

General Terms and Conditions for the Electronic Services

1) We understand that we can have access to our bank account(s) via the website of Housing and Trade Bank (the bank) or/and through the other electronic channels and we can perform the available banking transactions to these accounts through the Electronic Services available on this website and/or the electronic channels. Therefore, we hereby agree and acknowledge on all Electronic Services' terms and conditions and we acknowledge that once we gain access to the bank website and/or using of any electronic channels and agree to these terms and conditions and/or signing on the it, an effective and binding agreement shall be concluded wherein it applies to all banking transactions we carry out through the Electronic Services.

2) The customer acknowledges that:

A- We understand that from the essential conditions of using all the available Electronic Services at the bank are to have one or more based and effective bank account(s) at the bank and that we had obtained a visa electron card or a MasterCard (direct payment) and its pin number.

B- We acknowledge that we viewed and understood the mechanism of Electronic Services and that any instructional information provided by the bank on any service of the Electronic Services is meant only for guidance as we acknowledge that they are not obligatory for the bank.

C- We accept to consider all the bank's electronic records are certified, documented and conclusive evidence that are binding us and we have no right to object (oppose) and/or challenge it before any authority and we agree on the bank's appointment for any licensed party or any party being licensed or to adopt it for verification purposes for the purposes of verification of the authentication procedures and of the proportion of electronic signature to us.

D- We acknowledge that any electronic messages sent to the bank includes implementation of our demands and/or orders is issued by us and we do not have the right to object it and/or cancel it and/or challenge it for whatever reason and we acknowledge on the correctness of all electronic messages sent to us by the bank and we accept its content of information or obligations.

E- We acknowledge our responsibility to bear and pay the fees and commissions (against subscription, maintenance and use of various Electronic Services provided by the bank of all its different types) which are specified by the

bank from time to time as we also accept and acknowledge that the bank has the right to modify these fees at any time without declaring the reasons and without the need to notify us of this. In addition, we authorize the bank an absolute and irrevocable authorization to debit the due fees on any of our accounts at the bank.

F- We acknowledge our responsibility and endured all communication costs (including the fees of telephone services and internet) and any other costs resulting out our usage to the internet in order to facilitate our connection to the electronic banking services.

G- We hold full responsibility to protect the card number (visa electron or MasterCard direct payment) and the card's pin number, and we are committed to be cautious in case we use these services in a public place. Moreover, we discharge the bank from any responsibilities or damages that may occur to us as a result of our non-compliance with this duty or as a result of misuse of the Electronic Services.

H- We acknowledge that if we have (joint) account that is managed by a single signature, (which means the presence of essential and independent visa electron or MasterCard direct payment for each partner with different pin numbers), each partner is considered responsible jointly and severally towards the bank of any transaction conducted out of any of these cards on any of these Electronic Services.

I- We acknowledge that our use for the pin number issued to our account through any of the Housing bank for Trade and Finance branches is considered a consent from our side on conducting transfers and financial transactions on any of our personal accounts at any branch of the bank branches by using the Call Center and the bank reserve the right to implement such transfers and transactions or not.

3) The customer acknowledges that:

A- We acknowledge and accept that the bank has the right to stop and /or cancel providing any of its banking services or financial activities which are used through any service of the Electronic Services at any time without declaring the reasons and without incurring any liability on the bank.

B- We acknowledge and accept that the bank reserves its right to reject and /or abstain proceeding of any transfers and/or payment orders of any amounts, and without previous or post notification to us and the bank does not hold any

responsibility and this is in the following cases, including but not limited to the following examples:

- Lack of sufficient funds in our accounts at the time of the transfer in which such funds shall covers the value of this transaction and the interests, fees and all expenses incurred by it.
- Exceeding the number of times or the maximum limit allowed for transfer daily.
- The bank's suspicion on the transfer process which we request electronically.
- The incompleteness or insufficiency of the information received in the transfer order.
- The violation of the Bank's regulations in the field of combating money laundering and terrorism financing.

C- We acknowledge and accept that the bank reserves its right in rejecting and for any reason and without declaring the reasons and/ or previous or post notification to us and without hold any responsibility by the bank:

- Any application to provide Electronic Services we submit to the bank.
- Any instructions or enquiries sent to it by us through the electronic banking services.

D- We acknowledge and accept that we do not have any Intellectual property rights in any (of the programs or screens or documents) presented by the bank in the field of electronic banking services and /or those who update them and/or amending them and we will not allow others to do:

- Copying or amending any of those programs or screens or documents presented by the bank.
- Downloading or transferring the electronic banking services programs from any computer or any telephone of smart device or other similar electronic device.

E- We acknowledge and accept that the bank shall not hold responsible for any mistakes and/or damages and/or losses and/or expenses and/or costs that we

might incur as a result of violating any of these terms and conditions, additionally we commit and undertake to bear all the compensations, expenses, claims and damages that the bank might be exposed to as a result of violating these terms and conditions and/or for whatever reason or when any other party claims.

F- We acknowledge and accept that the user ID and the password shall define our identity at the bank in the field of Electronic Services. Therefore, any transactions conducted using the user ID and the passwords are considered issued by us and we are individually responsible for all transactions conducted through the Electronic Services we are subscribed to it using through the ID and the password.

G- We acknowledge and accept to hold the full and individual responsibility that may arise as a result of debiting on our account / accounts at the bank when we use any of the Electronic Services, as well as any responsibility that might arising out of any error resulted by transfer for any amount /amounts for the account of any other party through any Electronic Services specifically those available included but not limited to the service of payment through the mobile phone.

H- We acknowledge and accept that the bank has the right to stop and / or cancel any of the Electronic Services at any time for the period deemed by the bank appropriate and without the need for previous or post notification to us and the bank does not hold any responsibility.

I- My log in and /or transfer password which are related to the transfers and electronic payment that is received by us is considered as signature and approval by us to implement any requests, services or transfer orders and it is not accepted any challenge that the passwords have been published and used by other party or to claim that we did not request any of these Electronic Services available through any service of the Electronic Services.

J- We acknowledge and agree that these terms and conditions apply on all clients who would obtain any of the Electronic Services through: -

- Iskan Mobile / Iskan Online / Call Center / Telephone Banking / Bank automated service**
- Credit cards / Visa Electron card / Debit MasterCard**

- Any Electronic Services provided by the bank and / or will be provided in the future.

4) We undertake to notify the bank in writing of the loss or forgetting of the pin number and the bank shall immediately stop the working of the card and issue a new card with a new pin if we ask for that.

5) I hereby agree that the sub-accounts opened by me through electronic channels will be my same data on the main account opened with the bank, including the signature, so that it will be used for the new sub-account, Also the bank has the right not to activate and to close the account or to put any restrictions at any time the Bank deems necessary and without obtaining my written approval.

6) We authorize the bank an absolute and irrevocable authorization:

- To implement all the instructions received to it through any of electronic banking services without prejudice to the right of the bank to refuse implementing any instructions sent to it in accordance with the provisions of article 11 below.

- To reply to all inquiries received to it through any of electronic banking services without prejudice to the right of the bank to refrain from replying to any inquiry sent to it in accordance with the provisions of article 11 below.

- To debit at any of our accounts any financial transactions implemented through electronic banking services and the internet. Moreover, we acknowledge that the bank has draw our attention to the current technical failure and the existing restrictions on the use of the electronic banking services (including the internet) and to the fact that the continuity or the cutout of the electronic banking services depends on employing the technology and the existing restrictions on its use. Accordingly, under this we absolve the bank from any responsibility in case of the bank non-ability to provide its Electronic Services and/or their interruption and /or any other reasons beyond the control of the bank or any other reason whatsoever.

- We authorize the bank an absolute and irrevocable authorization to send notifications and correspondence related to any of the Electronic Services via email or any other means the bank deems appropriate based on its decision and its sole discretion as we acknowledge that we took all necessary precautions to maintain the privacy of the received letters and we hold any responsibility resulted by violating that.

- In case we use the telephone numbers of the Call Center, accordingly we authorized that bank an absolute and irrevocable authorization to record all the calls, instructions, demands and orders from us and accept voice records as a conclusive evidence that are binding us and we have no right to object (oppose) and/or challenge its content.

- I hereby irrevocable and authorize you to issue the transfer and to my full responsibility, and you shall not be liable for any errors or delay in the arrival of the transfer to the source or the detention by any party or authority, whether due to applicable national or international monitoring procedures in force or otherwise or because of anti-money laundering or anti-terrorism procedures or for any other reason. Further, the implementation of the transfer through the correspondent banks is upon our full responsibility and on our account, and we shall bear all the commissions and expenses, whether in cash or by discounting them from our accounts in your bank, and in case of any future cancelation of the transfer for non-payment or for any other reasons whatsoever and the transfer was returned the we agree to be returned at the purchase price on the cancellation date or the transfer date, whichever is better for the bank's benefit. And 're a responsiveness of the bank. I hereby irrevocable agree to provide the bank with any data or information related to the transfer transferred to any correspondent bank in case any clarification was requested at any stage by the concerned bank or any other related party, and this shall be made without any legal liability whatsoever on your bank or any of its employees.

- I hereby authorize you irrevocably to issue the Remittance under my full responsibility and you shall not be responsible for any errors or delays in the arrival of the Remittance to its destination or the retention thereof by any party or authority whether as a result of control measures in place, locally or internationally, or as a result of the measures of combating money laundering or terrorism or any other reason, and the effecting of the Remittance through correspondent banks shall be under my full responsibility and to my account and I shall bear commissions and fees whether in cash or by debiting any of our accounts held with you and in case of cancelling the Remittance in the future for non-payment or for any other reason whatsoever, I accept reversing the transmitted remittance at the purchase rate as at the date of cancelling the remittance or the day of transmitting thereof, whichever more beneficial to the Bank.

7) I hereby irrevocably acknowledge and accept providing any data and/or information relevant to the transmitted remittance to any correspondent bank in the event of making query thereof by the relevant bank or any parties concerned

with the remittance and without any liability on the Housing Bank for Trade and Finance or any of its employees whatsoever.

8) I hereby acknowledge that the information of the beneficiary named in any remittance issued from my accounts to be the actual beneficiary of such remittance, on my full responsibility and without any responsibility on the Housing Bank or any of its employees.

9) I hereby acknowledge that the purpose of all the bulk transfers and amounts within the remittance that are required to be transferred which are included in the application for issuing the remittance is for the same purpose mentioned in the application for the transfer request / group of transfers related to the issuance of the remittance / bulk transfers. I also acknowledge that there are no other purposes to transfer these mentioned amounts. Noting that the transfer of such amounts is on my responsibility as an individual account holder / our responsibility as authorized signatories on behalf of the account holder and without any responsibility on the Housing Bank or any of its employees.

10) The customer undertakes not to use any of the electronic services for the purposes of trading in virtual currencies, regardless of their name, subject to closing the account without referring to the customer.

11) The customer have the right to request to stop and/or cancel our subscription in any of the Electronic Services under a written demand presented to the bank.

12) The Customer acknowledges and agrees that the customer's data, including name, account number, service number, service type and any other details that the bank deems proper or to be decided by any regulatory authority in the future, for the remittance service within the CliQ service without the need to obtain the customer's prior approval.

13) In case the customer chooses to change the default account used for CliQ service, the bank shall have the right to send an OTP to the customer in order to confirm the transaction and if the customer didn't verify the mobile number then the bank has the right to stop the service.

14) The bank shall have the right to double check the validity of the phone number entered as an alias in periodically basis by sending an OTP to this phone number to confirm through the Application and if the customer didn't verify the mobile number then the bank has the right to delete the alias number account

15) The bank shall have the right to delete customer subscription through CliQ service if the customer didn't approved on the validity of the data related to his registration, and the customer will have the right to register again once his registration has been removed.