

Terms and Conditions for Orange Money “Wallet Top-Up Service Using Bank Cards”

The following Terms and Conditions govern the relationship between Orange Money and the Customer for the use of Orange Money Wallet Top-Up Using a banking cards Service. By accessing or using the Service, the Customer expressly acknowledges and agrees to be bound by these Terms and Conditions. These Terms and Conditions are read alongside the general terms and conditions of the electronic wallet service. In case of any conflict between these terms and conditions and the general terms and conditions of the electronic wallet service, the latter shall prevail.

1. Definitions:

- **Service:** The process of topping up the Customer’s Orange Money Wallet balance using duly issued bank cards (debit cards, credit cards, or prepaid cards) through the designated electronic channels of this Service. The Service enables the Customer to add balance to the Wallet in a secure and efficient manner in accordance with applicable laws, regulations, and instructions.
- **Company / Service Provider:** Petra Mobile Payment Services Company, a company established under the laws of the Hashemite Kingdom of Jordan and registered in the Companies Registry under No. 1323, hereinafter referred to as the “Company”, “Service Provider”, or “Orange Money”.
- **Customer:** The natural person who opens an electronic wallet in his/her own name, and agrees to these Terms and Conditions, and is registered in the Instant Payment and Transfer System (CliQ) through the Company for the purpose of using mobile payment services.
- **Wallet:** The Orange Money Wallet, an electronic wallet service used to perform various financial transactions, including deposits, withdrawals, transfers, and payment of bills and services available through the Orange Money network.
- **Bank Card:** A card issued by a local or international bank or financial institution and is accepted on the Payment Gateway, whether issued inside or outside the Kingdom, and of any type (prepaid card, credit card, or debit card), and is used in the Service context for the purpose of topping up the Wallet balance.
- **Payment Gateway:** The electronic platform that is utilized to process electronic payment transactions of the Service subject for topping up the Wallet balance by accepting bank cards, verifying their validity, and executing transactions securely. The payment gateway acts as an intermediary between the Customer and financial institutions to ensure payment execution in accordance with applicable laws, regulations, and security standards.
- **Transaction:** Any top-up action executed by the Customer through the Service channels.

- **Personal Data:** Any data relating to the Customer that identifies him/her directly or indirectly, regardless of its source or form.
- **Sensitive Personal Data:** Personal data relating to the Customer that directly or indirectly indicates his/her financial status or includes biometric data.

2. General Provisions

- The following Terms and Conditions constitute the “Terms and Conditions for Orange Money- Wallet top-up service using bank cards” which the customer acknowledges and accepts and is abiding by using the Service.
- The Service allows the Customer to top up the Wallet balance through the Orange Money application using bank cards.
- The Service does not implicitly guarantee the acceptance of all and any cards, rather the acceptance is subject to the payment gateway acceptance conditions, and the issuing bank’s policies, and the applicable regulations.
- The Customer represents and warrants that they have the legal capacity required to execute financial transactions and use payment instruments.
- The bank card must be valid and enabled for online payments in accordance with the issuing bank’s policies.
- The Customer undertakes to provide accurate and up-to-date information and shall bear full responsibility for any consequences resulting from providing incorrect or misleading information.
- The Service Provider shall not stand liable for any delay or failure in executing a transaction resulting from:
 - Technical failures at the payment gateway or the card’s bank.
 - Internet interruption or issues related to the Customer’s device.
 - Rejection by the bank or insufficient balance/limits on the card.
- In case of any inquiries, disputes, or complaints regarding transactions executed on the Wallet, the Customer may contact the Company immediately through the toll-free numbers **0777700141** or **1441**.

3. Bank Card Usage Conditions

- The Customer undertakes not to use any stolen, unauthorized, or provide incorrect card details.
- The card must be valid and enabled for electronic payments in accordance with the issuer policies.
- The Customer acknowledges and agrees that the Company has the right to suspend and/or terminate the Service at any time, in accordance with Central Bank of Jordan instructions, after notifying the Customer through all available means and verifying receipt of the notification, without any liability on the Company.

4. Top-Up Execution Mechanism

- The Customer shall enter the required card details through the payment gateway in order to complete the top-up process. The Customer shall be solely responsible for the accuracy, completeness, and validity of all information provided, including, without limitation, the cardholder's name and card details.
- A transaction shall be considered successful only upon receiving a "Transaction Success" notification from the system/App and/or upon the actual update of the Wallet balance with the topped-up amount.
- If the transaction status appears as "Pending/Under Processing", completion of the transaction shall be subject to the procedures of the payment gateway and the bank and shall not be deemed final or binding until confirmation is received and the Wallet balance is credited.
- The Wallet to be topped up must be active and verified.

5. Fees and Usage Limits

- The Customer acknowledges that they have reviewed and in compliance to the limits and/or commissions applicable to the mobile payment transactions issued by the Service Provider and any amendments thereto, and as published on the Company's website or through any other communication channel.
- Service fees apply and the applicable fees display in detail prior to transaction confirmation.

- The cardholder shall bear any additional fees imposed by the issuing bank or card issuer (including, without limitation, currency exchange differences or international transaction fees) or by any other related party.
- Top-up limits (per transaction/daily/weekly/monthly) shall be applied in accordance with Central Bank of Jordan instructions or the Company's internal policies.
- Wallet top-up transactions via bank cards are generally executed instantly; however, in some cases, processing may take longer due to delays in banking networks or systems. The Company shall not be liable for delays caused by external systems or third-party service providers.

6. Cancellation, Refunds, and Chargebacks

- Fees shall be non-refundable once a transaction has been successfully completed.
- Neither the Customer nor the cardholder shall have the right to dispute or reverse any transaction once the top-up has been successfully completed, nor request a refund (in whole or in part), except in cases of proven technical error attributable to the Orange Money Wallet system.
- Only the Customer has the right to dispute a transaction made using this Service within 30 days from the transaction date. After the lapse of this period, the transaction shall be non-disputable.
- If a dispute is resolved in favor of the Customer, the approved amount shall be credited to the Customer's Wallet.
- The Wallet shall not be topped up via a bank card unless the payment transaction is authorized by the card issuer.
- The Customer shall be notified in the event the payment is not authorized (including, without limitation, insufficient funds).

7. Personal Data Privacy, Security, Confidentiality, and Wallet Protection

- The Customer undertakes to use legitimate bank cards and to use this Service solely for lawful purposes and not for any activity that violates Jordanian laws or international financial regulations.
- The Company reserves the right to refuse execution of any top-up transaction in accordance with its internal policies, with notification to the Customer.

- The Company has the right to suspend the Service and/or withhold any amount in the Wallet if, in its sole discretion and in accordance with its internal policies, there is suspicion of illegality, non-compliance with laws and regulations, fraud, money laundering, terrorism financing, or any breach of these Terms and Conditions, after notifying the Customer.
- Orange Money has the right to freeze inactive wallet accounts (inactive for a year or more) following dormant account policies.
- Dormant account terms and conditions—including fees—apply to the wallet account. If the wallet is classified as dormant, relevant fees will be deducted as a priority. If insufficient balance exists, fees will not be deducted.
- Orange Money is responsible for maintaining the safety and confidentiality of account holders' information following applicable privacy laws.
- The Company does not store card details (card number, expiry date, or CVV). Such data is transmitted to a licensed payment gateway for processing (and storage, if the Customer opts to save the card) in an encrypted and secure manner in accordance with international security standards and PCI-DSS requirements.
- By providing your personal data, you acknowledge that you have read and understood this consent clause and agree to the processing and use of your data in accordance with the Jordanian Personal Data Protection Law (PDPL). Your data shall be used solely for your financial transactions with the Company and shall not be shared with third parties except as required to fulfill our obligations to you or as required by law. For more information, please refer to the Privacy Policy via the link ([Orange Money Privacy policy](#)).
- You (the Customer) have the right to withdraw your consent or request access to, correction, or deletion of your personal data at any time by contacting (dpo@orange.com)
- The Customer is solely responsible for safeguarding their login credentials and ensuring all related details are up to date. Customers must not share their confidential information and acknowledge that Orange Money bears no liability for any losses, damages, or unauthorized access resulting from such sharing.
- The Customer shall be responsible for all transactions executed through his/her account or device unless a security breach beyond his/her control is proven in accordance with approved procedures.
- The Customer must immediately notify the Service Provider upon suspicion of any unauthorized transaction or loss of access credentials.
- For additional details, the Customer may review the following link: [Orange Money Financial Services](#).

8. Suspension and Amendment of Terms and Conditions

- Orange Money is committed to notifying the customer of any significant changes to this Service or its Terms and Conditions via the app notifications, text messages, or any other method it deems appropriate.
- Orange Money reserves the right to amend or terminate these Terms and Conditions at any time, with notification to the Customer. If the Customer clearly does not agree to such amendments, the Customer must stop using the Service.
- The Customer acknowledges that it is their responsibility to review and understand these Terms and Conditions as it might be updated from time to time on the Company's website and related platforms. If the Customer does not expressly agree to the amendments, they shall not be entitled to continue using the Service after being notified of such changes.
- The Company shall ensure verification of the Customer's receipt of notifications relating to any amendments or changes to these Terms and Conditions.

9. Communications

The Customer agrees to receive electronic messages and notifications from the Company relating to the Wallet and any services provided. The Customer further agrees that the Company may contact him/her via email, SMS, or the registered mobile number associated with the account. The Customer undertakes to update contact details promptly upon any change.

10. Governing Law and Jurisdiction

These terms and conditions are subject to the laws and regulations of the Hashemite Kingdom of Jordan. The courts of Amman/Palace of Justice have jurisdiction over any disputes arising from these terms or related to their interpretation. Nonetheless, Orange Money Jordan reserves the right to resort to any other court or jurisdiction.