

Terms and conditions – Joyalukkas:

- A valid Deem Finance LLC (Deem) Card must be used for payment at any of the Joyalukkas stores across UAE.
- 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 or 6 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.
- Joyalukkas 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 www.deem.io/terms.
- Early closure fees apply as mentioned on www.deem.io/fees.