



## AccuPay Master Card Terms & Conditions

These AccuPay MasterCard Terms & Conditions (the "Terms") are concluded between the Client (referred to as "client", "cardholder" or "you") and Accuindex Limited (referred to as "we", "company", or "us").

AccuPay prepaid cards (referred to as "card") are issued by Gate to Pay or any of its authorized branches or agents (referred to as "issuers" or "service provider") in return for a one-time fixed processing fee. It can be used by the cardholder to make payments through online channels, as well as points of sale. The card also allows the cardholder to withdraw cash from any ATM accepting MasterCard.

### **Terms & Conditions:**

1. For the eligibility of AccuPay card, the client must have a funded MT5 or MT4 account with Accuindex with a balance / deposit not less than \$500.
2. To apply for the AccuPay card, the client must provide a colored valid passport or national ID copy along with proof of address for a period not exceeding four months.
3. The card is purely personal and cannot be leased or loaned to any other person. The use of the card/e-money is limited to the holder whose name and signature appears on the application.
4. The cardholder shall be responsible for all transactions arising out of the use of the card, whether carried out with or without his knowledge. The cardholder shall not have the 'right to object to any transactions completed through the card without his/her knowledge.
5. The company shall not be liable under any circumstances for any act of fraud related to the misuse or loss of the card. The cardholder shall not have the right to object to any transaction completed using his/her prepaid card and shall be solely liable for all expenses related to the card. The company shall not be liable in anyway or manner whatsoever for any loss incurred if the card is stolen or by fraudulent use of the card and the cardholder shall not dispute on any transaction made by his card, in this case the cardholder shall be fully responsible on all expenses related to his card.
6. The cardholder maintains the proper use and safety of his/her card. In the event that the card was lost or stolen, then the cardholder shall immediately inform the company or any MasterCard Worldwide Center of such loss or theft through Call Centers and Customer Service. Should the card then be found, the cardholder shall notify the company in writing.
7. The client agrees to pay the card's processing fee of \$40, in addition to the card renewal fee in accordance with the company's approved list of commission & Fee schedule.



- 7.1 The commissions for topping up the card, making cash withdrawals and balance withdrawal shall be in accordance with the company's approved list of commission & Fee Schedule.
- 7.2 The client agrees to a commission deduction when using electronic services, shopping, or recharging services, where the deduction value is from Fourteen piasters to 1 JOD as these commissions or fees are related to the recharge channels for cards and other services.
8. The cardholder shall determine the limit of the card issued by the company. Therefore he/she should be aware that the full value of the card must be used during the card's validity period as printed on the body of the card. In the event that the validity period expires and there remains an unused amount on the card. The cardholder must request a refund of the remaining balance, it shall be credited in a new card within 60 days of the card's expiration date.
9. AccuPay Prepaid cards are only available in specific regions.
10. The company shall have the right to amend these terms and conditions at any time, without the need to inform the cardholder. Any use of the card after such date shall be considered an acceptance by the cardholder of such amendment.
11. The cardholder hereby agrees that the company shall have the right enforce the rules and regulations issued by MasterCard Worldwide relating to the prepaid card.
12. The terms and conditions relating to the holder of the card shall be subject to the effective laws and regulations applied in the Hashemite Kingdom of Jordan.
13. The client has authorized the company in the event of submitting an objection to any transactions on the card to deduct the amount of JD (5) if it had been proven that the objection was wrong and without the need to obtain prior approval.
14. Upon receiving the request to withdraw the card's balance, the company shall provide the amount of the balance within four business days. The client shall not have the right to claim the amount or object prior to the expiration of the aforementioned period.
15. AccuPay prepaid cards cannot be used to fund your account with other Investment Firms.
16. The company has the right to suspend the electronic payment/e-money account or any of the payment tools or electronic means associated with it (including the card or the mobile application) in the event of any suspicions of fraud or any clear legal violations related to this account until it is verified.



17. The company is committed to maintain the confidentiality of the client's information and data and is also committed not to use it for any purposes outside the scope of the business relationship and/or share it with any third party without the prior written consent of the client or because of one of the cases permitted under the provisions of the legislation in force in the Hashemite Kingdom of Jordan.
18. The client acknowledges that all the information and documents submitted to the company are correct, and confirmed to inform the company of any modification or change that occurs to his address, his/her phone number, or any information of importance at the time or upon request from the company, and that if it turns out otherwise, it is considered In breach of the contract, the company has the right to stop the product or service provided or to close the electronic payment account, as the case may be, after notifying the customer of the appropriate methods.
19. This agreement is subject to the provisions, laws, regulations, and instructions in force in the Hashemite Kingdom of Jordan. In the event of any dispute regarding this agreement's application, the Amman court's district shall rest with the Abdali Palace of Justice.
20. The client acknowledges and agrees that the company will not be responsible for any errors and/or damages and/or expenses that may be incurred by the client as a result of any breach of these terms and conditions by him/ her, and that the client undertakes to bear all compensation, claims and damages that the company may suffer as a result of any breach of the customer accepts these terms and conditions.