

❖ **Terms and conditions when customers participate in the free and paid Iskan Plus program:**

1. The customer's participation in Iskan Plus program is based on the program criteria approved by the bank automatically. The customer is entitled to benefit from the program per the terms and conditions of the program and the bank.
2. In the event of a change in the classification of the customer and/or cancellation of the subscription, all features and benefits granted to the customer due to their participation in the paid program will be canceled, including the debit card for Iskan Plus customers, so that the customer requests another debit card. Interest rates and commissions on products and services are announced on the bank's website and will be applied according to the new segment.
3. If the customer requests to cancel the paid program subscription, they must provide the bank with a written statement.
4. All terms and conditions of the products and services the bank provides to the customer remain valid, in addition to the terms and conditions related to the Iskan Plus program (free and paid).
5. The bank has the right to cancel the program anytime, and prior notification will be sent to the customer.
6. If the bank launches campaigns with preferential prices lower than the published prices for Iskan Plus customers on loan products, the campaign prices will be applied without any additional preferential prices over the ones stated in these campaigns.
7. The bank has the right to adjust the interest rate on the debit balance, benefits, and exemptions related to the program by increasing or decreasing according to the bank's periodic announcements while notifying the customer in the way deemed appropriate by the bank.
8. The customer undertakes to notify the bank by a written letter of any modification or change that may occur to their address or phone numbers. Otherwise, all notifications sent by the bank to the addresses indicated by the customer are considered legal and valid, with the same effects on the customer.
9. In the event of a change in the average account balance and/or the amount of the transferred salary to the bank under the Iskan Plus segment classification standards, the customer's classification will be automatically downgraded.
10. At its discretion, the bank has the right to cancel the customer's subscription after notifying them at the address used by the bank.
11. Terms and conditions of credit card issuance and use shall apply when the customer uses the bank's credit card.
12. If any amount is credited to the customer's account by mistake, the bank has the right, without referring to customers, to debit their account with the same amount credited to them, and the customer is not entitled to claim this amount in any way.
13. This program is subject to the terms and conditions of the bank and the provisions of Jordanian law, and the courts of Amman (Justice Palace) chosen by the bank are the competent courts for any dispute arising from or related to the application and/or interpretation of any of the terms and conditions of the program.

❖ Special terms and conditions when customers participate in the paid Iskan Plus program:

1. The monthly subscription fee of 3.5 dinars (three dinars and 500 fils) is due and collected every month as soon as the customer subscribes to the program and is automatically debited to any of the customer's accounts with the bank.
2. For clients classified based on the average account balances criteria during the last three months. Suppose the average balance for the previous three months decreases below the classification criteria specified in the program. In that case, a penalty of 20 dinars will be collected on a quarterly basis. Suppose the customer continues not to meet the classification conditions and criteria for two consecutive quarters. In that case, the customer's subscription to the program will be canceled, and the monthly fees will continue to be paid during the grace period.
3. If salary clients do not comply with the salary classification criteria, the client will be given a grace period of three months. Suppose the customer continues not to comply with the classification criteria. In that case, the customer's classification will be canceled, and the monthly fees will continue to be paid during the grace period (3 months).
4. The customer must provide sufficient balance in their accounts with the bank until the subscription monthly fees are paid. In the event that there is no sufficient balance, the fees will be charged as soon as there is a sufficient balance covering the fees.