

## ARB Retail Banking Services General Agreement

### Recitals:

Whereas the Customer is desirous to utilize banking services. And whereas the Bank provides such services subject to this General Agreement (Agreement) and to the terms and conditions of each specific service agreement, therefore the two parties being in their full legal capacities have mutually agreed as to the following terms and conditions:

1. The above stated Recitals, the filled and signed form of application by the Customer to subscribe to the Banking Service and the specific service agreement and annexes thereof, shall form and constitute an integral part of the terms and conditions of this Agreement .

### 2. Accepting the Agreement

1. The Customer declares its awareness of ARB Retail Internet Banking Privacy Policy and ARB Online Security Overview and the Smart Devices Applications (

<http://arb.sa/2CgKzft>

) and hereby acknowledges that they constitute an integral and inseparable part of this Agreement.

2. The Customer acknowledges that he undertakes full responsibility for reading and understanding terms and conditions of contracts or other services he fills in and remit to the Bank online and that they constitute an integral and inseparable part of the Agreement.

3. The Customer acknowledges that by using any of the Online Banking services available to him or authorizing others to use them, he/she agrees to be bound by the terms and conditions of this Agreement.

### 3. Definitions:

**Bank:** Means Al Rajhi Bank the provider of Banking Service.

**Customer:** Means the customer or his authorized agent who has an account or transaction with the bank and has accepted the terms and conditions mentioned herein to access Banking Services.

**Acceptance:** means online acceptance by the Customer, of terms and conditions of this Agreement and of the online services, signified by pressing the Acceptance button shown on the relevant web page or offline manual signature of the document(s) containing all or any of the said terms and conditions.

**Agreement :** Means ARB Retail Banking Services General Agreement , this Agreement.

**User :** Means an individual who has been permitted by the customer to access account in any manner and for any purpose available through online or branch level banking services.

**Al-Rajhi Online Banking Services:** Means, the online banking services which the customer choose to subscribe to or access and use through the user name , password , One Timer Password (OTP) or any other additional or alternative methods for verification of user identity introduced by the Bank..

**Force Majeure ;**Means any event or occurrence not caused by a Party which render the performance of rights and obligations under this Agreement or subscribed services agreements wholly or partially impossible or cumbersome including by way of example natural calamities , acts of God , failure of

electric , communication and internet networks , viral attack , government , judicial and regulatory actions and suspension , blockage or moratoria by any local or foreign government , judicial body or regulator.

**Tax :** VAT and any direct or indirect tax or fiscal imposition applicable or to be applicable any time.

4. The Bank undertakes to execute all instructions and banking transactions on the subscribed service electronically transmitted by or received from the Customer provided that the same is in compliance with the law and regulation and the Bank internal business rules and practices as the Bank shall subject to its own discretion determines.
5. The Bank shall record and enter against the account of Customer any transaction that the Customer executes electronically, the Customer undertakes to pay annual, monthly or adhoc fees specified by the Bank for use of the general service and other specific services the Customer subscribed to . The Bank may from time to time subject to its discretion amend the amounts thereof , provided the amendment is communicated to the customer or displayed on the website or other media a minimum of 5 business days in advance. The use of the service by the Customer after the imposition or amendment of fees shall be deemed an acceptance by the Customer thereof and the Customer hereby irrevocably authorizes the Bank to deduct the initial or amended fees from Customer's current account.
6. Customer agrees that the fees shall be deducted from any account of the Customer maintained with the Bank.
7. Customer acknowledges and warrants that all and every fee, commercial discount, commission and prices of all and every supply of services or goods applicable to or by reason of this Agreement or any services` agreement to which the customer is a subscriber is free from value added or any other direct or indirect tax.
8. Customer acknowledges and accepts that the supply of any service or goods and the fees , commissions and commercial discounts under this Agreement or subscribed services` agreements or by reason thereof may be subject to the value added tax or other tax and undertakes to pay such tax to the relevant authority.
9. Customer understands for the purposes of paragraph (7) above that tax and fee means any fiscal imposition payable upon supply of services or goods by reason of this Agreement or subscribed services agreements including by way of example subscribed services , commissions , commercial discounts , negotiation cashing and endorsing of negotiable instruments, operations , ,insurance , sale and purchase whether with single or multiple currencies clearance , foreign exchange customs , demurrage charges, credit, guarantee, and other supplies of services or goods.
10. Customer understands and acknowledges its obligation to settle value added and other tax in accordance with the provisions of the law and regulation and hereby holds the Bank free from any obligation , liability , charges or responsibility arising as a result of customer`s omission to duly pay applicable taxes or failure to file or settle tax returns within the timeline prescribed by the Law and regulation.
11. The Customer hereby acknowledges that all payment instructions (including bills, Government payments, transfers inside and outside the bank) will be executed only when sufficient funds are available in customer`s account as per the banks records.

12. The Customer admits its full, complete and entire responsibility regarding the use of the online service as well as its full and complete responsibility regarding his acts and omissions and those of its authorized agent in using the online services and performing the transactions as if the same are performed by it, it further admits to assume the full and complete responsibility regarding the use of the username and the password and the necessary measures for keeping them safely and not to disclose the password to anybody or employee of the Bank or to any other person or agency and it also admits its responsibility regarding the provision of the numbers of the accounts registered by it for the subscription in this service.

The Customer admits, acknowledges and accepts its responsibility to immediately block any access of the electronic services by any person whose mandate to manage or co-manage current accounts at the ARB branch is suspended, restricted or withdrawn by the Customer and that the Bank shall not be responsible for any damage or loss due to failure of the Customer to observe the provision of this clause.

13. The Customer admits that the Bank, its affiliates and its employees are not responsible for any losses, damages, financial claims or otherwise that result from the use of the password, the Customer further undertakes, to immediately inform the Bank by virtue of a confirmed letter if it comes to its knowledge that the password became known to others to enable the Bank to take the necessary actions, the Customer shall be responsible for all transactions and instructions issued by it up to 24 hours after the time the Bank has received the Customer's written notification. This is to allow for the time to enable the Bank to take the necessary steps to stop the service.

14. The Customer undertakes to fully keep and maintain the confidentiality of its accounts, information, banking transactions, financial transfers and other data and shall be responsible to the Bank, third parties, public authorities or any of them for any unlicensed or unauthorized use or imprudent disclosure and for all consequences that may result from the aforesaid whether directly or indirectly criminal or otherwise.

15. The Customer undertakes to abide by internet laws and regulations and to avoid acts or omissions that may threaten information security, infringe the rights of the Bank or others or violate laws and regulations.

16. The Customer hereby acknowledges its awareness and cognizance of all risks pertaining to the remote entry systems including the risks of breach of the Customer's confidential transactions or interception by a third party or any other security risks. The Customer further admits that the Bank is not responsible towards it or towards third parties for any damage that any of them may sustain during or by the reason of the use or purported use of the services where the cause of the said damages is attributable in full or in part to third parties or factors not within control of the Bank.

17. Customer agrees to authorize the Bank subject to the latter's own unfettered discretion to record all communications and instructions for online banking, and to use such voice recordings as evidences for contents therein in case of using the Help desk. For mutual protection the bank will at its own volition without any obligation on it so to do, record all telephonic calls that relates to the use of or include instructions for using online banking services.

18. The Bank does not provide any commitments or guarantees related to the quality, speed, performance, accuracy etc. and it does not guarantee the freedom of programs from faults or defects, the Bank undertakes to modify the adverse effects on the Customer's banking transactions that happened due to such faults or defects. The Customer admits and acknowledges that the Bank is not responsible for any loss or damage thereto related unless it commits trespass or negligence.

19. The Bank will not bear any responsibility for any failure in the program for any reason/event that is beyond its control and without any trespass or negligence on its part and shall not be

responsible for any failure in the internet , communication or electricity networks or any computer virus or other related problems.

20. (a) The bank is not responsible for the timely delivery of SMS alerts (mandatory / voluntary / automatic) or OTPs as such delivery is dependent on the telecom service provider operating inside and outside KSA.

(b) The customer hereby acknowledges and declares that, the mobile number it has provided to Al Rajhi Bank is registered in the One Time Password (OTP) and other services and that it is correct exclusively belongs to , and used by the Customer and is at all times in its possession and the bank shall transmit SMS messages , OTPs and other financial alerts on this number as and when required. The customer admits its full responsibility to keep the said number in safe custody and usage and to promptly change the mobile number in the ATM if the said number is changed, damaged or lost by whatever reason and hereby acknowledges that the Bank shall not be liable for any loss or damage arising from use of the number by a person other than the Customer, or from access by the number of accounts other than the Customer's account.

21. The Customer is obliged to possess, devices , computers and computer programs that satisfy the minimum specifications specified by the Bank or better. The Bank has the right from time to time to amend these specifications. The Bank will not bear any costs or damage that may be sustained by the Customer due to his non acquaintance with the specifications amended by the Bank. The Bank has the right to effect the modifications it considers suitable to develop and improve the service as to the design and / or the contents of the service without the need to notify the Customer and the Customer has the right to withdraw from this Agreement if such modifications are not acceptable to it.

22. The Customer acknowledges and admits its non ownership of intellectual property rights in the programs and documents of the online services. It undertakes to protect proprietary rights ,amending or otherwise tampering with the programs or other related materials and not to load or transfer the same and further undertakes to bear and assume responsibility for breach of this obligation and undertakes to compensate the Bank for any damage or loss sustained as a result thereof..

23. 1. The term of this Agreement is one Gregorian Calendar year effective the date of the Acceptance hereof and is automatically renewable for similar term or terms unless either party hereto notifies the other in writing of its intention to terminate this Agreement one month prior to the date of expiration of its original or subsequent terms .

2.. Non-electronic banking services, rights and obligations shall survive termination of electronic services unless the account is suspended or closed down under this Agreement or for any other reason

24. (a) The Bank may at any time without notice cancel this service or wholly or partly revoke the mandate given to the Customer if the Customer breaches the terms and provisions of this Agreement or any of the specific services agreements or if the Bank couldn't provide the service/s due to a cause or event beyond its control, provided that the Customer shall in both cases be refunded the sum of the fee already paid but not earned in pro rata with the remaining period of the contract.

(b) The Bank reserves the right to temporarily or indefinitely suspend all or any of the services deliverable under this agreement if it, in its sole unfettered discretion believes such a suspension is important to protect bank or customer's interests or to preempt fraud, illegality, breakdown of the banking services or for any other reason.

(c) In all instances of suspension or cancellation of electronic services described under this Agreement non-electronic banking services and the terms and conditions of this Agreement governing them shall nevertheless continue unaffected unless the Bank subject to its sole unfettered discretion decides otherwise or the account is suspended or closed down under this Agreement or for any other reason

25. The Customer shall be liable to return all and every amount deposited in its account by fraud, mistake, malfunction or other impropriety whether or not the improper deposit is blamed on the customer the bank or a third party.
26. Bank has the right to recover all or any of such amounts which is improperly credited to Customer account and to debit the account therewith . In case of overdraft of Customer's account the bank has the right to upload the Customer details for blacklisting till the recovery of the outstanding funds.
27. The Customer acknowledges that it is not allowed to use the electronic banking services for performing transactions for other Customers or individuals whether or not for free and hereby acknowledges its responsibility and liability for whatever damage they may be sustained by the Bank or any person whosoever as a result of breach of this clause.
28. The Customer authorizes the Bank to send all notices and notifications pertaining to this service or the statements of accounts and confirmations of transactions, at any of the e-mail, fax, surface mail or mobile number addresses of the Customer stated in the application . The Customer acknowledges that notification at any one of the said addresses shall exonerate the Bank and be deemed as legal notification and further undertakes to notify the Bank in case there is a change in the said address. Unless and until such a change of address is duly communicated by the Customer to the Bank , all notices, advices and notifications are considered legal , regular and duly delivered if sent to an address stated in the application. The Customer may elect the medium of e- communication and in such a case all such notifications including statements of accounts shall be communicated via the customer cyber address.
29. Documents and statements of accounts presented by or from the Bank for the transactions executed or performed through this service shall be the reference for the two parties; the Customer shall refer to the Bank in case of any fault or mistake to ensure the correctness and accuracy of the entry and data or information. All documents entries and information shall be deemed irrefutably valid if the Customer does not object in writing within 15 days from the date the information , document or entry is communicated or made available on line or otherwise.
30. Any delay or relax by the Bank in exercising any right or authority vested in it as provided for in this Agreement, shall not be considered a waiver of that right or authority and the Bank has the right to exercise the same at any time.
31. The Bank reserves the right to amend the terms and conditions of this Agreement or of any of the online services and notify the Customer of the said amendment(s) in accordance with the provision of this Agreement . Continuation by the Customer to use any of the services after being notified of such amendment shall be deemed an acceptance of the amendments by the Customer . .
32. The Customer undertakes to update its data and information maximum each three years or at any time if so requested by the Bank. The Customer likewise undertakes to renew its identification documents and present the same to the Bank in advance of the expiration of their term of validity .The services will be automatically suspended upon expiration of the maximum period for renewal or the validity of identification documents .
33. The execution, construction and interpretation of this Agreement and covered services agreements shall be made in accordance with the Saudi laws and regulations, whatever not provided for herein shall be dealt with in accordance with the Saudi laws and regulations that are not in violation of Islamic Shariah,. All disputes pertaining to this service shall be resolved before the Saudi Competent judicial body in the City of Riyadh.

34. Except upon force majeure contingencies provided for under this Agreement and during system maintenance and upgrades online services will be available 365 days a year and 24 hours a day. A message will be displayed online and on Smart Devices Applications in order to indicate and notify potential outages or contingencies.
35. The customer acknowledges that it has read the User name and Password strength instructions specified by the Bank and understands its responsibility for configuring a strong password which although easy for the Customer to remember cannot easily be cracked by others.
36. The customer acknowledges that in case of any damage or financial loss incurred by the customer due to any failure in bank's system not excluded by the provisions of this Agreement, the Bank may subject to presentation of written complaint by the Customer investigate the damage or loss and may compensate the customer depending on the terms and conditions of the relevant product or service. Customer will be liable to provide sufficient evidence to prove the financial loss or damage and that it is caused exclusively by the bank's system failure.
37. 1The customer undertakes full responsibility for the safe custody of its mobile local or International numbers that has been provided to the bank through available channels. The Bank will send sensitive financial and non financial information and passwords to these mobile numbers and customer will take due diligence in maintaining the secrecy of the information thus sent and safe custody of mobiles and numbers.
  2. The Customer online banking access is automatically blocked or deactivated if the customer has not used the service for duration of 6 consecutive months or performed at any time 3 three invalid password attempts during login. Customer will be required to re-register / unblock the service with a valid ATM Card, ATM PIN, Account number and other additional validations that the bank may apply. The Bank will request customer's consent to block online services if the customer logs a request to block ATM card due to theft or loss or for any other reason.
  3. The Customer may voluntarily block its own online account by making 5 (five) default attempts to gain access by intentionally using an invalid password each time. The customer is required to contact the call center to unblock the profile. The Customer hereby declares that it is solely responsible for all consequences of self-blockage and exonerates the Bank from any liability or responsibility arising therefrom.
38. Cheque Book
  - (a) Prior to accepting delivery of a cheque book, the costumer must ensure that the Cheque Book belongs to it, bears its correct credentials. and is intact with all enumerated pages. The costumer must immediately notify the bank upon discovery that a cheque book does not belong to it, bears incorrect information or has missing page(s).
  - (b) the Customer must take all reasonable care in drawing cheques so as to preempt fraudulent alterations or forgeries. For any alterations on a cheque made by the Costumer to be valid it must be signed by the Customer
  - (c) The Customer must inform the Bank immediately upon loss or theft of a cheque or a cheque book or upon suspicion that a cheque has been forged.
  - (d) to prevent fraud, the drawer must write the correct date of issuance on the cheque, The Bank shall pay any cheque presented to it on the date of presentation whether or not the cheque is post-dated.
  - (e) Subject to its unfettered discretion to determine each case on merits the bank is under no obligation to cash, deposit or accept cheques presented by the beneficiary after the elapse of

seven months from the date of issuance yet the Bank does not warrant to the drawer that such a cheque will not be cashed or accepted for collection. .

(f) If the customer wants to stop a cheque, it must instruct the Bank in writing in accord with the Bank procedure. The bank will not stop a cheque covered by a cheque guarantee card or a cheque which has already been paid or cashed by it. The Customer understands that countermand of cheque payment could be a criminal offence under Section 118 of the Negotiable Instruments Act and hereby acknowledges that a countermand by him entitles the Bank subject to its own unfettered discretion to immediately stop payment whether or not the countermand is justified and that the Customer alone bears full responsibility for such an order and holds the Bank free of any liability whatsoever.

(g ) The Customer acknowledges and understands that directives issued by SAMA are integral and an inseparable part of this Agreement and that the Bank will not heed a countermand order in situations where the stoppage of the Cheque will constitute a breach of a directive in effect.

#### 39. Charities Standing Order

The Customer acknowledges that this is a deduction mandate that will last throughout the indicated period unless the bank has received from the customer a cancellation request before expiration of the period. Moreover, Al-Rajhi Bank is not obliged to pay and is not in any way responsible in case the customer account has no sufficient balance on deduction date, or in case of emergency suspension of communication systems or third party's system errors , action or intrusion.

#### 40. Standing Order

The Customer hereby acknowledges that a Standing Order authorizes the bank to continuously deduct from the customer's account the amount(s) and for the duration as stipulated in the instruction or obligation until the bank has received a cancellation request from the customer or the obligor . The Customer acknowledges that it can't cancel a standing order if it is to pay any obligations on the customer toward Al Rajhi Bank or a third party unless the customer has a clearance from the bank or obligor.. The customer warrants the correctness of all information in the instruction or obligation and acknowledges that Al Rajhi Bank is not responsible in case of inaccuracy of such information or in case the customer unduly cancels the standing order, or has no sufficient funds in its account on deduction date, or in case of emergency suspension or errors in communication systems, inaccurate beneficiary information, inability to transfer to the beneficiary due to any reason, beneficiaries' misunderstanding, inability to reach the beneficiary for any reason, undelivered bills (if there are any) or late delivery

#### 41. Transfers

a. The client undertakes to accurately fill in client`s and the beneficiary's personal and banking information and acknowledges and declares that Al Rajhi Bank shall not be accountable for any loss, damage or any liability whatsoever arising as a result of breach of the provision of this clause or in case of block or freeze of the transfer by OFAC or other authority in any country

b. The client acknowledges that any amendment it performs of instructions issued does not guarantee the refund or redirection of the funds involved and that Al Rajhi Bank is not responsible in such circumstances nor shall Al Rajhi Bank be responsible for any damage or loss arising out of action or omission of a corresponding bank, the beneficiary or a third party or due to intervening weekly or official holidays, difference in currency , force majeure or status of a party to the transfer as watch listed, block listed or politically exposed.

#### 42. Bill Payment & Government Payment

- a) Al Rajhi Bank is not in any way responsible for the delivery , quality, suitability or other aspects of the service for which the Customer is billed.
- b) The payment of bill service provided by the Bank is governed by the terms and conditions of SADAD Program agreement and the Customer hereby acknowledges that the said SADAD Agreement is an integral and inseparable part of this Agreement notwithstanding that the Customer may not be a signatory thereto...
- c) The customer can submit a complaint to the Bank for any Bill payment or Government payment transaction that has been initiated from online banking and has not been processed due to any reason. The customer has the right to claim form the payee for any payment of bills and/or government payments related issue when it uses bank's channels.
- d) The Customer hereby acknowledges that the bank records related to the payment of bills and/or government payments; no matter how recorded in whatever medium shall until the contrary is proved be binding on the Parties and prevail in the event of conflict with other sources

#### **43 Aman Al Rajhi ..**

1. The Customer voluntarily consented to installation of the software and/ or hardware and the linkage of the Security Token to its profile.
2. Al Rajhi Bank will apply a onetime, nonrefundable SAR 20 fee for issuing a security token to the customer. The fee will be deducted from customer's current account once the customer registers the token. Replacement is possible subject to additional charges in case of proved loss, theft or damage.
3. The customer must immediately notify the Bank if it suspects that the security token or the mobile device is misused, hacked, stolen or lost. The Customer acknowledges that responsibility for transactions shall in such circumstances be governed by the provision of Article (8) above.
4. Customer must keep the mobile device and the token in secure custody under its own personal use and protect the password of the security token and should not depart with possession of the device or disclose the password to anyone. It is customer's responsibility to change the password of the security token if he/she suspects that it has been compromised.
5. The customer hereby acknowledges that, failure to keep the security token in safe custody under its own personal use or to safeguard its privacy is tantamount to disclosure of financial information to an unauthorized person and may result in identity theft or damage or loss whether to the Customer, the Bank or others for which the Customer shall be solely responsible.
6. The customer hereby acknowledges that Al Rajhi Bank is irrevocably authorized to honour every and each transaction or session which has been authenticated through a valid Username, Password and Security Token PIN and that . Al Rajhi Bank is not liable for any transaction or session which has been validated properly using a security token in addition to Username and Password.

7. Customer acknowledges its sole and exclusive responsibility for activation on Smart Devices of any and all operations of payment to beneficiaries and hold the Bank blameless of any financial losses or other damage that may ensue.

8. The Token, software and hardware are the property of the Bank and may not be copied, deciphered, replicated, tampered with or transferred to an unauthorized person

9. The Bank reserves the right to recall the token at any time and needless of prior notice the Bank may stop use of the token at any time if such stoppage is from Bank perspective needed for protection of Bank or customers interests.

44. Customer agrees that this Agreement, along with specific services terms and conditions and other templates, documents and annexes, is the complete and exclusive statement of the agreement between the Bank and Customer, which supersedes any prior agreement, oral or written, and any other communication between the Bank and Customer relating to the subject matter of this Agreement. If there is a conflict or discrepancy between this Agreement and the opening and operation paper documents or terms and conditions of the Customer account the terms of this Agreement shall prevail. The terms and conditions of this Agreement are hereby incorporated into and deemed an integral and inseparable part of the current account terms and conditions. In addition to this Agreement, Customer is bound by the terms and conditions of any software license granted to Customer

45. Security Measures: The Customer agrees, at its own risk and expense, to adopt such security measures at his designated premises which may be advised by the Bank to the Customer from time to time, without any responsibility or liability on the part of the Bank for Customer's acts or omissions in this respect

#### 46. Declarations

a) The client acknowledges and declares his responsibility and liability for funds transacted or deposited in its account and undertakes to inform competent bodies of any suspicious or unidentifiable funds whether or not the said funds are transferred with his knowledge or disposed of whether by himself or others and warrant to the Bank that the said funds are product of legitimate activities and destined for legitimate purposes and does not involve counterfeit, money laundering or financing of terrorist activities and acknowledges and declares that he shall not be entitled to refund or compensation in respect of funds castigated as unlawful whether for the mentioned or any other reasons

b) The client undertakes to update and or supplement the accounts data every three years as a maximum or when the bank requests and to inform the bank in writing with any change in its address in accordance with Section 03 above and undertakes to renew its corporate and personal identity documents and those of the User and to deliver the renewed identification documents to the Bank prior to expiration of preexisting documents, and acknowledges that the Bank shall have the unfettered discretion to suspend the services and accounts if the provision of this clause is not complied with

c) The client acknowledges and warrants that neither it nor its beneficiary is legally barred by authority in any country from Money Transfer that all his data is correct and authentic and that he understands the terms and conditions of this Services agreement

d) The client agrees to provide the bank with any information or data requested from it for establishing the Services and for their review and management and authorizes the bank to get any required information relating to the client or the said services or any other services or accounts of the client with any bank from SIMAH and acknowledges that the Bank may disclose information pertaining to the client and his accounts to SIMAH or any other body approved by Saudi Arabian Monetary Agency

e) The client acknowledges his reading and cognizance of the terms and conditions herein and his obligation to abide by them

f) Applicable Law: Any claim or dispute that arises due to the application or interpretation of the terms and conditions of this Agreement shall be subject to the provisions of Islamic Shariah and shall be referred to the judicial or quasi-judicial body of competent jurisdiction in the Kingdom of Saudi Arabia

47. Account Closure: Customer account shall be closed inter alia in the following circumstances:

a) If the account is opened without advance deposit and continues in zero balance for 90(ninety) consecutive days, except accounts of governmental bodies authorized to be opened by the Ministry of Finance which must be dealt with in accordance with the terms of the authorization.

b) If the account was opened with advance deposit which was subsequently withdrawn to zero balance and continues at nil balance or no transactions for 4 (four) years and the account is not indebted to the Bank or others, provided that the Customer is notified a month prior to closing down and again upon closing down and the notifications are filed in the account documentation

c) If the account properly opened becomes thereafter unverifiable exposed to lack of authorization or identification or used for other than its stated purpose. The balance of the account shall be paid to the account owner unless it is impossible to determine provided that in case of suspicion of violation of laws and regulation the Bank shall follow the procedure prescribed thereby

d) Upon the written request of the Customer and return by him of the Cheque book(s) ATM card(s), account card and other returnables in which case the Bank shall where applicable destroy the same in presence of the Customer and pay him the balance of the account, provided that the Bank may decline to close the account if its indebted with obligations owed to the Bank or others that accrued on the strength of the account

47. Contact Us

Customer understands and acknowledges that all critical events or occurrences which may have a financial impact on the customer must be immediately reported through the Call Center. The customer should not disclose his/her ATM card number, ATM PIN, Credit card number or PIN

through this service or to any Bank staff. The Bank endeavours to promptly process a complaint duly submitted and inform the Customer of its decision with relation thereto.

Customer may contact the Bank at any of the following:

Telephone numbers shown below the Contact Us option or below the Help option available on Mubasher internet and Smart Devices Applications.:

Email : Send us email by pressing Contact Us button or the Help button available on Mubasher internet and Smart Devices Applications.

48

The terms and conditions of this Agreement shall in addition to what is expressly herein provided for apply to all and any transactions which the Customer executes online including without limitation the following:

1. Murabaha Card sales.
2. Watani Products.
3. Murabaha commodities sales.
4. Real estate sale , lease and Musharakah financing for any of which application by the Customer is submitted online.
5. E Market and E shopping.
6. Any other transaction which the Customer process online.

49. The Parties acknowledge and admit for the purposes of this Agreement that admissions , acceptances , signatures and statements exchanged between them online shall be accorded admissibility and weight of evidence equal to that of their paper- recorded counterparts.

50 . Customer acknowledges that the it has read and understood terms and conditions of transactions before executing or processing them on online and that this Agreement applies to them.

51. This Agreement is concluded in equally authoritative Arabic and English counterparts and each Party hereto has obtained signed counterparts to act accordingly.

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