

Terms & Conditions:

Merchant – Easy Payment plan (EPP) for Dubai Islamic Bank (DIB) Credit Cards (CC)

1. Any retail purchase transactions above minimum of AED 500/- at any retail merchant outlets (stores or online) is eligible for the DIB EPP facility
2. Conversion into installment would be completed within 7 working days after receiving the request from the customer and before the card statement is generated for the transaction
3. All valid DIB credit cards are eligible for EPP facility.
4. Eligible credit card holder must be in good standing in accordance with the DIB Credit card conditions, policies, procedures, guidelines and general terms and conditions of DIB applicable at the relevant time to avail this facility
5. DIB reserves the rights to decline a request by any customer to avail this facility based on the prevailing policies and procedures
6. DIB may at any time, and without any prior notice or liability to Eligible Cardholders, terminate, cancel and/or vary the benefits, features or terms of any Credit Card EPP. However, no such changes shall affect the terms and conditions applicable to EPP facilities already granted and disbursed by DIB to an Eligible Cardholder prior.
7. DIB shall have no liability under any circumstances for any of the products purchased at the merchant outlets (at stores or online) using the DIB Eligible credit cards and for any damage, loss, injury or harm incurred as a subsequent result of the purchase of the goods using the DIB credit card.