

Key facts statement

This document summarises the most important information about our Tabby Card product. It provides a concise overview of the key features, benefits, risks and considerations you should be aware of, helping you make an informed choice.

Tabby Card

The Tabby Card is a virtual payment card accessible through your phone and the Tabby mobile application. It enables you to pay for online and offline purchases in all stores that accept Visa, and combine your monthly purchases in one statement with one due date, through the provision of short-term credit as defined by the Finance Companies Regulations of the Central Bank of the UAE.

When you use the Tabby Card we don't charge you any downpayment, and we give you up to 40 days after your purchase to repay your full balance without fees.

Important terms and charges

Terms	Description
Issuer, card type and usage	The Tabby Card is issued by Emirates NBD Bank PJSC in partnership with Tabby. It is a virtual-only card that can be used to pay with mobile wallets such as Apple Pay, Samsung Pay and Google Pay.
Eligibility	<p>Age Customers must be at least 18 years of age to qualify for a Tabby Card.</p> <p>Residence Only legal residents of the United Arab Emirates holding a valid Emirates ID may apply for the Tabby Card.</p> <p>Required personal information and documentation To apply for a Tabby Card, you will need to provide a valid Emirates ID and a UAE mobile phone number. Before you are able to spend on the Tabby Card, you will also need to add the details of another credit or debit card issued in the UAE to use as your default payment method. You can do so from the Tabby mobile application, and change your linked card at any time.</p>

<p>Approval</p>	<p>To be approved for a Tabby Card, you must be in good standing with Al Etihad Credit Bureau. Tabby may make higher credit amounts available if you consistently make timely payments and/or if your verified net income increases.</p> <p>Tabby reserves the right to decline applications or reduce your credit limit at its discretion.</p>
<p>Issuance and annual fees</p>	<p>There are no fees to issue or re-issue the Tabby Card, and no monthly or annual fees to maintain the Tabby Card.</p>
<p>Rollover fee</p>	<p>Depending on your credit history, we may allow you to roll over a portion of your statement amount to the following month, as long as you pay at least the applicable minimum repayment amount for that statement. In this case, you will be charged a variable fee of up to 12% of the amount you choose to roll over, depending on your credit history and risk profile.</p>
<p>Minimum Repayment</p>	<p>Your minimum repayment amount includes:</p> <p>Remaining balance of regular purchases: These are amounts which are carried forward from the previous month. Your statement will specify a minimum repayment amount, which is the sum of the minimum payments outstanding from all amounts carried over from previous months, a minimum amount of your spend for the current month, along with instalments from payment plans chosen from any previous purchases ("Instalment amount") and any associated fees for the payment plans. The minimum payment for each balance may go up to 25% of the initial amount. However, Tabby may increase or decrease this percentage based on your individual circumstances.</p> <p>Rollover fee: If you paid less than the previous statement amount, you will be required to pay a rollover fee. Please refer to the Rollover fee section above for details on how it's calculated.</p> <p>Additional fees/charges: Your minimum repayment amount may include applicable fees associated with any optional services or offers you have opted into.</p> <p>You can only pay the minimum repayment amount applicable to a statement within 10 days of the statement being generated. Following the expiry of this period, you may be given an additional time to pay the overdue minimum repayment amount, after which you will be</p>

	<p>required to pay off the statement amount in full.</p> <p>You may also pay a minimum repayment amount anytime before the statement is generated, however, please note that if there are any additional purchases made before the statement is generated, the minimum repayment amount will be re-calculated based on these additional purchases and will appear in your statement.</p> <p>If you choose the minimum repayment option and your statement includes purchases from the network of merchants that accept Tabby Card as a payment method ("Tabby Card Network"), you will be charged a rollover fee for such payment on the difference between the 25% of the purchase amount and the amount repaid.</p>
No Fee Minimum	<p>We may offer you the option to pay a no fee minimum, which will be displayed to you, solely at our discretion.</p> <p>Your no fee minimum repayment amount includes:</p> <p>Rollover fee: as explained above.</p> <p>Instalment amount: as explained above.</p> <p>Remaining balance of regular purchases: as explained above.</p> <p>Additional fees/charges: as explained above</p> <p>Typically, the percentage of your spend for no-fee minimum is taken as 25% of Tabby Card Network purchases and all 100% of out of Tabby Card Network purchases. However, Tabby may increase or decrease this percentage based on your individual circumstances.</p> <p>Unless you choose to pay the minimum amount earlier as per the Minimum Repayment section above, the no-fee minimum repayment amount will be automatically charged on the statement due date to the card you linked as your default Tabby Card payment method.</p>
Automatic repayments	<p>To help you avoid missing a payment, your Tabby Card repayments are handled automatically on the due date.</p> <p>Automatic Repayment Options</p> <p>We may, at our discretion, offer different autorepayment features for your Tabby Card. You may choose to enable one or more of the following options:</p> <p>Automatic Repayments due to insufficient funds</p>

	<p>You may authorise us to automatically repay your Tabby Card using your linked payment method when your available balance is insufficient to complete a transaction. If enabled, a repayment will be processed to your Tabby Card each time a transaction is attempted with insufficient funds, which will then allow you to use your Tabby Card to transact successfully. Transactions made through this autorepayment feature shall not be deemed to exceed any Tabby Card limits assigned to you.</p> <p>Automatic Repayments for your statement</p> <p>You can choose to have the minimum amount, no fee minimum amount or your full balance paid automatically each month.</p> <p>For users which have no fee minimum as an option for repayments, by opting for the autorepayment option, you will be charged as per the No Fee Minimum section above.</p> <p>If you have not made a repayment of your dues as per any of the options above by the due date, we hold the right to attempt to charge your linked payment method(s) multiple times to recover any amounts due to us on or after the due date.</p>
Payment plans	<p>You can split any Tabby Card purchase over AED 50 into four (4) monthly instalments, as long as you do so before the due date of the statement that includes that purchase. If such purchases are with partners within the Tabby Card Network, you may split in four (4) for free.</p> <p>If your purchase was made outside of Tabby Card Network of partner stores, you can choose to split up to 12 instalments, depending on your credit history, risk profile and eligibility. In this case, you may have to pay an additional fee, up to 22% of the purchase value, which may be spread across your installments.</p> <p>Whenever we charge a fee to split your purchase, we will show it to you on the Tabby mobile application.</p> <p>When you split a purchase, only the first instalment will be due on your current Tabby Card statement (along with any fees, if applicable). The remaining instalments (and any fees) will be included in subsequent monthly statements, according to your chosen payment plan.</p>

	Tabby may waive or reduce fees for splitting a purchase at its sole discretion, including for special offers or loyalty programs.								
Collection charges	<p>If you miss a payment, we will apply a collection charge on your overdue amount, up to the maximum amount set out in the table below:</p> <table border="1"> <thead> <tr> <th>Overdue Statement Amount (AED)</th><th>Maximum collection charge (AED)</th></tr> </thead> <tbody> <tr> <td>0-500</td><td>60</td></tr> <tr> <td>501-2000</td><td>100</td></tr> <tr> <td>2001-5001+</td><td>200</td></tr> </tbody> </table> <p>Collection charges are added to the overdue statement the day after your due date and are payable together with the overdue amount.</p>	Overdue Statement Amount (AED)	Maximum collection charge (AED)	0-500	60	501-2000	100	2001-5001+	200
Overdue Statement Amount (AED)	Maximum collection charge (AED)								
0-500	60								
501-2000	100								
2001-5001+	200								
Fee cap	For each transaction you make on your Tabby Card, we will not charge you more than 30% of that amount in fees. In the event you have multiple transactions in a month then the fee will never exceed 30% of the aggregate value of the transactions for that month. Tabby reserves the right to lower any of the fees published in this document or make certain paid features of the Tabby Card temporarily unavailable to you without prior notice in order to avoid charging you in excess of this limit.								
Billing cycle	Billing cycles are a fixed period beginning on the day of your first purchase, ending on the day before the same date in the following month. At the end of the billing period, the statement is closed and you will be able to settle it within the next ten days in full or in part (subject to a minimum repayment amount).								
Disable your Tabby Card	You can reach out to us if you wish to disable your Tabby Card by contacting our customer support at any time, as long as there is no outstanding balance.								
Disputes	All disputes in relation to your Tabby Card may be raised in accordance with our Disputes Policy .								
Cooling Off Period	You have the right under applicable law to cancel your Tabby Card within five (5) business days without penalty. However, if we provide								

	you with instant credit by issuing your Tabby Card immediately, we may ask you to waive this cancellation period so you can complete your purchase without delay.
Repayments through Credit Card & Fees	If you choose to link a credit card as your payment method, we may, at our discretion, apply a processing fee of up to 1% of the repayment amount.

How to find your statement

You can find your statement in the **Tabby Card** section of the Tabby mobile application. This section allows you to review your purchases, set up autopay, and increase your available spending limit by making repayments towards your outstanding balance. Your statement will show the statement period (start and end dates), the minimum payment due, and the total amount owed.

Sample illustration

Below is an example of the free plan over 3 billing cycles. In this illustration, you have been given a credit limit of AED 10,000 and first used your Tabby Card on 10 March, beginning your billing cycle.

Billing cycle 1

Before the due date, you made 1 purchase outside the Tabby Card Network for the total amount of AED 2,000. On the statement due date of the first cycle (19 April), you pay the minimum amount.

Opening credit limit available	AED 10,000.00	
Purchases 10 March to 9 April	AED 2,000 <ul style="list-style-type: none">AED 2,000 Out of Tabby Card Network transaction	
Payment Options Due 19 April		
Statement Amount (a)	No Fee Minimum Amount (b)	Minimum amount (c)
<ul style="list-style-type: none">AED 2000 100% Out of Tabby Card	<ul style="list-style-type: none">AED 2000 100% Out of Tabby Card	<ul style="list-style-type: none">AED 200 10% Out of Tabby Card

Network transaction in this billing cycle	Network transaction in this billing cycle	Network transaction in this billing cycle
	*As only one transaction was made, which was outside the Tabby Card Network, your no fee minimum amount would be equal to the Statement Amount	
AED 2,000	AED 2,000	AED 200
Amount Paid Minimum Amount (c)	AED 200	
Rolled over to next statement (billing cycle 2)	AED 1,800 <ul style="list-style-type: none"> 90% of Out of Tabby Card Network transaction in this billing cycle 	
Rollover fee to be charged in billing cycle 2	AED 81 <ul style="list-style-type: none"> 4.5% of outstanding AED 1,800 	
APR	54% <p><i>*Annualised percentage rate (APR) is the overall annual cost of credit to you, expressed as a percentage of the loan amount. It includes the interest rate and all the fees and charges directly related with this product, excluding late payment fees and collection charges.</i></p>	

Billing cycle 2

In the second billing cycle, you made two purchases of i) AED 400 on a Tabby Card Network store and ii) AED 3,000 on an out of Tabby Card Network merchant. You opted to extend the payment plan on the AED 3,000 transaction into 6 installments. And, on the due date, you chose the No Fee Minimum option.

Opening credit limit available	AED 8,119.00
Purchases 10 April to 9 May	AED 3,400.00 <ul style="list-style-type: none"> AED 400.00 Tabby Card Network transaction AED 3,000.00

	Out of Tabby Card Network transaction	
Outstanding from previous statement	<ul style="list-style-type: none">AED 1,800.00 Rollover over amount from previous statementAED 81.00 Rollover fee from previous statement for AED 1,800.00	
Payment plan split fee	AED 50.00 (added to the installment amounts) <ul style="list-style-type: none">Split AED 3,000 out of Tabby Card Network purchase in 6 (AED 500/monthly)	
Payment Options Due 19 May		
Statement amount (a)	No Fee Minimum amount (b)	Minimum amount (c)
<ul style="list-style-type: none">AED 1,800 Rollover over amount from previous statementAED 81 Rollover fee from previous statementAED 400 Tabby Card Network transactionAED 550 Out of Tabby Card Network transaction that was extended into 6-installment payment plan	<ul style="list-style-type: none">AED 1,800 Rollover over amount from previous statementAED 81 Rollover fee from previous statementAED 100 25% of Tabby Card Network transactionAED 550 Out of Tabby Card Network transaction that was extended into 6-installment payment plan	<ul style="list-style-type: none">AED 200 10% of the transactions rollover over amount from previous statementAED 81 Rollover fee from previous statementAED 40 10% of Tabby Card Network transactionAED 550 Out of Tabby Card Network transaction that was extended into 6-installment payment plan
AED 2,831.00	AED 2,531.00	AED 871.00
Amount Paid No Fee Minimum Amount (b)	AED2,531.00	
Rolled over to next statement	AED 300.00 <ul style="list-style-type: none">75% of AED 400 Tabby Card -network transaction from current billing cycle	

Rollover fee to be charged in billing cycle 3	AED 0, as no fee applied to Tabby Card Network transactions paid at least on 25% & remaining 100% outstanding from previous cycle and out of Tabby Card Network purchases from the current cycle
APR	40.33% for the out of Tabby Card Network transaction that was extended to 6 installment payment plan.

Billing cycle 3

In the third billing cycle, you made 1 purchase of AED 1,200 on a Tabby Card Network store. And, on the due date, you chose the No fee minimum option.

Opening credit limit available	AED 7,200.00	
Purchases 10 May to 9 June	<ul style="list-style-type: none">AED 1,200.00 Tabby Card Network transaction	
Outstanding from previous statement	AED 300.00	
Payment Options Due 19 June		
Statement amount (a)	No Fee Minimum amount (b)	Minimum amount (c)
<ul style="list-style-type: none">AED 300 75% of AED 400 Tabby Card Network transaction from billing cycle 2AED 550 Out of Tabby Card Network transaction from Billing Cycle 2 that was extended into 6 installment payment plan	<ul style="list-style-type: none">AED 100 25% of AED 400 Tabby Card Network transaction from billing cycle 2AED 550 Out of Tabby Card Network transaction from Billing Cycle 2 that was extended into 6 installment payment planAED 300	<ul style="list-style-type: none">AED 40 10% of AED 400 Tabby Card Network transaction from billing cycle 2AED 550 Out of Tabby Card Network transaction from Billing Cycle 2 that was extended into 6 installment payment planAED 120

<ul style="list-style-type: none"> AED 1,200 Tabby Card Network transaction 	25% of the Tabby Card Network transaction	10% of the Tabby Card Network transaction in Billing Cycle 3
AED 2,050	AED 950	AED 6710
Amount Paid No Fee Minimum Amount (b)	AED 950	
Rolled over to next statement	AED 1,100 <ul style="list-style-type: none"> AED 200 50% of AED 400 Tabby Card Network transaction from billing cycle 2 AED 900 75% of the Tabby Card Network transaction in billing cycle 3 	
Rollover fee to be charged in the next billing cycle	AED 0.00 as no fee applied to Tabby Card Network transactions paid at least on 25% & remaining 100% outstanding from previous cycle and out of Tabby Card Network purchases from the current cycle	
APR	40.33% for the out of Tabby Card Network transaction that was extended to 6 installment payment plans.	

Additional information

Warnings

- If you pay only the minimum amount due each month, it will take you longer to repay the outstanding amount and you will incur more charges on the debt overall. You should carefully consider your credit limit and rolling over outstanding balances.
- Managing your credit responsibly is important. Be sure to check your available limit before making any purchases to avoid declined transactions.
- If you do not make the necessary repayments on your Tabby Card, you will go into arrears. This may also affect your credit score, which may limit your ability to access financing in the future.
- Failing to comply with Tabby's Tabby Card Terms may result in penalties, additional charges, and other consequences.
- To prevent unauthorised charges, please report a lost or stolen card as soon as possible. You will be responsible for any transactions made before the card is blocked.

- 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 Platform.
- You must provide Tabby with copies of your updated documents as needed. If your documents are not current, your transactions may be restricted, your credit limit may be impacted or your Tabby Card may be closed.
- We can use any credit you have with other Tabby products to offset any amount you owe us for your Tabby Card.

Important information

- The Tabby Card is governed by Tabby Card Terms, available here: <https://tabby.ai/en-AE/legal/terms-and-conditions-card/latest>
- We may update our terms and conditions to reflect changes in our services, regulations, or other relevant factors. You will be notified of any material changes at least 60 calendar days before they take effect. Make sure your chosen payment method has enough funds to cover your payments on their due dates. This helps you avoid any potential late fees or disruptions in service.

Customer care

We're available for you across multiple channels. To provide feedback or report a complaint, please call 800 82229, email help@tabby.ai, or contact us via chat at <https://tabby.onelink.me/J7ue/chat>

You can also click the [link](#) for more information on the complaint submission process.