

Frequently Asked Questions –

UAE Direct Debit Services for American Express Card

1. Do I setup Direct Debit for my Amex Card with my bank?

No, you will need to set up your Direct Debit instructions directly through American Express. Please complete a Direct Debit Authority Form, available on our website, and submit it to us directly. When doing so, please attach a copy of your Emirates ID and bank statement to your form.

The processing time for Direct Debit setup depends on when your application is received and when we receive approval of the same from the UAE Central Bank. American Express will process your request within 2 working days if all documentation and information provided is accurate. If approved, your Direct Debit setup will be effective from your next billing cycle.

2. Is there a fee to register for Direct Debit services?

American Express will not charge you for settling your Card Account through a Direct Debit facility with your bank. However, your bank may charge you for setting up a Direct Debit instruction. Applicable charges may vary from bank to bank.

3. Would I be informed on the status of my Direct Debit setup?

Yes, you can call our 24/7 Customers Services on the number on the back of your Card and enquire on the status of your Direct Debit setup. If your setup is approved, you will receive an SMS from us confirming that the Direct Debit instructions are now active. If your setup is rejected, you will receive a call from us.

4. Can I cancel my Direct Debit instructions? If so, then how?

You can cancel your Direct Debit instructions by completing a Direct Debit Cancellation Form, available on our website, and submit it to us directly, not through your bank. Your bank will not act upon any request to cancel Direct Debit instructions pertaining to American Express Cards.

Please note that this request will need to be sent to us at least 7 days prior to your next statement. Any cancellation request will be effective for the next statement if provided within the timeframe stated. It may take up to 7 working days to cancel the Direct Debit instructions.

5. How can I enquire on the status of Direct Debit setup?

You can call our 24/7 call center on the number on the back of your Card and enquire on the status of the Direct Debit setup. If your setup is approved, you will receive an SMS from us confirming that your Direct Debit instructions are now active. If your setup is rejected, you will receive a call from us.

6. Would there be a reference number or acknowledgement against a Direct Debit setup request?

Yes, once your Direct Debit instructions have been set up, there will be a 23-digit unique identifier which can be obtained by calling our 24/7 Customer Services.

7. How would I be protected against someone who tries to setup Direct Debit fraudulently?

It is very important that you have updated your records in your bank with your latest contact number/s and email address. When a request for setting up a Direct Debit instruction from any financial institution is logged into the Direct Debit system, your bank will notify you. If you suspect that you did not initiate a Direct Debit setup request, then we recommend that you call your bank immediately and dispute the requesting Direct Debit setup.

American Express guards against this at the time of requesting a Direct Debit setup by requiring your Emirates ID to be presented along with a copy of your bank statement and a physically signed Direct Debit Authority Form. This process will ensure that only you as the American Express Cardmember would have authorized a request for a Direct Debit arrangement.

8. What are the charges that would be levied for each Direct Debit into my account?

The only instance where a fee would apply is in the event that your Direct Debit payment fails due to insufficient funds in your bank Account. The amount of the fee depends on the American Express Card which you hold.

There may also be additional charges levied by your bank. Please refer to your bank terms and conditions.

9. How can I change my Direct Debit setup if my salary is going to be transferred to a different bank?

If you want to change your bank details, you should cancel your existing Direct Debit instructions by completing a Direct Debit Cancellation Form and submitting a new Direct Debit Authority Form with your new bank details. You may submit both forms to us at the same time.

In this event, your old Direct Debit setup will be cancelled and then a new one will be opened. The processing time for Direct Debit setup depends on when we receive confirmation on the cancellation of the old account and on the confirmation from your bank on when the Direct Debit on your new account is active. American Express will process your request within 2 working days if all documentation and information provided is accurate.

10. If I cancel my Direct Debit instructions, will I be informed?

Yes, you will receive an SMS from us that your Direct Debit has been cancelled.

11. What consumer protection is offered for payments made using Direct Debit?

The UAEDDS (UAE Direct Debit System) has been designed and implemented to ensure that customer rights are protected at all times. It is as secure as any other mode of payment being used today with the added benefits of convenience. You should submit the Direct Debit request only after understanding the terms and conditions associated with it.

12. Can I make cash payments when my account is set up on Direct Debit?

No, once your account is on Direct Debit, you need to ensure that your bank account has sufficient funds. We will not be able to stop any Direct Debit requests from being generated and sent to your bank for settlement.

13. Can I set up Direct Debit from my savings account?

Yes, Direct Debits can be set up from current or savings accounts to make American Express Card payments.

14. Can I set up Direct Debit from my USD/EURO denominated account?

Yes, Direct Debit instructions may be set up for USD/EUR (or any non AED) denominated bank account at the sole discretion of your bank. Please be advised that only AED payments will be processed using the UAEDDS (UAE Direct Debit System) until further notice. Funding an AED payment from a non AED denominated account may be subject to other levies from your bank.

15. Can I set up Direct Debit instructions from a joint account?

Yes, Direct Debits instructions can be set up from a joint account. At the time of setting up the Direct Debit, please ensure that all authorized signatories sign the Direct Debit registration as per the mandate you have set up at your bank.

16. What happens to my Direct Debit setup if get divorced and my spouse's name is listed on my Direct Debit Authority Form?

We recommend that you cancel all your Direct Debit instructions after making alternate Card payment arrangements.

17. If I setup Direct Debit instructions, what will be the amount claimed at each billing cycle: the minimum payment OR the full due balance?

If your instructions are set up for a Credit Card, then you will have the choice to settle either the minimum balance or the full due amount through Direct Debit. If you hold a Charge Card, then the full due balance will be deducted through Direct Debit.

18. If I sign up to settle my Credit Card payments through Direct Debit, when will the Direct Debit claim be made: DUE DATE or BILLING DATE?

Direct Debit payments will be made on the due date or in line with the agreed Terms and Conditions on your account and not the billing date. These Terms and Conditions are further specified on the 'Direct Debit Cardmember Agreement and Instructions.'

19. Would I be charged if my Direct Debit fails due to insufficient funds in my account?

Yes, you will be charged by American Express every time a Direct Debit request is dishonored for lack of funds in your bank account. There may be additional charges levied by your bank. Please refer to your bank terms and conditions.

20. Is there a forum where I can raise complaints related to Direct Debit?

Yes, you should contact **American Express** to raise a complaint related to Direct Debits.

If you wish to raise a dispute on a Direct Debit transaction then you should approach your bank and submit a duly completed dispute lodgement request form.

OR

The Central Bank of the UAE by registering a complaint at http://www.centralbank.ae/en/index.php?option=com_jumi&fileid=21&Itemid=59

OR

Write to Consumer Protection Unit at complaint@cbuae.gov.ae

OR

Call Consumer Protection Unit at 02- 6915290 / 02- 6915453

21. Would my account details for Direct Debit be shared or made available to 3rd party?

No, the details of your Direct Debit will not be shared with a third party (individual and/or organization) without the written consent of the Central Bank of the UAE. As deemed necessary, your banker will share the data with one or more of the Federal/State/Local government agencies, Judiciary, Law-enforcement agencies, National Credit Bureau or as required by law.

22. How are my Card details protected when they are mentioned in Direct Debit?

You will be required to provide only your Card number and not any other details. Such details are stored in an encrypted format in the UAEDDS (UAE Direct Debit System).

23. Would all service providers, lenders and bankers have access to my personal information when I setup Direct Debit?

No, service providers, lenders, bankers shall have access ONLY to the details that you will provide in the Direct Debit authority form for the specific Direct Debit authority that has been requested to be setup.

24. Will I be allowed time to fund my account if there is a shortfall & a Direct Debit is expected?

You should always ensure sufficient funds are available in your account to honour Direct Debit commitments. If there is more than one Direct Debit on your account, the Direct Debit Requests will be processed on a first-in first-out basis. This will result in one or more Direct Debit Requests being dishonoured if there are insufficient funds in your account to meet all payments. The Direct Debit will be returned without referral by your bank in case of insufficient funds.

25. Will there be Direct Debit on Fridays? What if I am not able to fund my account due to a public holiday(s)?

Direct Debit instructions will not be executed on Fridays and other declared Banking Holidays. If the due date for a payment is during the holidays, then the payment will be due any time within 7 days immediately following the holidays or in line with the agreed Terms and Conditions on your account. You should always ensure sufficient funds are available in your account to honour Direct Debit commitments. If there is more than one Direct Debit on your account, the Direct Debit Requests will be processed on a first-in first-out basis. This will result in one or more Direct Debit Requests being dishonoured if there are insufficient funds in your account to meet all payments.

26. Will my bank inform me prior to returning a Direct Debit to my account in case of insufficient funds?

No, you should always ensure sufficient funds are available in your account to honour Direct Debit commitments. The Direct Debit will be returned without referral by your bank in case of insufficient funds.

27. How will my Direct Debit requests and settlements be handled if my Card is denominated in USD?

The Direct Debit System in the UAE operates in UAE Dirhams only. As such all Direct Debit requests are presented to your bank and settled in UAE Dirhams.

Accordingly, in line with your Direct Debit mandate, the balance due on your USD denominated Card is converted into AED based on our rates and sent to your paying bank for collection of funds. Credit to your account is processed in USD upon receipt of the funds.

28. Who should I contact if I have further questions on Direct Debit?

You can visit our front offices or call our 24/7 call center on the number located at the back of your Card for any enquiry related to Direct Debit.

29. How can I change the amount of my Direct Debit?

To amend the deduction amount specified on your Direct Debit instructions, please send us an official email requesting the same and allow up to 7 days for your request to be processed.

30. I have several Cards with American Express; can I complete one Direct Debit Authority form for all my Cards?

No, you have to complete a separate Direct Debit Authority Form for each basic card account.