

Al Ansari Exchange FlexiblePay Card

Frequently Asked Questions

1. What is the Al Ansari Exchange FlexiblePay card?

- The Al Ansari Exchange FlexiblePay card is a prepaid reloadable Visa Platinum Card that can be used to pay for goods and services online or in-store. It can be used to pay bills and salaries and withdraw money from ATMs worldwide - wherever Visa is accepted. It also provides a safe and convenient way to manage and track your money and spending.

2. What are the costs associated with the Al Ansari Exchange FlexiblePay card?

Card Issuance Fee	AED 50
Supplementary Card Fee	AED 50
Minimum Initial Load Fee (Equivalent of foreign currencies)	AED 100
Lost / Replacement Card Fee	AED 50
Supplementary Card Closure Fee	AED 15
Account Closure Fee	AED 15
Card Unload Fee	AED 15
Card Inactivity Fee (after 6 consecutive months of inactivity)	AED 25 (Equivalent of foreign currencies)
Reload Fee	AED 5 (Any Currency)
Mobile App	Free
Online Account	Free

For a full list of fees, please review the Terms and Conditions available on our website www.alansariexchange.com

3. Are there any costs associated with Initial Load and Reload on the Al Ansari Exchange FlexiblePay card?

- The initial loading of your Al Ansari Exchange FlexiblePay card is absolutely **FREE**. However, there is a charge of AED 5 for reloading the card.

NOTE: You can load maximum of AED 5,000 per transaction for AED currency wallet. The total load limit allowed on your Al Ansari Exchange FlexiblePay Card is USD 10,000 **(or equivalent in all currencies)**

4. Do I have to load the Al Ansari Exchange FlexiblePay card once I purchase it?

- Yes, a minimum of AED 100 or equivalent in other currencies has to be initially loaded.

5. Where can I use the Al Ansari Exchange FlexiblePay card?

- You can use the Al Ansari Exchange FlexiblePay card wherever VISA cards are accepted in the UAE and overseas. The Al Ansari Exchange FlexiblePay card can be used at tens of millions of global merchants and you'll be able to withdraw cash from more than 2.3 million ATMs.

6. Am I eligible to buy Al Ansari Exchange FlexiblePay card?

- If you are over 18 years of age and resident of the UAE you are eligible to buy any of the Al Ansari Exchange FlexiblePay cards.

7. Can I purchase the Al Ansari Exchange FlexiblePay supplementary card?

- Spouse, kids (13 years old and above) and parents of primary card holder are entitled to purchase the supplementary FlexiblePay card linked to the primary card (account) and sharing the same account balance.
- Maximum five (5) new supplementary cards can be issued under one (1) primary card (account)

8. Is it a CHIP & PIN protected card?

- Yes it is, every time you make a purchase you are required to input your four digit PIN to authorize the transaction.

9. Is it a Contactless Card?

- Yes it is, you just need to “tap and pay” your Al Ansari Exchange FlexiblePay Card without keying in a PIN or signing a receipt.

**Note: Conditions Apply as per the individual merchant*

**Each contactless transaction capped to AED 500/- as per mandate from UAE Central Bank*

10. What are the documents required to purchase the Al Ansari Exchange FlexiblePay Card?

- You only have to bring your original valid **Emirates ID**.

11. How long does it take to activate the Al Ansari Exchange FlexiblePay card?

- Your card is instantly activated at the time of purchase from any Al Ansari Exchange location. In case you’ve purchased a replacement card, linked to the same account, you are required to complete the activation process of the replacement card.
- You may activate the replacement card by choosing any of the options mentioned below:
 - a. Logging on to www.aaeflexiblepay.com
 - b. Using Al Ansari Exchange Mobile App (Available on iOS & Android)
 - c. Calling our dedicated call center on - +9714 366 2117

12. What will happen if I want to make a purchase with AL ANSARI EXCHANGE FlexiblePay card but the value of my purchase exceeds the remaining balance I have in the local currency wallet?

- If the value of the purchase exceeds the remaining balance in the local currency wallet, but you have enough money in your account, we will enable the transaction, or ATM withdrawal, drawing on the money from your other active wallets in the order you’ve selected.

13. Am I able to use AL ANSARI EXCHANGE FlexiblePay Card to make purchases on the internet?

- Yes definitely. It works in the same way a debit or credit card works when making purchases online.

14.Can I reload the Al Ansari Exchange FlexiblePay Card at any Al Ansari Exchange branch?

- Yes, reloading your FlexiblePay Card can be done at any of Al Ansari Exchange branches or through the Al Ansari Exchange Mobile App.

15.Can I load funds on my Al Ansari Exchange FlexiblePay Card outside of the Al Ansari Exchange branch network?

- Yes, you may download Al Ansari Exchange Mobile App available on Apple and Google stores to Reload your card. The App also allows you to manage your card's balance, track your transactions, prioritise your wallets, lock or unlock your card, change your PIN, reload your card and so much more

16.What is the validity of Al Ansari Exchange FlexiblePay Card?

- The card is valid for 5 years. The expiration date is printed on the front of your card.

17.Is there an option to have a personalized Al Ansari Exchange FlexiblePay Card?

- We currently do not offer personalized Al Ansari Exchange FlexiblePay Cards.

18.Can I get a refund on my Al Ansari Exchange FlexiblePay Card?

- Refunds or reversals, whether directly from a merchant or in the form of a disputed transaction that was transacted in a supported currency, will be returned in that supported currency in the same amount and credited to that currency wallet in your account.

19.Do I have an option to cancel or close my Al Ansari Exchange FlexiblePay Card account?

- You may cancel or close the card's account at any time before its expiry date by visiting one of the Al Ansari Exchange branches in the UAE.

20. Will there be any kind of charge if I don't use the Al Ansari Exchange FlexiblePay card after purchase?

- If the card is left unused for a continuous period of six (6) months, there will be an inactivity fee of AED 25 (or equivalent in foreign currencies) on the seventh and every subsequent month the card is not used.
- If the card remains inactive for a period of more than nine (9) months continuously and has no available balance, it will be cancelled.

21. What are the load limits? Are there any annual limits or card limits?

- There are both annual and card limits.

Limits	Amount
Minimum Initial Load	AED 100
Reload Limit*	US\$ 10,000
Annual Limit*	US\$ 120,000
Card Balance*	US\$ 10,000
ATM Withdrawal*	US\$1,400

***(or the equivalent in any currency)**

22. Can I make a part cash withdrawal from AL ANSARI EXCHANGE FlexiblePay Card?

- Currently you can ONLY withdraw cash from ATMs.

23. Where can I withdraw funds from my card? Are there any limits?

- You can ONLY withdraw the funds from ATMs that carry the Visa logo.
 - **ATM – Limit : US\$ 1,400 per 24 hours * (or equivalent in all currencies)**

Note: The withdrawal limit of acquiring bank may also apply. Certain ATM operators or merchants may charge additional transaction fees if the card is used to make transactions using their facilities.

24.How do I file a dispute on a transaction I didn't make?

- If you did not make certain transactions, you should call our dedicated Call Center on +9714 366 2117 immediately and report your card compromised. This will prevent unauthorized usage from occurring again. In addition to that, download the Dispute Resolution Form from our website www.aaeflexiblepay.com , complete all the fields and email it back to the e-mail address mentioned on the form.

25.What if I do not have any email address at the time of filling out the Al Ansari Exchange FlexiblePay card Application Form. What should I do?

We recommend you to create your personal email ID in order to register your online account on www.aaeflexiblepay.com ; it is mandatory as per the Central Bank of the UAE policy. Having an online account will help you monitor your Al Ansari Exchange FlexiblePay Card's transaction history, transfer money between currency wallet and download dispute forms. Moreover, you can set priorities to your active wallets.

26.Can I use the Al Ansari Exchange FlexiblePay card when travelling instead of using my debit or credit card?

- Using your Al Ansari Exchange FlexiblePay card will let you explore the smarter way to travel. It allows you to lock-in competitive exchange rates before you travel. You will always know exactly how much you spent while you're on holiday and most importantly save yourself from unexpected rate conversions and transaction fees.

27.How are fees charged?

- Where a fee is payable in a currency for which you have a wallet and sufficient Available Balance, the fee will be debited from the wallet of that currency. This includes fees listed by us and fees charged by an ATM

operator or a merchant. If there is insufficient Available Balance in that wallet, funds will be deducted from wallets with available balances (according to the wallet priority set by you) by applying the applicable exchange rate at the time. Any fee payable in relation to a transaction will be added to the total amount of that transaction.

28. What currencies can the Al Ansari Exchange FlexiblePay card hold?

- The FlexiblePay card can hold multiple foreign currencies. With easy access to your own money; you can choose to purchase currencies and lock-in rates before you travel. The FlexiblePay card can be loaded with up to **Twenty-Three** different currencies on to a single card. The currencies available are listed below:

Currency	Currency Code
US Dollar	USD
Euro	EUR
Pound Sterling	GBP
Australian Dollar	AUD
Canadian Dollar	CAD
Hong Kong Dollar	HKD
Thai Bhat	THB
Japanese Yen	JPY
Singapore Dollar	SGD
Omani Rial	OMR
Bahraini Dinar	BHD
Qatari Riyal	QAR
Indian Rupee	INR
Emirati Dirham	AED
Saudi Riyal	SAR
Swiss Franc	CHF
Turkish Lira	TRY
Egyptian Pound	EGP
Malaysian Ringgit	MYR
South African Rand	ZAR
Sri Lankan Rupee	LKR
Pakistani Rupee	PKR
Philippines Peso	PHP

29. How does the Al Ansari Exchange FlexiblePay card work when I make a purchase in a supported currency?

- When you make a purchase, your Al Ansari Exchange FlexiblePay card will automatically use the currency of the country in which the transaction is made, if you have money available in that currency.

If the currency is a supported currency, but you do not have that currency wallet loaded or if you have insufficient funds in that currency wallet, your account will take the funds from the first or next currency wallet you have selected in your wallet order.

For example, if you are making a purchase for USD \$200 in the US, your Al Ansari Exchange FlexiblePay Card will automatically look to withdraw money from your USD wallet. If you haven't transferred money into the wallet of the local currency, then your AL Ansari Exchange FlexiblePay Card account by default will look to withdraw money from your next currency wallet you have selected in your wallet order.

30. Can I use Al Ansari Exchange FlexiblePay Card in a country that doesn't use a supported currency in the card?

- Yes, you can use the Al Ansari Exchange FlexiblePay Card for transactions in all countries where VISA is accepted. However, if you make a purchase in a country in which the Al Ansari Exchange FlexiblePay Card doesn't natively support the currency, i.e. New Zealand Dollar (NZ), your account will first look to draw from your USD wallet. In each case of a non-native currency, your account will first deduct funds from your USD wallet.

31. While traveling abroad, can someone reload the Al Ansari Exchange FlexiblePay Card on my behalf?

- Yes, authorized representatives are allowed to reload your Al Ansari Exchange FlexiblePay Card on your behalf by presenting the following documents:
 - a. Copy of Cardholder's valid **Emirates ID (Front & Back)**

- b. 16 Digits Card Number embossed on your Al Ansari Exchange FlexiblePay Card
- c. Authorized Representative's valid **Emirates ID**

32. Do I need to move or load money to destination currencies before I can spend in the local currency?

- We recommend that you move funds to the supported currency you are planning to use. For example, if you intend to travel to the United Kingdom, we recommend you transfer money into GBP wallet. You can transfer money between currency wallets through Al Ansari Exchange mobile app or online account. If you don't move money into the local currency prior to traveling, you can still make purchases, however money will be drawn from other active wallets.

33. What should I do if I lose the card while traveling abroad?

- You can report your card lost or stolen through multiple channels:
 - Notify us by calling our dedicated Call Center on +9714 366 2117 to obtain a 'Security Code' and get a replacement card from any of the nearest Al Ansari Exchange branch
 - Log on to www.aaflexiblepay.com and report your card Lost/Stolen