



MyAhmed App Terms & Conditions

Welcome to MyAhmed. These are the terms and conditions for the use of the MyAhmed app ("App"). This section sets out the terms of what you can and cannot do when using the App and explains the services that are available in the app. This should be read in conjunction with the Contis Financial Ltd Terms and Conditions <https://www.myahmed.com/uk-terms> and <https://www.myahmed.com/eu-terms>, which covers the terms for when you take out a MyAhmed personal account and card.

We tried to keep it as simple as possible. Please take time to read them and please note that we do update them from time to time such as when we provide a new service, change a service or need to meet a new legal requirement.

An up-to-date version of the MyAhmed Terms and Conditions can be found on our website at www.myahmed.com/app-terms. We will also notify you of new versions via your MyAhmed app in your notifications.

1. Uses of the App

You can use the app to:

- Register for a MyAhmed account and card
- Make payments to and from your MyAhmed account
- View and manage your MyAhmed account and services in one place
- View your Visa card details
- Connect to your other bank accounts using open banking
- Save and budget using individual and group Saving Pots
- Join community saving and distribution using Money Circles with other MyAhmed customers
- Calculate your annual Zakat
- Make donations to pre-vetted charities
- Change your settings and preferences
- Receive services notifications
- View your transactions
- View and download statements
- Contact us via in-app chat

2. Who can use the App?

You must be aged 18 or over and have completed your identity checks when you register for a MyAhmed account and card. If you did not complete your identity checks or we have declined to register your account, you will have limited access to the features in the app and will not be able to access the MyAhmed account and card features in the app.

3. Supported Devices

The app works on Android 8.1 and IOS 11.0 on smartphones with a screen size of 3.5 inches and above. It is currently not compatible on tablets.

4. Is it free?

The app is free to download and there are no charges for registering for a MyAhmed account and card. Certain fees do apply for some transactions. For example, if you need to replace a card or make international payments, these fees are explained on www.myahmed.com/rates and www.myahmed.com/rates-eu. You may be charged for using data on your smartphone from your network service provider.

5. How to register

- Download the 'MyAhmed' app from the Apple Store or the Google Play store.
- Add your mobile phone number, name, email address and residential address to apply for an account. We will use these details to communicate with you
- Read and accept the Terms and Conditions in the app

- Scan your identity documents such as a driving license and passport, and provide a selfie photo to verify who you say you are
- You will need to give us your mobile phone number, email address and residential address when you apply so that we can communicate with you about these services.
- There is a limit of five MyAhmed accounts per residential address. For each MyAhmed account you can have up to three virtual debit cards and one physical debit card.
- The MyAhmed account is owned by the named individual on the account. We don't support joint account owners.

6. Conditions of use on the app

Dos and Don'ts of using the app:

- Do use the app for viewing your account and use its services to carry out actions such as making payments, transferring money or giving instructions on your account
- Do use the app to help you manage your Zakat, donations, set up Saving Pots and Money Circles
- Do use the app to view notifications we send you about the account
- Don't use the app for criminal or illegal activities
- Don't attempt to hack into the app, insert malicious code in the Android, iOS or the app to prevent it from working
- Don't use the app for making money fraudulently or covertly in ways that breach the rights of other people

You are permitted to install the app on more than one device. If you do this, you will be asked to authenticate who you are by taking a selfie photo on the new device. We will use this to verify your identity

7. Keep us informed about changes

Do let us know if you change your account details such as your name, email address, mobile phone number and residential address so that we can keep in contact with you for important notifications. You can let us know by email or on the in-app chat.

8. Protecting your money and personal information

- Always ensure when accessing your account on the app that you are on a secure network and the phone is close to you
- Always log out of the app when you are not using it
- Keep your passcode that gives you access to the app secure and do not tell others what it is
- Make sure you shield your phone from other people when entering your card PIN on the phone
- Do not install the app on a device where the Android or iOS operating system has been tampered with using jail break or rooting, as this will make the app less secure and allow hackers to access your account more easily
- We will never ask you for your security details. If this happens, you can contact us via the in-app chat or by email on support@myahmed.com

9. Data privacy

We want the information you give us about yourself to be protected at all times. We will use your information for specific purposes such as managing your account and giving you access to our services and features. Where we use authorised third parties to access your information such as when you undergo an identity check and use open banking services, you will be asked for your consent for the use of the information.

Our data privacy policy explains in more details how we use your information and your rights regarding your personal information. This can be found at www.myahmed.com/privacy-policy

10. Contacting you

- When you first register for a MyAhmed account and card using the app we will send you an email and ask you to activate your email. This is to confirm that we have the right email address for you

- We may contact you by email if we need to ask you for further information about the results of your identity check.
- We will send you service notifications that you can read in your app about new app releases and changes to the terms and conditions
- We will let you know in advance when we have planned service maintenance outages that will make the app unavailable. This will be sent to you via in-app notifications
- If you opted into payment notifications, you will see in-app notifications detailing the transactions going to and from your account
- If you opted into other notifications such as Zakat due date or low balance, these will be shown as in-app notifications
- If you are opting into receiving marketing messages, you will receive emails about our products and services. You can opt out of receiving these messages at any time by updating the notifications and preferences settings in the app.

11. Getting help with your App

Within the app, you can access help articles that explain how to use certain features in the app including how you can manage money transfers in and out of your account. If you have other questions, you can contact us in the in-app chat.

There are certain things we are not responsible for because they relate to your phone and the environment in which you use your device. These include:

- Your device has hardware or software that is damaged or is not working correctly
- Access to the app is intermittent, disrupted or slow
- You didn't apply app updates when we asked you to
- You didn't give us or our authorised third-party consent to access your information

12. Pay MyAhmed customers

The app allows you to send payments to other MyAhmed customers using their MyAhmed user ID provided they have allowed you to appear in their list of contacts in the app, and you can see their name as well as their MyAhmed sort code and account number.

You can also enable your own profile to be visible to other MyAhmed customers in the app by changing the setting in the app to be visible to other MyAhmed customers.

You can also request to receive payments directly from other MyAhmed customers.

13. Pay someone using Payment Link

The app allows you to send payments using a payment link to anyone you need to pay. Your payment request remains in a pending state until the receiver of the payment link enters their payment details and submits it for processing. You may receive an in-app notification to authorise the payment and you will be instructed to do this to allow the payment to be processed.

14. Pay someone nearby

The app allows you to send payments to another MyAhmed customer who is in close proximity to you using nearby technology.

15. Connecting to your other bank accounts

To access your external accounts within the MyAhmed app, you will need to give us consent to access the following information in your external accounts:

- Personal information
- Account information
- Account balance
- Account transactions
- Card transactions

You will need to use the security credentials supplied by the bank where your external account resides to access the accounts that you want to share in the MyAhmed app. The process of

authenticating your external account is done by your bank directly and we are not involved in any data handling or transfers of your bank's security credential. We therefore cannot assist in access issues you may experience with your bank.

You can transfer money from your other bank accounts into your MyAhmed account. When you do this, you must accept the consent and terms from our authorised third-party provider (Safeconnect) in order to access your other account information and permit the transfer of funds.

16. Zakat Calculator

You can use the Zakat Calculator to help you determine how much Zakat you need to pay. There is no charge for you to use the Zakat Calculator.

It is your responsibility to enter your assets ('Things you own') and liabilities ('Things you owe') in the Zakat Calculator in order for the app to work out your Zakat.

Your Zakat calculation is based on 2.5% per calendar year or 2.577% if you use a lunar year of your wealth if that exceeds a set amount called Nisab. The Nisab amount is based on the real market price of silver updated on a daily basis.

17. Donations

You will be able to donate to a list of pre-vetted charities using the MyAhmed app. Charities are chosen based on a range of criteria, but we mainly look for charities that are aligned to our values, are highly regarded by the community that uses our services, and are diligent and resourceful in how they use their funds.

When you make a donation to our pre-vetted charities, 100% of your funds will be transferred to the charity. We do not charge any fees for making the transfer. Where there is a cost, we will endeavour to cover this cost on our end as a token of our commitment to easing Zakat and Sadaqah donations.

18. Money Circles

The app will allow you to set up a Money Circle pot with a group of other MyAhmed customers that are known to you. A Money Circle pot is a type of rotating savings pot where its members subscribe to add a certain sum of money for a specified time. On a rotating basis, each member of the group receives the total funds in the pot transferred to their MyAhmed account.

If you set up a Money Circle pot (as an Administrator), you can invite other MyAhmed customers to join. You should only do this with people you trust. MyAhmed is not responsible for adjudicating any disagreements between you and other members of your Money Circle.

The funds will be held in a Money Circle pot in your name. You and you alone will be the legal owner and responsible for managing the funds in the Money Circle pot including setting up the amount to be collected, the frequency of collection, the distribution of funds and the order of distribution to its members. You will also refund members if they leave the Money Circle pot.

If you join as a member of the Money Circle, you must agree to the terms the Administrator sets out for the Money Circle pot, including the date you need to send in your contribution. Once the money is sent through to the Money Circle pot, the administrator will become the legal owner and responsible for managing the funds in the pot. You should do this with people you trust and that MyAhmed cannot be arbitrators for any disagreements.

19. Pots

The app will allow you to set up individual side money Pots which are used to help you budget and save for a particular goal. You can transfer money to and from your MyAhmed account to a Pot at any time.

You can also set up group Pots where you can invite a group of MyAhmed customers known to you to contribute into a group Pot that is registered under your name. You should only do this with people you trust. MyAhmed is not responsible for adjudicating any disagreements between you and other members of your group Pot. You are the legal owner of the funds in the group Pot you created

and are responsible for setting out the terms to the members of the group Pot such as the amount you are aiming to save, the duration of the pot and how the funds in the pot will be spent or distributed. If you join as a member of a group Pot, you must agree to the terms the Administrator sets out for the group Pot such as the amount being saved, the duration of the pot's existence and how the funds in the pot will be spent or distributed. Once the money is sent through to the group Pot, the administrator will become the legal owner and responsible for managing the funds in the pot.

20. Statements

You can view and download statements from your app for each of your accounts.

21. Contacting us

If for any reason you are unhappy about the app or feel you need to contact us about a matter on the service, we will be happy to speak to you via our in-app chat or alternatively if you wish to email us about a complaint, email us at complaints@myahmed.com.

If you email us with a complaint, we will acknowledge your email within three working days. We will then investigate all the details of your complaint, and issue our response within a couple of days, but this can take up to 15 business days. If you are not happy with our resolution, you can refer your complaint to the Financial Ombudsman Service.

Web: financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Phone: 0800 023 4567

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR