

**Terms & Conditions for Easy Payment Plans:**

- 0% EPP is subject to approval
- Minimum amount of transaction should be AED 1,000
- 0% EPP should be booked within 45 days from the date of transaction
- 0% EPP booked for 6 or 9/12 months a processing fee of 2% or 3% will be charged respectively.
- Transactions converted into 0% easy payment plans will not earn any reward points
- Valid only when paid in full using your Najm Cashback, Najm One or Voyager Credit Card
- Not valid in conjunction with any other offer or promotion
- Any dispute regarding fulfillment of the campaign can be raised by the customer within 90 business days from the date of the transaction. Any dispute raised post this date will not be considered.
- Majid Al Futtain Finance LLC & Merchant specific terms & conditions applicable
- Majid Al Futtain Finance LLC makes no warranties & assumes no liability or responsibility with respect to product and service provided by partners/other entities participating in the program