

## Terms and conditions – Malabar Gold and Diamonds:

- A valid Deem Finance LLC (Deem) Card must be used for payment at any of the Malabar Gold and Diamonds stores across UAE.
- Card transactions of AED 1,000 and above will be charged as per below table:

3 Months installments	1 % Processing fee + VAT
6 Months installments	2 % Processing fee + VAT
12 Months installments	3 % Processing fee + VAT

- Customers can choose a term of 3, 6 or 12 months for converting a transaction into a 0% EPP.
- Cardholders shall not be charged for converting the transaction amounts to 0% EPP.
- The EPP is not valid for Gold coin and Gold bar purchases. In case the transaction involves a purchase of a Gold coin or a Gold bar, Deem at its sole discretion has the right to cancel the EPP for such a purchase.
- To convert your transaction into a 0% EPP, customers will have to call the Deem customer care on 600 525550 and place a request for converting the transaction into a 0% EPP.
- The Customer may be required to submit a copy of the Merchant's invoice to Deem to be eligible for the 0% EPP, upon request from Deem.
- The terms and conditions of this Offer are subject to change by Deem without prior notice.
- Malabar Gold and Diamonds and Deem reserve the mutual right to withdraw the Offer anytime at the sole discretion of their management.
- The terms and conditions of this Offer are subject to change by Deem without any prior notice.
- Deem Transaction EPP terms and conditions shall apply, which are available on <https://deem.io/terms>
- Early closure fees apply as mentioned on <https://deem.io/fees>