

Terms & Conditions

Ooredoo Mobile Money and Mobile Number Portability Services

1. General

- 1.1 These terms and conditions will form an agreement (the "Agreement") between you ("you"), the customer, and us, Ooredoo Maldives ("Ooredoo", "us" or "we"), upon successful completion of your registration as a Wallet Account Holder. This Agreement shall be read with Ooredoo's General Terms and Conditions which may be found on our website at www.ooredoo.mv/about/terms (the "Website"), and applies to your use of the Ooredoo Mobile Money service as described below. Please read this Agreement carefully.

2. Definitions

- **"Airtime"** means the balance on your SIM card for use with other Ooredoo products and services.
 - **"Available Balance"** means the amount of E-money in your Wallet Account at any time.
 - **"Call Centre"** means the Ooredoo call centre that can be contacted by phone at 929 or at +960 9613929. The Call Centre will be open 24 hours a day seven days a week and 365 days a year.
 - **"Commercially Reasonable Efforts"** means the carrying out of obligations or tasks by a party in a sustained manner using good faith commercially reasonable and diligent efforts, which efforts shall be consistent with the exercise of prudent business judgment.
 - **"E-money"** means money in any particular currency recorded electronically in the Wallet Management System that has the same value as cash in the designated currency.
 - **"Equipment"** means your mobile phone and SIM card used to effect transactions on OMM.
 - **"Force Majeure"** includes without limitation acts of God, default or failure of a third party, natural causes (such as severe weather, storms, hurricanes, typhoons, tsunamis, earthquakes, lightning, floods, widespread fires or any other natural disaster), epidemics of infectious diseases, war (whether declared or not), riots, industrial action, civil unrest, acts of terrorism, rebellion, revolution, insurrection, military or usurped power or confiscation, blockage, embargo, labour dispute, strike, lockout or interruption or failure of electricity, equipment failure including your Equipment or the equipment of any third party, computer or software malfunction, interruption or disruption of our Network or the networks of other service providers, nationalization, governmental action or any act or decision made by a court of competent jurisdiction.
 - **"Ooredoo Prepaid"** means a Ooredoo prepaid product offered to customers.
 - **"mPIN"** means your six digit personal identification number used to log on to the Service.
 - **"Network"** means the mobile telecommunications network operated by us in Maldives.
 - **"Permitted Destination"** means any country to which you may send money using the Service - these countries are listed on our Website at www.Ooredoo.mv or are available from any Ooredoo Outlet.
 - **"Maldives"** means the Republic of Maldives.
 - **"MMA"** means the Maldives Monetary Authority.
 - **"Maldivian Rufiyaa"** "MVR" means lawful currency of Maldives.
 - **"OMM" or the "Service"** means the service we provide to you through which you may carry out Transactions as described in this Agreement.
 - **"MIB"** means Maldives Islamic Bank.
 - **"Ooredoo Agent"** means a retail outlet, store, authorized individual or other location where you can sign up for the Service as listed on the Website.
 - **"Ooredoo Merchants"** means any location that accepts E-money as payment for goods and services as listed on the Website.
 - **"Ooredoo Outlet"** means a retail Outlet, store or other location listed on our Website where you can load E-money into your Wallet Account or withdraw E-money from your Wallet Account in Maldivian Rufiyaa.
 - **"SIM card"** means a secured subscriber identity module card that enables a Wallet Account Holder to access the Service and other services provided by Ooredoo.
 - **"SMS"** means short message service or text message sent to your phone.
 - **"Transactions"** has the meaning set forth in Clause 5.
 - **"Transaction Limits"** means the limits in Maldivian Rufiyaa applicable to transactions that you can carry out using the Service, in each day or each month that are set forth on the Website at www.ooredoo.mv, or are available from any Ooredoo Outlet.
 - **"Transfer Instructions"** means instructions using the Service to carry out Transactions using your Equipment.
 - **"Wallet Account"** means your account maintained by Ooredoo which records the amount of E-money you have.
 - **"Wallet Account Holder"** means the holder of the mobile money Wallet Account.
 - **"Wallet Account Holder Information"** means any information associated with the mobile money Wallet Account Holder relating to its use of the System.
 - **"Wallet Management System"** or the "System" means the OMM ecosystem operated by Ooredoo in which all Wallet Account balances and transactions of Wallet Account Holders are recorded.
3. **Commencement Date**
- 3.1 The Service will begin from the date of approval of your registration and remain effective, unless terminated in accordance with this Agreement.
4. **Minimum Age Requirement**
- 4.1 By subscribing to the Service you confirm that you are at least 18 years old.
5. **The Service**
- 5.1 You may use the Service to carry out the following transactions ("Transactions") using your Equipment:
- (a) Send E-money to another customer's OMM account in Maldives and or None OMM customers over the counter via authorised channel.
 - (b) Send E-money to a bank account in Maldives.
 - (c) Remit E-money to any person at a Permitted Destination.
 - (d) Purchase Airtime and other Ooredoo services using E-money.
 - (e) Make cash deposits and withdrawals from any Ooredoo Outlet or Authorized agent.
 - (f) Purchase goods and services from Ooredoo Merchants.
 - (g) Load E-money into your Wallet Account direct from your bank account.
 - (h) Pay 3rd Party Bills.
 - (i) Receive your salary from your Employer in or for E-money
- 5.2 You authorize us to process your Transfer Instructions confirmed with your mPIN made at any Ooredoo Outlet or Ooredoo Merchant.
- 5.3 OMM's regulated financial services are powered by MIB. MIB is regulated by MMA.
- 5.4 MIB holds all Wallet Account balances in a special pool account in Maldives for the benefit of all Wallet Account Holders.
- 5.5 Your E-money is different from airtime – you cannot use your airtime as E-money to enter into a transaction.
- 5.6 You may use the Service while travelling outside Maldives in which case roaming charges will apply.
6. **Registration and Use of Wallet Account**
- (a) To access the Service, you must register at any Ooredoo Agent by filling in an application form and opening OMM account by presenting a valid Maldivian identity card or Valid Passport and Work Permit for None Maldivian Citizens. We may refuse your application for any reason. Auto-registration and self-registration may be permitted with a predefined rules and conditions.
 - (b) Upon registration, you will enter a six digit combination as your mPIN. Please take all necessary security measures to protect your mPIN and do not use your phone number or date of birth as your mPIN. Please change your mPIN frequently. You will be responsible for its security by keeping the mPIN confidential at all times. We recommend you commit it to memory.
 - (c) If access to the Service is made by any third party by use of your mPIN with or without your authorisation, we shall consider that the Service has been accessed properly and the transaction conducted is valid.
 - (d) If a wrong mPIN is entered more than three times, the Wallet Account of that Wallet Account Holder will be automatically suspended temporarily. Should you wish to reactivate the Service, you should contact the Call Centre.
 - (e) Once your application has been accepted and you have successfully registered, you may use the Wallet Account as follows:
 - (i) To buy E-money from any Ooredoo Outlet.
 - (ii) E-money may be sent to your Wallet Account by your employer or any other person.

- (iii) You may transfer E-money to your Wallet Account by sending funds from your bank account.
 - (iv) With an Available Balance you may carry out Transactions.
 - (v) A Transaction will not take place if you have insufficient E-money in your Wallet Account to cover the amount of E-money you want to send and related charges. We will notify you by SMS that the transaction will not take place in such circumstances.
 - (vi) A Transaction that exceeds the Transaction Limits will not take place.
 - (vii) We carry out identity and security checks when we receive your Transfer Instructions and may refuse any transaction if we are not satisfied with the results of our checks.
 - (viii) We will confirm all successful Transactions sent or received by sending you an SMS with your new Wallet Account balance with a special number – these numbers are used to identify all transactions carried out in your Wallet Account.
7. **Undertakings**
- 7.1 You undertake to us as follows:
- (a) The information provided to us for the purpose of registration for the Service is true and correct.
 - (b) You will provide any additional information that we may request from time to time relating to your registration, failing which we may suspend or terminate the Service.
 - (c) The information provided by you may be held on a database and we may use, store, analyse and transfer or exchange such information with all such persons as may be considered necessary by us without reference to you; you agree that your information may be treated in such manner by us. You agree to opt-in for Ooredoo and partner related marketing and advertising. You may opt-out of this feature at any time – see www.Ooredoo.mv
 - (d) You will comply with this Agreement.
 - (e) You will comply with all applicable laws, statutes, rules, regulations, notices, instructions or directives of the relevant authorities or any notices, instructions, directives or guidelines given by us in connection with the Service by publication on the Website or through the media.
 - (f) You have not fraudulently registered with us for use of the Service. If we discover that you are impersonating another customer, whether an individual or another legal entity, you shall be responsible for any liability that may arise as a result of such fraudulent activity. Abusing the Service may result in its immediate termination or suspension and we shall notify the relevant authorities promptly of such abuse.
 - (g) You shall not use the Service for any illegal activity under applicable laws.
 - (h) You will comply with the Transaction Limits applicable to any Transaction from time to time.
 - (i) All records of Transactions relating to your mPIN will be binding on you and act as conclusive evidence of your registration for the Service.
 - (j) You shall be responsible for all your Transactions. Ooredoo shall provide you with online or paper statements of your Wallet Account on request by you to the Call Centre.
 - (k) The use of the Service is subject to such other terms, conditions, rules and regulations as specified by MMA or any other regulatory or governmental authority from time to time.
 - (l) Subject to Clause 7(i) below, the Service is not transferable or assignable to any third party. We shall not be liable for any costs, loss or damage (whether direct or indirect), or for loss of revenue, loss of profits or any consequential loss as a result of your transferring or assigning the Service to any third party.
 - (m) The Wallet Account cannot be pledged or used in any manner by you as any form of security in favor of any third party for any purpose. We shall not be liable for any costs, loss or damage (whether direct or indirect), or for loss of revenue, loss of profits or any consequential loss as a result of your using the Service as a form of security.
 - (n) You will be responsible for checking and verifying all Transactions including, without limitation, the amount and recipient information. We shall not be obliged to reverse a wrongful error as a result of your error or mistake.
 - (o) You will immediately notify Ooredoo upon receipt of incomplete and inaccurate data or information or any data which is not intended for you. You shall delete such data or information from your Equipment.
 - (p) You will use your Wallet Account only for personal use and not for any commercial business, whether directly or indirectly. If we determine that you have violated this undertaking, we will close your account(s) in accordance with the instructions of MMA and the Ministry of Economic Development.
 - (q) You are the only person entitled to E-money in the Wallet Account.
8. **Exchange Rate, Interest**
- (a) The remittance of money outside Maldives to a beneficiary's account will be subject to the prevailing exchange rate as determined by us.
 - (b) We will not pay interest on any E-money held in your Wallet Account.
9. **Disclaimers**
- (a) The Service is provided on an "as is" basis without any representations of any kind, whether express or implied as permitted by law. Your use of the Service is at your own risk.
 - (b) We will use Commercially Reasonable Efforts to ensure that the Service is secure and cannot be accessed by unauthorized third parties.
 - (c) We shall not be liable or responsible to you or to any third parties for any losses, damages, costs or expenses suffered by such person(s) arising out of or in connection with the rejection of your application or its non-acceptance or use, withdrawal, restriction, cancellation or termination of the Service resulting from or in consequence of any act or omission by us, except in the case of our wilful default or gross negligence.
 - (d) We shall not be responsible for any Transactions carried out by you through the Service. We will use our Commercially Reasonable Efforts to assist you with any error or mistake made in effecting any Transaction. However any dispute between you and the transacting party must be resolved by you and such party.
 - (e) We shall not be liable for acting on a confirmation sent by you together with your mPIN. Such confirmation shall be deemed irrevocable and binding on you upon receipt by us, not with standing any error, fraud, forgery, negligence, lack of clarity or misunderstanding in respect of the terms of such confirmation.
 - (f) Apart from liability that we cannot exclude by law, we will not be liable for any losses you suffer as a result of using the Service, including losses arising from (i) a mistake you have made in your transfer instructions, (ii) any fraud committed by another OMM customer or third party, unless caused by us, and (iii) our inability to provide the Service due to Force Majeure or other events beyond our reasonable control.
10. **Validity and Access to Information**
- 10.1 We shall make available online information with respect to Transactions carried out by you. This information may be accessed through our Website at www.ooredoo.mv you may also request such information in writing from us from time to time by calling the Call Centre. Information relating to your use of the Service, your name and other personal information may be made available to MIB, MMA, other partners, other regulatory or governmental agencies or other third parties to enable us to open or manage your Wallet Account or to prevent or detect crime. You agree to the use of your personal information by us in this manner.
11. **Disputes**
- (a) Any disputes regarding billing or any Transaction(s) conducted using the Service must be notified to the Call Centre within two (2) months from the date of such transaction(s). You shall furnish us with all necessary supporting documents. If we do not receive written notice within two (2) months, you are deemed to have agreed that the bills and Transactions are accurate and you will have to pay the amount as billed for using the Service. If there is a dispute regarding the amount in any bill, you will promptly pay any outstanding amount which is not in dispute. If the dispute is resolved in our favour, you will pay the disputed amount immediately, plus interest on any late payment, any legal costs and collection expenses incurred by us.
 - (b) You agree and consent to the disclosure and release by us of any information in our possession relating to you, particulars of transaction(s) or any designated account relating to the Transaction(s) for the purpose of investigating any claim or dispute arising out of or in connection with the Transaction(s) relating to the Service. Your consent shall survive the termination of the Service.
 - (c) You agree that in the event of a dispute or claim of any nature arising in respect of any transaction, the records of the transaction(s) available from us will be used as a reference and shall be the sole basis for settling such dispute or claim.
 - (d) All disputes arising under this Agreement will be settled by us within seven days with your cooperation.
12. **Fees and Charges**
- (a) You will pay prevailing fees and charges relating to Transactions carried out using the

- Service. The applicable fees and charges shall be based on our prevailing rates as set forth on the Website at www.Ooredoo.mv, will be available from any Ooredoo Outlet or published from time to time in the media. We will notify you of any applicable rates, charges and fees and changes in our charges and rates prior introducing such fees and charges.
- (b) Charges will be automatically deducted from your Wallet Account at the time any Transactions are carried out.
 - (c) You can see recent activity in your Wallet Account by requesting this information from the Call Centre or any Ooredoo Outlet or via USSD/App.
13. **Fraudulent Use or Lost or Stolen Equipment**
- (a) You will not tamper or allow anyone to tamper with your Equipment or the Service.
 - (b) You must immediately notify the Call Centre and report to the Police any loss, fraud, suspected fraud, dishonest use or theft of your Equipment or illegal use of your Wallet Account. You will be liable for all charges incurred in relation to the lost or stolen Equipment or fraudulent use of the Service until we receive notification from you or disconnection of the Service.
 - (c) Notwithstanding the above, we may reject payment in respect of any Transaction if the Service is suspected to have been fraudulently used or tampered with.
 - (d) Ooredoo may enforce a change in your mPIN, if checks that we carry out to determine your identity or account registration at any time suggest your Wallet Account has been compromised. We shall not be liable for any loss or damage suffered, if any, by you as a result of any of the circumstances described in this Clause 13.
14. **Termination and Suspension**
- (a) We may immediately terminate, suspend or impose conditions or restrictions on you in respect of the use of the Service or change the procedures or mode of operation of the Service without giving any reason or notice.
 - (b) You may request us to end this Agreement or terminate the Service by contacting the Call Centre at any time. The Service will be assumed to be terminated on receipt of your notification to us.
 - (c) Notwithstanding Clause 14(a), we reserve the right at any time, to immediately suspend or terminate your use of the Service for any reason, including but not limited to, the following circumstances:
 - (i) If in our opinion, you have indulged in any dishonest, fraudulent, illegal or criminal conduct or misrepresentation relating to the Service.
 - (ii) You are in breach of any of the provisions of this Agreement or have engaged in any conduct prejudicial to us.
 - (iii) You have submitted false documents or have declared false information during your application for the Service.
 - (iv) Your SIM card is no longer operational or is cancelled.
 - (v) We cannot provide the Service to you. We will make reasonable efforts to inform you that we have terminated this Agreement.
 - (d) MMA regulations will apply to any funds left in your Wallet Account after this Agreement has ended.
 - (e) Subject to this Agreement, termination of the Service will result in automatic closure of your Wallet Account.
 - (f) Unless this Agreement is terminated for suspected illegal activity, subject to any applicable MMA regulations, you will be entitled to recover any E-money left in your Account on termination by presenting your valid identification papers at any Ooredoo Outlet.
 - (g) This Agreement may be terminated due to Force Majeure as set forth in Clause 18.
15. **Consequences of Termination or Suspension**
- (a) Upon termination of the Service, the remaining amount in the Available Balance will be refunded to you after the deduction of administration fees and charges specified by Ooredoo within one month from the date of Ooredoo's acceptance of your termination of the Service.
 - (b) Upon suspension, we may reconnect the Service subject to a reconnection fee and the payment of all outstanding amounts due to us or any other amounts as required by us for reconnection of the Service.
 - (c) The provisions of this Clause 15 are without prejudice to any of our other rights and remedies under this Agreement or applicable law.
 - (d) If you have E-money left in your Wallet Account for ten years "or as advised by MMA" following termination of this Agreement, and we have not been able to return this amount to you, we will transfer it to the relevant authorities in Maldives.
 - (e) If your Wallet Account becomes inactive due to a suspension of your SIM card, you may reactivate your Wallet Account within six months of the suspension.
 - (f) If a SIM card for any Wallet Account is inactive for a continuous period of one year, the funds held in such Wallet Account will be transferred to a sub-pool account by MIB acting on Ooredoo's instructions and you may reactivate your Wallet Account after we determine your eligibility status to use the Service, otherwise you will be entitled to retrieve the value of your E-money at any time or the funds will be disposed of in the manner set forth in Clause 15(d).
16. **Amendment of this Agreement**
- 16.1 Except as otherwise provided in this Agreement, we reserve the right to amend this Agreement. We shall give you 7 days' notice of such proposed amendment by notice on our Website or through the media. After such 7-day period, the amendments will be deemed notified and fully effective.
17. **Compliance**
- 17.1 You agree that you will comply with this Agreement and other documents provided to you in relation to the Service. We shall not be liable to you for any costs, loss or damage (whether direct or indirect), or for loss of revenue, loss of profits or any consequential loss whatsoever as a result of your using the Service or for any other reason.
18. **Force Majeure**
- 18.1 We may not be able to perform our obligations under this Agreement due to events beyond our reasonable control including Force Majeure. If Force Majeure continues for more than one (1) month, we shall be entitled to terminate this Agreement.
19. **Governing Law and Dispute Resolution**
- (a) This Agreement will be governed by and construed in accordance with the laws of Maldives. You irrevocably and unconditionally submit to the exclusive jurisdiction of the Maldivian courts for all purposes in relation to this Agreement.
 - (b) This Agreement will be translated into Dhivehi. In the event of any inconsistency between the English and the Dhivehi versions, the English version shall prevail over the Dhivehi version.
20. **Severability**
- 20.1 If any of the provisions of this Agreement is deemed to be invalid, illegal or unenforceable under any applicable law, the legality and enforceability of the remaining provisions of this Agreement shall not be affected or impaired in any way and such invalid, illegal or unenforceable provision shall be deemed deleted.
21. **Miscellaneous**
- (a) You can contact us at any time by calling the Call Centre or you may visit the Website for additional information relating to the Service.
 - (b) We may contact you by text or call during any reasonable day or hour.
 - (c) You agree that we can process instructions given to us by you by phone without written confirmation. In such case we will carry out security and identity checks by asking you certain questions. You agree if these questions are answered correctly we may change the Wallet Account or give out your Wallet Account Holder information.
 - (d) We may monitor and record how you use the Service for our internal purposes and for preventing and detecting crime.
22. **Location of Customer Records**
- 22.1 Customer records relating to the Wallet Management System and our transactional platform will be held in a Secured Data centre.
23. **MNP Specific Terms & Conditions**
- 23.1 In addition to the above conditions that are applicable for Mobile Number Portability Services (MNP), the following specific conditions shall apply to MNP specifically:
- (a) The mobile number should be registered on the name of the Customer who initiates the request. Where the Customer is unable to visit an Ooredoo Outlet, the Customer's chosen representative shall a consent letter of the Customer, and a copy of the Customer's ID Card.
 - (b) You must continue to remain on Ooredoo network provider for a minimum period of 90 (ninety) days from the date of acceptable of the request.
 - (c) Customer should clear all pending payments on the Mobile Number.
 - (d) Ooredoo shall charge a Porting Fee from the Customer. This fee is non-refundable.
 - (e) Number shall be "Active" at the time a request for Porting is made.
 - (f) Number shall NOT be under 'voluntary suspension' / 'dunning' / 'barring' / 'suspend' / 'disabled' at the time of Porting