

Terms and conditions – HBMSU:

- A valid Deem Finance LLC (Deem) Card must be used for payment at Hamdan Bin Mohammed Smart University (HBMSU) in UAE to be eligible for the 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 a 0% EPP.
- Cardholders shall be charged with a processing as below for converting the transaction amounts 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 an EPP, customers will have to call the Deem customer care on 600 525550 and place a request for converting the transaction into an EPP.
- The Customer will 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.
- HBMSU 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>