

## Terms and conditions – Lulu:

- A valid Deem Finance LLC (Deem) Card must be used for payment at any of the Lulu stores or online stores across UAE to be eligible for the Easy Payment Plan (EPP) Offer.
- Only Card transactions of one thousand Dirhams (AED 1,000) and above shall be eligible for the 0% interest Easy Payment Plan (EPP).
- Customers can choose a term of 3, 6 or 12 months for converting a transaction into an EPP.
- Cardholders will be charged with a one-time processing fees for converting the transaction in to an EPP:
  - a) 3 months tenure – 1% of the purchase amount
  - b) 6 months tenure – 2% of the purchase amount
  - c) 12 months tenure – 3% of the purchase amount
- To convert your transaction into a 0% EPP, customers will have to call the Deem customer care on 800-3366 and place a request for converting the transaction into an EPP.
- The Customer may be required to submit a copy of the Merchant's invoice to Deem to be eligible for the EPP, upon request from Deem.
- The terms and conditions of this Offer are subject to change by Deem without prior notice.
- Lulu 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>