rights or increase your obligations, you		

will be notified at least 60 calendar days prior to the changes taking effect. Other updates will become effective immediately upon notification.

2. Access restriction, Holds & Delays of Funds

Account and transaction activity that appear suspicious or illegal is reviewed in accordance with our regulatory Anti-Money Laundering (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 information required to process the transaction, or any additional information we've requested about the transaction, hasn't been provided.
b. 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 (such as a service provider) prevents us from making the payment.

3. Refunds

Important Notice: Refunds for Cancelled Transactions

a. If any transaction is cancelled and returned unpaid for any reason, the refund to the sender will be calculated at the prevailing market buying rate or the transaction rate, whichever is lower. This refund will exclude any sending charges, deductions made by the agent, cancellation fees, and any other associated expenses. Before a refund can be issued, we require confirmation of non-payment and cancellation of the original transaction from our agent. All refunds will be credited to the customer's wallet.
b. There will be no fees for chargebacks and refunds on Top Up using Debit Card/ Prepaid Card.

4. Termination And Closing Your Jaibi Account:

a. We reserve the right to close your Jaibi account at any time and for any reason. We will provide 60 calendar days' notice of account closure via SMS, email, or push notifications through the Jaibi App.
b. 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.
c. If there are funds remaining in your account, you'll need to use the balance or withdraw the cash at any Al Ansari Exchange branch.
d. These Terms will automatically end once your Jaibi account has been closed.
e. Upon closing your Jaibi account, you will receive written confirmation that your account has been closed or deactivated.
f. If you owe any outstanding balances, we reserve the right to keep your Jaibi account open until the amount is recovered or settled.

g. 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'll need to provide an original Emirates ID and a valid mobile number.
h. 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'll 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 whether they wish to proceed with deactivation or keep the account active. The customer cannot deactivate the account if there is any remaining balance in the wallet. Once the deactivation request is submitted, the customer will receive a confirmation message stating that the 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 required verification and deactivation process, the account will be permanently deactivated, and the customer will receive a notification confirming the deactivation. Thereafter, the customer will no longer be able to access or use the account or its associated services.

The Customer agrees to and acknowledges the product/service features, 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 at support@Jaibi.com or by calling our call center on **600506005**.