

Covered Cards Easy Payment Plan (EPP) Terms & Conditions

- Easy Payment Plan is a service which allows the cardholder to convert his cash / purchases transactions into equal monthly installments in pre-defined tenors according to his preference.

Criteria:

Item		Criteria
Card Criteria	Card Types	<ul style="list-style-type: none"> All ADIB covered Cards (Cashback and ADIB Etisalat) – primary & supplementary cards.
	Status	<ul style="list-style-type: none"> Service will be available over active cards and will be disabled for blocked / closed / delinquent or over limit cards.
Transaction Criteria	Transaction Status	<ul style="list-style-type: none"> Settled only, On hold transactions cannot be installed
	Transaction Duration	<ul style="list-style-type: none"> Transaction will be eligible to get installed from its settlement date till it's due date next month.
	Limits	<ul style="list-style-type: none"> Min transaction amount = EGP 500 Max transaction amount = Full card available limit Max Count of enrollments = Unlimited
	Full / Partial transaction	<ul style="list-style-type: none"> Only full amount of transaction can be installed, partial amount of any transaction as well as full card balance is not eligible to be installed

How to apply:

- This service is available for all ADIB covered cardholders through calling ADIB call center via a recorded call or asking to install the transaction from any of our participated merchants in shop or even online based on the announced tenor and profit rate

U Installment program details:

- Tenor ranges from 3 up to 36 months depending on the cardholder's preference.
- Transaction will be installed into equal monthly installments.
- The first installment is due in the next month of executing the EPP request month.
- Due amount shown on the monthly statement **EQUALS** total Installment/s value **PLUS** minimum repayment of non-installed balance.
- All tenors are applicable for all covered cards.
- Cardholder must abide by the selected installment plan as changing installment program is not applicable.
- Early Settlement Option: Customer can call ADIB call center and ask for accelerating the subject installed transaction after at least one month from being executed.
- There is no Cashback for the installed transaction that is applying the EPP request.
- Installed transaction will not be part of card available balance, however, each installment paid will increase available balance (Open to Buy - OTB) each month.
- Reversed transactions will not be cancelled automatically as customer should give a call to ADIB call center to accelerate it.