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<th>CORPORATE LOGIN ID</th>
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البنك الأول
Alawwal bank

اتفاقية مصرفية الإنترنت للشركات
CORPORATE INTERNET BANKING AGREEMENT
1.1 This "Corporate Internet Banking")CIB( Agreement contains the terms and conditions that govern the Client's use of Alawwal Bank's "CIB Corporate Internet Banking s" ("The Corporate Internet Banking ") and shall be binding on Alawwal Bank, the Client and/or its Authorized users. This Agreement shall apply to all financial products or services initiated through "the Corporate Internet Banking ".

1.2 Access to use "the Corporate Internet Banking" shall be provided through any communication or delivery system that Alawwal Bank may specify from time to time, which may include the internet. It's the client's responsibility to provide an internet connection to access Corporate Alawwal Bank Online banking.

1.3 The information and material contained in this agreement, and the terms and conditions that appear, are subject to change.

Article 2

2.1 The Client has to identify to Alawwal Bank those individuals who will be authorized to use the " Corporate Internet Banking " on the Client's behalf and have the authority and right to create other users and grant them all the privileges and authorities that are granted to the client, or any part thereof, without any responsibility on the bank in respect to this creation or in respect to the use of any accounts by reason of this creation. In case of creation of other users, the Bank shall be provided with their names and personal data. The client admits its full awareness, knowledge; acceptance and bearing any responsibilities and/or consequences that may result or come out of it.

2.2 The client admits its full awareness, knowledge and acceptance that non-Saudis shall not be authorized to operate the accounts of the establishment(s) that are owned by a Saudi individual, and that a non-Saudi may only be authorized specifically to make inquiries.

2.3 That for joint venture companies, factories, companies, industrial property registration agencies, and other similar enterprises, the client can appoint non-Saudis as attorney users for the operation of the accounts provided that such non-Saudi is working therewith and under its sponsorship and is one of the regular employees.

2.4 The client can request the bank to create users for a reasonable agreed fee.

a. The Client has identified to Alawwal Bank (by completing Alawwal Bank's forms) those individuals who will be authorized to use the " Corporate Internet Banking " on the Client's behalf and those individuals who will verify (when required) the user's and transactions performed. The level of approval authority and security level of each Authorized User is defined in Appendix 1, attached to this Agreement. Alawwal Bank will rely on these authorizations unless it receives a written notice from the Client changing the identity of any Authorized User.

b. By designating Authorized Users, the Client acknowledges that these individuals have authority to send communication on the Client's behalf and that Client's additional authorization might not be required.

Article 3

3.1 The Client has identified to Alawwal Bank (by completing Alawwal Bank's forms) the clients of the Client who will be authorized to use the " Corporate Internet Banking " on the Client's behalf and those individuals who will verify (when required) the users and transactions performed. The level of approval authority and security level of each Authorized User is defined in Appendix 1, attached to this Agreement. Alawwal Bank will rely on these authorizations unless it receives a written notice from the Client changing the identity of any Authorized User.

3.2 By designating Authorized Users, the Client acknowledges that these individuals have authority to send communication on the Client's behalf and that Client's additional authorization might not be required.

Signatures

COMPANY STAMP
CITATION: Arabic

Document Type: Corporate Internet Banking Agreement

Page: 2.5

The Client shall be solely responsible for the use of any Authorized User Identities issued through the "online service". The Client shall keep all the Authorized User IDs strictly confidential at all times and shall limit their disclosure to each respective Authorized User only. To establish the identity of a given user, Alawwal Bank uses two factor authentication methods to provide adequate security (something the user knows, which is static Corporate ID, User ID and static password), in addition to the second factor authentication (the user has, which is a dynamic password received via the TOKEN each approved user has). Alawwal Bank recommends the use of strong authentication rules when establishing a login and transaction passwords for the corporate online banking service. Long and complex passwords which combine alpha numeric characters are highly recommended, and whereby spaces and same characters used in the User Name not allowed.

Page: 2.6

The Client shall ensure that all Authorized Users are familiar with the terms and conditions of this Agreement and that they agree to be bound hereby in their use of the "Corporate Internet Banking".

Page: 2.7

The Client shall be solely liable for any damage that may arise from any Authorized User's negligence or willful misconduct in accessing, and using "the Corporate Internet Banking" or failing to safeguard his Authorized User ID, Alawwal Bank will not accept responsibility for fraudulent or unauthorized use of the Authorized User ID. Alawwal Bank is prohibited from blocking customer's accounts or service without assigning valid reasons and without prior notice to customer. However, to impose additional security measures on the customer's account, the Corporate Online banking system will lock the login or transaction password after entering three invalid attempts by the customer, and shall display the lock message requesting the customer to call the Transaction Banking Product Support in order to reset the locked passwords.

Page: 2.8

The customer admits and acknowledges its unequivocal awareness implications and not be responsible to the client for any damages that the Client may suffer which are not made available to a third party. The Client fully understands and to the Client is not made available at all times.

Page: 3.1

The "Corporate Internet Banking" allows Authorized Users to obtain such products and services as offered and available online and when disclosed at the bank's web site. The "Corporate Internet Banking" also permits Authorized Users to request and utilize a number of financial services, as agreed between the Parties; Requests of these services require specific authorization as communicated by Alawwal Bank. By using the Alawwal Bank Corporate Internet Banking, the Client hereby agrees that the terms and conditions contained in this Agreement shall apply to these services at all times.

Page: 3.2

Alawwal Bank will exercise reasonable efforts to ensure that information pertaining to the Client is not made available to a third party. The Client fully understands and acknowledges the risks associated with the use of the Internet. The Client accepts these risks, including third-party interference, loss of confidentiality and other security risks inherent in the use of the Internet and agrees that Alawwal Bank shall not be responsible to the client for any damages that the Client may suffer which are associated herewith. Alawwal Bank clearly states to the clients that Corporate Online banking service depends on the clients' account status. To protect clients when their accounts are inactive / dormant (accounts are considered inactive if it has not been used for 6 months or if Corporate Commercial Registration ID is expired. Account will be classified as dormant if it has not been used for one year). Corporate Online banking service will be limited to inquiry only. Clients will be advised to visit the branch or the Corporate Desk (CBG), depending on where the account was first opened, to request for re-activation and to enable him/ her to use the combined online banking facilities. To ensure the Client's online banking sessions are secure, he/she should avoid accessing his/her internet banking account from public places such as a cyber cafe or shared computer(s) or even from international networks abroad. However, if the client happened to do so, the password from his/her own computer should be changed as soon as possible. To avoid capturing the client's transaction password when performing transfers or as so, it's recommended to limit the use of Corporate Alawwal Bank Online to inquiry only.

Page: 3.3

The "Corporate Internet Banking" allows Authorized Users to obtain such products and services as offered and available online and when disclosed at the bank's web site. The "Corporate Internet Banking" also permits Authorized Users to request and utilize a number of financial services, as agreed between the Parties; Requests of these services require specific authorization as communicated by Alawwal Bank. By using the Alawwal Bank Corporate Internet Banking, the Client hereby agrees that the terms and conditions contained in this Agreement shall apply to these services at all times.

Page: 3.4

Alawwal Bank may rely on any communication transmitted using an Authorized User ID assigned to the Client to the extent that such communication is within the limits of authority specified by the Client for that Authorized user. The Client shall be bound by and liable for all such communication actions.

Article 1

The Client shall be solely responsible for the use of any Authorized User Identities issued through the "online service". The Client shall keep all the Authorized User IDs strictly confidential at all times and shall limit their disclosure to each respective Authorized User only. To establish the identity of a given user, Alawwal Bank uses two factor authentication methods to provide adequate security (something the user knows, which is static Corporate ID, User ID and static password), in addition to the second factor authentication (the user has, which is a dynamic password received via the TOKEN each approved user has). Alawwal Bank recommends the use of strong authentication rules when establishing a login and transaction passwords for the corporate online banking service. Long and complex passwords which combine alpha numeric characters are highly recommended, and whereby spaces and same characters used in the User Name not allowed.

Article 2

The Client shall ensure that all Authorized Users are familiar with the terms and conditions of this Agreement and that they agree to be bound hereby in their use of the "Corporate Internet Banking".

Article 3

The Corporate Internet Banking allows Authorized Users to obtain such products and services as offered and available online and when disclosed at the bank's web site. The Corporate Internet Banking also permits Authorized Users to request and utilize a number of financial services, as agreed between the Parties; Requests of these services require specific authorization as communicated by Alawwal Bank. By using the Alawwal Bank Corporate Internet Banking, the Client hereby agrees that the terms and conditions contained in this Agreement shall apply to these services at all times.

Article 4

Alawwal Bank may rely on any communication transmitted using an Authorized User ID assigned to the Client to the extent that such communication is within the limits of authority specified by the Client for that Authorized user. The Client shall be bound by and liable for all such communication actions.
4.2 Alawwal Bank Corporate Internet Banking has provided secure e-mail facility for
Client’s account inquiries and suggestions on the Alawwal Bank Corporate Internet Banking.
This e-mail facility is accessible after the Client signs in to a secure session
of “the Corporate Internet Banking.” This e-mail facility is considered a secure
message system when communicating with customers but should not be used to
initiate Corporate Internet Banking transactions. There are appropriate functions within
the Alawwal Bank Corporate Internet Banking for initiating transactions as described
in this Agreement or as displayed on “The Corporate Internet Banking.” Alawwal Bank
will respond to customer’s queries within three business days when received through
the right communication channels. Alawwal Bank shall be liable to the Client only for
damages arising from Alawwal Bank’s gross negligence or willful misconduct under this Agreement.

4.3 In no event shall Alawwal Bank be responsible for any communication that is not
actually received by Alawwal Bank.

4.4 Alawwal Bank is not responsible for processing, assisting in processing transactions
received during non-business hours, which are determined by the Bank. Alawwal Bank
Corporate Online banking service is available 24 hours a day, 7 days a week, all around
the year. However, the system’s availability for performing transactions commences
from 9:30 to 16:30 during the week. Outside this timing (including Fridays and
Saturdays), all transactions will be queued and processed on the next business day
(except for SADAD payment services which is available 24 by 7). This timing is subject
to change in case of any event or a holiday. In the event of a scheduled maintenance
downtime, customers will be informed in advance via the internal Alawwal Bank email.

Article 5 (Privacy)
Alawwal Bank Privacy promises that discretion of clients information is the cornerstone
of our ability to provide clients with the service they deserve. It’s a known fact that our most
important asset is our clients trust. Keeping client information secure, and using it only as our
clients would want us to, is Alawwal Bank’s top priority. Therefore, it is our promise to our
corporate clients that:

1. Alawwal Bank protects, according to strict standards of security and confidentiality, any
information our clients share with us
2. Alawwal Bank restricts the collection and use of client information to the minimum we
require to deliver superior service to our clients, which includes advising our clients
about our products, services and other opportunities, and to administer our business.
3. Alawwal Bank only authorizes employees, who are well trained in the proper handling
of client information, to have access to that information. Employees who intend to
violate our Privacy Promise are subject to our normal disciplinary process.
4. Alawwal Bank does not reveal or disclose client information to any third party
organization unless we have previously informed the client in disclosures or agreements,
have been authorized by the client, or are required by law.
5. We ensure to keep customer files complete, up-to-date, and accurate. We advise our
clients how and where to conveniently access their account information (except when
we’re prohibited by law) and how to notify us about errors which we promptly correct.
At Alawwal Bank we continuously assess ourselves to ensure clients’ privacy is
respected.

Article 6
1. Alawwal Bank shall have the sole and complete control over, and reserves the right at
any time to make modifications to the configuration, appearance and content of the
Alawwal Bank Corporate Internet Banking.
6.2 The Client agrees that this Agreement and the Alawwal Bank Product Agreements may be further supplemented and/or amended by Alawwal Bank with additional terms and conditions in the form of online Electronic Notices or otherwise supplied to the Client and/or the Client’s authorized users.

6.3 If Alawwal Bank sends any amendment to this Agreement, the Client will be deemed to have accepted it unless otherwise, the Client notifies Alawwal Bank within 14 days of the Client’s non-acceptance. Alawwal Bank has the right to terminate this Agreement if the Client does not accept the amendment.

6.4 Request(s) for financial services through “the Corporate Internet Banking” requires the Client to sign the specific authorization in the Appendices below. Each request obligations the Client to sign a separate Agreement that specifies the terms and conditions for that service and shall prevail over this Agreement if there is a conflict. These separate agreements are attached as Appendices A-1 through A-4 to this Agreement.

6.5 Appendices to this Agreement, which have been signed by the client, shall be treated as an integral part of this Agreement.

6.6 In acting upon a Client’s request to provide financial services, Alawwal Bank shall be obligated to act in good faith and to exercise reasonable care and skill, consistent with the standards and practices of the banking industry in Saudi Arabia. Alawwal Bank may decline to act upon any request if it reasonably doubts its contents or for other business reasons. Alawwal Bank will promptly inform the Client if it rejects any request.

6.7 If the Client or an Authorized User requests Alawwal Bank to recall, or amend a request after it was sent, Alawwal Bank shall use reasonable effort to comply. Alawwal Bank shall not be responsible for any loss or expense if Alawwal Bank is unable to comply with the Client’s request. The Client will reimburse Alawwal Bank for any costs Alawwal Bank may suffer in this regard.

6.8 Alawwal Bank will provide an adequate compensation program to the Client, which is waiving waiving the transaction fee in case of failure to deliver e-banking services due to bank’s mistakes or systems failure. This compensation however, will be limited to specific transactions (should not exceed the amount of transaction fee that have been waived).

6.9 The Client is encouraged to articulate suggestions or complaints he/she might encounter with Alawwal Bank products and services at any time. Consistent with Alawwal Bank’s commitment to excellent customer experience, our objective is to ensure that complaints are handled and resolved in a timely and professional manner. A complaint or suggestion can be reported through Transaction Banking Helpdesk, Corporate Desk and RM via internal and external emails, letters or by fax. Alawwal Bank has adopted a customer complaint management system which records, manages and traces all customer complaints within Alawwal Bank. All complaints must be investigated and resolved within the agreed time frame in accordance with the Service Level Agreement (SLA) policy depending on the nature of the complaint. Some could be handled on the spot, but when it’s not possible to provide immediate resolution the complaint must be assessed and agreed on the alternate date and action. Once resolved, Alawwal Bank shall communicate back to client to ensure his/her full satisfaction in order to close the complaint accordingly. Suggestions or complaints can be emailed to cibcare@alawwalbank.com.sa or sent to our Corporate Branches or your relationship manager.

Article 7

7.1 This Agreement complies with all other agreements concluded with the Client governing each of the Client accounts including without limitation the current account agreement.

7.2 In case of fraudulence or suspicious activities Alawwal Bank reserves the right (at its sole discretion), to temporarily or permanently suspend, restrict or revoke the Client’s (or any Authorized User’s) Authorized User IDs, access to and use of “the Corporate Internet Banking”, or the ability to transmit, provided that any suspension, restriction or revocation hereof will be upon notification to the client.

7.3 The Client and Alawwal Bank agree to treat each communication as confidential. This section shall be binding on the parties and will remain enforceable and survive the termination of this Agreement.

7.4 To use “the Corporate Internet Banking”; the Client and all Authorized Users shall have, at a minimum, such computer hardware and software as Alawwal Bank may specify from time to time, including without limitation anti-virus programs, which are to be updated periodically.

8.1 Both Parties agree that they are solely responsible for their communication, including any errors, or duplications in their communication. Alawwal Bank is entitled to assume that any request is without error and may act on it if Alawwal Bank determines that it contains sufficient information.
CORPORATE INTERNET BANKING AGREEMENT

Article 9

Any notice required must be writing and sent to the address specified above. Notices, communication or other documents shall be in Arabic or English.

Article 10

The Client agrees to pay fees and charges as indicated in the price appendix. Alawwal Bank at its discretion have the right to amend the prices and shall be liable to inform the Client or his representative.

Article 11

The Client and the Bank may terminate this Agreement at any time. If the Client could not comply with any section of this Agreement, Alawwal Bank may suspend this Agreement immediately and deny the Client the use of "the Corporate Internet Banking System".

Article 12

This Agreement shall be governed and construed in accordance with the applicable laws and regulations in the Kingdom of Saudi Arabia. The parties hereto irrevocably submit to the exclusive jurisdiction of the Committee for Settlement of Banking Disputes in case of any dispute arising in connection with the Client use of "the Corporate Internet Banking System".

Article 13

Definitions

1. "Enterer" shall mean all persons identified by Client to Alawwal Bank who are authorized to use the Platform and/or initiate financial services on the Client's behalf.

2. "Approver" shall mean those identified by Client to Alawwal Bank who shall be able to approve transactions initiated by any Enterer.

3. "System Administrator" means the person or persons assigned by the company -by power of attorney signed- and he is authorized to create other users and assign to them the required privilege and access.

4. "Login Password" shall mean those codes identified by Alawwal Bank Online that shall be used to access, initiate and approve financial services.

5. "Communication" shall mean each transmission of information between the Parties including without limitation any instruction, order or request to perform a given transaction.

6. "Authorized User IDs" shall mean password, dynamics passwords, authentication codes, private keys, public keys, digital signatures, non-repudiation mechanisms and requirements that may be specified by Alawwal Bank from time to time to provide Client and Client's Authorized Users access to the Platform.

1.13

The Access Authentication and Authorization Controls

This Appendix General Conditions for Issuing of Letters Credits is an integral part of the Alawwal Bank Online AGREEMENT ("Agreement") date // signed between Alawwal Bank ("Alawwal Bank") and the undersigned ("Client"). In consideration of Alawwal Bank issuing the Client's account letter(s) of credit in favor of a beneficiary /or beneficiaries (Beneficiary), the Client agrees to the following Terms and Conditions:

1. The Swift/Telex advising the credit shall be dispatched at my/our risk and cost and Client's Authorized Users access to the Platform.

2. Any time either on or after opening the credit, whenever and as many times as you may deem it necessary, I/we undertake to pay to your office on demand such sum as margin as you may in your absolute discretion consider necessary as further security for the fulfillment of my/our obligations. You may also debit my/our account with you with such a sum if and when you deem it necessary before or after giving me notice to that effect.

3. If in consequences of any interruption of communication with the country where the credit is available, or due to any other cause it cannot be ascertained for the time being to what extent the beneficiary has availed himself of the credit or if any other
I/we hereby agree that in the event of any extension of the maturity or time for presentation of drafts, acceptances or documents or any other modification of the terms of the credit, at my/our request, or in the event of any increase in the amount of the credit at my/our request, the provisions of this Agreement shall apply to the credit so increased or modified and to the drafts, documents and goods covered thereby, and to any action taken by you, your agents or correspondents in connection with such extension, increase or modification.

I/we hereby duly agree to pay the drafts drawn under the credit on first presentation at the option of Alawwal Bank either in Riyals or in the currency in which the drafts are drawn and to pay all telegram, telephone and all other charges and expenses of whatever nature or kind incurred by you, your agent or correspondents, including their and your commission, taking into consideration however the rules laid down by the Saudi Arabian Monetary Agency.

If default is made in due payment of the principal, commission and charges as aforesaid, you shall be entitled, without any further consent on my/our part, and without any notice to me/us to sell the goods or the documents of title, either by public or private treaty, and to act in all respect as if you had been the direct consignees of the goods, charging such commission and being so accountable as it usual between a merchant and his correspondents in ordinary cases. The proceeds of such sale shall be applied in payment of (a) all sums disbursed by you for freight, insurance or other charges; (b) all expenses related to the sales(s) the principal sum and commission thereon; and (d) any payment made under the powers and authorities herein contained. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

I/we hereby irrevocably and unconditionally undertake to hold you harmless and to indemnify you for the following:

1. All losses, costs and expenses which may be incurred by you as a result of your issuing the above mentioned letter of guarantee, and fully authorize you for the following:

   4. The right to hold the Client harmless and to indemnify the Client for all consequences and any liabilities which might be incurred by you as a result of your issuance of the guarantee or for blocking its value, you may at your sole discretion and without any commitment on your part, extend the validity of the guarantee or block its value as requested by the beneficiary/ies until such date you may deem suitable without reference to me/us or without the necessity of obtaining my/our prior approval.

   5. The right to hold you harmless and to indemnify you for all losses, costs and expenses which may be incurred by you as a result of your issuing of the guarantee or for blocking its value, you may at your sole discretion and without any commitment on your part, extend the validity of the guarantee or block its value as requested by the beneficiary/ies until such date you may deem suitable without reference to me/us or without the necessity of obtaining my/our prior approval.

   6. The right to hold you harmless and to indemnify you for all losses, costs and expenses which may be incurred by you as a result of your issuance of the guarantee or for blocking its value, you may at your sole discretion and without any commitment on your part, extend the validity of the guarantee or block its value as requested by the beneficiary/ies until such date you may deem suitable without reference to me/us or without the necessity of obtaining my/our prior approval.

   8. In case of dispute regarding the interpretation of the terms of the letter of credit, it shall be finally decided by Arbiter/Arbitrators appointed by the parties with whom the letter of credit is opened, who shall determine the case in accordance with the provisions of the present Agreement. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   9. If the letter of credit expires or is unutilized we agree to pay the charges incurred in connection therewith and the expenses related to the sales(s) the principal sum and commission thereon; and (d) any payment made under the powers and authorities herein contained. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   10. You shall be entitled, without any further consent on my/our part, and without any notice to me/us to sell the goods or the documents of title, either by public or private treaty, and to act in all respect as if you had been the direct consignees of the goods, charging such commission and being so accountable as it usual between a merchant and his correspondents in ordinary cases. The proceeds of such sale shall be applied in payment of (a) all sums disbursed by you for freight, insurance or other charges; (b) all expenses related to the sales(s) the principal sum and commission thereon; and (d) any payment made under the powers and authorities herein contained. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   11. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   12. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   13. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

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   31. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   32. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   33. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   34. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

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   39. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.

   40. Should thereby any deficiency, I/we will remain responsible for same until full settlement has been obtained by you of the amount due to you inclusive of commission, charges and expenses as mentioned above.
1.2 If the Client requests a refund of a transfer, such a refund will be made only if payment of the amount of the refund less the charges of the bank correspondents’ charges if any.

2. In the event of my/our failure to make timely payments of any amounts due, Alawwal Bank may at its discretion and without notice set-off against such any of my/our deposits or other amounts maintained with you, in addition, Alawwal Bank without prior notice has the right to sell any of my/our securities/properties held with Alawwal Bank and apply the proceeds to my/our obligations hereunder and I/we shall remain liable for any deficiency.

3. It is agreed that the mere issuance by Alawwal Bank of a letter of guarantee on the occasion of a specific contract shall not obligate Alawwal Bank to issue further letters of guarantee required under this contract.

4. I/we hereby acknowledge that in the event a contract name or number is mentioned in the guarantee, Alawwal Bank is in no way concerned with or bound by the terms of such contract(s).

5. Please debit my/our account with you for the amount of margin against the relative benefit of the relative month to be paid by you in the currency of the country of issuance.

6. In case the beneficiary (ies) is/are domiciled/located in another country, please have confirmation of effective cancellation from the paying bank. If the amount is in foreign currency, please have the proceeds to my/our obligations hereunder and I/we shall remain liable for any deficiency.

7. Any dispute over the interpretation or execution of the terms and/or conditions of the guarantee, notwithstanding any objection I/we or any third party may have to such guarantee, shall be subject to the rules and regulations of the country of issuance. This guarantee is issued by your correspondent as per their standard text. The guarantee will be subject to the regulations of the country of issuance. This guarantee will be considered as canceled only once you will be released by your correspondent (issuing bank) and not automatically on its expiry. You may add mailing time as per your normal practice or as desired by the issuing bank.

8. Any dispute over the interpretation or execution of the terms and/or conditions of the guarantee, notwithstanding any objection I/we or any third party may have to such guarantee, shall be subject to the rules and regulations of the country of issuance. This guarantee is issued by your correspondent as per their standard text. The guarantee will be considered as canceled only once you will be released by your correspondent (issuing bank) and not automatically on its expiry. You may add mailing time as per your normal practice or as desired by the issuing bank.

9. In case of any delay in my/our failure to make timely payments of any amounts due, Alawwal Bank may at its discretion and without notice set-off against such any of my/our deposits or other amounts maintained with you, in addition, Alawwal Bank without prior notice has the right to sell any of my/our securities/properties held with Alawwal Bank and apply the proceeds to my/our obligations hereunder and I/we shall remain liable for any deficiency.

10. If the Client requests a refund of a transfer, such a refund will be made only if payment of the amount of the refund less the charges of the bank correspondents’ charges if any.

11. The above conditions are to be read in replacement of any previous conditions and, without prejudice to the above conditions, Alawwal Bank is in no way concerned with or bound by the terms of any contract(s).
Article 15

15.1 Fees

All fees and commissions payable pursuant to this Agreement/application/letter/document/invoice are exclusive of value added tax. Any chargeable value added tax in respect of the aforementioned fee or commission shall be payable by the client together with and in addition to any sum agreed to be paid hereunder.

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 SIGNATURE

 COMPANY STAMP