

RPay - PAYROLL CARD Terms & Conditions and Card & Pin Acknowledgement form

The Terms and Conditions under this Agreement referred to hereinafter as (the “Agreement”) are for the RPay Card (“Card”) issued by AI Rostamani International Exchange LLC (“ARIE”). It is a Prepaid Salary card, which allows the deposit of salaries into an electronic account associated with this Card.

“Prepaid Salary Card” means the card issued by ARIE. ARIE is licensed to issue these cards by Mercury Payment Services (“Mercury” which will feature the ARIE, and the Mercury logo). “You” and “Your” mean the customer and program participant to whom ARIE issue a Card. “ARIE” means AI Rostamani International Exchange LLC who is the Issuer of the Card, and whose role is to coordinate with your employer for the transfer of your salary to your account related to your Prepaid Card and handover your Prepaid Card to you at ARIE’s branches or at your premises

The Prepaid Card remains the property of ARIE, and is not for resale.

1. The Prepaid Card is NOT A CREDIT CARD and has no credit limit. You may make purchases at any merchant accepting Mercury or cash withdrawals at any ATM machine displaying Mercury acceptance. . The Card can be used on multiple channels such as POS and ATM, – both within and outside UAE. However, you may only make purchases or withdrawals up to the total amount on deposit in your Prepaid Card account.
2. Prepaid Card is reloadable through the WPS Salary Payment process, and a renewed Prepaid Card will automatically be reissued by the expiry date shown on the front of the Prepaid Card. As the Prepaid Card is linked to a unique account number on the system, the available fund will remain the same and accessible to you.
3. By using, signing or activating the Prepaid Card you accept these terms and conditions.
4. The Prepaid Card must be signed and activated before use. The Card holder is responsible for providing the information necessary for activation.

5. Balance information can be obtained through the ATM balance inquiry or by using ARIE Mobile Application, and such balance information may incur charges.
6. Prepaid Card should be treated like cash. The Prepaid Card user is liable for all transactions on the Card, If you believe an error has occurred in relation to your card, call 800 4250 immediately. Neither ARIE nor Mercury are responsible for replacing lost or stolen activated Prepaid Cards, unless otherwise informed by the Card holder through the available channels and subject to payment of replacement charges as applicable.
7. You will be responsible for keeping your Prepaid Card details and associated password in safe custody and confidential. ARIE shall not be responsible for any misuse, disclosure of your card details and password, and any other illegal acts, or erroneous payment made through your Prepaid Card.
8. You irrevocably and unconditionally discharge ARIE from all liabilities related to the Card for ARIE's role is solely the role determined in the preamble of those terms and conditions.
9. You will indemnify and keep ARIE indemnified against any inaccuracy of any information you have provided to ARIE.
10. You accept to pay all the charges related to your Card and the services provided by ARIE as per below Schedule of Charges, also published in ARIE's branches and modified from time to time.
11. ARIE shall not be responsible or liable for any losses or damages that may be suffered or sustained by you in relation to any infrastructure or network system failure (e.g. power fault, problem with the telecommunications network, or any other technical matter of this nature), illicit acts such as hacking and other fraudulent manipulations.
12. You hereby acknowledge that ARIE shall only be instructed by your employer regarding the disbursement of your salary and shall only follow the instructions given by your employer, therefore ARIE shall not in any circumstances be involved and/or be liable for any claim and/or damage related to the amount of your salary nor for any gratuities related to your employment and shall not be part of any dispute that may occur between you and your employer.
13. ARIE will not be responsible or liable to explain or justify the amount of salaries due to you and in case of a query regarding the receivable amount; you will be directed to contact your employer.

14. If the collection of Salaries is approved by ARIE to be done across the counter, you will be required to produce an Identification which satisfies ARIE and to acknowledge receipt of the Salary for ARIE's records, and no claim of Salaries due will be entertained thereafter.
15. For any Card related services, you shall provide ARIE the request in person or through other channels made available to you through a Card Services Form and shall be liable for any charges for such services provided to you by ARIE at the charges determined by ARIE.
16. For disputed transactions, you should notify ARIE immediately calling ARIE Contact Centre on 800 4250. For any claim, you need to contact ARIE call center at the number given on the backside of the card. Transaction disputes will only be accepted along with Customer Dispute Form duly signed by the cardholder, no later than 15 days after the incident has taken place.

The below information must be provided in Customer Dispute form.

 - Card holder name, card number or Person ID number (14 digit – as per MOL records)
 - Description of the transaction dispute with the reason
 - Transaction amount, Disputed amount, Transaction date
17. A copy of ARIE Terms and Conditions can be viewed at www.alrostamaniexchange.com ARIE reserves the right to change these terms and conditions.

Any changes to the terms and conditions can be viewed on our website www.alrostamaniexchange.com
18. You acknowledge that you fully understand those terms and conditions and accept them and confirm that you have requested all clarification that you may have prior to signing.
19. You acknowledge and allow ARIE to disclose and keep the information you have provided as ARIE deems required to in order to allow ARIE fulfill the services and comply with the applicable laws and regulations.
20. Card usage charges for the Card Holder may apply and the same are subject to change without notice from ARIE. For details of applicable Charges, please contact any of our branches or ARIE Contact Centre on 800 4250.

21. Indicative Card usage charges for the Card Holder are as per below Table and are applicable as per prevailing Central Bank of UAE guidelines. The same are subject to change without notice from ARIE

S.No	Particulars	Charges in AED
I	Cash Withdrawals	
1	Bank ATM - First withdrawal in a month	Free
2	Bank ATM - Second withdrawal onwards in a month	2.10
3	International Bank ATM - Every Withdrawal in a month	21.00
II	Balance enquiry	
1	Bank ATM - Every Balance enquiry in a month	2.10
2	International ATM - Every Balance enquiry in a month	5.00
III	Failed / Declined charges	
1	All ATM - Every wrong PIN in a month	2.10
2	All ATM - Every in-sufficient balance in a month	2.10
3	POS - Every wrong PIN in a month	2.10
4	POS - Every in-sufficient balance in a month	2.10
IV	Others	
1	Rpay - Card Replacement Charges each request	15.75
2	Rpay - Pin Regeneration Charges each request	10.50
3	Rpay -Statement of Charges (Soft & Hard copy)	26.25
4	Rpay - Service Charges per month	3.15
IV	Cross border currency fee	
1	Rpay - ATM & POS international transactions	3% + VAT on every transaction

*Charges are inclusive of VAT



You acknowledge receipt of your Payroll Card and PIN as below, and by signing you hereby agree to abide by all the terms and conditions stated above.

Card & Pin received date: ___ / ___ / ___ Card Number (Last 8 Digit): ___ ___ ___ ___ ___ ___ ___ ___ or CRN: _ _ _ _ _ _ _ _ _ _

Card holder Name: _____

Card holder Signature _____

For ARIE Office use only

Card Custodian Name & Sign: _____ Date: _____

- Supporting Documents (any one): Emirates ID or Passport with visa page