

Terms and Conditions for Orange Money-MetLife services

The following Terms and Conditions regulate the relationship between Orange Money Jordan and customers in terms of using Orange Money Wallet as a payment method, as per the agreement with MetLife. The use of the wallet is considered an explicit and binding acceptance of these Terms and Conditions. These Terms and Conditions shall be read in conjunction with the general terms and conditions of using Orange Money Jordan Wallet. In the event of any conflict between them, the general terms and conditions shall prevail.

1. Definitions:

- **Insurance Service:** The insurance service provided by the American Life Insurance Company – MetLife, via the Orange Money Wallet app.
 - **MetLife:** The American Life Insurance Company.
 - **Company:** Petra Mobile Payment Services Company (Orange Money).
 - **Customer:** The natural person dealing with the Company (wallet owner).
 - **Pre-Authorized Payment:** Prior authorization granted to the Company to deduct any amount(s) from the wallet account.
2. The following Terms and Conditions constitute the “Terms and Conditions for Orange Money-MetLife services,” which the customer admits acknowledging and accepting. These terms shall automatically apply upon completion of the insurance application.
 3. The insurance service is provided by the American Life Insurance Company -MetLife, and Orange Money is a payment method.
 4. Eligibility Criteria:
 - The Customer must be between 18 and 55 years old.
 - The customer must be Jordanian.
 - The customer must have an active and verified Orange Money wallet.
 5. The customer will be able to pay via Orange Money wallet for insurance services, choose one of the available insurance packages, and payment plans as follows:
 - ✓ Silver package: 1 JOD/month (or equivalent quarterly/semi-annually/annually installments) – (Coverage:7,000 JOD).
 - ✓ Gold package: 2 JOD/month (or equivalent quarterly/semi-annually/annually installments) – (Coverage:15,000 JOD).
 6. By applying for the insurance service, the customer authorizes Orange Money to deduct any due amount at the time of application and/or future payments.
 7. The customer can activate/deactivate pre-authorized payment via Orange Money application.

8. The customer is not allowed to pay for more than one insurance certificate via Orange Money wallet. Customers wishing to switch packages must contact MetLife.
9. By activating pre-authorized payment for the insurance service, the due amounts will be automatically deducted at each due date without requesting manual authorization.
10. There shall be no fees and/or fines associated with the insurance service.
11. There shall be no fees and/or fines associated with the insurance pre-authorized payment.
12. The pre-authorized payment shall not be completed if the wallet's balance is insufficient to cover the installment.
13. The insurance policy shall be issued by MetLife company upon application completion, approval, and deduction of the due amounts.
14. The customer is notified when the pre-authorized payment is not processed (e.g., insufficient balance).
15. The customer can suspend payments via Orange Money wallet and pay for the MetLife insurance policy using any accepted payment method by the insurance company.
16. The wallet is used solely for insurance installment payments. Orange Money assumes no liability—direct or indirect—for claims settlement decisions, which are solely the responsibility of MetLife.
17. MetLife's terms and conditions related to this service apply as outlined in the insurance policy.
18. For help and support, please contact MetLife at:
Email: csc.jordan@metlife.com
Phone: +962 6 5930912
19. MetLife will contact the customer regarding the status of their application within a maximum of two working days.
20. The customer has the right to delete the main account (Wallet account) at any time. Closing the wallet does not affect and/or cancel the MetLife-issued insurance policy.
21. Orange Money has the right to freeze inactive wallet accounts (inactive for a year or more) following dormant account policies.
22. 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.
23. Orange Money is responsible for maintaining the safety and confidentiality of account holders' information following applicable privacy laws.
24. The wallet owner is 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.
25. Customers can review further details through the following link: ([Orange Money services](#))
26. Customers must read the full insurance certificate issued by MetLife, available on the MetLife website, and comply with any payment obligations.
27. Customers can view the full terms, conditions, and exclusions of the MetLife insurance certificate on the MetLife website.
Click [here](#) to view the full document

28. For inquiries or complaints regarding the use of Orange Money Wallet as a payment method, contact the toll-free number: 0777700141 or 1441.
29. 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.
30. 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.