



البنك العربي المتحد  
UNITED ARAB BANK

## United Arab Bank Contactless Cards Terms and Conditions

**Contactless** refers to technology through which a card with an embedded Radio Frequency Identification (RFID) chip and an antenna transmits payment details wirelessly to a contactless reader connected to a merchant's point-of-sale (POS) system.

**Contact mode** ('CM') refers to dipping the card in the EMV (Europay, MasterCard, Visa) compliant merchant POS terminal and authenticating the transaction using an EMV chip and PIN or by swiping the card and authenticating the transaction using a magstripe for the purpose of making a payment.

**Contactless mode** ('CLM') refers to waving or tapping the EMV enabled card on a contactless enabled EMV compliant POS terminal for the purpose of making a payment.

**Contactless card** refers to a dual interface EMV compliant card capable of processing transactions through both Contact mode and CLM.

**United Arab Bank Contactless Card Products** refer to the card types on which United Arab Bank is offering Contactless enabled cards.

In order to activate the CLM feature on the Contactless Card, the cardholder will have to insert the card in the point-of-sale machine using an EMV chip and PIN while performing the first transaction.

1. CLM is an additional feature included in the United Arab Bank card and does not in any manner affects the existing functionality of the card which includes but is not limited to transactions, reward points, cash withdrawal, online payments, fees and service charges etc.
2. Under CLM feature, a cardholder is entitled to make a purchase not exceeding 300/- (AED Only) per day at a merchant POS using a CLM of payment, depending on the available credit limit on their card.
3. For transactions carried out using CLM, customers are not mandatorily required to enter the PIN during the purchase.
4. CLM of payment may work only at select merchant locations which have a contactless enabled POS or a reader capable processing a contactless transaction. United Arab Bank reserves the right to appoint or terminate retail outlets and merchants to the chain of outlets/merchants offering this CLM/CM feature, at its sole discretion and decision of United Arab Bank shall be final and binding.
5. To make the payment using a CLM, cardholder is required to bring the card in close proximity, which is approximately 4 cm or less, of the contactless enabled POS or a reader and tap or wave the card.
6. CLM of payment is only applicable for purchases at a merchant POS and not for ATM withdrawals, online purchases or IVR transactions.
7. Cardholder may continue to use contact mode to make purchases at a merchant POS for any value depending on the available credit limit on their card and in line with the card terms and conditions.
8. Cardholder agrees, accepts and acknowledges that use of this CLM/CM feature shall be voluntary by the cardholder and CLM is not mandated by United Arab Bank. However, United Arab Bank shall not be liable for any conditions that the merchant or the acquiring bank may impose on the acceptance / non-acceptance of contactless/contact mode of payment.
9. No charge will be levied by United Arab Bank solely for using CLM of payment. However, the cardholder accepts, agrees and acknowledges that the card shall continue to attract annual fees, late payment fees, interest, service charges and any other charges as applicable on the card.
10. CLM/CM feature is in-built within the customer's card and customers do not have an option to turn off or disable the functionality. However, United Arab Bank reserves its right to decline issue of card with CLM enabled to any person or cardholder without any reason and United Arab Bank shall not be held liable or responsible for such decision.



البنك العربي المتحد  
UNITED ARAB BANK

## United Arab Bank Contactless Cards Terms and Conditions

11. CLM enabled card shall be issued to customers of United Arab Bank Contactless Card Products who are (a) new to the bank, (b) whose existing cards are up for renewal, (c) who have applied for an add-on card, (d) who want to get their card reissued due to lost/stolen/damaged card etc., (e) whose existing cards were blocked and have been reinstated, and (f) who requested to have their card swapped from other card type to United Arab Bank Contactless Card Products.

12. United Arab Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel or disable CLM feature, without assigning any reasons thereof. These Terms & Conditions shall be in addition to & not in substitution/derogation to the Rules & Regulations governing the use of the United Arab Bank Card and/or the United Arab Bank website, URL: [www.uab.ae](http://www.uab.ae). As a pre-requisite for utilizing/using the card for conducting transactions through CM or CLM, it is necessary that the cardholder agrees to be bound by these Terms & Conditions, which are in addition to the existing Terms and conditions referred above. The initiation of a card transaction shall be deemed that the cardholder has read, understood and unconditionally accepted the Terms & Conditions herein which may be amended by United Arab Bank from time to time.

13. Cardholder shall not hold United Arab Bank, its group entities or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses which the cardholder claims to have suffered, sustained or incurred or claims to suffer, sustain or incur, by way of and/or on account of this Facility including but not limited to any delays, loss of business, profit, revenue or goodwill, anticipated savings, damages, fees costs, expense, etc. or for any indirect or consequential, special or exemplary damages or loss arising in connection with CLM/CM feature or due to unavailability/usage of CLM/CM feature or in performance of its obligations or otherwise.

14. If the CLM/CM feature and/or anything to be done by United Arab Bank or any other entity in respect of the CLM/CM feature is prevented or delayed by causes, circumstances or events beyond the control of United Arab Bank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of United Arab Bank or the other entity/ies, then United Arab Bank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed and will not be liable for any consequences.

15. The cardholder agrees, accepts and undertakes not to use this CLM/CM feature for any purpose that might be construed as contrary or repugnant to any applicable law, regulation, guidelines, United Arab Bank policy or for any purpose that might negatively prejudice the goodwill of United Arab Bank.

16. United Arab Bank makes no express or implied warranty, guarantee, representation, or undertaking whatsoever, regarding this CLM/CM feature, which are not expressly mentioned herein.

17. United Arab Bank shall not be responsible for any acts or omissions of any third party including Merchants Establishments etc., with regard to this CLM/CM feature, which are not expressly authorized by United Arab Bank.

18. Any dispute with or complaint against any Merchant Establishment must be directly resolved by the Customer with the Merchant Establishment. It is clarified that United Arab Bank shall not be responsible or liable for any deficiency in goods and/or services purchased using this CLM/CM feature. This exclusion of liability shall apply even for goods and/or services made available by United Arab Bank under any promotional schemes.

19. The cardholder acknowledges, represents and accepts that he/she shall be solely responsible for the confidentiality, safety and security of the CLM/CM feature enabled card at all times.

20. Any payment requisition received from a Merchant Establishment by the Bank for payment shall be conclusive proof that the payment recorded on such requisition was properly incurred at the Merchant Establishment by the cardholder.

21. These Terms and Conditions shall be governed by and construed in accordance with the laws of the United Arab Emirates. Any dispute arising from these shall be subject to the exclusive jurisdiction of the Courts of the United Arab Emirates.