Emirates NBD Contactless Cards
Terms and Conditions

"Contactless" refers to technology through which a card is embedded with a Radio Frequency Identification (RFID) chip and an antenna transmits payment details wirelessly to a contactless reader connected to a merchant's point-of-sale (POS) system.

"Contact Payment" refers to dipping the card in the EMV compliant merchant POS terminal and authenticating the transaction using an EMV chip and PIN or by swiping the card and authenticating the transaction using a magstripe for the purpose of making a payment.

"Contactless Payment" refers to waving or tapping the EMV enabled card on a contactless enabled EMV compliant POS terminal for the purpose of making a payment. Contactless card refers to a dual interface EMV compliant card capable of processing transactions through both Contact mode and CONTACTLESS MODE

 "Contactless Card" refers to all Emirates NBD Contactless enables Debit and Credit Cards

"Card" refers to Emirates NBD Debit and Credit Cards

"Cardholder" means any person, for his favor Emirates NBD has issued a Credit or Debit Card which includes the Primary Cardholder and any Supplementary Cardholder

1. Contactless Payment is an additional feature included in the Emirates NBD Contactless Card and does not in any manner affects the existing functionality of the Card which includes but is not limited to transactions, reward points, cash withdrawal, online payments, fees and service charges etc.

2. As per regulatory rules and regulations, a Cardholder can make a single contactless transaction not exceeding SAR 300 at merchant POS using a Contactless Payment method, depending on the available limit on their card.

3. When the total cumulative amount of contactless transactions reaches SR 300, the Cardholder will be requested to perform a Contact Payment method with PIN entry. This is required for additional security and to reset cumulative contactless limit in order to use the service again

4. Emirates NBD may change/alter the Contactless Payment limit for single transactions and the contactless accumulative limit according to regulatory rules and regulations

Contactless Payment may work only at select merchant locations which have a contactless enabled
5. POS or a reader capable processing a contactless transaction.

6. To make a Contactless Payment, a Cardholder is required to bring the card in close proximity, which is approximately 4 Contact Mode or less, of the contactless enabled POS or a reader and tap or wave the card.

7. Cardholder may continue to use Contact Payments at a merchant POS for any value depending on the available limit on their card and in line with Cardholder terms and conditions.

8. Cardholder agrees, accepts and acknowledges that use of Contactless Payment/Contact Payment features shall be voluntary by the Cardholder. However, Emirates NBD shall not be liable for any conditions that the merchant or the acquiring bank may impose on the acceptance /non-acceptance of contactless/contact mode of payment.

9. As a pre-requisite for utilizing/using the Card for conducting transactions through Contact Payments or Contactless Payments, it is necessary that the Cardholder agrees to be bound by these Terms & Conditions, which are in addition to the existing detailed Debit Card and Credit Card Terms and conditions referred to on the Emirates NBD website.