

# Frequently asked questions

## PAYMENT

### Which payment methods does Spotii accepts?

We accept all major debit and credit cards. At this time, prepaid cards are not accepted.

### What happens if I am in financial hardships and can't make a payment?

If you do find yourself in financial hardship, please reach out to our support team at +971 4 275 3550 where you can discuss the options you have.

### Can I pay before the due date?

Yes! You can pay any time before the due date at no additional cost. Prepaying improves your payment history with us and could lead to higher spending limits.

## REPAYMENT

### Is there a late fee if I don't repay on time?

If you miss an instalment after 24 hours of the due time, a nominal fee of AED 20 would apply for each delayed payment, with a maximum of two late fees per order. The total late fee is capped at 25% of the total order price or AED 40, whichever is lower. Late fees, if applicable, are always charged with the instalment, instead of as a separate transaction.

### Will you send me reminders before collecting the instalment?

Yes! We will send you a friendly email reminder 24 hours before we collect any instalment. In addition, our email contains an easy link to change the payment method if you need to do so.

### What happens if the automatic payment fails?

In case the automatic payment fails, we will notify you by email and you will have 24 hours to add a valid payment method. After which, late fee charges will be applied.

## REFUND

### How do refund works?

A refund is initiated by the merchant after which, it will automatically come through us within 7-10 business days.

### What if I want to return part of my order?

If you are unhappy with your purchase and want a refund, please contact the merchant from whom you purchased the item directly. After the merchant processes the refund, the refund amount will show up in your account within 7-10 business days and your balance with Spotii will be updated. Don't worry, when the refund is successfully processed, the entire payment will be returned to your original payment source.