



INGOT-Branded Card and Application Terms and Conditions

1. Introduction:

This document determines the Terms and Conditions of **INGOT Branded Card and Application** issuance, which is a prepaid card to be issued by Jordanian Elaf for Integrated Solutions, hereinafter referred to as (the “Card”). These Terms and Conditions are made between **INGOT SC Ltd.**, a limited liability company registered under the Government of Seychelles Companies Registry with the following registration number “8431005-1,” and its registered address is “Unit 3, 2nd Floor, Dekk Complex, Plaisance, Mahe, Seychelles.” INGOT SC Ltd. is authorized and licensed by the Financial Service Authority to provide securities dealer activities with its Securities Dealer License No: “SD117,” hereinafter referred to as (the “Company,” “INGOT” “We,” “Us,” “Our”)

And;

The Customers of INGOT SC Ltd., who are designated to be issued the Card, hereinafter referred to as (the “Customer(s), the “Cardholder(s)”).

This document governs the Customer’s request of the Card, and it is an addendum to the Customer Service Agreement between INGOT SC Ltd. and the Customer. Together with all the legal documents of INGOT SC Ltd, they form the totality of our Agreement.

2. Definitions:

- **Cash-In:** The process of reloading the Cards through any channels provided.
 - **Mobile Application:** The main platform used by the Cardholder to interact with their prepaid Card.
 - **Payment Service Provider (PSP):** Any entity licensed to provide systems to process and accept electronic payments.
 - **Transaction:** Any transaction carried out by the Cardholder through the Card including ATM withdrawals, Point-of-Sale payments, and e-commerce purchases.
3. Based on the Customer’s eligibility to receive the Card after fulfilling the required KYC process and providing the required documentation, the Customer declares and confirms that he/she read, understood, and accepted those Terms and Conditions.
 4. INGOT will provide Gate to Pay with the Customer’s Gate to Pay application and other documents required by Gate to Pay in order for the Customer to receive the Card, which is entirely issued and operated by Gate to Pay.





5. Gate to Pay will issue the Card and shall be responsible for managing the Customer's Gate to Pay Wallet and for the execution of all electronic transfers based on the license granted to them by the Central Bank, and pursuant to a separate sort of Agreement entered by and between the Customer and Gate to Pay. INGOT shall be only responsible for the cash-in orders by the Customer that are related to the Customer's trading account. INGOT shall not make any electronic transfers or manage the Customer's Gate to Pay Wallet.
6. INGOT shall deliver the Cards to the Customers upon fulfilling the required KYC process and providing the required documentation.
7. INGOT shall provide Gate to Pay with a list of Customers designated to receive a prepaid Card by Gate to Pay.
8. Gate to Pay shall issue the Cards within five (5) business days of receiving the list.
9. The Cards will be valid for three (3) years starting from the date of issuance.
10. Gate to Pay shall verify the Customers' signed documents and activate the Cards within two (2) business days of receiving the documents.
11. Each Card shall be tied to the Mobile Application, to be used for, but not limited to, the following:
 - A. Cash in trading account,
 - B. Check balance,
 - C. View history of transactions,
 - D. Make payments through QR code,

And any other features supported by Gate to Pay related to the Mobile Application.

12. The Customer acknowledges and understands that INGOT may have access to the Customer's information regarding the transactions related to the Customer's trading account with INGOT.
13. The Customer understands and accepts that INGOT is facilitating the issuance of the Card through Gate to Pay. The latter shall be the Customer's point of contact for any inquiries, requests, or claims related to the Card.
14. The Customer undertakes not to make any transfers to any person using the Card and/or use the Card for any purpose that may violate any applicable Laws or Regulations.
15. Notwithstanding INGOT's Privacy Policy, the Customer acknowledges that INGOT may disclose the Customer's confidential information to the extent required for the issuing and activating the Card.
16. The Customer acknowledges that INGOT shall not be liable for any loss or damage arising directly or indirectly (including special, incidental, or consequential loss or damage) from the Customer's use of the Card, including any loss, damage, or expense arising from, but not limited to, any defect, error, fault, mistake, or inaccuracy with the Card, its contents or services, or due to unavailability of the services or any part thereof, including without limitation, damages for loss of profit, loss of data, work stoppage, computer failure or malfunction, or any other damages or losses.
17. The Customer undertakes the accuracy of the information provided in the KYC Form.
18. **Governing Law:** These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hashemite Kingdom of Jordan. Any dispute arising under or in connection to these Terms and Conditions shall be subject to the exclusive jurisdiction of the civil courts of The Hashemite Kingdom of Jordan.





Customer's Declaration:

The Customer hereby declares and confirms that he/she read, understood, and accepted those Terms and Conditions in full and are aware of them.

Customer's Name:

Date:

Signature:

072025

