

Rabbit Credit Cards Key Facts Statement – Credit Card Services.

This Key Facts Sheet Statement is NOT an offer from rabbit however, it is provided to you informing key aspects of rabbit Credit Cards Product Service Offerings. This will help you understand rabbit Credit Cards Services and make informed decisions as and when required.

Definition	"You", "your", "Consumer" or "Customer" means the customer. "We", "our" and "us" refers to Dubai Islamic Bank PJSC or DIB or rabbit or Bank and/or its successors and assigns or to any "Affiliate" if any services are being provided by an Affiliate under the general terms and conditions for accounts and Islamic Banking services of DIB (where applicable).
Terms	Description
Credit Card	Means credit card issued by rabbit to a Consumer (and includes primary, new, renewed and replacement cards and any Supplementary Card) which is used to enable Credit Card transactions.
Issuance of Supplementary Card	An add-on card can be applied with every primary card through in-app chat or an e-mail to rogerthat@gorabbit.ae
Credit Shield Takaful	It is a service which cardholder can expressly opt in for as a protection for an unfortunate event like loss of employment, permanent total disability or even death.
Replacement of Credit Card	In case of card's loss, damage or compromise, the Cardholder can replace his/her existing card through in-app chat or an e-mail to rogerthat@gorabbit.ae.
Change of Standing Instruction (SI for payment)	Cardholder can advise the Bank about his/her choice to pay either 1) Minimum Due or 2) Full Due on system. Cardholder is free to change his/her choice whenever he wishes to through rabbit app, in-app chat or an e-mail to rogerthat@gorabbit.ae
Payment to the Card	Customer can choose to make a payment to his/her card through rabbit app, DIB ATM Machine, Bank to Bank Transfer and Direct Debit Authority.

Request Statement	Card e-statements are sent to customers on a monthly basis however a customer can choose to request for additional statement through rabbit app, in-app chat or an e-mail to rogerthat@gorabbit.ae
PIN generation	Customer can generate his/her Card PIN through rabbit app and DIB ATM machine.
PIN reset	Customer can reset his/her Card PIN through rabbit app and DIB ATM machine.
View Recent Transaction	Card Customer can view his/her recent card transactions on rabbit app.
Blocking Card	In case of card's loss or compromise, the Cardholder can block his/her existing card through rabbit app, in-app chat or an e-mail to rogerthat@gorabbit.ae
Redemption of Rewards	Loyalty Customer can redeem Carrot Rewards by calling the Call Center or via rabbit app, in-app chat or an e-mail to rogerthat@gorabbit.ae
Transaction Dispute	Customer has the right to dispute a transaction through in-app chat or an e-mail to rogerthat@gorabbit.ae
Renewal of Card	If customer needs to renew his/her card (e.g. if plastic is damaged) then he/she can request it through in-app chat or an e-mail to rogerthat@gorabbit.ae.
Temporarily Freezing Card	Customer can freeze his/her card on a temporary basis via rabbit app.

Card Cancellation	If the Cardholder notifies rabbit that he/she wishes to cancel the Credit Card, the Cardholder must pay the Total Outstanding balance, as it will be due once cancellation request is received and processed. Customer can place a request for card cancellation via rabbit app, in-app chat or an e-mail to rogerthat@gorabbit.ae
Annual Fee & Renewal Fee	The rabbit credit card is free of charge with no annual or renewal fees attached.
Cash Withdrawal Fee	Rabbit will charge an administrative fee while providing you with cash withdrawal facility. Cash withdrawal limits may be lower than your Credit Limit.
Late Payment Donation	Cardholder is liable to pay minimum amount Due by the payment due date every month and in the event of cardholder's failure to pay the minimum amount due in any given month the cardholder undertakes to donate, subject to the issuance of notice by the Bank, an amount of AED 236.25 in relation to such due amount which shall be routed to the designated charity through the Bank (on behalf of the Cardholder) under the supervision of its ISSC after deducting of its actual collection expenses (attributable to the subject transaction) as per the approved policy by the Bank's ISSC. For the purpose of Late Payment Donation Amount, the Customer shall be considered a procrastinator by the Bank until the Customer proves otherwise.
Minimum Payment Due	<p>A. Includes either: (i) the sum of the full amounts owing to DIB for (a) any monthly installment amounts (b) any applicable fees like Annual Fee, Late Payment donation, Upgrade Fee etc. (c) any over limit amount (d) 3% of the principal balance OR</p> <p>(ii) AED 100, whichever is higher</p> <p>B. DIB will notify details of your payment obligations in your Monthly Card Statement, which is accessible through multiple channels</p> <p>C. If the total amount due is less than AED 100 (or such other amount prescribed by DIB from time to time), then there will be no minimum amount due and the total outstanding will be fully due and payable on the Payment Due Date</p>

Warning: If you only pay the minimum payment every month, your credit charges will keep increasing and it will take you longer to pay off the outstanding balance on your credit card.

Schedule of Charges	Schedule of Charges includes all Credit Card fees and charges is available on rabbit website https://www.gorabbit.ae/soc
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Complaint Process

- In-app chat.
- Email: rogerthat@gorabbit.ae

We will acknowledge your complaint within 2 business days and strive to respond to your complaint within an estimated average of 5 business days.

Key Terms, Conditions & Card Usage Guidance

The Terms & Conditions and Pricing Guide mentioned in this document hold true for now and You authorize the Bank to change these by giving a 60 days prior notice.

Please refer to rabbit Cards Terms & Conditions available on rabbit website www.gorabbit.ae for full set of terms & conditions applicable to you and your Credit Card.

In an event of conflict between the information provided in this document and rabbit Cards Terms & Conditions, rabbit Terms & Conditions available on www.gorabbit.ae shall prevail.

In case of late payments or non-payments of your Monthly Credit Card Payment, The Bank may ask you to pay a Late Payment Donation pursuant to your undertaking provided in the T&Cs. In addition, a Negative Credit Information Agency rating and possible legal action may also be taken against you.

rabbit has a stringent policy of keeping customer information secret and secure.

rabbit will provide you a free of charge Card e-statement on a monthly basis.

Governing Law and Jurisdiction of Court: The credit card agreement and other terms and conditions shall be governed by the UAE Federal Law as applied by the competent courts of the UAE to the extent these laws are not in contradiction with the principles of Sharia in which case the principles of Sharia shall prevail.

Waiver of Interest

The Bank and the Customer recognize and agree that the payment of interest is repugnant to the principles of Shariah and, accordingly, to the extent that any court would impose, whether by contract or by statute any obligation to pay interest, the Bank and the Customer each hereby irrevocably and unconditionally expressly waives and rejects any entitlement to recover interest from the other.

Disclaimer

This communication has been issued by rabbit – regulated by the Central Bank of the United Arab Emirates. The information contained in the underlined documents has been compiled with the objective of summarizing the key features of the promoted product and services to confirm the Customer's understanding of the product and services and its associated risks before the Customer's application is executed by the Bank. It does not constitute (i) an offer or a



solicitation to deal in any promoted product, or (ii) legal, tax, regulatory, financial or accounting or Sharia advice. Any decision to avail rabbit product and services should be based upon an independent analysis by the Customer of the information contained in the associated offering document or other legal document. The Customer is responsible for consulting his/her own legal, tax, Sharia or financial advisors for this purpose.

Customer Acknowledgement

I acknowledge the receipt of and understanding of this Key Fact Statement. I also acknowledge that I have an understanding of the product/service features, pricing, benefits, risks, fees and Consumer's rights and obligations as detailed in the Key Fact Statement. I acknowledge and agree that the provision of any banking services shall be at rabbit's discretion and subject to all applicable terms and conditions of rabbit Banking Services General Terms and Conditions, which may be revised from time to time subject to the issuance of notice by the Bank.