Key facts statement

This document summarises the most important information about our Tabby Cash Account. It provides a concise overview of the key features, benefits, and considerations you should be aware of to help you make an informed choice.

Tabby Cash

Tabby Cash is an e-money account (stored value facility, as defined by the Central Bank of the UAE) which allows you to access digital payment services on the Tabby App. You can use your Tabby Cash Account to access virtual payment services on the Tabby App, including instantly sending and receiving transfers to other bank accounts — whether to family, friends or third parties.

Terms	Description
Key features	• **Instant Transfers** You can instantly send and receive funds within the UAE, whether it's from your family, friends or other third parties. • **Virtual IBAN Access** Your Tabby Cash Account comes with a dedicated virtual IBAN. Simply copy and share this IBAN with others to quickly and securely receive payments directly to your Tabby Cash Account. • **Virtual Card for Payments** You will also receive a virtual card linked to your Tabby Cash Account. This card enables you to make payments to merchants and service providers whether online or in-store.
Eligibility	**Age requirement** Customers must be at least 18 years of age to use Tabby. **Residency requirement** Customers must be legal residents of the United Arab Emirates and hold a valid Emirates ID.
Required personal Information and documentation	To apply for Tabby, you will need to provide a valid Emirates ID and a UAE mobile phone number.

Approval	You will be required to register yourself on the Tabby App, undertake the necessary verifications and accept the Tabby Cash Terms to open your Tabby Cash Account with us.
Currency	United Arab Dirhams (AED)
Minimum Balance	AED 0.00
Top-Up Options	You can add funds to your Tabby Cash Account by: ● Debit and credit card ● Bank transfers or other virtual wallet transfers ● Apple Pay ● Google Pay
Minimum Top Up	AED 1.00
Maximum Top Up Limit	Up to AED 100,000. We may set or amend this limit at our discretion in accordance with Applicable Law, depending on how you use your Tabby Cash Account. We will notify you by SMS or email if we do so.
Monthly Spend Limit	Up to AED 100,000. We may set or amend this limit at our discretion in accordance with Applicable Law, depending on how you use your Tabby Cash Account. We will notify you by SMS or email if we do so.
Daily Spend Limit	Up to AED 50,000. This amount includes daily transfers made using Tabby Cash. We may set or amend this limit at our discretion in accordance with Applicable Law, depending on how you use your Tabby Cash Account. We will notify you by SMS or email if we do so.
Cashback Offer Linked to Virtual Card	We offer cashback on certain purchases made using your virtual card: • Cashback on local transactions: up to 5% • Cashback on international transactions: up to 5% You will be presented with a list of eligible cashback purchase categories. Cashback categories include (but are not limited to) Dining, Pharmacies, Beauty & Self-care, etc.

	You will need to select 3 categories and will earn cashback based on your purchases within these categories. You can amend the selected categories on a monthly basis. Cashback earnings are capped at AED 200 per month.
Wallet Top Up Fees	Adding money to your Tabby Cash Account is free of charge, provided you do so using an accepted top-up method. Please note that topping up your Tabby Cash Account using a credit card may result in additional charges, as applied by your card issuer. Tabby does not control those charges and we are unable to warn you in advance of the transaction. If you top up your Tabby Cash Account using a payment card using a currency other than AED, you may be subject to additional foreign exchange fees and rates.
Instant Transfer Fee	AED 0.00
Virtual Card Issuance and Reissuance Fee	AED 0.00
Card Transaction Fee	Domestic transactions (using AED) are free. A fee of 1.5% for international transactions (ie, amounts spent in a currency other than AED) will apply.
Claim Fee	If you raise a chargeback claim with us and the external party decides the claim is unsuccessful, we may charge you a claim fee of AED 50.00. This fee helps cover the cost we incur from the external party when a claim is unsuccessful.
Erroneous Transfer Recovery Fee	If you make a transfer using incorrect beneficiary details, we’ll try to recover the amount, though recovery isn’t guaranteed. In such cases, we’ll charge a recovery fee of AED 105.00.

Additional information

Warnings

- It is your responsibility to top up your Tabby Cash Account before use. Having insufficient funds in your Tabby Cash Account will result in a transaction being declined.
- Your Tabby Cash Account is not a bank account and does not have an overdraft facility.
- Your virtual card is not a credit card, and can only be used to make purchases up to the available balance in your Tabby Cash Account.
- It is your responsibility to keep your login credentials and virtual card credentials safe at all times, in order to avoid any misuse or fraudulent actions by third parties.
- If you make a purchase in a different currency to the currency of your Tabby Cash Account or virtual card, a foreign transaction fee (at the prevailing currency conversion rate) will apply at the time of the transaction. A merchant transaction fee at a conversion rate determined by the merchant's Point of Sale (POS) service provider may also apply at the time of the transaction.
- We may suspend your Tabby Cash Account or restrict your Wallet Services, withhold settlement and freeze funds in your Tabby Cash Account as per the requirements of the Central Bank of UAE and any laws and regulations that apply to us.
- We reserve the right to reject your Tabby Cash Account or virtual card request.
- We reserve the right to debit your Tabby Cash Account for any amounts owed to us by you while using the Tabby App and other Tabby Products.

Important information

1. Our General Terms must be read alongside our Tabby Cash Terms and this Key Facts Statement.

2. We reserve the right to amend our General Terms, Tabby Cash Terms and this Key Facts Statement, at any time at our discretion by providing you with a 60-day notice period to do so.

3. All the information provided by us is for the purpose of your informed decision-making only, and cannot be deemed as a recommendation or specific advice.

4. You are required to submit all documents that we may require (including your Emirates ID) to register on the Tabby App and set up your Tabby Cash Account.

5. It is your responsibility to provide us with your up-to-date mobile phone number and email address and to notify us of any changes to contact information previously provided.

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.