

1. What is the Finance House Personal app?

The FH Personal app is a secure and user-friendly mobile application that allows you to manage your finances, make payments, and access a wide range of financial services directly from your smartphone.

2. What types of services are provided by the app?

With the Finance House Personal app, you can check your account balances, review transaction history, pay bills and top up accounts, make local and international transfers, manage your prepaid and credit cards, and update your account settings.

3. What if my Emirates ID expires after registering on the app?

The app will remind you to update your Emirates ID within 90 days. If the expired ID is not updated within this period, access to your account will be restricted, and you will be required to provide the updated document.

4. How can I update my mobile number through the app?

To update your registered mobile number, select '**Personal Details**' from the Profile menu, click the edit button next to Mobile Number, and follow the steps.

5. Can I update my email address through the app?

No, you cannot change your email address through the app, as your account is linked to the unique email used during registration.

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

Tap "**Forgot Password**" on the login screen and follow the steps to create a new one.

7. Do I have to use my password every time I log in to the app?

No. You can enable biometric login option to easily sign in using your fingerprint or facial recognition.

8. How can I enable/disable biometric login option to log in to the app?

You can enable or disable biometric login by going to '**My Profile**,' selecting '**Enable/Disable Biometric**,' and following the instructions.

9. Can I temporarily block or freeze my card through the app?

Yes, you can temporarily freeze your card by choosing 'Freeze' and confirming your action in the 'Cards' section. Your card will be immediately disabled for all transactions and can be reactivated anytime from the same section.

10. Can I request a credit card replacement through the app?

Yes, you can request a replacement by choosing '**Replacement Request**' and confirming your action in the '**Manage**' section. You will be notified once your request is processed, and the new card will be delivered to your registered address.

11. Can I change my card's PIN through the app?

Yes, you can change your card's PIN by choosing '**Change PIN**' option in the '**Manage**' section and following the steps.

12. What is Finance House Vault?

Finance House Vault is a free prepaid card that simplifies funding and withdrawals. Just transfer funds to your Vault for better budget control, enhanced security, and convenient access without the need for a bank account, and the convenience of being accepted for both in-store and online purchases.

13. How can I add funds to my Vault?

You can fund your Vault from any local bank by adding your card's IBAN as a beneficiary. Once the transfer is complete, the amount will be reflected in your card balance.

14. How can I add my card to a Digital Wallet?

You can add your card to a digital wallet by choosing 'Add to Wallet' option in the 'Cards' section and following the steps.

15. How long do payments and transfers take?

Payments and bank transfers are usually processed instantly, but they may take 1-2 business days depending on the service provider, bank, and country.

16. Why do some transactions show a status of 'Processing'?

When you make a payment, the transfer of funds may not be immediate. Once the merchant processes the transaction, it will appear in your transaction history with the updated status.

17. Can I download my account statement from the app?

Yes. You can not only download your account statements from the app, but also access card statements and view your transaction history.

18. Can I raise a service request through the app?

To raise a service request, select '**Service Request**' from the Profile menu, choose the relevant category, fill in the required details and submit. Our team will process your request promptly and may contact you if additional information is needed.

19. Can I log a dispute request if a transaction fails?

Yes, you can raise a dispute by creating a service request if a transaction fails.

20. When will I be refunded for a declined transaction?

If a transaction is declined, the principal amount will be refunded within 2 to 3 working days.