Wio Business Credit Card Key Fact Statement
(Effective August 2025)

Product Name	
Wio Credit	Wio Business Credit Card is a financial solution that supports working capital requirements for business. The Credit Card is provided as a revolving credit line which will enable businesses to pay for purchases online or in-store. The Credit Card can be utilized in any merchant adhered to Visa network. Purchases carried out using the Credit Card will reduce the available limit until the repayment. To avail the Credit Card, the signatory must be authorized to borrow or request credit facilities singly on behalf of the customer.
Benefits	• Cashback: 2% of all purchases made using credit, with a maximum cashback amount of AED 2000 per month per customer. Cash withdrawals, advances and any quasi-cash transactions (including but not limited to crediting digital wallets and crypto trading) are excluded. • Various travel, lifestyle and protection benefits, provided by Visa. For more information, please check Visa website. The benefits and features set out are current as at the date they appear in our documents. However, they may be subject to change at any time in accordance with the Wio Standard Terms, Wio Standard Terms for Credit, and the applicable Card terms and conditions. Third-party provided benefits have their own terms and conditions, and the benefits may vary according to those terms.
Applying for credit	Businesses that are registered in the UAE (including Free Zones) and meeting required eligibility conditions can apply for Wio Business Credit Card. All Credit Card applications are only carried out through the Wio Business app. Granting of any Credit Card limit remains at the sole discretion of Wio and subject to its internal policies and procedures.
Repaying your credit	Customers will be provided with a statement on the Statement Date selected by the customer through the Wio Business app for no charge, and featuring all transactions carried out during the previous month. The statement will include all transactions made either with physical or virtual cards. The total outstanding amount under the Credit Card Statement will be due on the date indicated in the Statement and Wio App. Customer can choose to pay only part of the amount due (subject to a minimum 5% repayment, or AED 100 whichever is higher; if the total outstanding is less than AED 100, it must be paid in full) and roll over the remaining balance. A rollover will accrue additional interest over the principal amount at the interest rate set out in the Credit Statement.
Applicable roll over interest	Outstanding principal balances will accrue interest as specified in the Credit Statement as of the Statement Due Date. Applicable fees and charges are available here Fees are subject to revision with a 60 day notice period. Interest rates are subject to revision with a 30 day notice period and will be informed in the Credit Card Statement.

Wio Bank PJSC is incorporated under the laws of Abu Dhabi, United Arab Emirates. Address: Etihad Airways Centre, 5th Floor, Abu Dhabi, UAE.
Wio Bank is licensed and regulated by the Central Bank of the UAE.

This Key Facts Statement is subject to Consumer Protection Regulation and accompanying Standards.
For any complaints or feedback, please WhatsApp or call us on 600 500 946.
If your card is lost, stolen, or you notice an unauthorized transaction, you can freeze it instantly via the app and/or contact us on 600 500 946.

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Sample illustration

Below is an example of roll over interest application on Wio Business Credit utilization through the Wio Business Visa Card, for three billing cycles. In this illustration, the customer has been approved a Wio Business Credit limit of AED 25,000 on 1st June and has selected 25th of each month as the billing date. Roll over interest applicable as per the Offer is 3.45% per month (Annual Percentage Rate of 41.4% per year). This charge is subject to revision from time to time with provision of appropriate notice to the customer. All amounts are in AED.

Billing cycle 1 (Statement Date 25th June)

Opening credit limit available (as on 1st June)	25,000
Spend from 1st June to 25th June	10,000
Billed amount (on 25th June)	10,000
Repayment opted for by customer (25th June)	500 (minimum of 5% of balance due)
Amount due rolled over to next month	9,500
Roll over interest	Waived for first month
Total amount debited to customer's account (on 25th June)	500

Billing cycle 2 (Statement Date 25th July)

Credit limit available for use (25th June)	15,500
Spend from 25th Jun to 24th July	7,000
Billed amount (on 25th July)	7,000
Total outstanding due (on 25th July)	16,500 (including rolled over amount of 9,500)
Repayment opted for by customer (25th July)	6,500
Amount rolled over to next month	10,000
Roll over interest (due on 25th July)	345 (3.45% x 10,000)
Total amount debited to customer's account (on 25th July)	6,845 (principal plus roll over interest)

Billing cycle (Statement Date 25th August)

Credit limit available for use (25th July)	15,000
Spend from 25th July to 24th August	3,000
Billed amount (on 25th August)	3,000
Total outstanding due (on 25th August)	13,000 (including rolled over amount of 10,000)
Repayment opted for by customer (25th August)	9,000
Amount rolled over to next month	4,000
Roll over interest (due on 25th August)	138 (3.45% x 4,000)
Total amount debited to customer's account (on 25th August)	9,138

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Quick Cash	Quick Cash permits to utilize up to 25% of the approved credit limit for Wio Business Credit Card as a cash advance into the customer's Wio account. This facility can be availed as an independent 30 day loan. Utilization of the credit limit through the Wio Business Visa Card will not reduce the Quick Cash limit unless it exceeds 75%, in which case only the remaining limit can be utilized as Quick Cash. The Repayment due date for any Quick Cash facility will fall 30 days from the date of the first withdrawal. Customers can also repay the Quick Cash facility earlier without any pre-penalty or choose to roll over the principal amount of the loan for an additional 30 day period (maximum repayment period for the principal is 60 days). Interest will accrue on a daily basis and will be repaid at the time of making a payment in full or partially. Principal will be repaid only after repayment of interest. Upon repayment of the loan in full, a new 30 day period starts as of the next withdrawal. Penalty interest will apply if the interest has not been paid on day 30 (or day 60 for customers who do a rollover). There is a daily interest of AED 1.50 charged per AED 1,000 of outstanding Quick Cash balances. This charge is subject to revision from time to time with provision of appropriate notice to the customer. Customers have up to 30 days to repay the loan amount from the date the cash is withdrawn. The amount that is utilized as Quick Cash from the Wio Business Credit line is instantly credited into the customer's Wio Business AED current account. On the due date (30 days post withdrawal date), the current account will be debited to recover the principle plus interest accrued. Customers can only have one Quick cash facility open at any time. Customers will have the option to roll over the facility for 30 days by repaying 5% of the total outstanding (covering both principal + interest).

Sample illustration
Credit line assigned AED 50,000
Eligible Quick Cash Line AED 12,500 (25% of credit limit)
Quick Cash utilized AED 10,000 – June 5th
Repayment due date - July 5th
Total interest due (30 days) - AED 450
Partial payment
Payment of AED 5000 – June 15th
Interest charged AED 75 (10 days utilization)
Total payment due – AED 5,075
Full Settlement of balance outstanding

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Payment of AED 5,000 – July 5th	
Interest charged – AED 225 (30 days utilization)	
Total payment due – AED 5,225	
Documents required	Applicants will need to provide all required details and documents through the Wio Business app for review of the credit application, based on their shareholding structure. This may include the Company's Articles, a valid Trade License, Board resolution, banking mandate, VAT statements, identification documents of Authorized Signatory and others, if requested. Also, the customer must read and accept the Wio Standard Terms for Credit, the Offer and this Key Facts Statement.
Product	**Deposit backed credit card**
Features	This credit card is issued against a fixed security deposit placed by the customer with Wio Bank. Funds from the fixed deposit cannot be withdrawn during the term of the credit card.
Benefits	• Customers with no or weak credit history can get a credit card and build their credit history for future lending • Earn rewards such as cashback on credit card spends • Earn interest on the secured deposit. Applicable interest rate is available in the Wio Business mobile app
Credit Limit	The credit limit is determined based on the deposit amount and internal eligibility criteria, up to a maximum of 80% of the deposit amount.
Interest & Repayments	The Credit Card and facility are subject to the same repayment requirements and rollover interest, as illustrated above for all credit cards and Wio Standard Terms for Credit apply. If no repayments are done for 30 consecutive days, Wio Bank reserves the right to: • Use the deposit to clear the outstanding dues (including fees and interest), and • Close the credit card
Things to Note	• The deposit remains locked and cannot be withdrawn unless the credit card is fully closed • Once the card is fully repaid and has no pending settlements or pre-authorizations, customer can request for credit card closure. The secured deposit will then be released to the customer.

Sharing and providing access to data	The business and the sole owner both provide consent (on an ongoing basis) to Wio to enable access to their Al Etihad Credit Bureau reports as well as access to their bank statements using the UAE Fund Transfer System (UAEFTS), allowing Wio Bank to review the credit application and monitor creditworthiness during the course of the Credit Card application.
Usage	• At any time, Wio Bank has the right to decline transactions, restrict and block a customer's access to the Wio Business Credit limit for various reasons, including but not

	limited to: if we believe there is a suspicious transaction, the Trade License of the business is expired, identification documents of the sole owner are not valid, repayments are not up to date, or incorrect information has been provided by the customer. • During the period the Credit Card is valid, any changes to the business customer's constitution, company articles, banking mandate and other related matters should be brought to the attention of Wio Bank immediately. Any failure to do so by the customer will make the Credit Card invalid and repayable in full immediately. • The Credit Card limit may at any time be reduced or cancelled by Wio Bank and the customer will be notified as soon as it is reasonably practicable. • The customer's Credit Card outstanding is repayable on demand. This means we can ask for a full and immediate repayment during the term of the facility.
Failure to repay dues, or breach of any terms	If the customer does not make at least the minimum payment needed by the Statement Date, or does not meet Wio's terms and conditions, Wio may initiate appropriate action as necessary, which may include the following: • Collection measures will be initiated. The customer/ Authorized Signatory may be contacted by Wio Bank or third party agencies (on behalf of Wio) for debt collection purposes and enforcement action may be taken against the customer. • Legal proceedings via the courts initiated by Wio Bank or by a third party to whom Wio has assigned its rights. • Interest will continue to be accrued on the unpaid principal balance until it is fully repaid. Penal interest rate charges may apply. Late payment fee will be charged. There may be other consequences also, as below: • A negative rating may be assigned to the business customer in the Al Etihad Credit Bureau and/or the Central Bank of the United Arab Emirates. • The business customer's credit worthiness with Wio may be impacted negatively.
Cooling-off period	Customers may choose to cancel the Credit Card any time by contacting Wio on by email or phone. No cancellation fees are applicable. All outstanding balances, liabilities, fees and charges that have accrued must be paid. This includes repaying any transactions performed or processed under the customer's credit limit after notice of cancellation was given. As part of the journey to request a Quick Cash Credit in Wio App, the Customer shall consent the non-application (waiving) of the Cooling-Off period. Once drawdown is made, the Customer cannot unwind the Quick Cash transactions.

Customer Care

You can contact us through Wio Care via WhatsApp or call us at 600500946
Please visit the support page on wio.io for more information.

If you are not satisfied with the resolution provided or believe your issue remains unresolved, you may escalate your complaint to Sanadak, the UAE's Ombudsman Unit, by visiting www.sanadak.gov.ae.

Terms

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- Introduction**:** Wio Bank PJSC Standard Terms and Conditions (Standard T&Cs) and Wio Credit General Terms and Conditions apply to these products and services. You can access them on the Wio App or Wio website. Please take your time to read them fully before requesting these products.
- Amendments: We may make changes to our fees and charges or the terms and conditions for our products. We'll let you know at least 60 calendar days ahead, if any changes occur.
- Data Protection and Confidentiality: By accepting the Wio Bank Standard T&Cs, you're allowing us to use your personal information as per our Privacy Policy which is available on www.wio.io/privacy-policy. Wio shall rectify any error, omission, or inaccuracy in the Customer's information or Personal Data reported to AECB, provided such discrepancy is notified by the Customer, within seven (7) Business Days from the date of receipt of such notification.
- Digital Banking: We're an entirely digital bank. This means we have no branches. The Wio App will be the most important channel to request our products and use our services. Wio holds a commercial bank license from Central Bank of the UAE.
- How We Communicate: Keep in mind that any time we communicate with you (about your account, any changes we make to our services, or other matters), we'll only do so through our secure channels.

Warning

Paying only minimum amount due each month will take the customer longer to repay the outstanding amount and incur more charges on the debt overall. Customers should carefully consider the usage of the Credit Card and rolling over of outstanding balances

Warning

If the customer does not make the necessary repayments against its Credit Card, the account will go into arrears. This may also affect business' credit score, which may limit its ability to access financing in the future. The customer will also incur late payment fees.

Warning

If the customer makes only the minimum repayment each month, it will pay more in interest/ roll over fees overall and it will take longer to pay off the outstanding balance.

Warning

In case the customer fails to fulfil its obligations as per Wio's terms and conditions, there will be consequences including but not limited to penalties.

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Warning

The customer is required to provide Wio with copies of its updated documents at all times. Not providing these documents might result in the Credit Card being blocked or cancelled, and other actions.

Warning

Any credit balances in any account with Wio Bank may be used to set off its outstanding dues on the Credit Card.

Warning

Any transaction made under Wio Credit Card or any other credit facility cannot exceed the customer's available limit, and any transaction that results in exceeding the total limit of this facility may be declined.

Important information

- Wio Bank does not charge interest on accrued interest.
- Wio Standard Terms and Conditions (including any relevant applications and documents) are applicable in addition to the Wio Standard Terms for Credit, Offer Letter, and this Key Facts Statement.
- Wio Bank may debit any and all customer's account(s) held with the bank, with any charges, expenses, or commission payable under the Credit Card and other banking services rendered in accordance with the approved and announced fee schedules.

This Key Facts Statement is available in English and Arabic and must be read, understood and accepted by the customer prior to availing the Wio Business Credit limit.

Wio Bank PJSC is regulated by the Central Bank of the UAE.