

## Insurance Products Form

Please ensure that all fields are mandatorily filled by you in CAPITAL letters before signing.

### Credit Card

#### Deem Double Secure

Life can be uncertain and one can never predict what can happen. So it helps to have some security to protect you and the future of your loved ones. Deem cares, which is why you have been auto enrolled for Deem Double Secure. An insurance plan which protects your credit card's outstanding and extends an equivalent amount to you or your nominee in the unfortunate event of Death or Critical Illness of the primary credit card holder. The plan also pays 10% of your credit card's outstanding in the event of Involuntary Loss of Employment. Further, in the event of an accident, the plan extends benefits such as Hospital Cash Benefit of AED 100/day and Ambulance/Taxi Fare of up to AED 500 subject to Terms & Conditions. Deem Double Secure comes with a free look period of 30 days. More details on the product are available on [www.deem.io/cards/cash-up](http://www.deem.io/cards/cash-up) and [www.deem.io/cards/miles-up](http://www.deem.io/cards/miles-up). By signing this form, you hereby agree to Deem Double Secure and to the applicable fees and charges as indicated on [www.deem.io/fees](http://www.deem.io/fees).

#### Deem Double Secure nominee details

Full name (as it appears in Passport or Emirates ID) \_\_\_\_\_

Relationship with the primary applicant  Spouse  Adult child  Parent  Adult sibling

Email address \_\_\_\_\_ Mobile number \_\_\_\_\_

Date of birth (DD) / (MM) / (YYYY) \_\_\_\_\_

Name: \_\_\_\_\_

SIGN HERE

Date: (DD) / (MM) / (YYYY) \_\_\_\_\_

### Personal Loan

#### Deem Credit Life Plus

Deem cares for your peace of mind. Protect your loved ones from financial burden in the event of unforeseen circumstances with Deem Credit Life Plus. Deem Credit Life Plus is an insurance plan which comes packaged with your Deem loan and protects your loan's outstanding in the unfortunate event of Death and Terminal Illness. The plan also provisions for Repatriation due to Death, by taking care of the repatriation expenses of the deceased loan customer to their country of origin, subject to Terms & Conditions. For more details, visit [www.deem.io/loans/personal](http://www.deem.io/loans/personal). By signing this form, you hereby agree to Deem Credit Life Plus and to the applicable fees and charges as indicated on [www.deem.io/fees](http://www.deem.io/fees).

Name: \_\_\_\_\_

SIGN HERE

Date: (DD) / (MM) / (YYYY) \_\_\_\_\_

### Agreement section

#### Life Insurance

The Borrower agrees that the Finance Company may obtain, but not obliged to do so, a Credit Life insurance policy and disability insurance. The proceeds of such policy shall be used only to settle the Loan and the remaining Loan amount, if any, in addition to the interests and any other amounts due to shall be paid by the Borrower or his heir, as the case may be. The Borrower undertakes to pay the insurance premium monthly on the Loan instalment due date or in advance provided the insurance policy has been taken with his consent.

#### التأمين على الحياة

يوافق المقترض على قيام شركة التمويل، ودون أن تكون ملزمة بذلك، بالحصول على وثيقة تأمين على حياة المقترض ضد العجز أو الوفاة، ويتم استخدام عوائد هذه الوثيقة فقط لسداد القرض على إن يتم سداد باقي القرض إن وجد والفوائد وأية مبالغ مستحقة أخرى من المقترض أو ورثته حسب واقع الحال. ويلتزم المقترض بسداد أقساط التأمين مقدماً أو شهرياً بتاريخ إستحقاق أقساط القرض شريطة الحصول على موافقة المقترض على إصدار البوليصة.

### Fees and Charges

Deem Double Secure / الأمان المزدوج من ديم

1.04% of monthly outstanding balance (Equivalent to 0.99% of monthly outstanding balance + 5% VAT)

١,٠٤٪ من الرصيد المستحق شهرياً (ما يعادل ٠,٩٩٪ من الرصيد الشهري المستحق + ٥٪ ضريبة القيمة المضافة)

Deem Credit Life Plus / ديم كريدت لايف بلاس

AED 22.05 (Equivalent to AED 21 + 5% VAT)

٢٢,٠٥ درهم (ما يعادل ٢١ درهم + ٥٪ ضريبة القيمة المضافة)

#### Disclaimer:

Deem Finance LLC ("Deem") neither underwrites insurance policies nor is responsible for rejected applications or claims by the Insurance Provider and acts only as a distributor to the Products (Deem Double Secure and Deem Credit Life Plus issued by preferred Insurance Providers) without warranties of any kind either expressed or implied by Deem. Terms and Conditions of the Insurance Provider shall apply on the Products. Deem shall not be liable for any loss or damage arising directly or indirectly to Deem customers in relation to the Products. Deem has the right to change the Insurance Provider at its sole discretion.

#### إعفاء من المسؤولية:

إن شركة ديم للتمويل ذ.م.م ("ديم") غير مسؤولة عن بوليصة التأمين وغير مسؤولة عن أي طلبات أو مطالبات يتم رفضها من قبل مزود التأمين، إذ أن ديم تعمل فقط كموزع للمنتجات المملوكة من قبل مزود التأمين (بوليصة ديم دبل سكيور و بوليصة ديم كريدت لايف بلاس الصادرتين عن مزود التأمين المعني) دون ضمانات من أي نوع سواء صريحة أو ضمنية. تطبق الشروط والأحكام الخاصة بمزود التأمين على المنتجات. ولن تكون ديم مسؤولة عن أي خسارة أو ضرر ينشأ بشكل مباشر أو غير مباشر لعملاء ديم فيما يتعلق بالمنتجات. تحتفظ ديم بحقها في تغيير مزود التأمين وفق تقديرها المنفرد.