

Welcome to FAB,

Please complete this application form.

1. Corporate Details

Corporate Name : _____

Corporate A/c No: _____

Expected Average Maximum Salary per month (in AED): _____

2. Nominated Authorized Staff for Ratibi card

Staff 1: Name : _____

Mobile No. : _____

Email Address : _____

Authorization : Card Management Signature: _____

Staff 2: Name : _____

Mobile No. : _____

Email Address : _____

Authorization : Card Management Signature: _____

Staff 3: Name : _____

Mobile No. : _____

Email Address : _____

Authorization : Card Management Signature: _____

Staff 4: Name : _____

Mobile No. : _____

Email Address : _____

Authorization : Card Management Signature: _____

3. Ratibi Cards Delivery Details

Flat /Villa No: _____ Street: _____ Area: _____

Building: _____ Nearest Land Mark: _____

P.O. Box No: _____ Emirate: _____

4. Requirements

Employees' details excel file to be sent via email to ratibi@bankfab.com

Number of Ratibi cards requested: _____

5. Fees & Charges

RATIBI CARDS	AED
Monthly Fee per Card	5.00
Set up Fee	Free
Card Issuance Fee	5.00
Card Re-issuance Fee (damaged cards)	5.00
Card Replacement (lost/stolen)*	25.00
PIN Issuance, Reset, Closure	Free
Card Renewal (Every 5 years)	5.00
NBAD/ FAB ATM- Cash Withdrawal	Free
Cash deposit through CDM*	5.00
Declined Transaction (if no sufficient funds)*	1.50

* The charge is paid by user

6. Your Authorization

I/We have read and agreed to the attached Terms and Conditions, where applicable.

Signature: _____ Date: _____ Corporate Stamp: _____

For FAB Use Only

Referred by (staff name): _____ Staff ID: _____ Branch/Unit: _____

Branch Approval: _____ Authorized Signature: _____

Ratibi Unit Approval: _____ Authorized Signature: _____

General Terms and Conditions

- Except where the context otherwise requires, the following words and phrases shall have the meanings set out below and shall apply to:
 - "Application Form"** means the Application Form for Ratibi Cards as attached to these terms & conditions (Terms and Conditions) and to be completed by the Client and submitted to FAB;
 - "Authorized Employees"** means any individual trained by the Client and authorized to communicate with FAB regarding the Ratibi Cards or any other payroll card;
 - "Client"** means the company obtaining the Ratibi Cards or any other payroll cards and issuing such cards to its employees in accordance with these Terms & Conditions;
 - "FAB"** means First Abu Dhabi Bank P.J.S.C.;
 - "FAB ATM"** means an FAB automated teller machine which allows User to perform financial transactions using an ATM or Ratibi Card;
 - "FAB Call Centre"** means the FAB call center contactable on 600522298 which the Client and its Authorized Employee may contact in relation to the Ratibi Services;
 - "Online Purchases"** means purchases by the User made online using a Ratibi Card;
 - "PIN"** means a combination of numeric characters which are required by the User to withdraw money from an FAB ATM using a Ratibi Card;
 - "POS"** means any point of sale through which the User is able to purchase goods or services;
 - "POS Purchases"** means purchases by the User through any POS using a Ratibi Card;
 - "Ratibi Card"** means the payroll cards issued by FAB to the Client which allows the Client's employees to withdraw money from automated teller machines and make Online Purchases or POS purchases;
 - "Ratibi Service"** means the services provided by FAB which allows Clients to issue Ratibi Cards to its employees;
 - "Services"** means the Ratibi Service, provided by FAB to the Client and the User(s)
 - "User"** means the employee using the Ratibi Card or any other payroll card issued by the Client through FAB
- The Services shall be provided in accordance with the terms set out below.
- The Services will be terminated, without prior notice, if the Client's account with FAB is closed for any reason whatsoever.
- FAB shall not be liable for any damages whatsoever suffered by the Client, the Users or any third party, directly or indirectly, resulting from:
 - the inability of the Client, the Users or any third party to use the Ratibi Cards at any time;
 - the use or misuse by the Client of the Ratibi Cards; or
 - the provision of the Services by FAB.
- The Client understands and agrees that it shall be liable for any damages whatsoever suffered by FAB, directly or indirectly, resulting from:
 - the issuance or use of the Ratibi Cards by the Client or the Users ;
 - the performance of the Services; or
 - in the event that the Services are used for the purposes of money laundering.
- FAB has the right to change the charges, fees and the Terms and Conditions at any time without obtaining the Client's consent. FAB shall notify the Client in writing of any changes and the date for the enforcement of such changes.
- The execution and return of an Application Form constitutes acceptance of these Terms and Conditions by the Client.
- These Terms and Conditions shall commence on the date of the Application Form and shall continue in force for a period of 3 years unless terminated earlier in accordance with clause 9 below
- FAB shall have the right to terminate all or a portion of the Services upon providing the Client with 30 days written notice.
- All information disclosed by disclosing party shall be treated by the recipient party, its employees, agents and sub-contractors as confidential and shall not be used other than for the benefit of these Terms and Conditions nor disclosed to any third parties without the prior consent of the disclosing party. The provisions of this clause shall not apply to information which: (i) is in or enters the public domain other than by a breach of this clause; (ii) is obtained from a third party lawfully; (iii) is or has been independently generated by the recipient party; or (iv) is properly disclosed pursuant to applicable law.
- The Client shall indemnify and hold harmless FAB against any claims, actions, proceedings, losses, damages, expenses and costs (including without limitation legal fees) arising out of or in connection with these Terms and Conditions.
- FAB's total aggregate liability shall not exceed 100% of the total charges payable by the Client to FAB over any 12 month period, except in the event of death or personal injury resulting from negligent, fraud or fraudulent misrepresentation by the Client.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of the Emirate of Abu Dhabi and the federal laws of the United Arab Emirates as applicable in the Emirate of Abu Dhabi. Any dispute arising out of or in connection with these Terms and Conditions or the Ratibi Service shall be submitted to the exclusive jurisdiction of the courts of Abu Dhabi.
- If any provision of the Terms and Conditions is held to be ineffective, unenforceable or illegal for any reason, such decision shall not affect the validity or enforceability of any or all of the remaining provisions of these Terms and Conditions.

Terms and Conditions for Ratibi Cards

- Ratibi Cards are to be issued to Users with a monthly salary between AED 350 and AED 5000.
- Ratibi Cards are to be issued on the basis of the User's personal details as provided to FAB by the Client. The User shall be solely held liable for the accuracy of the information provided and it shall be the responsibility of the User to notify the Client, without delay, of any changes to its personal details. The Client shall immediately notify FAB of any changes to any User's personal details.
- The Client shall be solely responsible for undertaking the required due diligence on all Users applying for a Ratibi Card as stipulated by the UAE Central Bank including, but not limited to, verifying the identity of any User applying for a Ratibi Card to the extent that it is reasonable and practicable. The Client shall provide all information that FAB requests, at FAB's sole discretion, to carry out its internal compliance procedures and monitor the Client's adherence to its and the UAE Central Bank's policies, including without limitation, with respect to FAB's "Know Your Client" procedures and anti-money laundering policies and procedures as FAB or any competent authority may require from time to time.

18. FAB shall, at its sole discretion, have the right to reject any Ratibi Card application submitted by the Client for any User without stating the reason for such rejection.
19. The Ratibi Cards will be issued by FAB to the Client who shall distribute them among the Users at its own liability. FAB shall not be responsible for issuing the Ratibi Cards to the Users.
20. The User shall select his/her own "PIN" from FAB ATMs.
21. It is the responsibility of the Client to educate the User on how to: (i) use the Ratibi Cards; (ii) safeguard the Ratibi Card and PIN and; (iii) ensure that the PIN is not disclosed to any person. It is understood and agreed upon that FAB shall not be liable for any whatsoever damages suffered by the Client or the User, directly or indirectly, resulting from misuse of the Ratibi Card or PIN or the disclosure of the PIN to any third party by the User.
22. The User can use the Ratibi Card for withdrawal of cash from all FAB ATMs and any ATMs which include VISA and MasterCard signage.
23. The Ratibi Card is issued for the personal use of the Users only and cannot be transferred or sold to anyone else in any manner whatsoever.
24. Users are not permitted to, under any circumstances or for any reason whatsoever, communicate with FAB in relation to the use or issuance of their Ratibi Card.
25. All issues relating to the use of the Ratibi Cards shall be referred by the Users to the Authorized Employees who shall communicate with FAB to resolve any issues relating to the Ratibi Card. The table below sets out the responsibility
26. The Client will provide the names and signatures of the Authorized Employees to FAB and update these records as and when required.
27. In the event that the User queries or disputes any amount ("Disputed Amount") which is debited from his/her account relating to a POS Purchase or Online Purchase, it will be the responsibility of the User to notify the Authorized Employees of the Disputed Amount immediately. The Authorized Employees shall report the incident to the FAB Call Centre and provide FAB with the relevant information regarding the Ratibi Card and User details to allow FAB to investigate the Disputed Amount. If required by FAB, the User shall attend an FAB branch to submit the relevant documents and information relating to the Disputed Amount.
28. In case of lost or stolen Ratibi Cards, the User shall promptly call FAB contact centre to block the card and inform the Authorized Employees who shall in turn notify FAB and provide the relevant information regarding the Ratibi Cards and User details and request FAB to block/replace the Ratibi Card.
29. Upon receiving a request from the Client, FAB shall transfer the User's salary onto the User's Ratibi Card. Once the User's salary is credited to the User's Ratibi Card, the amount cannot be reversed or returned to the Client. In the event that the Client requires a refund or reversal of any amount transferred in accordance with this clause, the Client shall follow the refund policy issued by the Central Bank in relation to the Wage Protection Scheme or UAE Fund Transfer System.
30. In the event of death of a User, the remaining balance of the Ratibi Card can only be paid to the User's legal heirs as per the applicable law.
31. Any service charges and fees as charged by FAB from time to time will be debited from the Client's account automatically on a monthly basis.
32. In the event of any misuse by the Client or the Users of the Ratibi Cards provided by FAB or PIN, FAB shall be entitled to immediately terminate these Terms and Conditions and the Client shall immediately return all Ratibi Cards issued by the Client Through FAB.
33. If the Client terminates the employment of any User, the Client shall promptly notify FAB of the termination of employment. Upon receiving the confirmation, FAB shall cancel the Ratibi Card and the outstanding balance of the Ratibi Card shall be paid to the User.
34. FAB reserves the right to cancel any Ratibi Cards issued at the Client's request if any Ratibi Card is not used for a period of more than 12 months. In the event of cancellation of the Ratibi Card, under this clause, the outstanding balance of the Ratibi Card shall be retained by FAB. The User can claim the outstanding balance from FAB either by a request raised by the Client or visiting any FAB branch. (by a request raised by the Client to Ratibi Unit)
35. The table below sets out the responsibilities of the Users and the Authorized Employees in respect of the Ratibi Cards:

Transactions done by the User:	Transactions done by the Authorized Employees:
- Selecting PIN through FAB ATMs	- Requesting new/additional cards for Users
- Cash withdrawal	- Cancellation of Ratibi Cards
- POS Purchases	- PIN reset
- Online Purchases	- Receiving the cards from FAB & distribution of cards
- Report any change in contact details to authorized employee	- Updating User details
- Notifying the contact centre to block lost or stolen Ratibi cards	- Reporting problems relating to the use of Ratibi Cards and dealing with Ratibi Card disputes
- Notifying Authorised Employees of lost or stolen Ratibi Cards for card replacement	- Reporting lost or stolen Ratibi Cards and requesting the blocking of such cards

36. FAB shall have no liability for any claims or damages whatsoever suffered by the Client, the Users or any third party, directly or indirectly, resulting from any inaccuracies in the employees information provided by the Client.
37. The Client understands and agrees that it shall be liable for any damages whatsoever suffered by FAB, directly or indirectly, resulting from inaccuracies in the employees information excel file provided by the Client.

Contact Details

Ratibi Card

For queries regarding Ratibi Card, please send email to ratibi@bankfab.com

For general queries, please contact your Relationship Manager.