

### **RAK Insurance Online E-Payment Terms and Conditions**

This website contains material which is owned and operated by RAK Insurance and is incorporated in the Emirate of Ras Al Khaimah, United Arab Emirates, whose registered office is in Al Jezaa Street, Al Nakheel, near Double Tree Hilton Hotel, Ras Al Khaimah.

Please read these terms carefully before using the RAK Insurance Online E-Payment Facility. Using this facility on our website indicates that you accept these terms.

### **Business / Website Activities or Complete description of services**

RAK Insurance online portal facilitates;

- i. Buying insurance policies online along with online payment.
- ii. Recurring payments towards existing policies /products.

### **General Conditions**

All payments are subject to the following terms and conditions:

- When RAK Insurance receives a transaction instruction from you through the payment gateway, we will be entitled to debit the amount of payment plus any charges payable for the transaction from the account/debit or credit card you have specified. We shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the bank or the credit card agency to perform any of its obligations. We shall be under no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any transaction, by the card issuing entity/bank.
- RAK Insurance is under no obligation to bring this fact to your attention if the card supplier declines payment. You should check with your bank/credit card supplier for the transaction detail from your account.
- The data that you provide during this transaction will only be used for the purpose of recording your payment and not disclosed to any third party.
- In no event will RAK Insurance be liable for any damages whatsoever arising out of the use, inability to use, or the results of use of this site, any websites linked to this site, or the materials or information contained at any or all such sites, whether based on warranty, contract, tort or any other legal theory and whether or not advised of the possibility of such damages.
- Please note that you cannot claim any other compensation for cancelled payments.

### **Method of Payments and card type accepted**

We accept all credit cards issued by MasterCard and Visa agencies for online purchase. RAK Insurance (URL) would not collect / capture / store any credit card information pertaining to the customer via telephone / email.



### **Transaction currency - AED**

All rates and fees are displayed in AED – United Arab Emirates currency.

### **Pricing**

The premium amounts quoted on the Website are subject to change and may also vary from time to time depending on the payment method chosen.