

KEY FACT STATEMENT (KFS)

Multicurrency Prepaid Travel Card

1. PRODUCT OVERVIEW

Feature	Details
Product Name	Lulu Money Travel Card
Issuer	Lulu International Exchange
Card Type	Visa Mono-badge Reloadable Prepaid Debit Card
Base Currency	AED – UAE Dirham

Available Other Currencies

USD – US Dollar	AUD – Australian Dollar	CNY – Chinese Renminbi Yuan	OMR – Omani Riyal	SAR – Saudi Riyal
EUR – Euro	HKD – Hong Kong Dollar	JPY – Japanese Yen	LKR – Sri Lankan Rupee	TRL - Turkish lira
GBP – British Pound	PKR – Pakistani Rupee	INR – Indian Rupees	BHD – Bahraini Dinar	EGP - Egyptian Pound
CAD – Canadian Dollar	THB – Thai Baht	PHP – Philippine Peso	KWD - Kuwaiti Dinar	ZAR - South African Rand
JOD – Jordanian Dinar	CHF – Swiss Franc	SGD – Singapore Dollar	QTR – Qatari Riyal	ARG – Argentinian Peso

Target Customers	UAE residents aged 18+ holding a valid Emirates ID.
Card Use	Online & POS purchases, ATM withdrawals, international travel
Issuance Channels	Exclusively on Lulu Money mobile app.

2. KEY FEATURES & BENEFITS

- Load and manage multiple currencies on one card
- Locked-in exchange rates at time of load
- Use globally at Visa accepted merchants & ATMs
- No link to your bank account – added security
- Mobile app / web portal for balance check, reloads, and PIN management
- 24/7 customer support & SMS/email transaction alerts

3. Eligibility and Card Issuance

- Available to UAE residents aged 18+ holding a valid Emirates ID.
 - Card issuance is subject to successful KYC completion.
 - Cards may be issued in digital or physical form. Digital cards are available instantly upon approval; physical cards are delivered within 3–5 business days.
 - The Issuer reserves the right to reject applications at its sole discretion without explanation.
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4. FEES & CHARGES

Fee Type	Amount / Condition
Issuance Fee - Virtual Card	Free
Personalized Card	AED 50+VAT (One-time)
Annual Fee	AED 20 (waived for 1st year)
Reload Fee	AED 5 per reload (in-branch or online)
Currency Conversion Fee	2.5% of transaction amount (if transacted in unsupported currency)
ATM Withdrawal Fee	AED 2 (Domestic), AED 10 (International)
Balance Inquiry at ATM	AED 2
Card Replacement Fee	AED 25+VAT
Inactivity Fee	AED 25/month after 6 months of no usage
Card Cancellation / Closure	AED 20 (if balance refunded in cash)

✓ Fee schedule may be revised in accordance with Central Bank UAE guidelines.

✓ All fees inclusive of applicable VAT, unless otherwise stated.

5. LIMITS

Description	Amount
Maximum Load Limit	AED 36,000 (or equivalent in supported currencies)
Minimum Load	AED 100
ATM Withdrawal Limit	AED 12,000 per day
POS Purchase Limit	AED 36,000 per day

6. IMPORTANT INFORMATION

- This is not a credit card. Usage is limited to the available balance.
 - Card is valid for 5 years from date of issue.
 - Lost or stolen cards must be reported immediately.
 - Customers must ensure sufficient funds are available in the correct currency wallet.
 - Funds are held securely with Zand Bank and usage is governed by Lulu International Exchange's terms and Central Bank UAE rules.
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7. RISKS & DISCLAIMERS

- Currency fluctuation risk applies when converting funds.
 - Misuse or suspicious activity may lead to temporary freezing or closure of the card.
 - Inactivity fees will apply after prolonged non-usage.
 - Exchange House reserves the right to decline issuance or reload based on risk or compliance concerns.
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8. CUSTOMER SUPPORT

Channel	Contact
Customer Care (UAE)	600522204
Email	customercare@ae.luluexchange.com
Mobile App	Lulu Money on iOS / Android
Website	www.luluexchange.com

9. DECLARATION

By signing this document, I acknowledge that I have received, read, and understood the Key Fact Statement related to the Lulu Money Travel Card issued by Lulu International Exchange. I am aware of the associated fees, charges, and usage terms.

Customer Name: _____

Signature: _____

Date: ____ / ____ / ____

✦ Note to Customer: This Key Fact Statement is provided for your convenience and is not a substitute for the full Terms & Conditions of the card. Please read the complete Terms available at www.luluexchange.com or request a printed copy at the branch.