

# Special cards for special customers

'Un-bankable' workers smile all the way to the ATM for their monthly pay cheque

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- Published: 00:00 December 30, 2010



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Dubai: Rana Bandur had never used an ATM before he landed in the UAE.

However, today Bandur draws his monthly salary from a special debit card.

The 32-year-old electrician from Nepal, who earns Dh700 a month working on the 107-floor Princess Tower at the Dubai Marina, is one of the hundreds of thousands of "un-bankable" workers drawing their monthly pay from C3 debit cards.

His employer, a manpower firm based in Kathmandu working with a Japanese contractor, provides free accommodation and food for workers at their Dubai "labour camp" in Al Quoz, but because of his low pay, Bandur belonged to a segment banks didn't want to deal with.

## Wage protection system

It was precisely to help people like Bandur that these special debit cards were introduced under the pioneering Wage Protection System (WPS) which was officially launched jointly by the Ministry of Labour and the Central Bank of the UAE in May 2009, to ensure timely payment of salaries of over four million workers in the country.

Compliance rate has been high as companies violating rules face a ban on transactions as well as court action.

But it hasn't always been easy for people like Bandur who were having their first experience with an ATM card. "I did not trust the cash machine at first," said the father of three from Dang, near Nepal's southern city of Tulsipur. "But I think that as long you remember your pin number, and your salary is paid on time... no problems."

C3 Cards, the first agent to go live on WPS, has assembled a call centre in Dubai with staff who speak seven languages — Arabic, Hindi, Urdu, Malayalam, Vietnamese, Tagalog and Chinese — to help the workers use the card.

The numbers tell the story. While only 28,000 labourers used C3 cards when it went live under WPS in September 2009, the numbers have since swollen to 150,000 by end-2009 and 300,000 by end-November this year.

Anas Zaidan, general manager of C3 Cards, said: "These so-called 'un-bankable' people, they are our VIP customers, so we have to treat them with utmost respect."

### **Proud moment**

Zaidan added: "As the first authorised agent to have registered and gone live with WPS, we feel proud of the fact that the programme has been recognised so quickly and wish to congratulate the Ministry of Labour on their prestigious win (WPS recently won one of 14 prestigious Shaikh Khalifa Government Excellence Awards)."

While using an ATM to withdraw salaries is great, it is not a cure for all the ills that these workers face. Bandur's compatriot, Tilak Puspa, 21, who earns a basic pay of Dh450 (Dh950, after overtime of four hours daily), has been facing hard times due to his salary being delayed. He claimed to have received his first salary on July 31, 2010 - three months after he started working at a chocolate factory. "We complain (about the practice of withholding salary), but they won't listen. What can we do?" he asked.

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