

## Mobile App FAQs

### **Mobile Application:**

1. What is Finance House App?

The Finance House App is a smart mobile banking application for PayDay cardholders, providing you with 24/7 access to various services to use directly from your smartphone.

2. What are the benefits of the App and why should I use it?

Through the App, you can easily:

- Check available balance
- Check card statement
- Transfer money locally
- Apply for Payment Holiday
- Pay utilities bills
- Check the status of your applications/requests

You can take advantage of these services from your smartphone from anywhere, anytime.

3. Who can use Finance House App?

All Finance House PayDay cardholders can download the App, register and enjoy convenient services.

4. How can I get the App?

The App is available on Play Store (for Android phones).

5. Do I need to pay for downloading or registering on this App?

No, you can download and use the App free of charge.

6. How can I use the Finance House App?

Once you download the App, you can follow the registration steps to setup your username and password. When you complete the registration process, you will be able to access and use all the available features.

7. If my company is transferring my salary to my bank account, can I still use the App?

Finance House App is available only to PayDay cardholders whose employers transfer their salaries directly to the card.

### **Registration:**

8. What are the required documents for registration?

All you need is a valid Emirates ID and an active PayDay card to register.

9. What if my Emirates ID is still under processing?

In this case, you can manually enter the details of your Emirates ID to register. However, if your card was issued, you can scan it through the App.

10. I tried to scan my Emirates ID, but the App did not accept it. What can I do?

Make sure that you position your Emirates ID card properly inside the frame when scanning and that the camera lens is clean. If this is not the case, please ensure that your Emirates ID is valid. Otherwise, the App will automatically reject it.

11. What should I do if my PayDay card is not with me?

If you do not have your PayDay card with you at the time of registration, you can register by filling your card details manually.

12. What PIN should I use when registering to the Mobile App?

The same PIN you use at the Automated Teller Machine (ATM) to withdraw cash.

13. If I have more than one mobile number, which one should I use when registering to the Mobile App?

If you have more than one mobile number, then use the number registered with Finance House. If you do not know your registered mobile number or do not have one, then enter the mobile number you would like to use to receive SMS notifications on.

14. What should I do if the App rejects the User ID that I want to use while registering?

Please avoid including any special characters in your User ID, such as: !@#\$\$%^ . You also have to choose a User ID that is more than 8 characters long and is not being used by another user.

15. Why did the App reject my password while registering?

Your password should be at least 8 characters long and should match the "Confirm password" field value.

16. What is a One-Time Password (OTP) and what should I do when I receive it?

A One-Time Password (OTP) is an automatically generated code used for verification. During the registration process, you will receive an OTP on your registered mobile number via SMS and you will be required to enter it to authenticate your registration.

17. What should I do if I forget my password?

You can tap on "Forgot User ID or Password" on the login screen and follow the steps to create a new password.

### **Card Services:**

18. How can I check my balance and transaction history from the App?

Upon login, you will see your card balance in the dashboard. Click on the Transaction History tab to see a list of your expenses.

19. Can I activate my new card through the App?

Yes, you can choose to activate your new card from the App.

20. Can I use the App to block my card, in case it was lost or stolen?

Yes, you can block your PayDay card through the App instantly. Just tap on Services on the right panel and click on block card then confirm.

21. Can I initiate a dispute request, if a transaction is not right?

Yes, you can dispute transactions from the card services menu and our customer service team will look into it.

22. Can I reset my PIN number from the Mobile App?

To reset your PayDay card (ATM) PIN through the Mobile App, just follow these simple steps:

- Go to Card Services
- Tap on reset PIN
- Change your PIN and confirm

### **Utility Payment Services:**

23. Can I use my App to pay my utility bills?

Yes, you can make your utility bills payments to service providers inside and outside the UAE through Finance House App.

24. What utilities can I pay using the App?

Whether you are inside or outside the UAE, you can pay various types of utilities through the Finance House App, including; your FEWA and ADDC bills. In addition, you can top-up your Mawaqif and Salik accounts.

25. Do I need to enter my account number for each service provider every time I need to pay?

No, you can save your account number and the name of each service provider, then you will be able to pay your bills directly.

26. Can I pay utility bills for others from my App?

Yes, you can use the Finance House App to pay utility bills on behalf of your family and friends.

27. Can I pay utility bills for services outside the UAE?

Yes, you can pay your utility bills for some of the service providers in India such as;

- Gas services with Mahangar Gas
- Electricity services with Bescom Bengaluru
- Satellite services, such as:
  - o TATA sky
  - o Dishtv

- Airtel
- Telecommunication service providers, such as:
  - Idea
  - Airtel
  - BSNL
  - MTNL
  - TATA DoCoMo bills and a many more service providers in India.

28. How can I pay my bills through the Finance House App?

Just follow these easy steps:

- Log in to your account
- Tap on the Payment Screen
- Choose utility payment whether inside or outside UAE
- Pay for the utility you selected

29. I cannot process my payment. What should I do?

That could be due to one of several reasons:

- The account details you provided are incorrect
- There aren't any due payments on your account
- You have insufficient balance
- Technical issues

**Mobile Top-ups and Payments:**

30. Can I use my balance to top-up my mobile or pay my mobile bill?

Yes, you can top-up or pay your Etisalat or Du bills inside the UAE and a number of telecommunications service providers outside UAE.

31. Can I pay mobile bill or top-up for others from my App?

Yes, you can pay for any available service in the App and it does not have to be your bill.

32. Can I top-up my mobile or pay my mobile bills outside the UAE?

Yes, you can top-up or pay your mobile bill for your account in India.

33. How can I pay my mobile bills or top-up using the application?

It is very easy to pay your mobile bills through the Finance House App:

- Log in to your account
- Tap on bill payment
- Select mobile payment and choose whether your payment is inside or outside the UAE
- Select the service you need to pay for

34. Do I need to enter my account number for each service provider every time I want to pay?

No, you can save your account number and the name of each service provider, then you will be able to pay your bills directly.

### **Loan Service:**

35. What other loan services can I apply for from the Finance House App?

You can apply for many loan services including; loan settlement, payment holidays, liability letter and clearance letter.

36. How can I settle my PayDay Finance through the App?

If the amount is already in your account, you can use the Finance House App to apply for a full or partial settlement for your loan. Once we process your settlement request, you will receive a notification immediately.

37. Do I need to visit the branch to sign any documents for loan settlement?

No, you can process your request through the Finance House Application.

38. What is a Payment Holiday and how can I apply for one?

A Payment Holiday is a facility that enables you to postpone a single instalment by one month. You can apply for the service from the App by choosing the option from the loan service screen.

39. Why was my Payment Holiday request rejected?

If your Payment Holiday was rejected, it could be because you do not meet the minimum eligibility criteria.

40. Do I need to visit the branch to sign any document for Payment Holiday?

No, you can process your request through the Finance House App.

41. Can I request for a liability or clearance letter through the App?

Yes, you can initiate a request to issue a clearance or liability letter from the Finance House App. You can also view your clearance or liability letter through the App.

42. How can I track my request?

You can track your requests from the same screen. You will see the status beside each request, whether it is open, in process, or closed.

### **Money Transfer:**

43. Can I transfer money from the Finance House App?

Yes, you can easily transfer money from your available card balance.

44. What kind of transfers can I make through the App?

You can transfer money locally to any bank within the UAE and from PayDay-to-PayDay.

45. Can I transfer money from my PayDay Card to any account inside the UAE?

Yes, you can transfer money from your PayDay Card to any bank account within the UAE as long as you have the beneficiary name, account number and bank name.

46. What is an IBAN? How can I find the IBAN number?

IBAN stands for, International Bank Account Number. It is made up of a code that identifies the country that the account belongs to, the bank code and the account number itself. The IBAN makes it easier and faster to process cross-border payments. You can find the IBAN on your paper statement or by logging in to Online Banking.

47. How much money can I transfer from my account?

You can easily transfer any sum of money as long as there is a proof for the source of funds.

48. Can I transfer money to a credit card?

Yes, you can easily transfer money to a credit card.

49. I received the “Insufficient funds” message even though my account has funds. What is the cause of this message?

It is likely because you attempted to transfer the exact amount. Please bear in mind that VAT charges will be added to your transaction, and will be deducted from the amount available in your account.

50. What are the applicable charges on my transfers?

A 5% VAT on top of remittance charges, which will vary according to the destination bank.

51. Are there any charges on PayDay-to-PayDay transfers or local money transfers?

For PayDay-to-PayDay transfer, there are no applicable charges, however, for local money transfers through the App, a fee of AED 1 will be applied on your transaction.

52. How can I add people to “my beneficiaries” list?

To add a beneficiary for local money transfers, tap on “Add Beneficiary” and follow the steps. Do I need the beneficiary card number to transfer money through PayDay-to-PayDay?

To transfer money through PayDay-to-PayDay, you need the mobile number of the beneficiary that has been registered with Finance House.

53. How can I transfer money through PayDay-to-PayDay?

To make the transfer, follow these steps;

- Tap on the “PayDay-to-PayDay transfer” screen
- Choose the beneficiary mobile number from your contact list
- Enter the amount and tap on “send” to initiate the transfer.

**Other Services:**

54. How can I contact customer service/customer support team through the App?

You can leave your suggestions or complaints by tapping on the “Suggestions and Complaints” button.

55. How can I track my complaint?

When you register a complain you will receive a tracking number. You can track the status of your complaint through the status screen.

56. Does the application have any other services that I can use?

The Finance House App is equipped with many great features, such as; the locator screen to locate our branches and a loan calculator to help you throughout the PayDay Finance loan application process.