

Contactless Atheer Payment Terms and Conditions



The use of the contactless payment feature is subject to these Terms and Conditions.

1. Definitions

For the purpose of these Terms and Conditions, the following terms shall have the meanings set out below, unless the context requires otherwise:

Bank: Branch of Emirates NBD – Kingdom of Saudi Arabia.

Card: An Emirates NBD Debit or Credit Card issued by the Bank.

Cardholder: The Primary or Supplementary Cardholder to whom a Card has been issued.

Contactless Payment: A payment made by tapping or holding the Card near a contactless-enabled Point of Sale (POS) terminal without inserting or swiping the Card.

Contact Payment: A payment made by inserting or swiping the Card at a POS terminal and completing the required authentication, including entering the PIN where applicable.

2. Contactless Payment Feature

The contactless payment feature is an additional functionality available on the Card and does not affect the Cardholder's ability to use other available Card features and payment methods, subject to the applicable Debit or Credit Card Terms and Conditions.

3. Contactless Transaction Limit

The Cardholder may make a Contactless Payment without entering the PIN for transactions of up to ﷲ 300, subject to the available balance or credit limit on the Card and any applicable regulatory, payment network or security requirements.

For security purposes, the Cardholder may be required to insert the Card and enter the PIN even where the transaction amount is within the applicable contactless limit.

4. Cumulative Contactless Limit

When the cumulative value of Contactless Payments reaches ﷲ 300, the Cardholder may be required to complete the next transaction by inserting the Card into the POS terminal and entering the PIN.

Once the transaction is successfully completed, the cumulative contactless limit will be reset, allowing the Cardholder to continue using the contactless payment feature.

5. Changes to Contactless Limits

The applicable single transaction or cumulative Contactless Payment limits may change from time to time in accordance with applicable laws, regulations, regulatory instructions, payment network requirements or security requirements.

Where notification is required, the Bank will notify the Cardholder through the registered contact details and/or the Bank's approved communication channels.

6. Using Contactless Payment

To make a Contactless Payment, the Cardholder should tap or hold the Card near a contactless-enabled POS terminal and follow the instructions displayed on the terminal.

Contactless Payment is available only at merchants and POS terminals that support contactless transactions.

7. Transaction Authentication

The Cardholder may be required to enter the PIN or complete another authentication method from time to time for security purposes, regardless of the transaction amount.

The availability and acceptance of Contactless Payment may also depend on the merchant, POS terminal, acquiring bank, payment network and applicable regulatory requirements.

8. Cardholder Responsibility

The Cardholder must keep the Card secure and take reasonable precautions to prevent its loss, theft or unauthorized use.

If the Card is lost or stolen, or if the Cardholder becomes aware of any unauthorized transaction, the Cardholder must notify the Bank immediately by calling 800 754 7777 from within the Kingdom of Saudi Arabia, or +966 11 282 5566 from outside the Kingdom of Saudi Arabia.

Any liability arising from unauthorized transactions will be handled in accordance with the applicable Emirates NBD Debit or Credit Card Terms and Conditions and applicable regulatory requirements.

9. General Terms

These Contactless Card Terms and Conditions are supplemental to the applicable Emirates NBD Debit or Credit Card Terms and Conditions.

The use of the Card, including the contactless payment feature, remains subject to the applicable Card Terms and Conditions, the available balance or credit

limit on the Card, and applicable laws, regulations, regulatory instructions and payment network requirements.

In the event of any inconsistency between these Contactless Card Terms and Conditions and the applicable Debit or Credit Card Terms and Conditions, the applicable Card Terms and Conditions will prevail, unless otherwise required by applicable laws or regulatory requirements.