

General Terms & Conditions

1. About These Terms

These general terms and conditions ("General Terms") govern your use of the Tabby mobile application ("Tabby App") and the various products offered through it (the "Tabby Products") including access to the Tabby Marketplace. These General Terms will also apply to your use of the Tabby Products that are made available through third-party websites or platforms, as applicable (together, the Tabby App and other third-party websites and platforms where Tabby Products are offered will be referred to as the "Tabby Platform(s)").

Tabby LLC ("Tabby") is a company incorporated under the laws of the United Arab Emirates, which offers Short-Term Credit, as defined by the Central Bank of the United Arab Emirates's (CBUAE) Finance Companies Regulation. The Tabby Products are offered by different entities within the Tabby group ("Group Entities"). Each Tabby Product may be provided by a different Group Entity as specified in applicable product-specific terms and conditions ("Product Specific Terms")

When you access or use a specific Tabby Product on a Tabby Platform, you agree to comply and be bound by these General Terms, as well as any Product Specific Terms. It is important to read them carefully as they form a legally binding agreement between you and us.

You can accept these General Terms and any Product Specific Terms when prompted on the Tabby Platforms and where applicable, by selecting "Continue" or any similar confirmation on a Tabby Platform in connection with a Tabby Product, you confirm your acceptance of the applicable Product Specific Terms, and the Key Fact Statement ("KFS") related to that Tabby Product. Please use the Tabby Platforms and the Tabby Products in line with these General Terms and the applicable Product Specific Terms.

A copy of these General Terms and Product Specific Terms shall be made available to you on the Tabby App in English and Arabic. You may additionally request for these General Terms and any Product Specific Terms in English or Arabic to be sent to you via email, which will be sent to you free of charge.

2. Register Yourself On The Tabby App

To start using Tabby Products through the Tabby App, simply register on the Tabby App and provide the required information, including your Biometric Data. Once we've completed the necessary checks, we'll set up your Tabby Product for you.

You may register with us if you meet the following eligibility criteria:

- You are eighteen (18) years of age or above
- You are a resident of the United Arab Emirates
- You hold a valid Emirates ID
- You hold an active email ID
- You hold an active mobile phone number

Once you have registered and subject to acceptance of any Product Specific Terms, we will give you access to the Tabby Product you have signed up for.

You may be required to link valid Payment Methods to the Tabby Platforms to access certain Tabby Products. You can update or replace your linked Payment Methods at any time through the Tabby Platforms. We will keep information in relation to such Payment Methods, until you either choose to delete the Payment Method or until you discontinue your use of the specific Tabby Product. By saving your Payment Method with Tabby, you agree to Tabby charging the saved Payment Methods for repayments or transactions using the Tabby Products. You will not be charged until a repayment is due or you transact using a Tabby Product. If the Payment Method you have chosen by default cannot be charged, you agree that Tabby will try to charge one of the other Payment Methods you have linked to Tabby Platforms.

3. Your Information and Privacy

It is your responsibility to make sure all the information you provide is true, accurate, up to date, and complete. It's important that you don't misrepresent your identity or account details in any way. If any of your details change, such as your residential address, email, or phone number, please let us know as soon as possible.

From time to time, we may ask for additional information to verify your identity or to support specific transactions made through Tabby. This could be required by Tabby, our Group Entities, or Other Service Providers or as per Applicable Law. By using the Tabby Products, you agree that we or our Other Service Providers may verify the information you provide and carry out any necessary checks in line with Applicable Laws.

Please note that all your information will be handled by us in accordance with Applicable Laws. Please refer to our [Privacy Policy](#) for more information regarding how your data may be collected, processed and shared by us.

4. Tabby Platforms Security

You are responsible for maintaining the security of the Tabby Products you avail through Tabby Platforms. This means that you must keep your Credentials to the Tabby Platforms secure at all times. Please ensure that your Credentials are not shared with any third parties.

You are responsible for keeping any correspondence we send you secure for future reference and verify the accuracy of transactions that are recorded in the Tabby App or periodic statements we send you.

You must notify us immediately of any loss, theft, or unauthorized use of your Tabby Products via the Tabby App, or any of the customer support options provided in the Contact Support and Complaints section below. If your Tabby App has been compromised, we will immediately block your access to the specific Tabby Product and carry out an investigation and communicate the outcome to you. In the event it is found that there has been a breach of security, we will proceed to secure your access to the Tabby Product. You will have to contact Tabby to have your Tabby Product unblocked.

For security purposes, if we detect multiple transactions through any of your Tabby Products within a short timeframe, we may flag this activity as potentially fraudulent and temporarily block the Tabby Product. If you initiated these transactions, you will need to notify us. After completing the necessary verification checks, we will proceed to unblock your Tabby Product.

Please note that during your use of the Tabby App, we may ask you to verify your identity, or any transactions conducted through Tabby through Biometric Data verifications. We additionally hold the right to use different verification procedures to confirm your identity while using any Tabby Products. This may include asking you specific questions, requesting you to follow certain instructions or requesting documents.

5. Promotional Offers

Tabby may, at its sole discretion, make promotional offers, including cashback offers and discounts available to you through the Tabby App, either independently or in collaboration with third parties. These promotional offers and discounts will be subject to their own specific terms and conditions, which will apply in addition to these General Terms and any applicable Product Specific Terms.

We reserve the right to introduce, modify, or withdraw any promotional offer at any time without prior notice, unless otherwise required by Applicable Law. We may also limit the availability of promotional offers to specific Tabby Products, transaction types, user segments, or time periods. In addition, we may exclude certain transactions or merchants from promotional offers, at our discretion.

You can earn category cashback on purchases made through any of our card products, provided that the transaction falls under the eligible categories in the [MCC codes list](#). Any cashback you earn can be used to make payments on other Tabby Products, like Pay Later or moved to your Tabby Cash Account, depending on our terms and conditions.

Cashback earned from any of your Tabby Products will be added to your Tabby cashback pot as per the timeframe communicated to you. Cashbacks earned through our Tabby Card, will appear after your statement due date has passed, all required payments have been made and if no refunds have been made by you.

If you have a Tabby Cash Account, you may withdraw cashback from the cashback pot and deposit it to your Tabby Cash Account so you can withdraw it, spend it, or use it for repayments.

You may additionally transfer all cashback from your cashback pot to your local bank account as long as:

- your bank is licensed in the country where you live
- the bank account is in the same country where Tabby is being used and
- the amount you withdraw meets the minimum transfer amount as displayed on the Tabby App.

Cashback in your cashback pot will expire if you don't transfer it to your local bank account within twelve (12) months of receiving it. Cashback in your Tabby Cash Account will never expire.

Promotional offers are personal to your use of Tabby and may not be transferred, exchanged for cash, or combined with other offers, unless expressly permitted by us.

We reserve the right to verify your eligibility for any promotional offer and may suspend or revoke your access to such offers if you are found to be in breach of these General Terms, any applicable Product Specific Terms, Applicable Law, or if your access to any Tabby Product has been suspended or terminated. We hold the right to withhold or cancel a promotional benefit in case of actual or suspected fraud, misuse, or abuse of the offer.

6. Tabby+

Tabby+ is an optional subscription service offered by Tabby to eligible customers for a monthly fee which will be disclosed upon the subscription being offered to you. By subscribing to Tabby+, you may gain access to a variety of benefits, features, and promotional offers that apply to the Tabby Products. These may include, for example, reduced fees, cashback on eligible purchases, or the ability to split qualifying Tabby Card transactions

(whether made within or outside the Tabby partner network) into four (4) interest-free payments.

All Tabby Card out of partner network transactions are automatically split into four (4) interest free payments, up to a cumulative limit of AED 5,000 per month. Any transaction amounts greater than the specified capped amount will be payable as a no- fee minimum amount or if you decide to roll over the excess amount, then subject to the revolve fees or payment plan fees outlined in the Tabby Card KFS.

The specific benefits, offers, and features available under Tabby+ may vary from time to time and will be communicated to you through the Tabby Platforms.

New subscribers are entitled to a one (1) month free trial of Tabby+. If you do not wish to continue with the subscription after the trial period, you must cancel your subscription via the Tabby App before the trial ends. Otherwise, the applicable monthly fee will be automatically charged to your linked payment card.

Tabby reserves the right to modify, suspend, or discontinue the Tabby+ subscription service, including its pricing or features, at any time in accordance with these General Terms.

7. Referral Program

You may take part in Tabby's Referral Program by agreeing to these terms below.

Tabby's Referral Program gives existing customers ("Referrers") the chance to invite friends and family ("Referees") to try Tabby. When the Referee signs up and completes their first purchase using a Tabby product, both the Referrer and Referee may receive a reward which may take any form, including non-monetary benefits, at Tabby's sole discretion ("Referral Reward") and will be subject to the conditions below.

To qualify:

- The Referee must be a new Tabby user and eligible to be registered with Tabby.
- The Referrer must share their unique referral link with the Referee.
- The Referee must sign up through that link and complete their first purchase using a Tabby Product within the time period shown in the Tabby App.
- The purchase must meet the minimum value set by Tabby, which will also be communicated in the Tabby App.

If the Referral Reward is a monetary benefit, it will be credited to the designated wallet as communicated to you and can be used towards your future payments. Rewards apply to both in-store and online purchases and will be issued within the timeframe specified in the Tabby

App, provided the Referee's purchase is not canceled or refunded. If a purchase is canceled or fully returned, Tabby reserves the right to cancel or recover the reward.

Please note:

- The Referral Program is only active during specific promotional periods, which will be announced in the Tabby App.
- Referrals should be made only to individuals in your personal network (such as friends and family) who meet the eligibility criteria.
- Tabby may impose a cap on the number of Referral Rewards one customer can earn, this will be communicated clearly through the Tabby App.
- Customers with overdue payments may be excluded from receiving Referral Rewards.

If we believe that referral links are being misused, for example, by being posted publicly or shared with people outside of your personal network, we may disqualify the Referrer and cancel any associated rewards. Tabby also reserves the right to remove any participant from the program if we suspect misuse, fraud, or a breach of these General Terms.

Tabby may change, suspend, or end the Referral Program at any time and for any reason.

8. Intellectual Property

You acknowledge that all trademarks, service marks, and logos registered or unregistered (collectively, the "Trademarks") displayed on the Tabby Platforms where Tabby Products may be accessed, shall automatically belong to Tabby, Group Entities, Other Service Providers or Merchants, to the fullest extent permitted by law.

Nothing on the Tabby Platforms where Tabby Products are offered shall be interpreted as granting, whether by implication or otherwise, any license or right to use any Trademarks or other intellectual property of Tabby or its Group Entities without prior written consent. Your use of the Tabby Platforms does not confer any ownership or rights in any intellectual property related to the content, documents, or other materials you may access.

The name "Tabby" and any associated Trademarks may not be used for any purpose, including advertising or promotional materials related to the distribution of content on the Tabby Platforms where Tabby Products are offered, without express written permission from Tabby or its Group Entities. You are prohibited from using any Trademark or any intellectual property rights belonging to Tabby or its Group Entities, from any part of the Tabby Platforms or Tabby Products, and are prohibited from reproducing or modifying the Tabby Products or conducting any process of preparing, publishing, executing, sending, displaying, broadcasting or other means of exploiting the Tabby Products unless Tabby or its Group Entities permits or expressly authorizes it in writing.

9. Fees And Charges

Upon registration on the Tabby App (or having accepted these General Terms and any Product Specific Terms through a Tabby Platform), you agree to pay all applicable fees and charges when using a Tabby Product. Please refer to the KFS which will outline the applicable fees and charges. We will inform you of any changes to the applicable fees from time to time.

You are responsible for determining any and all taxes and duties in relation to your use of the Tabby Products, and in particular any payments made through Tabby Cash. We assume no responsibility in this regard. You also are responsible for collecting, reporting, and remitting correct taxes to the appropriate tax authority. Tabby and its Group Entities are not obliged to determine whether taxes apply and are not responsible for calculating, collecting, reporting, or remitting taxes to any tax authority arising from your use of any Tabby Products.

10. Third Party Service Providers

We may provide Tabby Products in collaboration with third parties, including but not limited to payment gateway services providers, financial services providers, or banks ("Other Service Providers"). The Other Service Providers may require you to also be bound by their own terms and conditions.

11. Bill Payments

We may, at our discretion, offer you the ability to make Bill Payments through the Tabby Platform using a variety of Tabby Products, including the Pay Later Product and Tabby Cash.

Where any Bill Payments are made using the Tabby Platform, Tabby shall act as a technical services provider, facilitating the routing of your payments to the relevant Other Service Provider including but not limited to utility providers or mobile operators (directly or through third-party aggregation services). In all cases, Tabby is not the provider of the underlying services to which a Bill Payment relates and accepts no responsibility for their availability, accuracy, or quality.

You will be required to provide the necessary bill payment information in order to ensure that the relevant Bill Payment is made through the Tabby Platform. You are responsible for ensuring that such details have been correctly entered. Where applicable, you will also be required to select the top-up or bill amount to be credited.

You agree that you will be responsible for resolving any disputes relating to Bill Payments initiated through the Tabby Platform directly with the applicable Other Service Provider. Tabby and its Group Entities disclaim all liability to you in connection with any such payments, and you agree that Tabby and its Group Entities shall not be liable to you for any loss you suffer or incur in connection with the same.

Any fees for Bill Payments may be subject to change. Please refer to the Tabby Platform for the most current rates. All Bill Payment transactions are final and cannot be modified, removed or refunded once you have entered and confirmed the relevant information on the Tabby Platform.

12. Discontinuing Your Tabby Product

These General Terms will come into force on the date you register for a Tabby Product on the Tabby Platform and shall remain in effect until you or Tabby discontinues access to ALL of the Tabby Products you use. You may discontinue your use of the Tabby Product at any time and for any reason by notifying us through the Tabby App or any of the customer support options provided in the Contact Support and Complaints section below and meeting any additional requirements stated in the Product Specific Terms for closure/discontinuation. After doing so, you will no longer be able to access the Tabby Product(s) through the Tabby App.

If you want to discontinue using the Tabby Product(s) but still owe us amounts under any of the Tabby Products, we reserve the right to keep your access to such products valid and recover such amounts per our recovery procedures.

We may discontinue your use of Tabby Products at any time and for any reason by providing you with a prior written notice of sixty (60) days along with the reasons for such closure, unless we have reasonable grounds to believe your use of Tabby Products is subject to any financial crime risk or fraud. In such a case we have the right to immediately discontinue your access without providing you with any notice or providing reasons (unless permitted by Applicable Law).

We will not be liable to you for compensation, reimbursement, or damages of any kind, direct or indirect, including damages due to the loss of prospective profits, anticipated sales, goodwill, or on account of expenditures in relation with your use of the Tabby Products or in connection with the discontinuation of your Tabby Products.

Upon notice of closure by you or by us, you will remain responsible to us for all fees, charges and other payment obligations that have been incurred by using any Tabby Product, up to the date of termination.

Tabby shall have the right at its sole discretion and without prior notice, during the term of these General Terms or upon termination thereof, to set off or apply any amounts due and payable to Tabby by a customer under any Tabby Product against any credit, refund, or payment obligation owed by Tabby to the customer under any of the Tabby Products utilized by the customer. This right of set-off shall apply notwithstanding any other agreements to the contrary and shall survive the termination of these General Terms and Product Specific Terms with respect to obligations accrued prior to such termination.

13. Credit Limit

We may communicate your overall credit limit across one or more Tabby Products, but unless otherwise specified this is only indicative and not binding on us. If you attempt to make a purchase using a specific credit Tabby Product (for example, Pay Later) and the credit limit for that product has been fully used, we may authorize the purchase using the available credit limit from another Tabby Product (for example, Tabby Card). You will be notified of this at the time of purchase, and it will be reflected in the Tabby App. After the purchase, a decrease in the credit limit allotted to the specific Tabby Product you used will be clearly reflected in the Tabby App.

14. Disclaimer

We provide Tabby Products and all content and resources made available on the Tabby Platforms on an "as is" and "as available" basis, without any warranty or condition of any kind, express or implied. Tabby, on behalf of itself and its Group Entities disclaims all warranties of any kind, whether express or implied, relating to Tabby, the Tabby Products, the Tabby Platforms including implied warranties of merchantability, fitness for a particular purpose, quality, accuracy, title, its operationality and non-infringement and any warranty arising out of course of dealing, usage or trade.

Except for our role in providing Tabby Products to you, we are not involved in any underlying sales transaction between you or any other customer, merchant or service provider. The availability of our Tabby Products may vary depending on the Tabby Platform you make transactions on using Tabby.

Merchants or service providers may allow payments to them using Tabby Products. In this capacity, we are neither the buyer nor the seller of the items or services the merchant or service provider offers for sale and we are not a party to the sales contract. We have no responsibility to mediate disputes between you and merchants or service providers or enforce or execute the performance of any sales contract.

15. Indemnity

To the extent permitted by Applicable Law, you agree to defend, indemnify, and hold harmless Tabby and its Group Entities from and against all liabilities, damages, losses, and costs (including reasonable legal fees and costs) relating to, arising out of, or in any way in connection with:

- your access to or use of the Tabby App and/or your use of the Tabby Products;
- your breach of our General Terms and any Product Specific Terms; or
- any misrepresentation or fraudulent action or omission by you.

We will not be held responsible to you for more than the amount of any applicable fees or charges for each Tabby Product, or any payments made through Tabby Cash.

Unless stated otherwise in these General Terms or in the Product Specific Terms, or as a result of our gross negligence or fraud, to the fullest extent permitted by Applicable Law, we exclude all liability to you for any:

- consequential, indirect or special losses or damages;
- loss of profits, loss of business or loss of business opportunity;
- loss as a result of any failed transactions through Tabby Products;
- losses incurred as a result of abnormal or unforeseeable circumstances outside our reasonable control, including delays or failures caused by problems of another system or network, mechanical breakdown, industrial action or a pandemic;
- losses incurred where a law, or guidance or instruction from a governmental authority, requires us to take action, for example to terminate these General Terms, Product Specific Terms and discontinue your access to the Tabby Product or suspend your access to any specific Tabby Product; or
- any other loss or damage to the extent that such loss or damage is caused or contributed to by you or is a result of a breach of these General Terms or Product Specific Terms by you.

16. Governing Law

These General Terms and any Product Specific Terms shall be governed by and construed in accordance with the laws of the United Arab Emirates and the courts of Dubai shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms.

17. Interruptions

We do not guarantee that your access to the Tabby App or use of Tabby Products will be uninterrupted or error-free. Tabby and/or its Group Entities may, from time to time, suspend, withdraw, freeze, confiscate or restrict access to all or any part of the Tabby App and/or Tabby Products or any credit extended for operational, technical, compliance or legal reasons. While we will endeavor to provide prior notice where reasonably practicable, we reserve the right to make such changes without notice and without liability, except as required under Applicable Law. In the event any such interruptions are due to Other Service Providers or third parties, Tabby and its Group Entities will not be held responsible, in any manner whatsoever.

18. Contact Support And Complaints

You may lodge a complaint regarding Tabby Products directly to us via the Tabby App or by contacting our Customer Support at 800 82229 or through email at help@tabby.ai. We will try our best to ensure that all complaints are addressed in a fair and timely manner.

We aim to acknowledge receipt of your complaint within two (2) Business Days of receiving it and will try and resolve it within ten (10) Business Days, but in some circumstances, we may need a little longer. If we need more time, we will keep you informed about our complaints process and aim to provide a final response to you in writing within thirty (30) Business Days. If you feel your complaint has not been satisfactorily resolved, you may refer the matter to the relevant regulatory authority.

19. Disputes

You may raise a dispute with us regarding the Pay Later Product as per our [Buyer Protection Policy](#). For all other Tabby Products disputes may be raised as per our [Disputes Policy](#).

20. Changes To Terms

We reserve the right to amend or change these General Terms and Product Specific Terms, including making any amendments or changes to our fees and charges, at any time by updating the Tabby Platforms. You will be notified of any changes or amendments via email to your registered email address sixty (60) days prior to the update coming into effect. If you do not agree with the changes, you may choose to stop using the Tabby App or a Tabby Product at any time and have the option to terminate these General Terms or the Product Specific Terms with us at no cost to you. In case you do not agree to our updated terms, we have the right to suspend and/or terminate the provision of Tabby Products to you.

21. Assignment And Transfer

You agree that we may assign or transfer to any person or entity any of our rights or obligations under these General Terms or Product Specific Terms, provided that such assignment or transfer of our rights will not in any manner inhibit your statutory (consumer) rights. You acknowledge and agree that, when using the Tabby Products, Tabby has the sole right to receive payment from you, and such right may be assigned, pledged and/or transferred to any entity that Tabby may decide, at its sole discretion.

You may not transfer or assign any rights or obligations you have under these General Terms and any Product Specific Terms.

22. Declaration

By accessing or using the Tabby Platforms, you represent and warrant that all funds used are derived from legitimate sources and that you will not use the Tabby Platforms for any unlawful purpose, including fraud, money laundering, terrorism financing or proliferation financing. You agree to comply with all applicable laws and regulations, including Targeted Financial Sanctions (TFS) requirements, and confirm that you are not a sanctioned individual or entity. You acknowledge and accept Tabby's right, without liability, to investigate, block, freeze, restrict transactions, and confiscate funds where required or permitted by law. You further agree to promptly provide any information or documentation reasonably requested to ensure ongoing compliance with legal, regulatory, and tax obligations.

23. Effective Date & Updates

These General Terms shall take effect on September 15 2026 for all existing customers, following a 60-day notice period.

24. Definitions

"Biometric Data" refers to unique physical or behavioral characteristics of an individual used for identification and verification purposes.

"Pay Later Product" shall mean the pay later product offered through the Tabby Platforms which allows customers to pay in installments at checkout online.

"Bill Payments" refers to the payment of utility bills, mobile top-ups, and other third-party billing services facilitated through the Tabby Platform, including but not limited to electricity, water, internet, telecommunications services, and such other services as made available on the Tabby Platform from time to time.

"Business Days" shall mean any day other than a Saturday or Sunday or a public holiday in the United Arab Emirates.

"Cards" shall mean virtual or physical debit cards issued by Tabby through Tabby Cash to the Customer.

"CBUAE" shall mean the Central bank of UAE.

"Chargeback" shall mean the reversal of funds following a debit or credit card purchase, set in motion when the customer files a dispute over the charge with their bank or credit card provider.

"Credentials" shall mean your password, PINS, CVV and/or access keys to the Tabby App and/or Tabby Products.

"KFS" shall mean Key Fact Statement which shall be specific to each Tabby Product.

"Payment Method" shall mean any form of payment accepted by Tabby, including but not limited to credit cards, debit cards, direct debit arrangements, bank account transfers, digital wallets, and any other payment instruments or accounts approved by Tabby from time to time.

"Tabby Card" shall mean the Pay Later Card which may be used by customers to make purchases in store and online and pay in installments, pay in full, pay a minimum amount etc.

"Tabby Cash" shall mean the provision of the Tabby Cash Account which will enable customers to use our Wallet Services, Cards and any other products that may be offered to our customers from time to time.

"Tabby Cash Account" shall mean the electronic money account you open with us for the use of the Wallet Services.

"Tabby Marketplace" shall mean discovery and shopping companion within the Tabby App that supports customers in making smarter purchasing decisions. You may find merchant-funded deals and promotions offered by our partner merchants at the Tabby Marketplace, set price alerts and compare prices across millions of products availing best priced deals and explore where Tabby is accepted across our merchant network.

"Tabby Products" shall mean the Pay Later Product, Tabby Card, Tabby Cash, including any additional products introduced from time to time.

"Wallet Services" shall mean the services which enable our customers to use the Tabby Cash Account to top up, pay for goods and services, withdraw funds, transfer and receive funds from within the United Arab Emirates or abroad.