Wio Personal Credit Key Fact Statement

(Effective August 2026)

Wio Credit Card	
Product Name	
Wio Credit Card	The Wio Mastercard World Card is a payment card that enables you (the "Customer") to make purchases (online or in person) both within the UAE and internationally, at any merchant that is part of the Mastercard network. Your card must be set to Credit in the app to utilize your Wio Credit limit (Credit section of the app). Purchase transaction amounts will be debited from the available credit limit (subject to the limit approved by Wio). The Wio Mastercard World Card is provided as a virtual card(s) that can be accessed through the Wio app. A physical card is made available upon request. Transactions made in a foreign currency are subject to the applicable Foreign Exchange Rate and a Foreign Exchange Fee of 2% of the purchase amount will be charged.
Benefits	**Wio Credit Cashback:** Cashback is not applicable to Standard Plan customers. • Maximum cashback that can be awarded is AED 2500 per calendar month (including Wio Credit Card and "My Money" transactions from your Current Accounts) with the following conditions: ○ 2% (using Wio Credit) of all purchases carried out. ○ 0.5% when you pay a credit card issued by other bank in the UAE with Wio Credit (cashback up to 0.5% of your Wio Credit Limit). Subject to a minimum spend a total of retail transactions of AED 5,000.00 in the same cycle (current month). ○ 0.5% for payments to any government entities, Real Estate transactions (including but not limited to Off-Plan instalments), utility bills e.g. DEWA, DU transactions (including Easy Cash). ○ The Bank reserves the right to add, remove or change any cashback category without prior notice unless specified exclusively under any specific offers and promotions. ○ The cashback categories and rates applicable to you are also displayed in the Wio App and depend on the plan selected by the customer. ○ Cash withdrawals, advances and any quasi-cash transactions (including but not limited to crediting digital wallets and crypto-trading) are excluded. ○ The cashback for each month will be credited on the first day of the subsequent month as per the option you have chosen in Wio App Rewards section (Auto Invest, Auto Deposit, Auto Save or any other option offered by the Bank). If no option is chosen the cashback will be deposited to the current account. • Various travel, lifestyle and protection benefits, provided by Mastercard. More details on the above are available at https://www.wio.io/personal-fees.pdf 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 Offer. Third-party provided benefits have their own terms and conditions, and the benefits may vary according to those terms.
Eligibility for Wio Credit	You can apply to obtain a credit limit through the Wio app. Applicants will need to be

	between 21 and 65 years old, residents of and employed in the UAE. Minimum length of employment is 3 months and with a monthly salary of AED 7,000 or above. Approval of your credit limit is subject to Wio's Internal credit assessment and eligibility criteria.
Repaying your credit	When applying for Wio Credit you choose your **Statement Date**. This is both the date your statement is issued and the date your payment is due. The statement will include all transactions made using your virtual and physical cards that are linked to your credit limit. **Your statement** We generate your statement at midnight on your Statement Date and show it in the Wio app. It lists all completed card transactions charged to your credit limit, up to 11:59 pm the day before. Pending transactions are not included and will appear on your next statement. **What you must pay** <table><tr><td>**Full payment**</td><td>The total outstanding amount shown on your statement.</td></tr><tr><td>**Minimum payment**</td><td>AED 100 or 5% of the outstanding amount, whichever is higher. If you owe less than AED 100, you must pay it in full.</td></tr><tr><td>**Carrying a balance**</td><td>If you pay less than the full amount, the rest carries over to your next statement.</td></tr></table> **When you must pay** You have the whole of your Statement Date to pay. Late payment fees apply only if you pay less than the minimum by the end of that day. **How you can pay** 1. **Manually**, any time during the day — in the app, go to Home → My credit → Wio credit → Pay credit, choose the amount and confirm. 2. **By Auto Pay** — we collect the amount you selected from your Wio current account after 9:00 pm (UAE time). Keep enough money in the account. If you have already paid at least the minimum manually before 9:00 pm, Auto Pay takes nothing more, unless you set Auto Pay to a higher amount — then we collect only the difference. Auto Pay for installments also runs after 9:00 pm. 3. **Installments** — The Customer may also repay outstanding balances in equal

<table>
<tr><td></td><td>monthly installments under the Installments feature, where eligible and if offered by the Bank at its own discretion (see the Installments section of this Key Facts Statement).</td></tr>
<tr><td>Applicable roll over interest</td><td>

Your interest-free period

You get up to 60 days without interest on every purchase.

First statement: pay at least the minimum and you are charged no interest.
Second statement: if the balance is still not repaid in full, interest is charged on the amount outstanding on that Statement Date.

Paying your balance in full at any point clears the interest for that month and starts a fresh interest-free period on your future spending.

Roll over interest

If you do not repay your statement balance in full within interest-free period, the amount you carry over is “rolled over” and interest is charged on it.

How it is charged

<table>
<tr><td>What interest is charged on</td><td>The outstanding amount shown on your statement that you carry over past your Statement Date.</td></tr>
<tr><td>Rate</td><td>The monthly roll over rate set out in your Offer, together with the equivalent Annual Percentage Rate (APR).</td></tr>
<tr><td>When it is charged</td><td>At the time of roll over. The amount, in AED, is added to your balance and appears on your next statement.</td></tr>
</table>

Your Offer — including the roll over rate and the APR — is shown in the Wio app before you accept your credit limit.

How rates are set

All rates on Wio Credit are fixed. They are not linked to a reference rate such as EIBOR, so your rate does not move with the market. We may still revise the roll over rate for future months by giving you notice, as set out below. Where you take an Easy Cash or Installment plan, the rate agreed for that plan is fixed for the full tenor and does not change once the plan is confirmed.

Changes to rates and fees

<table>
<tr><td>Fees and roll over rates</td><td>60 days’ notice before any change.</td></tr>
</table>

</td></tr>
</table>

Full details of rates and fees: www.wio.io/personal-fees.pdf

Sample illustration – Credit Card

Below is a sample illustration showing how interest is applied to rolled over balances across 3 billing cycles. In this illustration, the customer has been approved a credit limit of AED 25,000 on 1st June and has selected 25th of each month as the statement date. Roll over interest applicable as per the Offer is 3.25% per month (Annual Percentage Rate of 39% per year). All figures are in AED.

Billing cycle 1 (Statement Date 25th June)

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

Billing cycle 2 (Statement Date 25th July)

Credit limit available for use (25th June)	AED 15,000
Spend from 25th June to 24th July	AED 7,000
Billed amount (on 25th July)	AED 7,000
Total outstanding due (on 25th July)	AED 16,500 (including rolled over amount of AED 9,500)
Repayment opted by customer (25th Jul)	AED 6,500
Amount rolled over to next month	AED 10,000
Roll over interest (due on 25th July)	AED 325 (3.25% x AED10,000)
Total amount debited to customer’s account (on 25th July)	AED 6,825 (principal plus roll over interest)

Billing cycle (Statement Date 25th August)

Credit limit available for use (25th July)	AED 15,000
Spend from 25th July to 24th August	AED 3,000

Billed amount (on 25th August)	AED 3,000
Total outstanding due (on 25th August)	AED 13,000 (including rolled over amount of 10,000)
Repayment opted for by customer (25th August)	AED 9,000
Amount rolled over to next month	AED 4,000
Roll over interest (due on 25th August)	AED 130 (3.25% x 4,000)
Total amount debited to customer's account (on 25th August)	AED 9,130

Documents needed	Applicants will need to provide all required details and documents as requested through the Wio app for review of the credit application and read and accept the Wio Standard Terms for Credit, Offer and this Key Facts Statement.
Secured Card (backed by a Deposit)	
Product	**Deposit backed credit card**
Features	This credit card is issued against a security deposit placed by the customer with Wio Bank. The money you deposited for your credit card stays locked. It cannot be withdrawn until you close the card.
Benefits	• Earn rewards such as cashback on credit card spends • Earn interest on the secured deposit. Applicable interest rate is available in the Wio 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 roll over interest, as illustrated above for all credit cards, and the 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, the customer can request credit card closure. The secured deposit will then be released to the customer.
Easy Cash	
Easy Cash	The Customer can utilize up to 50% of their credit limit (Easy Cash Limit) as a cash advance. The availability of Easy Cash and the Easy Cash Limit are determined by the Bank at its discretion. The limit is visible to the customer in Easy Cash section of Wio App. The Easy Cash Limit is an aggregate limit and not a limit per transaction. The requested amount (principal amount) will be deposited in the Customer's Wio Account on the same day of their request.
Repaying your easy cash	Easy Cash is available in two forms, as selected by the Customer in the Wio App:

	(1) Easy Cash with a repayment period of up to 90 days – repaid in full within the selected repayment period, with interest charged daily; or (2) Easy Cash as an installment plan – repaid in equal monthly installments under the Installments feature (see the Installments section of this Key Facts Statement). In both cases, the available repayment periods and tenors, the applicable interest rate and any fees are shown in the Wio App before the Customer confirms the request. **Option 1 – Easy Cash with a repayment period of up to 90 days:** Wio will charge a daily interest over the principal amount (as informed in the Wio App prior to the disbursement and also available in the schedule of fees) from the date of the disbursement until the date of repayment. Each Easy Cash request is subject to the repayment period (up to 90 days, with the maximum tenor made available by the Bank at its discretion) which was selected by the consumer starting from the date of the respective request. If the Customer makes multiple Easy Cash requests, each request will have its own repayment due date. Customer may repay Easy Cash at any given time within the period and interest will be calculated until repayment date only. The Bank may (at its sole discretion) grant a grace period to repay Easy Cash and it will be informed in Wio App. During such period, penalty fee will not be accrued (daily interest will continue to accrue during the grace period at the same rate as the original Easy Cash agreement). **Option 2 – Easy Cash as an installment plan:** Where the Customer selects the installment option, the Easy Cash amount is converted into an installment plan under the Installments feature described in this Key Facts Statement (see the Installments section below). The applicable fixed interest rate, the corresponding Annual Percentage Rate (APR) and any fees are shown in the Wio App before the Customer confirms the plan, and the monthly installments fall due on each Statement Date.

Sample illustration - Easy Cash

Note:

The due date for Easy Cash with repayment period up to 90 days is different from the due date for retail purchases. This means that if a customer uses the card for retail transactions and has an active Easy Cash plan, they will end up with two separate payment due dates.

Repayment date for Easy Cash as an Installments plan is the same as regular installments plan and your Card Statement Date.

Credit limit available for use (1st July):	AED 10,000
Cash requested on 1 July:	AED 3,000
Daily fee accrued:	AED 3 as AED 1 per AED 1000 requested (i.e. 0.1% per day of the requested amount)
Daily fees accrued from 1st to 14th of July (14 days)	AED 42 (14 days x AED 3/day)
Additional Cash requested on 15th July:	AED 2,000

Total principal outstanding	AED 5,000 (AED 3000 + AED 2000)
New Daily fee accrued (from July 15th)	AED 5 (AED 1 per AED 1000)
Daily Fees Accrued from 15th to 30th July (16 days):	AED 80 (16 days x AED 5/day)
Amount Due Summary	
Principal outstanding	AED 5,000
Total Fees	AED 122 (AED 42 + AED 80)
Total Amount Debited from Customer's Account on 1st August	AED 5,122

Installments

Installments Feature

The Installments feature allows customers to convert eligible transactions into fixed installment plans, subject to the Bank's approval and eligibility criteria. Eligible transactions may include, but are not limited to: Wio Credit Card spend, payments of credit cards issued by other banks, transfers, outstanding balances, and Easy Cash amounts.

How it works: The transaction amount is repaid in equal monthly installments over the tenor selected by the Customer, falling due on the applicable due dates. Each plan is charged at a fixed interest rate for the selected tenor (the rate does not change once the plan is confirmed) and is calculated on an amortizing (reducing balance) basis – interest accrues on the outstanding balance only.

What is shown before you commit: The tenors and limits available to the Customer, the applicable interest rate (which may range from 0% up to the prevailing Wio Credit Card roll over rate depending on the transaction, plan and tenor), the corresponding Annual Percentage Rate (APR) and any fees are shown in the Wio App before the Customer applies for and confirms a plan. All fees and charges are set out in the Bank's Fee Schedule, as amended from time to time; by opting for a plan, the Customer agrees to them.

Changes and early settlement: Once confirmed, a plan cannot be cancelled or modified, except at the Bank's discretion. Early settlement may be subject to applicable fees. The Bank may, at its discretion, offer the Customer the option to extend an existing plan into a longer tenor; if offered, the revised terms (including the interest rate, APR and any fees) are shown in the Wio App before the Customer confirms the extension.

Bank's discretion: Eligibility, tenors and transaction limits are determined by the Bank at its sole discretion and may be amended at any time. The Bank may decline, cancel or suspend an installment plan in accordance with its internal policies and regulatory requirements. A sample illustration is set out below.

Sample illustration - Installment Plan

Below is a sample illustration of how an eligible transaction is converted into an equal monthly installment plan. The figures are for illustration only. All figures are in AED.

Transaction amount	AED 3,000
Installment plan tenor selected	3 months
Illustrative fixed interest rate	1.5% per month on the outstanding (reducing) balance – equivalent APR

	18%
Monthly installment (due on each Statement Date)	AED 1,030.15, calculated on an amortizing basis
Month 1	Interest AED 45.00 + principal AED 985.15 = AED 1,030.15 (balance AED 2,014.85)
Month 2	Interest AED 30.22 + principal AED 999.93 = AED 1,030.15 (balance AED 1,014.92)
Month 3	Interest AED 15.22 + principal AED 1,014.92 = AED 1,030.14 (balance AED 0)
Total interest	AED 90.44
Total amount payable	AED 3,090.44 (AED 3,000 principal + AED 90.44 interest)

The monthly interest rate and APR shown above are for illustration only and do not represent the rate you will receive. The actual interest rate, APR and any fees for your plan are shown in the Wio App when you select and confirm the plan. Rates may range from 0% up to the prevailing Wio Credit Card roll over rate depending on the transaction, plan and tenor, and are fixed for the tenor once the plan is confirmed. Figures are rounded; the final installment may be adjusted for rounding.

General Terms and Important Information	
Sharing and providing data	By agreeing to the terms and conditions for Wio Credit, you consent that Wio may request to access to Al Etihad Credit Bureau and obtain a report on your liabilities as well as access to your bank statements using the UAE Fund Transfer System (UAEFTS), to enable review of their credit application. Your data will be handled in accordance with applicable data protection laws and Wio Banks Privacy Policy
Usage	Wio reserves the right to decline transactions, restrict and block a customer's Card and credit limit for various reasons, including but not limited to: if we believe there is a suspicious transaction or the Card is compromised, the customer is no longer a UAE resident, payments are not up to date, or incorrect information has been provided by the customer. Cards must not be used for business purposes or operated by anyone else other than the customer. The credit limit may at any time be reduced or cancelled and the customer will be notified within a reasonable time period. If the card is cancelled, not being used, or if you have missed or delayed payments, then the card benefits may be removed.
Cashback on Account closure	Cashback is only credited on the scheduled crediting date and subject to the credit card account remaining active and in good standing at such time. Any cashback accrued prior to a credit card closure request but not yet credited as of the date of such request shall be forfeited and will not be credited under any circumstances.
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 may be contacted by Wio or third party agencies (in the UAE or overseas) for debt collection purposes and enforcement

	action may be taken against the customer. • Legal proceedings via the courts initiated by Wio or by a third party to whom Wio has assigned rights. • Interest will continue to accrue 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: • Any rewards, benefits and card related features may no longer be available. • A negative rating may be assigned to the customer in the Al Etihad Credit Bureau and/or the Central Bank. • The customer's credit worthiness with Wio may be impacted negatively.
Cooling-off period	• Customers have to waive the right to a Cooling-Off Period to be able to avail Wio Credit product. • Customers may choose to cancel the credit limit any time thru the App or by contacting Wio by phone. No cancellation fees are applicable. All outstanding balances, liabilities, fees and charges that have accrued will need to be paid. This includes repaying any transactions performed under the customer's credit limit after notice of cancellation was given.
Important	• Wio Bank does not charge interest on accrued interest and charges such as late payment, overlimit, etc. • Wio Standard Terms and Conditions (including any relevant applications and documents) are applicable in addition to the Wio Standard Terms for Credit, Offer, and this Key Facts Statement. • In event of ambiguity between Key Facts Statement and Terms and Conditions, the Terms and Conditions will prevail. • Wio Bank may debit any and all customer's account(s) held with Wio, with any charges, expenses, or commission payable under the Credit Facility and other banking services rendered in accordance with the Wio schedule of fees available on www.wio.io pricing section.

Customer Care

You can contact us through Wio Care via In-App Chat in Wio App 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 to the complaint or believe your complaint remains unresolved, you may escalate your complaint to Sanadak, the UAE's Ombudsman Unit, by visiting www.sanadak.gov.ae.

Terms

- 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, identified by the Bank, or reported by the AECB, 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 limit and rolling over of outstanding balances.

Warning

If you do not make the necessary repayments on your credit card, your account will go into arrears. This may also affect your credit score, which may limit your ability to access financing in the future. You will also incur late payment fees.

Warning

In case you fail to fulfil your obligations as per Wio's Terms and Conditions, there will be consequences including but not limited to penalties.

Warning

You are required to provide Wio with copies of your updated documents at all times. Not providing these documents might result in the credit limit being blocked or cancelled, and other actions.

Warning

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

Wio Personal Credit Key Fact Statement
(Effective August 2026)

Warning

This product/service may be affected by changes in foreign currency exchange rates.

Warning

Any transaction made under Wio Credit or any other credit facility cannot exceed your available limit and any transaction resulting in the total limit for such facility being exceeded may be rejected.

.

This Key Facts Statement is available in English and Arabic and must be read, understood and accepted prior to availing the Wio Mastercard World Card and credit limit

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