



## KNOW YOUR RIGHTS & DUTIES

### First: Customer's Rights

1. You have the right to have an understanding of our terms, conditions, and details of the product or service, and to be supplied with sufficient explanations to ascertain that you have understood them and can abide by them.
2. You have the right to obtain from the concerned employee a clear, sufficient and simplified explanation about the financial services and products with different risk levels.
3. You have the right to obtain from the concerned employee a professional and clear answer to any question concerning an unclear clause or condition.
4. You have the right to request the use of Arabic in any document, correspondence or transaction with the bank.
5. You have the right to read and obtain a copy of each document and text referred to in any contract to be signed with the bank.
6. You have the right to obtain and retain a copy of the contracts and documents signed by you, without bearing any additional cost.
7. You have the right to request the bank to determine the actual cost of the product or service, including the actual insurance cost and the computational method of the lending or deposit interest rate.
8. You have the right to choose freely an insurance company among, at least, five companies that are accepted by the bank and mentioned in a written list, in case obtaining the product or service is contingent upon the submission of an insurance policy to the bank.
9. You have the right to obtain any product or service, provided it is in line with your request, profile and perception of the likely financial burden associated to the product or service.
10. You have the right to obtain, for each product or service, a periodic detailed statement of account.
11. You have the right to refuse to sign a blank or incomplete form and to make sure that all the required fields and figures in the form are correct and complete before signing it.
12. You have the right to submit a complaint/inquiry about any service or product, and request from the bank an explanation on the complaint/inquiry submission procedure, the time limit needed to be notified of the complaint/inquiry outcome, and the mechanism applied to submit the complaint/inquiry to other authorities whenever you are not convinced of the complaint/inquiry outcome.

### Second: Customer's Duties

1. You have to provide true, complete and accurate information when filling out any form provided by the bank and refrain from providing any false information.
2. You have to disclose all financial obligations when applying for a product or service, without prejudice to the rights conferred to customers by the Banking Secrecy Law.
3. You have to update the personal information submitted to the bank, on a continuous basis and whenever required to do so.
4. You have to comply with the terms and conditions governing the chosen service or product.
5. You have to promptly notify the bank of any unknown operation on your account.
6. You have to provide the bank with your home address, work address, email, ordinary mail, and telephone number, and report any change in this information to enable the bank to contact you personally and thus guarantee the privacy of information.

### Third: Instructions to the Customer

1. Do not provide any other party, under any circumstances, with any details about your bank account or any other banking or critical personal information.
2. Whenever facing financial difficulties preventing you from meeting your obligations or paying your installments in due time, refer to the bank in order to find out the best options, including the rescheduling of obligations.
3. Be careful when granting a proxy to a third party to complete your banking and financial transactions, by clearly determining the powers delegated under this proxy.

I, the undersigned acknowledge and confirm that I have read and received a copy of the "Customer's Rights & Duties" and the "Process of Complaints & Submissions."

Full Name: \_\_\_\_\_

Client ID.: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_