

Credit Card Balance Transfer Application Form

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

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.

Terms and Conditions

'Balance Transfer' facility is available to eligible Deem customers who hold valid Credit Cards issued by Deem Finance L.L.C. in the United Arab Emirates.

Upon receipt of a request by the Customer, Deem holds the authority to either approve or reject the requested 'Balance Transfer'. Customer will be informed with the details of the 'Balance Transfer'.

Customer is responsible to continue to make timely payments to all the non-Deem Credit Cards while the application for 'Balance Transfer' at Deem is still in process. Deem shall not be liable for any late payment fee, interest, fee, liabilities or obligations in respect of the customer's non-Deem Credit Cards due to lack of timely payments from customer's end, while the 'Balance Transfer' request is under process.

The approved 'Balance Transfer' amount may vary from what the customer has applied for.

Prevailing fees and charges for 'Balance Transfer' will apply, which are available at www.deem.io/fees.

The total amount of 'Balance Transfer' is included within the credit limit of the credit card and not in addition to the credit limit.

Customer shall also provide with the details of credit card accounts for the disbursement of 'Balance Transfer' amount. The disbursement is done via UAE FTS.

Successful Direct Debit Authorization (DDA) towards payment of Deem Credit card may be required in order to avail 'Balance Transfer' facility on Deem Credit cards.

Deem may specify a minimum and maximum outstanding balance to be eligible for transfer to the Card Account. Minimum amount of AED 1,000 and Maximum amount of 50% of the approved credit limit, are applicable to the approved 'Balance Transfer'.

Deem may, in its sole and absolute discretion and without notice, withdraw or revise the terms and conditions pertaining to 'Balance Transfer'.

Customer Name

SIGN HERE
Customer Signature

____ (DD) / ____ (MM) / ____ (YYYY) ____
Date