

KEY FACTS STATEMENT (KFS) – Split pay

We kindly request you to carefully read and understand this KFS if you are considering applying for Split pay. When we use 'we', 'us' or 'our', we mean Quantix Technology Projects L.L.C.

By providing your digital acceptance by ticking the electronic checkbox, you acknowledge that you have read and understood this KFS and the Split pay features and benefits, applicable fees and interest charges.

This KFS is an informative document providing you with indicative information about interest, fees and charges of this product.

Please refer to the Terms and Conditions, the Split pay Agreement, the Privacy Policy, the Debit Authorisation Agreement and all other terms and conditions relating to Split pay communicated to you via the BOTIM mobile application (**BOTIM APP**) and specified as forming part of your "Agreement" with us in respect of the Split pay service (together, the **Agreement**).

For the latest Key Facts Statement, please refer to our website [here](#)

1. Product Information	
Product Name	<p>Split pay facility (Split pay) on your BOTIM Prepaid card (the Card) lets you convert your purchases into 4 equal monthly payments. When you use Split pay, a fixed fee (interest) is added to the purchase amount and the total is divided into 4 equal instalments that you pay every month.</p> <ul style="list-style-type: none"> • No security (collateral) required • No salary transfer required • Maximum Split pay Limit is AED 3000. Final approval of the Split pay facility and the limit is subject to our internal policies and procedures, and your credit history. • Any limit shown in the BOTIM App before you confirm activation is only an estimate for illustration. The final limit will be as per the Split pay agreement that will be shared with you.
Type of Credit	<p>The Split pay enables customers to make online, or in-store purchases, using the card and repay the utilised amount in four (4) equal monthly instalments through the BOTIM App.</p> <p>All instalment amounts that become due within the same billing period are combined into a single monthly statement, which will show one total amount due and one payment due date.</p>
Eligibility Criteria	<ul style="list-style-type: none"> • Between twenty-one (21) and sixty (60) years of age • UAE Resident/Citizen with a valid Emirates ID; minimum remaining validity of 30 days. Your KYC details must be kept up to date to continue using the Split pay facility • Customer of Botim Money Technology LLC, holding active prepaid card
Currency	AED (United Arab Emirates Dirhams)
When and How You Can Use Your Limit	<p>Upon activation of your Split pay Facility, a maximum set/ pre-determined limit will be made available to you for card transactions.</p> <p>Each utilization will be treated as a separate loan which will be reflected in your monthly Split pay statement.</p>
Split pay Limit	<p>The maximum amount of limit made available to you under the Split pay Facility and notified to you upon activation.</p> <p>You cannot use the Split pay facility beyond your approved limit. If a transaction exceeds your Split pay Limit, the transaction will be declined. A declined transaction will incur a nominal processing fee.</p>

Repayment Term	Each Split pay utilization is repayable over a fixed tenure of four (4) months
Repayment	You will be provided with a monthly statement on the statement generation date (Statement Date), which will be communicated to you through the BOTIM APP. The statement will include all eligible transactions processed under your approved Split pay limit during the relevant billing period. Each statement will set out the instalment amounts due for that billing cycle, together with any applicable interest, fees, or charges. The total amount shown as due in the statement must be paid on or before the payment due date (Repayment Due Date) specified in the statement.
Monthly EMI	Repayments of each Split pay Loans are made in four (4) equal monthly instalments (EMIs). The applicable repayment amounts and due dates will be reflected in your monthly statement generated under the Instalment Card Facility. Each EMI will comprise of principal repayment and applicable interest, calculated on reducing balance method.
Repayment Due Date	The repayment due date for each statement will be determined by the system at the time of card activation and will be communicated to you through the App.
Total Repayment Amount	The total amount payable by you will comprise: <ul style="list-style-type: none"> • The total principal amount utilised under the Split pay Card Facility • Applicable interest charges • Any applicable fees, charges, or taxes, as disclosed in this KFS
Direct Debit	To help you avoid missing a payment, repayments under the Split pay Facility may be handled automatically through an authorised payment method (your Botim wallet or debit card). The amount due as shown in your statement will be automatically deducted on the payment due date, unless you choose to make a manual payment before that date. If you make a manual payment before the payment due date, the automatic payment will be adjusted accordingly. <ul style="list-style-type: none"> • Where the manual payment is less than the amount due, the remaining balance will be automatically collected on the payment due date. • Where the manual payment covers the full amount due, no automatic debit will be made for that statement.
Usage	We reserve the right to decline transactions, restrict and/or block your limit for reasons, including but not limited to: if we believe there is a suspicious transaction or the Card is compromised, if we believe you are no longer a UAE resident, payments are not up to date, or incorrect information has been provided by the customer. If the card is cancelled, or if you have missed or delayed payments, then the limit may be blocked.

2. Interest and Fees	
Interest (inclusive of VAT)	Interest is calculated as a fixed rate applied to the transaction amount. Fixed Monthly Interest Rate 6.33% Interest is calculated on the basis of a 365-day calendar year and accrues daily from the day you utilise your limit.
Annualised Percentage Rate (APR) - Indicative	Indicative APR is between ~75%-120% per annum. APR (or Annualised Percentage Rate) is a reference rate, which includes applicable Interest as well as other fees and charges applicable to the Split pay expressed as an annualised rate. APR helps you compare the cost of different credit products. For Split pay, the instalment period is less than 12 months, so the APR shown may appear higher than the actual cost you pay over the 4-month instalment period.
Late Payment Fee (inclusive of VAT)	If you didn't pay your previous statement in full, you will be required to pay a late payment fee. 9% of your outstanding principle in the statement or AED 200, whichever is lower, will be charged per statement that is not paid by the payment due date

Grace Period	None. There is no grace period for repayment. The outstanding balance shown in your statement must be paid on or before the payment due date specified in your monthly statement.
Early Settlement Fee (inclusive of VAT)	There is no early settlement fee charges if you repay your Split pay before the scheduled end date.
For the full and latest fees and charges, please visit the BOTIM App.	

3. Representative Example for EMI

<i>Example</i>	
Transaction Amount	AED 1,000
Interest rate (Fixed rate for 4 month tenure)	25.33% (6.33% per month)
Number of Instalments	4
Instalment Start Date (Transaction Posted Date)	14-Jan-26
Next Statement Due Date	07-Feb-26
Due Date Window (in Calendar Days)	8
First Monthly Repayment Date	15-Feb-26
Instalment End Date (Payment Due Date)	15-May-26
Days	122
Total Interest over the term	AED 250.68
Total repayment	AED 1,250.68
Monthly Equated Instalment (EMI)	AED 312.67
(The figures are examples for guidance and illustration purposes only.)	

Cooling Off Period and Waiver of Cooling Off Period in respect of the Split pay Facility	A 5 Business Day Cooling-Off Period applies when you activate the Split pay Facility. If you choose not to waive your 5 Business Day Cooling Off Period, we only activate your Split pay Facility after the Cooling-Off Period ends. You may choose to cancel your activation anytime within the window.
Cancellation of Limit	You may choose to cancel your Split pay Facility limit any time by contacting us at customerservice@botim.me or call 6005 26846. No cancellation fees are applicable. All outstanding balances, liabilities, fees and charges that have accrued will need to be paid. This includes repaying any Loans issued after the notice of cancellation was given.

4. Warnings ⚠

Consequences of missing payments	<p>If you miss or delay your payments, your account will go into arrears and late payment fees may apply.</p> <p>This may also be reported to Al Etihad Credit Bureau (AECB) and could negatively affect your credit score, which may limit your ability to obtain financing in the future or make borrowing more expensive.</p> <p>If payments continue to remain unpaid, we may require early repayment of the outstanding amount, start collection procedures, and take legal action through the courts to recover the outstanding debt and related costs.</p>
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Decline of Activation	We reserve the right to decline any customer Split pay activation at our sole discretion.
Credit History	Your payment history in the credit bureau on other facilities or other banks will impact your ability to be granted an approval for Split pay facility.
Income Reduction Risk	An income reduction due to change of employment or change of personal circumstances may impact your ability to repay the amounts used under the Split pay facility.
Waiver of Cooling Off Period	Please see Section 4 for the Statement in respect of the Waiver of the Cooling Off Period.
Protect Your Account	To protect yourself from unauthorized use or fraudulent activities, do not share your personal information, PIN, passwords, OTPs, or any security details with anyone, including family members, friends, or third parties. If you allow another person to access your account or share your security information, you may be responsible for any transactions made using your account.
Right to Suspend or Cancel the Facility	We reserve the right to suspend or cancel your access to your Split pay if your conduct is deemed unsatisfactory, in violation of the Central Bank of the UAE's regulations, our Terms & Conditions, or if your KYC is not updated.

5. Additional Information

- If you have any complaints or concerns about Split pay or otherwise wish to contact us, please contact us at customerservice@botim.me or call 6005 26846.
- If your BOTIM Card is lost or stolen, or if you notice any unauthorized transaction, you must report it immediately by contacting us. Prompt reporting will help us block the card and take necessary steps to protect your account.
- Our Terms & Conditions (including any associated documents) and Privacy Policy must be read and adhered to in conjunction with this Key Facts Statement.
 - <https://astratech.ae/astra-tech-terms-and-conditions/>
 - <https://astratech.ae/privacy-policy/>
- You are responsible for:
 - Keeping your communications and documents safe for future reference
 - Checking your account and transaction statements regularly and informing us if you notice any errors or unauthorized transactions
 - Keeping your contact and identification details up to date and informing us promptly if there are any changes. You may also be asked to confirm your details from time to time through secure verification methods
- You accept and authorise us to collect financial data relating to you and your financial obligations to create a credit record and credit information report. We will inform you immediately and without charge if your Split pay activation is rejected on the basis of the credit information collected.
- We do not charge interest on accrued interest. Interest is charged only on the original amount used, in line with applicable regulations.
- We reserve the right to amend, delete, or cancel any item within the Terms & Conditions and this Key Facts Statement at a later date, with a notice period of sixty (60) calendar days
- All information provided by us is intended solely to aid your informed decision-making and should not be construed as a recommendation or specific advice.

6. Acknowledgment, Consent & Declaration

I hereby irrevocably and unconditionally declare that I have read the above Key Facts Statement and clearly understand all the information and references provided herein.