

Emiri Decision No. (13) of 2021

Regarding Payment Method Commissions in the Government of Ajman

We, Ammar bin Humaid Al Nuaimi, Crown Prince of the Emirate of Ajman

- After reviewing the Financial Law of the Government of Ajman issued by Emiri Decree No. (11) of 2011, and its executive regulations,
- And on Emiri Decree No. (15) of 2012 concerning the Department of Finance in Ajman, and its amendments,
- And on Emiri Decree No. (2) of 2018 concerning the Legislation Committee in the Emirate of Ajman,
- And on Emiri Decree No. (1) of 2019 concerning fees, taxes, and fines in the Emirate of Ajman, and based on the approval of the Legislation Committee,

Have issued the following Decision:

Article (1)

Definitions

The following words and phrases, wherever they appear in this Decision, shall have the meanings assigned to each of them, unless the context requires otherwise:

The State: The United Arab Emirates.

The Emirate: The Emirate of Ajman.

Department of Finance: The Department of Finance in Ajman.

The Chairman: The Chairman of the Department of Finance.

The Departments: The government entities whose budget is included within the annual general budget of the Emirate's government.

The Independent Entities: The entities affiliated with the Emirate's government that have an independent budget and enjoy legal personality, financial, and administrative independence, in accordance with the legislation establishing them, including the free zones in the Emirate.

Financial Dues: Taxes, fees, fines, prices, and tariffs.

Commission: The collection commission charged by the service provider in accordance with the terms of the agreement concluded between it and the Department of Finance.

Ajman Wallet (AJMAN WALLET): The virtual wallet of the Emirate's government, which facilitates payment transactions. It is a secure electronic system or application that includes all user account data and organizes all financial transactions, including charging and paying through various means.

Service Centers: Service centers belonging to the Departments and Independent Entities.

Service Provider Centers: Service centers not affiliated with the Departments and Independent Entities.

Payment Methods: The means through which financial dues are paid to the Departments and Independent Entities, including credit cards, Ajman Wallet (AJMAN WALLET), direct debit from a bank account, e-Dirham, bank transfers, checks, cash payments, and any other approved means.

Digital Channels: Digital service delivery channels, including websites, smart applications, self-service kiosks, and ATMs.

Article (2)

Payment Method Commissions

a. Departments and Independent Entities shall collect the commissions specified for each of the following payment methods when used by customers:

Payment Methods	Payment Channel	
	Service Centers (Commission)	Digital Channels (Commission)
1. Credit Card	1% of the transaction value in AED	Free
2. Ajman Wallet (AJMAN WALLET)	Free	Free
3. Direct Debit from Bank Account	Not Applicable	Free
4. e-Dirham Card	3 AED	3 AED

The commissions mentioned in the table above are inclusive of Value Added Tax.

b. The commissions shall be transferred to the Departments and Independent Entities, with the exception of the e-Dirham commission, which shall be transferred to the concerned entity.

c. Departments and Independent Entities shall be responsible for paying the credit card commission fees to the card-issuing bank for its use by customers for payment.

d. Departments and Independent Entities may collect financial dues through bank transfers, checks, or cash without charging any commission, after obtaining approval from the Department of Finance.

Article (3)

Other Payment Methods

In the event that collection is made through payment methods other than those specified in Article (2) of this Decision, the commissions shall be collected as determined by a decision from the Chairman.

Article (4)

Bearing of Payment Method Commissions in Independent Entities

Independent Entities may bear the payment method commissions stipulated in Articles (2) and (3) of this Decision on behalf of the customer, provided that the higher authority of the independent entity approves bearing such commission.

Article (5)

Repeals

Any text or provision contained in any other decision that contradicts the provisions of this Decision is hereby repealed.

Article (6)

Entry into Force and Publication

This Decision shall come into force as of 15/08/2021, and shall be published in the Official Gazette.

Issued by us on this day, Thursday, the 19th of Dhul-Hijjah 1442 AH, corresponding to the 29th of July 2021 AD.

Ammar bin Humaid Al Nuaimi

Crown Prince of the Emirate of Ajman