

List of Customer's Rights and Duties

First: Customer's Rights

1. Access to all terms, conditions and details of our products and services and requesting necessary clarifications to ensure full comprehension of these terms, conditions and details and the ability to commit thereto.
2. Obtaining from the concerned employee clear, simplified and adequate explanation regarding financial products and services with different levels of risk.
3. Obtaining from the concerned employee clear and professional answer for any question regarding any vague term or condition.
4. Requesting that Arabic be the language of any document, correspondence or transaction with the Bank.
5. Requesting to read and obtain in advance a copy of each document referred to in any contract you plan to sign with the Bank.
6. Obtaining and retaining a copy of contracts and documents you have signed without any additional cost.
7. Requesting the Bank to determine the actual cost of the product or service including actual insurance cost and computational method of the lending or deposit profit rate.
8. Choosing freely from at least five insurance companies accepted by the Bank and mentioned in a written list, whenever providing an insurance policy is a condition for obtaining a product or service.
9. Obtaining any product or service as far as it is suitable for the customer's request, profile and perception of probable financial risks associated with this product or service.
10. To periodically obtain a detailed statement for every account linked to a product or service.
11. Not to sign any blank or incomplete form and to make sure that all required fields and figures in forms provided to you are correct and complete.

12. Submitting a claim regarding any product or service and requesting the Bank to explain the submission procedure, the time limit to be notified of the outcome and the procedure for submitting the claim to other authorities whenever the client is not satisfied with the outcome.

Second: Customer's Duties

1. Providing true, complete and accurate information upon filling out Bank forms, and refraining from submitting any false information.
2. Disclosure of all financial commitments upon applying for any product or service without prejudice to the rights established by the Banking Secrecy Law.
3. Updating the personal information provided to the Bank continuously and whenever you are required to.
4. Complying with all terms and conditions that govern the product or service you are benefitting from.
5. To immediately notify the Bank upon discovering any unknown operation on your account.
6. Providing the Bank with your residence and work address, your email and post mail, and your phone number, and informing the Bank of any change in this information to allow the Bank to contact you in person thus ensuring your information privacy.

Third: Instructions to the Customer

1. Do not, under any circumstance, provide any details regarding your bank account or any other banking or personal information, to another party.
2. Notify the Bank whenever you face financial difficulties that prevent you from meeting your commitments or paying your installments in due time in order to find suitable alternatives.
3. Be careful to clearly determine powers granted under any proxy upon authorizing a third party to complete your banking and financial transactions.