

Client's Rights and Duties

CLIENT'S RIGHTS

INFORMATION

The client has the right:

1. To be informed of the terms, conditions and details of the product or service and to ask for sufficient clarification in order to make sure that he/she fully understood them and is able to commit thereto.
2. To obtain from the concerned employee clear, sufficient and simplified explanation about the financial products and services with different risk levels.
3. To obtain from the concerned employee a clear and professional answer to all the questions regarding any unclear or ambiguous clause or condition.
4. To read and obtain in advance a copy of each document or text referred to in any contract to be signed with the Bank.
5. To request that the Bank determines the actual cost of the product or service, including the actual insurance cost and the computation method of the lending or deposit interest rate.
6. To choose freely an insurance company among a written list of at least five companies approved by the Bank, in case obtaining the product or service is subject to the submission of an insurance policy to the Bank.

DOCUMENTS TO SIGN

The client has the right:

1. To request the use of the Arabic language in any document, correspondence or transaction with the Bank.
2. Not to sign any blank or incomplete specimens, before ensuring that all the required numbers and fields in the forms given for signature are complete and correct.
3. To obtain and retain a copy of the contracts and documents signed by him/her without bearing any additional cost.

SUITABILITY OF PRODUCTS/SERVICES TO THE CLIENT SITUATION

The client has the right to obtain any product or service, provided it is suitable with his/her request, profile, background and his/her ability to perceive, understand and bear the potential financial risks associated to the product or service.

ACCOUNT STATEMENTS

The client has the right to obtain a periodic detailed statement of account for each product or service.

COMPLAINTS

The client has the right to submit to the Bank's Customer Experience Department a claim about any product or service, and to request from the Bank an explanation on the claim's submission procedure, the time limit needed to be notified of the claim outcome, and the mechanism applied to submit the claim to other authorities, in case he/she is not satisfied with the claim outcome.

CLIENT'S DUTIES

INFORMATION

The client has to:

1. Provide the Bank with true, accurate and complete information when filling out any documents or forms provided by the Bank and refrain from providing false information.
2. Provide the Bank with his/her exact home address, work address, e-mail, ordinary mail and phone number(s), and to promptly report any change in this information to enable the Bank to contact him/her thus guaranteeing the privacy of his/her information.
3. Disclose all of his/her financial commitments/obligations when applying for a product or service, without prejudice to the rights conferred to clients by the Banking Secrecy Law.
4. Update his/her personal, professional, financial data and other relevant information submitted to the Bank, on a continuous basis or whenever required to do so.
5. Provide the Bank with any information or supporting documents related to an operation at the Bank's first request.

ACCOUNT STATEMENTS

The client has to:

1. Constantly monitor all account movements (debit and credit) shown on the monthly statements sent by the Bank (in case they are not received, the customer must notify his/her branch), or available on the Bank's website (Point Com®), ATM Network (Point Cash®), or Call Center service (Point Call®).
2. Notify the Bank of any operation carried out on his/her accounts or showing on his/her account statement but unknown to him/her or that was not initiated by him/her, immediately upon discovering it.
3. Approve his/her debit and credit accounts statements in writing, upon the Bank's request.

OPERATIONS

The client has to:

1. Always provide clear and unequivocal instructions for every requested transaction.
2. Comply with the terms and conditions governing the chosen product or service.
3. Follow the security guidelines and instructions issued by the Bank in respect to the banking products.
4. Comply with any legal requirement deriving from applicable laws and regulations.

INSTRUCTIONS TO CLIENTS

1. Do not provide any details about your bank accounts or any other banking or critical personal information to any third party, under any circumstances.
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 your obligations.
3. Be careful when granting a proxy to a third party to complete any of your act or banking and financial operations, by clearly determining the powers delegated under this proxy.

I, the undersigned, hereby acknowledge that I have read and understood the content of this document and that a copy has been submitted to me.

Client Name

Date and Client Signature
