

Credit Card Balance Transfer Application Form

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

Balance Transfer option applied for:

- Revolving Balance Transfer (BT Direct)
- Easy Payment Plan (BT EPP)
- 3 months 6 months 9 months 12 months

I am a Credit Card customer of the following Bank(s) and currently have availed of the following credit facilities from the Bank(s):

Account holder name	Name of the Bank / Financial institution	Card Number (16-digit number)	Credit Limit (AED)	Balance Transfer request amount (AED)

The said facility(ies) are hereinafter referred to as "Credit Facilities". The said Bank(s) and Financial institution(s) are hereinafter referred to as "Bank(s)".

I confirm that the outstanding balances of the Credit Facilities as set out above are correct as on the date of request. I further acknowledge that these balances may vary from time to time.

I wish to settle the outstanding amounts of the Credit Facilities as mentioned above and furthermore, I hereby irrevocably and unconditionally authorise Deem Finance L.L.C. to utilise the Deem Credit Card facility granted to me to directly remit these amounts to the above mentioned Bank(s) in order to pay towards the above outstanding credit amounts due and payable by me to the Bank(s), on my behalf.

I will continue to make the payments on all my outstanding Credit Cards till my request for Balance Transfer (BT) is processed.

Customer acknowledgement

إقرار العميل

- I have read, understood and accepted the Deem terms and conditions, a copy of which was made available to me at www.deem.io/terms. I understand that the Deem terms and conditions may be amended from time to time and the amended terms and conditions will apply to all current and future Deem products and services made available to me.

أقر بأنني قرأت وفهمت و وافقت على شروط وأحكام ديم و التي متاح نسختها لي على www.deem.io/terms. وأفهم بأن شروط وأحكام ديم قد يتم تعديلها من وقت لآخر و أن الشروط و الأحكام المعدلة ستطبق على منتجات وخدمات ديم الحالية و المستقبلية التي أستفيد منها.

- I agree to the interest rates, fees and charges applicable to credit cards and personal loans as indicated below and as may be modified/amended by Deem from time to time and notified to me at www.deem.io/fees where a comprehensive list of applicable fees and charges is available. I also agree that Deem has the right to apply the interest at the agreed rate below until the date of full payment of the total outstanding due and payable by me to Deem as maybe determined by Deem or by a decree passed by any of the Federal courts of the UAE.

أوافق على أسعار الفائدة، الرسوم و الأسعار المطبقة على بطاقات الإئتمان و القروض الشخصية كما هو مشار إليه أدناه و كيفما سيتم تعديله/تغييره بواسطة ديم من وقت لآخر و حسبما سيتم إقراره على www.deem.io/fees حيث تتوفر قائمة شاملة بالرسوم و الرسوم المطبقة. أوافق أيضاً على أن ديم لها الحق في تطبيق الفائدة بالسعر المتفق عليه أدناه حتى تاريخ السداد الكامل للمبالغ المستحقة الدفع على حساباتي لديم على النحو الذي تحدده ديم أو بموجب حكم قضائي صادر عن أي من محاكم دولة الإمارات العربية المتحدة.

Fee and charges

Processing fee for Revolving Balance Transfer (BT Direct) – Up to 4.20% of balance transfer amount (Equivalent to up to 4% of balance transfer amount + 5% VAT)

Fee and charges related to Balance Transfer – Easy Payment Plan (BT EPP) are as follows:

Fee Type	Fees
Interest	1.50% monthly on flat rate (Equivalent to up to 31.72% p.a. reducing balance rate)
Processing Fees	0% processing fee
Early Closure Fees	1.05% of remaining principal balance or AED 262.5, whichever is higher (Equivalent to 1% of remaining principal balance or AED 250, whichever is higher + 5% VAT)

SIGN HERE

(DD) / (MM) / (YYYY)

Customer Name

Customer Signature

Date