

# General Conditions Governing All Islamic Accounts

Praise be to Allah; Peace and blessings be upon the Messenger of Allah our Prophet Mohammed, his family and his Companions, thereafter:

Following are the General Conditions Governing All Islamic Accounts:

1. All forms of dealing between the Client and The Saudi British Bank (the Bank), of whatever nature, may be considered and treated by the Bank for all purposes as an integral and indivisible part of the account(s) held by the client with the Bank.
2. Any bills, properties and funds of whatever nature, owned by the Client and held by the Bank or any of its branches in whatever manner or capacity, shall be regarded as being so held to guarantee the settlement of any debit balances and liabilities -whether actual, contingent or under the Client's guarantee due to the Bank. The Bank may without notice whatsoever and at its free will, liquidate such bills and properties and dispose of the same together with the funds in its possession in any manner it deems suitable for the settlement of the said debit balances and liabilities. The Client further irrevocably authorizes the Bank to consolidate, amalgamate and execute a set-off between all of his/her credit and debit balances in any account(s) opened in the Client's name or under his/her guarantee and in whatever currency and to convert at any time the balances of these foreign currencies into their equivalent in Saudi Riyals at the prevailing rate on the date of such conversion in order to settle such obligations.
3. The books and records of the Bank shall be regarded as correct, final and conclusive evidence binding on the Client. The Client's right to contest or object to these records shall be forfeited after the elapse of 15 days from the date of sending the relative statements of account to the Client by mail or delivering it to him by hand or by e-mail.
4. All cheque books and ATM Cards issued by the Bank shall be under the full responsibility of the Client who should always maintain them in safe custody in order to prevent any act of forgery, fraud and mishandling. In case any of the cheques or the ATM Cards are lost or stolen, the Client should immediately notify the Bank thereof together with the numbers of the lost/stolen cheques and ATM Cards. Upon closing of the said account, the Client undertakes to immediately return the cheque books, Islamic Credit Cards and ATM Card(s) in his/her possession.
5. Either party, the Client or the Bank, shall have the right to close this account at any time and for any reason whatsoever and the Client undertakes to settle the debit balance in the said account (if any) upon first demand.
6. All amounts so credited (on collection basis) shall be subject to final payment to the Bank. The Bank may reverse the value of any item under collection at any time if the value thereof has not been duly received, or in case of the cheque(s) returned for any reason even though the amount has been credited to the Client's account.
7. All payment orders, exchange operations and bonds in Saudi Arabia or elsewhere, undertaken by the Bank for the account of the Client shall be at the risk and peril of the Client and at his/her own expense.
8. The Bank shall keep a copy of all documents related to customer's transactions according to the instructions of the competent authorities
9. The Bank shall keep a copy of all documents related to customer account opening agreement according to the instructions of the competent authorities.
10. Deposits maintained in foreign currencies when withdrawn will be paid to the Client in the Saudi Riyal equivalent of such currencies at the Bank's prevailing rate at the time of such withdrawal. However, withdrawals in the same foreign currency of the account may be allowed by draft, in a manner or form as prescribed by the Bank but the Client shall by no means have the right to claim the withdrawal of the balance of his/her account in cash and in the same currency of the said account. The Bank shall not be obliged to meet Client's cash requirements of foreign currencies from his/her foreign currency account with the Bank unless cash is available in such currencies. If such foreign currency is not available, payment shall be made in Saudi Riyals. Fees and expenses involved in such transactions will be borne by the Client.
11. The Client hereby selects as domicile for serving any notice, statement, letter or court summons the address indicated in the account opening form. The Client undertakes to notify the Bank of any change of address. It is understood that any correspondence or notification sent to the Client's last address or E-mail address communicated to the Bank is deemed to be duly delivered.
12. The Client must provide the Bank with his/her specimen signatures on the Signature card and on account opening form. Such specimen signatures shall be valid and applicable on all transactions.
13. The Bank is requested and authorized, but not obliged to rely upon and act in accordance with any communication, which may from time to time be or purported to be given by letter, telecopy, facsimile or other electronic transmission. The Bank has made clear to the Client the existence of the risk of omissions, errors, mistakes, fraud, and/or unauthorized instruction, by third parties, which is inherent in this procedure and the Client hereby undertakes to take over and assume all the risks involved herein. Moreover, the Client hereby accepts that such instructions shall be subject to the special waivers and clauses included in the official forms used by the Bank pertaining to the required transactions.
14. The Bank shall not be liable in the event of alteration in any cheque drawn by the Client on his/her account and filled by an electrical typewriter or any other typing device.
15. The Bank acts in the capacity of a collecting agent to the Client for cheques, other commercial papers, payment orders and the likes deposited by the Client for collection. The Bank shall present such items for collection in accordance with its usual practice and shall assume no responsibility or obligation for any delays or otherwise.
16. A cheque causing the Client's account to become overdrawn will be returned unpaid. The Bank will charge fines on the account because of insufficient funds in the account as per the Bank applicable rules. If any cheque was officially paid by mistake resulting in insufficient funds, the account holder should cover the insufficient funds. In addition fines stated by the Bank from time to time will be claimed for each outstanding day till the amount is paid in full and fines shall be spent on charitable causes.
17. Joint account holders shall be jointly and severally liable to the Bank in connection with the aforesaid account.
18. The Client hereby declares that in case he purchases from the Bank travelers cheques, he shall immediately sign them with the first signature. In case the Client fails to do so, he declares that he shall have no right to claim the refund or reimbursement if the said travelers cheques are lost or stolen and shall bear the whole responsibility thereof.
19. The client confirms that he would be liable before the competent authorities for the funds deposited to his account by him personally, or deposited by others with or without his knowledge. He would also be liable whether or not he subsequently disposed personally of these funds, but he failed to formally report to the bank the existence of such funds.
20. The customer must confirm that funds deposited are from legal sources and in order, that he is liable for their being free from any forgery or counterfeiting, and that if the bank receives from him (customer) any counterfeit notes, he will not be refunded or compensated.
21. The Client agrees that the Bank has the right to check the information and to exchange it with other Banks and recognizes that the usage of his/her account / card / cheques for purchases and cash withdrawals will be charged to his/her card account. The Client will pay these amounts and all fees. The Bank has the right to reject any application without disclosing the reason and to keep all documents submitted by the Client even if the Client's application is not approved.
22. The Client hereby agrees to notify the Bank promptly in writing of any legal change(s) in composition of the Company / Firm and to furnish it upon request with a supplementary declaration and agreement in a form satisfactory to the Bank.
23. Each party has the right to terminate this Agreement by a written notice sent to the other party's authorized address one week before effecting the termination.
24. The Bank shall have the right, without reference to the Client, to debit the Client's account with all the expenses, fees, commissions and other banking service charges on the overdrawn balance of the account at the rates applicable by the Bank including taxes paid or incurred on his/her behalf or arising out of any dealings between the Client and the Bank.
25. The Account Holder hereby agrees that the Bank shall have the right to freeze or suspend operation of the Account and to refuse any or all withdrawals or debits if the Account Holder is in breach of any of the terms and conditions of this Account Opening Agreement or if :

- a. Any instructions given to the Bank are ambiguous, conflicting or not acceptable to the Bank.
  - b. The Bank suspects that there may be any fraud or illegality in any transactions (including, without limitation, any breach of SAMA regulations).
  - c. The Bank requires any further instructions, information or documentation and the Account Holder fails to provide them in form and content satisfactory to the Bank. The Bank will report any money laundering, illegal and/or suspicious transactions in the Account to any competent authorities. The Bank shall comply with all anti-money laundering laws and regulations in force and applicable to it from time to time and may at its discretion call for additional details or information on the Account Holder and/or the Account and provide the same to regulatory authorities involved in the said operations. The Bank will not take any responsibility for delayed execution of transactions if the information called for is not provided by the Account Holder in time.
26. The Bank will close the Account and return the balance of the fund to the source if:
    - a. The Account is opened without a deposit and no money is deposited within a period of 90 days from the account opening date.
    - b. In case the Account Holder deposits money in the Account and subsequently withdraw them and the balance of the Account becomes zero and remains without balance or transactions for a period of 4 years - the Bank will notify the Account Holder of its intention to close the Account one month prior to closure date.
    - c. The Account after its opening faces problems as to the verification of the banking relationship and it was not possible to resolve these problems.
    - d. The Account was used for purposes other than what it was originally opened for.
  27. The Bank reserves the right to make charges or close the account if the balance falls below the required minimum.
  28. If the Client becomes involved in legal proceedings or subject to conflicting claims, the Bank shall be entitled to restrict or suspend use of the account and to hold the credit balance until otherwise directed in writing by Regulatory Authorities in the Kingdom. A court order, binding arbitration award or by written agreement of all the claimants.
  29. The Client shall update his/her Personal data periodically in accordance with the period specified by the Bank (not exceeding five years or for the period specified by the regulatory authorities in the Kingdom) or when requested by the Bank. The Client undertakes to submit the renewed Identification document to the Bank before its expiry date. Knowing that the bank has the right to freeze his/her account when the client fails to comply with the provisions of this clause
  30. The Account Holder agrees and acknowledges that the Bank reserves the right to restrict the Authorized Signatories and Authorized Representatives access and operation of the Account (either partial or total) in the event that the Account Holder fails to provide to the Bank, within the required timeframe, information requested by the Bank to update Account Holder information, including valid identification documentation / commercial license.
  31. That, the Account Holder agree to provide the Bank with any information that it requires for the establishing and/or auditing and/or administering its accounts and facilities therewith. The Account Holder authorizes the Bank to obtain and collect any information as it deems necessary or in need for regarding information pertaining to the Bank and/or the Account Holder's accounts and facilities therewith, from the Saudi Credit Bureau (SIMAH) and to disclose and share (including pooling of the Customer data) with SIMAH or to any other agency approved by SAMA.
  32. That the Account Holder hereby expressly declares and acknowledges that it has read, understood and agreed with all the Terms and Conditions applicable to the Account and other products and services, and/or any amendments supplements or variations of the terms and conditions.
  33. The Client and his/her representative hereby confirm that he/she or the attorney, are not legally prohibited to be dealt with, that all information is accurate and reliable, and that the Client or his/her attorney has understood the terms, conditions and other provisions of this Agreement.
  34. The parties agree not to pay or receive interest in any form whatsoever and/or deal with interest-bearing instruments under this Agreement.
  35. It is agreed that The Saudi British Bank can disclose any information about you or your transactions under this agreement to any taxing/or tax related authority, and you further agree to irrevocably waive any applicable law, provision or right which may prevent such disclosure
  36. 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.
  37. Account holder(s)/beneficial owner(s)/Authorized person(s) shall provide Tax Self Certification form as per the Foreign Account Tax Compliance Act-FATCA/Common Reporting Standards-CRS requirement and Bank is authorized to provide this information to the relevant Government officials as directed by General Authority of Zakat and Tax-GAZT/SAMA.
  38. These terms and conditions and any transactions resulting wherefrom, regardless of the location of the transaction or parties involved, shall be construed, interpreted and implemented pursuant to the provisions of Saudi laws and regulations solely. Committee for the Settlement of Banking Disputes shall be the competent forum in charge of settlement of any dispute arising whereof.
  39. The Bank reserves the right to modify the nature and amend these Terms and Conditions at any time and upon notice to Client in advance of 30 days prior to the Effective Date.
- ### AI Yusr Saving Account
1. Once the agreement is concluded and signed by the client, a business relationship will be built between The Saudi British Bank and the client by opening an Islamic Saving Account with The Saudi British Bank. This is for the purpose of investing the money credited in the account in a Shariah complaint concept of Mudaraba, where the client will be Rab ul mal and and the bank will be the Mudarib and all the credited or debited amounts shall be booked on the subject account. This agreement shall be subject to all banking Shariah complaint rules and regulations in force in the Kingdom of Saudi Arabia.
  2. In case The Saudi British Bank achieved profits of its Shariah compliant banking business, the client shall be entitled to certain percentage of such profits. However, in the event of any loss in the invested capital, the bank as a Mudarib shall not be responsible for such losses except in the case of abuse or deliberate negligence by the Bank.
  3. The Bank may, at its sole discretion, amend client's profit percentage; provided the bank notifies the client of such amendment at the beginning of each period. If the bank has not received from the client a request to cancel the account prior to enforcement of percentage amendment, the amendment shall then become binding on the client.
  4. Profit rates and periods shall be amended periodically depending on the bank's calculations, and such rates will be announced every month through the Bank's website and branch network, or any other means of communication determined by it. The client has the right to accept the amendments or reject it.
  5. Profits for the period are calculated based on the days where the account is SR (5,000) or more, and no profit will be calculated for the days where the account is less than SR (5,000); whereas the client (owner of the funds) will be allowed to withdraw his money whenever he desires. Such withdrawal shall be considered as a waiver by the client of the (Mudaraba) contract with respect only to the funds withdrawn; and that the contract will apply to the balance available in the account during the period.
  6. Profits will be added to the account at the end of each period based on the Gregorian calendar.
  7. The client will be provided a check book against this account.
  8. The client and the bank agrees that the dealing between them is in accordance to the Shariah Compliant principles and that they will not deal with forbidden transactions by Shariah such as "Riba" (interest rate), Gharar contracts and others.
  9. The Bank reserves the right to change and amend these Terms and Conditions at any time and upon notice to Client in advance of 30 days prior to the Effective Date
- ### ATM Card
- The Client applies to the Bank for ELECTRON / AUTOMATED TELLER MACHINE Card or any other debit Card issued by the Bank, and requests issuance of the Card to be used with his/ her account(s) through an Automated Teller Machine (ATM) or Point of Sale (POS) terminal or Telephone Banking Service (Call Center). The Client agrees that by receiving the Card, he/ she will be bound by the following terms and conditions:
1. The Card remains the property of the Bank and may be withdrawn or cancelled by the Bank at any time at its sole discretion without prior notice. The Client undertakes to surrender the Card immediately upon request of the Bank. The Card is not transferable and may be used only by the Client.
  2. A Personal Identification Number(s) [PIN(s)] for the Automated Teller/Electron Card will be selected in absolute confidentiality by the Client. The Client hereby undertakes not to disclose such number to any other party. It will be assumed that

such number has been divulged by the Client whenever a misuse occurs and any consequences arising thereof will be exclusively borne by the Client.

3. The Client undertakes to report in writing to The Bank his/her lost Card(s) upon such occurrence. Once reported, a replacement Card will be issued by the Bank, and a new PIN will be issued. The Client will not be liable for any fraudulent misuse of the old Card and PIN from that point on. The selection of a new PIN and/or the replacement of the Card shall not be construed as the commencement of a new contract.
4. The Bank will debit the Client's account with any withdrawal or transfer performed by his/her use of the Card. The Client shall in all circumstances accept full responsibility for all transactions processed by the use of the Card. The Client accepts the Bank's record of transactions as conclusive and binding for all purposes.
5. The Client cannot exceed the current account balance, if so the Client should cover all the amount immediately.
6. Transactions processed by means of the Card shall be subject to the limits established by the Bank or SAMA from time to time. The Bank shall in no circumstances be liable to the Client if the Card is not honored for any reason whatsoever.
7. Any cheque deposited by the use of the Card shall only be credited to the Client's account after verification of the Bank and clearance or collection of the cheque. In case the Client makes cash deposits using the Card, the amount will be credited to Client's account after counting and verifying the notes and ensuring that no counterfeit notes are included therein. Client's account will be credited for the amount so determined by the Bank. In case of discrepancy between the actual amounts of the cheque or cash or the records of the Bank and the amounts indicated on the deposit slip agreed by the Client, the Bank's record shall prevail and the Client will be notified accordingly.
8. In case the Client orders issue of a co-applicant (supplementary) Card, the Bank will do so on the full responsibility of the Client.
9. In case of a dispute, the Client must submit a claim / objection within sixty (60) days after the date of the objected transaction. Claim outside this time frame will not be considered.
10. The Bank will charge fees on foreign ATM usage for each transaction outside the Kingdom. These fees will include the conversion fees from any foreign currency to Saudi Riyal. The exchange rate will be determined by the payment network such as MasterCard and Visa and / or the Bank on the date of the transactions.
11. Cards withdrawals/purchases limits are subject to sufficient balance in the account, machines limits and regulations of the country where the Card is being used.
12. The Bank reserves the right to limit the frequency or amounts or transactions and change fees and commissions for the Card as soon as the Client is notified in advance of 30 days prior to the date of application. Also, the Client has the right to cancel his/her Card(s) and terminate this agreement at any time by serving a written notice and attaching the primary Card and supplementary Cards (if issued). The Client shall be responsible for any transaction effected through the Card before and even after its termination or Expiry date for a period of 45 days from the termination date. The Bank may charge the Client's account for such fees.
13. The Bank shall not be responsible for any erroneous payments to Utility Company(ies) arising out of wrong input of Biller number by the Client. The Bank shall not be responsible for any mistake or omission caused by the service and/or any delay by the Bank due to reasons beyond its control in onward transmission of the funds to the Utility Company(ies) which may result in disruption of the utility service. In the event of part payment of the bill, the utility company may use its power to discontinue the utility service in which event the Bank or the Utility Company will not be responsible therefore in any way.
14. In case of termination of this agreement and cancellation of the card, the Client shall not be exempted from commissions or fees payable on the card account and In case of cancellation of this agreement by either party, the total outstanding balance on the card(s) account shall become immediately payable.
15. The Client may receive certain benefits offered by Visa, MasterCard or by other parties as conveyed by the Bank from time to time. These benefits are subject to the conditions specified by these parties. The Bank shall not be responsible for any shortfall or failures incurred by these parties.

## Telephone Banking Service - Phone Banking General Provisions

These terms and conditions govern the services offered through Self Service Banking and the Call Centre provided by the Bank.

### Definitions:

#### Instructions:

Means the Instructions given or purported to be given by the Client to the Bank via the Call Centre or Phone Banking Service and also includes verbal Instruction issued or purported to have been issued by the Client to the Bank, and the same are irrevocable and binding on the Client upon receipt by the Bank.

#### IVR:

Interactive Voice Response, this is the machine that the Client interacts with when using the Phone Banking; it responds to and will accept touchtone evidence Instructions.

#### Phone Banking:

Means any or all of the banking services offered by the Bank, which can be availed by the Client via a telephone and the Automated Interactive Voice Response Machine.

#### Phone PIN:

Means Phone Personal Identification Number selected by the Client to verify the identity of the Client and for the Client to authorize transactions via the Call Centre or phone banking.

1. The Client should maintain an account with any branch of the Bank. In the event of the account being closed for any reason the service shall immediately cease.
2. The Bank reserves the right to refuse an application and may, at its sole discretion, withdraw at any time all rights and privileges pertaining to the service.
3. The service is provided entirely at the risk of the Client who shall indemnify the Bank for all loss or damage howsoever caused resulting from the use of the service.
4. The Client should not disclose his/her PIN to any other person. In the event of the PIN becoming known to someone other than the Client, that person may be treated by the Bank as an acting agent of the Client and the Client shall indemnify the Bank against all loss or damage which may occur as a result of the PIN becoming known.
5. The Client hereby irrevocably and unconditionally without any right of objection accepts all debits made to the account arising from the use of the service, without limitation.
6. The Client shall ensure sufficient balance in the account to which the service relates before making any transfers. If for any reason an account is overdrawn by the use of the service, the Client shall be responsible for immediately making up the deficit by a direct payment or transfer of funds from any other account maintained with the Bank. Failure to comply with this condition shall entitle the Bank to cancel the service and/or make a transfer on the Client's behalf (if more than one account is maintained at the Bank).
7. The funds transfer service is limited to an equivalent of Saudi Riyals (amount per business day) as set by the Bank where cross foreign currency transactions are involved.
8. The Bank shall not be responsible for any loss or damage arising directly or indirectly from any malfunction or failure of the service.
9. The Bank shall not be responsible for any erroneous payments to Utility Company(ies) arising out of wrong input of Customer subscription number by the Client. The Bank shall not be responsible for any mistake or omission caused by the service and/or any delay by the Bank due to reasons beyond its control in onward transmission of the funds to the Utility Company(ies) which may result in disruption of the utility service. In the event of part payment of the bill, the utility company may use its power to discontinue the utility service in which event the Bank or the Utility Company will not be responsible therefore in any way.
10. Where the service is made available linked to an account with the Bank in two or more names, it is acknowledged that, irrespective of whether the mode of operation of such account is joint or either or survivor, the service may be used by one Client acting alone.
11. By registering with the Phone Banking, accepting and selecting the ATM PIN or Phone PIN, the Client authorizes the Bank to act on his/her, oral/touch tone/ telephonic Instructions with the Bank's absolute discretion. The Client hereby authorizes the Bank to rely and act, without any liability on the part of the Bank, upon all such Instructions issued or purporting to be issued by the Client and to accept the same as correct, accurate and duly authorized by the Client.
12. The use of the correct ATM PIN or Phone Banking PIN shall constitute confirmation of identity of the Client and the Bank may, but is not obliged to, further confirm the identity. The Client hereby also agrees and authorizes the Bank to record such contents of any call to the Phone Call Centre made and logged under IVR as may be deemed appropriate by the Bank and such recorded conversation may be produced as evidence, if and when required. The Bank may utilize other means of confirming the Instructions. The Bank reserves the right to refuse to execute any

or all of the Instructions if there is a failure on the part of the Client to confirm the Instructions, in the event the Bank is in doubt as to the identity of the caller, or the credibility of any Instruction.

13. In the event of unauthorized disclosure of the ATM PIN or Phone Banking PIN, the Client shall immediately notify the Bank. The time at which the Bank received the aforementioned information or Instructions will be determined and certified solely by the Bank and such determination shall be binding and conclusive on the Client. The Bank reserves the right to ask for written confirmation.
14. The Client shall be solely responsible for ensuring that the ATM PIN or Phone Banking PIN and any other Information that may be communicated to the Client in this regard by the Bank is fully secured and is not disclosed to any unauthorized persons or third parties. The Bank's Customer Service Representatives are NOT authorized to receive the detail of any Customer's Phone Banking PIN or ATM PIN. The ATM PIN or Phone Banking PIN will only need to be disclosed via touch-tone telephone while using the automated IVR.
15. In the event of stolen or lost ATM Card, the Client shall immediately notify the Bank to block his/her ATM Card and access to Phone Banking will be blocked. The Bank reserves the right to ask for written confirmation. The Client understands and agrees that the Bank will not be liable for any misuse by another person in such an event and for failure of the Client to inform the Bank.
16. The Client acknowledges that phone Banking that may be provided by the Bank at its discretion involves inherent risks, including, but not limited to, risks associated with fraud and unintended/erroneous Instructions, which the Bank cannot eliminate. The Client hereby indemnifies the Bank of all liabilities and responsibilities and accepts any and all risks associated with the use of the phone Banking.
17. All transactions are charged at the normal banking rates. For details please refer to the fees and charges schedule pertaining to the different products offered by the Bank.
18. The Bank reserves the right to change and amend these Terms and Conditions at any time and upon notice to Client in advance of 30 days prior to the Effective Date.

#### Internet Banking Service (The Saudi British Bank Online)

1. Accessing the Internet Banking (the Service) entails that the Client fully accepts all items stated in this agreement.
2. The Bank is offering this Service through the Internet, utilizing the best security measures, but the Bank is not responsible for any errors that might occur due to the unprotected and open nature of the Internet. Therefore, the Client shall be solely responsible for all risks inherent in, or resulting from, using the service.
3. The Bank agrees to offer the Service to the Client but the Client will be fully responsible for his/her PC maintenance, operations and communications costs. The Bank is not responsible for any faults caused by any software used by the Client, or if the Client uses any device or software that causes risks to the security, integrity or functionality of the system, or any viruses residing on the Client's PC that may compromise Client's critical data, and the Client will be held responsible for any consequences that may arise as a result of that.
4. The Bank shall have the right to stop or suspend the Service at any time, and without giving any reasons.
5. The Bank offers the Service as per the established charges and expenses.
6. The Client agrees that the Bank will not conduct any payment if the Client does not have sufficient balance in the account he/she designated, at the time the order is to be performed. The Client also agrees that the Bank will not conduct any funds transfer if the transfer amount exceeds the daily transfer limit.
7. The Client agrees to pay fees / charges established by the Bank for any internal or

external funds transfer.

8. The Client alone shall bear any responsibility that may arise as a result of debiting his/her account, or transferring any amount to another Client's account by mistake.
9. If the Client suspects any transaction recorded in his/her activity history, provided by the Service, the Client must inform the Bank within 15 days from the date of sending the relative statements of account to the Client by mail or delivering it to him by hand, or by E-mail, otherwise, the transaction is deemed to be performed on the Client's behalf. In case the Client claims that he/she did not perform a transaction recorded in his/her activity history the Bank will investigate the matter, and will perform a thorough investigation (in case the client claims that he/she did not perform a transaction recorded in his/her activity history). The Client will provide the Bank with his / her name, account number and transaction reference number and the Client will be informed of the result of these investigations as soon as possible.
10. Electronic mail, provided through the Service, is used as a means of secure correspondence between the Bank and the Client. The Client must send e-mail messages to the Bank only through the Service. The Client agrees to receive e-mail messages from the Bank through the Service. The Client is considered a recipient of any message the Bank sends to the Client.
11. The Client is fully responsible for safeguarding his/her User-ID, Password(s), The Client undertakes to keep the relevant User-ID, Password(s) as confidential and private, and keep them in separate secure places, and not to release them to anyone. The Client should exercise extreme caution when using his/her User-ID, Password(s), on a PC in a public place. The Client releases the Bank from any responsibility or harm that may arise as a consequence to the misuse of this Service or due to the Client's breach of this obligation.
12. The Client understands completely that the User-ID and Password(s) are considered the identification means to verify the Client's identity, therefore all transactions performed using them and anyone using them will be considered the Client's. The Client shall be liable for all transactions performed by using his/her identification means.
13. In case the Client suspects that a Third Party is tampering with the his/ her accounts through the Service, or he/she doubts that his/her user ID and password(s) are compromised by some Third Party, the Client must inform the Bank of this immediately, and confirm it in writing as soon as possible. The Client shall be liable for all amounts that may be incurred due to the use of the user ID and password(s) until the end of the day on which the Bank receives a written notification from the Client in due course.
14. The Service will be temporarily locked in case the login password is entered incorrectly three consecutive times. The Client will have to refer to call center to re-activate the Service.
15. The Bank has the right to change the software used in the service and the services offered without further notice to the Client.

#### Tedallal Rewards Program

The terms and conditions of the new Tedallal Rewards program are applicable for this product. For details, please visit [www.alawwalbank.com](http://www.alawwalbank.com)