

**First: General Terms and Conditions of Bank Accounts**

1- Client shall be aware of the following:

- In case of having any complaint, then he/she may contact the customer complaint unit through any of the following means of communication:
  - Free hotline (080022205) through any landline or by calling (06-5103111)
  - Complaint E-form available on the bank's website: [www.hbtf.com](http://www.hbtf.com)
  - Personally, through visiting the banks' Head Office during official working hours
  - Written correspondence to the postal address: Housing Bank – Customer Complaints Unit – P.O. Box 7693 Amman 11118 Jordan
  - Fax (06-4616202)
  - Via email : [ccomplaint@hbtf.com.jo](mailto:ccomplaint@hbtf.com.jo)
- The bank has the right to abstain from responding to the following complaints:
  - Complaints of lawsuits being litigated at before court or ones where a ruling has been issued / complaints related to employment and labor unions cases / complaints not containing pursuer name or information / complaints related to anti-money laundering and terrorism funding cases / clients' enquiries and suggestions / complaints containing clear abuse and/or words of threat or defamation / complaints that are already submitted and responded to, unless containing new issues that may be reviewed / complaints submitted in other than the means of communications mentioned in this section
- That responding to the complaint shall be over the phone unless client requests specific mean for receiving response upon complaint submission
- That the bank has the right to notify the client of extending the period necessary for responding to the complaint, where such extension shall not exceed thirty days as of the date of complaint's submission.

2- Client acknowledges the following:

- Correctness of all personal information provided upon opening the account, including our registered address, and information of our nationality.
- That the bank will provide us with a notification for each record implemented in the account except for the records resulting from cashing cheques, implementing transfer requests, or payment orders signed by us, cash withdrawal, salaries, installments, or interests.
- That in case the bank does not receive any rejection from us over the account statements and/or notices sent to us on our address as registered in the bank records, and within sixty days as of the date of sending of the account statements and/or notices; then such statement and/or notice shall be considered as approved and final by us, and the bank has the right to provide us with our account statements and /or notices related to such accounts through regular mail or email to our addresses as registered in the bank's records.
- That the bank records and registries, including electronic registries and records are considered as attested and validated records and shall be considered as irrevocable evidence binding on us, while any certificate issued by the bank pertaining to the content of such books and records shall be treated as an satisfactory evidence for that matter; due to the fact that all bank e-registries and e-records are attested and validated and shall be considered as an irrevocable evidence that is biding on us, we also acknowledge the bank's accreditation of any authority that is licensed or to be licensed or accredited for the purposes of verifying authentication procedures and the electronic signature belong to us.
- That depositing any cash amounts to any of our accounts at the bank may be accomplished directly by us or through others.
- That we are responsible in solidarity, jointly and individually, for settling the debit balance in case any of our accounts at the bank becomes overdrawn or when the banks requests so, including the debited interests, commissions, and any expenditures or undertakings.
- That the bank will not be responsible for any loss and/or costs and/or expenditures we may incur as a result of breaching these terms and conditions.
- That these terms and conditions shall be applied to all subsidiary accounts that might be opened by us in the future, and that are listed under our unified number at the bank.
- That the bank has the right to change and/or amend the number and/or numbers of our existing accounts at the bank, and to transfer the balances of any of such accounts due to the application of new banking systems or programs, and whereby the bank shall notify us of the numbers of such accounts after change and/or amendment.
- That we are the actual beneficiary (ultimate beneficiary) for opening such account and implementing any transactions through the account; and we undertake to inform the bank in writing and immediately in case any change occurs. We also acknowledge that the term (actual beneficiary) indicated herein this section shall mean: the natural person and ultimate beneficiary to whom the business relationship is concluded for their own interest or on their behalf, or who holds full or effective control over a legal entity, or has the right to conduct legal action on behalf of that entity.
- That in case the bank closes our current accounts and/or accounts; all cheque books issued to us by the bank will be considered void and we undertake to return them to the bank immediately.

- In case the bank records any financial obligations on our current account/accounts then the personal and /or in-kind insurances of such commitments shall remain valid despite any legal provision.
- An amount of one Dinar, or its equivalent in foreign currencies, will be deducted per month from our current account and/or accounts at the bank as a commission for reaching the minimum balance below 200 Dinars, or their equivalent in foreign currencies, and we also acknowledge that the amount of one Dinar, or its equivalent in foreign currencies, will be deducted from our saving account and/or accounts of all types as a commission for reaching the minimum balance below 100 Dinars, or their equivalent in foreign currencies.
- That the bank will be freezing any of our existing current accounts in case no withdrawal or deposit transaction occurs on these accounts for 12 consecutive months commencing after the date of last withdrawal or deposit transaction. We also acknowledge that our saving account and/or accounts of all types will be frozen by the bank in case no withdrawal or deposit transaction occurs on the accounts for two consecutive years after the date of last withdrawal or deposit transaction. We acknowledge that the time deposit account and/or accounts that are subject to notice will be frozen by the bank in case no withdrawal or deposit transaction occurs on such accounts for three years consecutively after the date of last withdrawal or deposit transaction. We also approve that the bank has the right, in case of considering all of our accounts as frozen, to suspend the ATM cards along with the debit and credit cards for such accounts, and we acknowledge and agree that an amount of two Dinars, or its equivalent in foreign currencies, A maximum of (6) JOD or its equivalent in foreign currencies on all customer accounts will be deducted monthly as a commission from our frozen account and/or accounts at the bank along with any other commissions approved by the Central Bank of Jordan, this commission will not be collected from the account of the deceased customer in the event of notification of the bank of the event of death. and we also acknowledge that our dormant account and/or accounts will be not become reactivated unless we personally, or our agents representing us through a notarized Power of Attorney (or the authorized signatory(s) in case we are legal entity), attend to the bank in order to reactivate the dormant accounts, or withdraw the entire balance after signing all forms, documents, and acknowledgments approved by the bank in this regard.
- That the bank does not commit to pay any interest to the saving account in case our account and/or accounts' balance is less than the minimum balance as determined by the bank from time to time, and we approve that the bank has the right to not calculate any credit interests to the saving account, and we acknowledge that no interest will be credited to our saving account and/or accounts in Jordanian Dinar in case the value of the due interest on the account on the date of its crediting is below than the amount determined by the bank for that purpose from time to time, and after deducting all taxes due on the interest as per the relevant applicable Jordanian laws.
- That in case we win one of the saving accounts' prizes; then we authorize the bank in advance to announce to winning of the prize in different media means, including publishing our names whether in Arabic and/or English along with our account number, and to use our personal photos and any information the bank considers necessary whether inside or outside the Kingdom; as well as conducting and streaming interviews on radio and/or TV as requested by the bank. We also acknowledge that such prize shall be paid to us as per the applicable policies and regulations of the bank and after deducting all taxes due upon the prize pursuant to the provisions of the applicable Jordanian laws and all such prizes shall be subject to the bank terms.
- That withdrawal from the time deposit account and/or accounts shall be through, for example, under disbursement deeds and/or payment orders and/or official letters fulfilling all legal conditions, and signed by us as per the written instructions addressed to the bank as per bank policies.
- That the deposit fixing period shall be calculated as of the date of deposit date and interest shall be calculated for the period from the date of the second working day of the cash deposit in Jordanian Dinar or in the foreign currency and until the maturity date, while we recognize and acknowledge that calculating interest is done in the approved rate upon fixing deposit.
- That the interest is credited upon the fixed deposit on maturity date and in case the deposit maturity date was a non-working day, then the crediting shall be on the first working day following the maturity date, and after deducting all taxes due upon interest as per the applicable Jordanian laws.
- We recognize that it is not allowed to withdraw the fixed deposit or any part thereof before the maturity date unless approved by the bank, and in case of such approval for withdrawal then we authorize the bank irrevocably to apply enforced and applicable instructions, whereas the bank has the right in such case to reduce the interest rate on the amount remaining of the of the deposit value, whereas it is compatible with the prevailing rates of interests at the bank and not calculating any interests to the deposit account in case the balance is below than (5,000) five thousand Dinars for the accounts in JOD and what equals to (1,000) one thousand Dinars for the accounts of foreign currency, and the bank has the right to amend the minimum-balance amounts as per its instructions, and without obtaining prior approval.
- That the bank has the right to, in case we partially or fully withdraw it before maturity date, whether in local or foreign currency, debit a withdrawal fine from the deposit account as per the bank's policies, instructions, and provisions, provided that the client does not lose any of the original amount of the fixed deposit.
- That the interest is calculated on the time deposit accounts at the end of each working day as per the deposit period whereby the interest is to be added on maturity date, and whereas the minimum amount of deposit must be (5,000) five thousand Dinars and the interest for the time deposit accounts shall be calculated as per the bank's policies and instructions.

- That we authorize the bank irrevocably of renewing the deposit automatically upon maturity with the same previous conditions and for similar period and/or periods and we authorize the bank irrevocably of amending the interest rate and/or reducing it in compatible with the prevailing interest rates applicable at the bank for such period and/or periods and without the need for obtaining our prior approval for that amendment and/or reduction.
- That the interest on the saving account shall be calculated monthly and on the minimum balance during the month and the interest shall be credited every 6 months, while the interest for the saving accounts shall be calculated as per the bank policies, instructions and provisions along with the rate list published on the bank website and in its branches.
- That the client is the actual beneficiary of any transfer received to their accounts at the bank.
- That it is not allowed to issue transfers from the time deposit accounts but rather issue transfers only from the following accounts (current, saving, salaries).
- **The client recognizes and commits to their responsibility for updating their personal data when requested by the bank at any time (as per bank discretion) or whenever any change occurs to the account's data and information, and the client undertakes to submit any originals of any documents to the bank before the document's expiry date, while authorizing the bank to freeze their account /accounts in case of not complying with this condition.**
- The Client does not object to permitting the Bank from processing their personal data and sensitive personal data, and also approves the Bank conducting one or more operations for the purpose of collecting, recording, copying, saving, storing, organizing, altering, using, sending, distributing, connecting with other data, enabling, transferring, presenting, omitting identification, identifying, destroying, restricting, deleting, amending, categorizing, or disclosing the Client's data in any manner and whether using servers and/or electronic applications and/or using the technical assistance of other parties and/or contracting with third parties inside or outside of Jordan. Also, the Client hereby acknowledges their prior consent to the Bank and/or any other party and/or other parties cooperating with and/or contracting with the Bank to processes the financial data and non-financial data in any manner or form, and the Client has approved to these parties to access the Bank's systems and view all the Client's data and to process it without rendering the Bank in breach of its obligations towards the Client, notably, the Bank's obligations pertaining to banking secrecy or personal data protection.

### 3- The client commits to undertake the following:

- Notifying the bank of any change that occurs to the information provided by the client upon opening the account, including any information related to obtaining another nationality, otherwise such information maintained at bank registries will remain valid and endorsed by the bank.
- Personally attending at the bank to withdraw any amounts deposited in the client's existing account and/or accounts at the bank and/or conducting any other banking process over such accounts and/or authorizing another person under a Power of Attorney duly that is ratified by the concerned bodies provided attending personally for once at the bank in order to enhance the Power of Attorney in writing beside attendance of the deputy personally accompanied with the original and/or certified copy of the Power of Attorney along with a personal identification proof when conducting any withdrawal transaction from the account and/or any other banking transaction; and the bank has the right not to accept any Power of Attorney issued by the client for any reason at the bank's discretion and per the related policies.
- Provide the bank with a certified copy of all official documents proving the client's personal identification and organize the client's dealing with the bank along with any other documents requested by the bank during dealing
- Notify immediately the bank of any change to the names of the authorized on the client's account and/or accounts at the bank, and to commit to immediately notify the bank of any change affecting the powers of the authorized signatories once such change occurs, and that client acknowledge and admit to bear any responsibility resulting from their negligence in implementing such requirement.
- To mention our account and/or accounts' number in all our correspondences with the bank.
- Not using any of the accounts for the purpose of crypto currency dealing regardless of their name and under the liability of closing account without referring to client.
- Not conducting or practicing any commercial or exchange related activities through my current or future personal accounts at the Housing Bank, after notifying me of the necessity of suspending commercial or exchange transactions, and non-commitment to that gives the bank the right to close all my accounts and take the procedures necessary as per bank instructions in that regard, and I also acknowledge that I disclaim the Housing Bank of any responsibility that may occur as a result of that and without me having the right to refer to the bank in any legal liability with that regard.

### 4- Client approves:

- The interest rates decided by the bank at any given time and which are informed to us when opening the account, or whenever it is decided to amend the rate in light of the prevailing rates in the banking sector, or as per the instructions of the relevant monetary authorities, and we agree that the bank has the right to amend the interest rate as of the date it considers appropriate and we approve that the number of days per year for the purpose of calculating the credited interest if any is 365 days

- In case of opening an account and/or accounts in the name of an (adult person) for the benefit of a minor; then the account will be subject to the following provisions:
  - The funds deposited in the account and/or accounts for the benefit of the minor shall be considered as owned by the account opener (adult person) and they have the right to dispose of the account at their own will until the minor becomes an adult, whereby such accounts are assigned to the minor by virtue of the law.
  - The account opener (adult person) shall assign the account number and credit balance to the minor when the latter becomes an adult, and the client acknowledge to release the bank in case of dealing as per such authorization as of the date the minor becomes an adult.
  - In case the account opener dies before the minor becoming an adult then the account and/or accounts including their balances shall refer to the account opener legal heirs.
  - When any judicial seizure occurs to the adult person then it shall be applicable to such accounts.
  - The bank has the right to conduct setoff with such accounts when the adult person has liabilities towards the bank.
  - In case of opening account and/or accounts on behalf of a minor or incompetent person; then it shall be subject to the following instructions:
    - The guardian or trustee has the right to deal in such accounts for the benefit of the minor within the custodianship and/or guardianship certificate.
    - In case of the guardian or trustee's death, then the account and/or accounts including their balances shall refer to the minor or incompetent person.
    - The guardian or trustee authorizes the bank for permitting the minor or incompetent person of dealing individually with their account without the need for any other authorization once the minor becomes an adult, or submits a proof over becoming competent
- That in case of opening a joint bank account between any of the natural persons; we will be subject to all of the following terms and conditions and we will be considered as jointly responsible for implementing such terms and conditions.
- All amounts deposited in this account, whatever they are deposited, are owned by the partners in this account, either equally or according to the percentages specified by the partners within the application for opening an individual account that was signed by them when opening the account.
- Any process of withdrawal and/or dealing from the joint account shall be done through us under orders issued by the signatory on behalf of us for dealing with such account, and the order issued by the signatory as per this provision shall be considered as issued and approved by all of us; accordingly, payment, settlement or transfer will be considered as discharging the bank by all partners and their successors, in addition to their creditors notwithstanding their debt deed or debt type.
- This joint account shall be divided into multiple and independent accounts for each partner in the joint account, and the bank is authorized to distribute the balance of the joint account either equally among the partners or according to the percentages specified by them within the application for opening an individual account when opening the account; in the occurrence of any of the following cases :
  - 1) inform the bank in writing by one of the partners of the existence of a dispute between him and any of other partners related to the account or arising from it, with proof of this if requested by the bank, and with the undertaking of this partner to compensate the bank for any damage suffered by the bank as a result of the suspension or cancellation of the joint account due to the notification.
  - 2) Occurrence of seizure against any of the partner's share in the joint account and freezing the account of the person who has a seizure order against them.
  - 3) Death of one of the partners, and freezing the deceased account.
  - 4) Announcing insolvency of any of the partners and seizing the insolvent person's account.
  - 5) Restraint on any of the partners, or limitation of their competence. and freeze the account of the restrained partner.
  - 6) When the bank decides to conduct a setoff for having any due amounts against any partner in the account.
  - 7) When the bank decides upon its sole will and decision to close such account for any reason.
- Any authorization of a third party over the joint accounts shall be issued by all partners in the account or by their written approval to such authorization, regardless of the terms of signatures on such accounts.
- In case the account is joint and managed by a single signature; then any partner in the account shall have the full power of dealing in the joint account and obtain all banking and electronic services and e-cards provided by the bank including the available electronic applications available by the bank and request a cheque book, issue, endorse, and deposit cheques in the account and conduct all banking operations even if the dealing was in favor of any of the account partners personally; and the partners in account approve that the authorized partner in the account and/or authorized of the e-banking service has the right to conduct transfer and/or any financial dealing from the joint account for his personal interest or for the interest of other partners in account or for the interest of a third party, and generally conduct all necessary banking operations via the joint account or any other method or mean and partners will be jointly committed towards the bank for any works and/or financial or bank dealings conducted by the other partner on the joint account and without bank bearing any liability.
- The Returned Cheques Unit's policies shall be applied on all partners in the joint account, and regardless of the authorized signatory of the account.
- Withdrawal from our accounts in foreign currencies as per as per the existing and applicable instructions of the bank and/or body and/or authority concerned.

## Conditions of Opening Bank Accounts and Dealing in Local / Foreign Currency

- Bank notifying the Central Bank and /or any body approved as well as all bodies having the right to be notified under the Banks' law of the returned or withdrawn cheques by us in any of our existing accounts at the bank returned for any reason; and we approve that despite the stipulated in any law, instructions or regulation, to disclose any data related to our existing accounts at the bank to any internal or external body and consider that authorization as irrevocable and abiding.
- **The commission to be charged on returned cheques without / inadequate balance shall be 20 dinars and only once for the same check, regardless of the number of times it is presented for pay, so that the value of the commission is credited to the account of the drawer customer, and in case there was no balance in his account then it shall be considered overdrawn and the commission will be credited to the client account (drawee) whether it was a counter or clearance cheque.**
- The bank has the right to close any of our accounts =regardless of its type at anytime and without the need for obtaining previous approval and/or indicating reasons for the closure, provided that the bank returns the balance and/or balances of such accounts to us in any manner approved by the bank, and the bank has the right to close any accounts referring to us in case they are cleared since three months consecutively with regards to the saving and salary account and six months for the current accounts without the need for bank to notify us of that and/or obtain our approval in advance.
- I acknowledge and approve crediting and/or collecting the approved commission according to the list of fees and commissions approved by the bank and published on the bank external website for each cash withdrawal transaction over the counter done on that account whether that transaction is done directly by me and/or by my deputy.
- I acknowledge and agree that the bank entitled to collect any fees and commissions from my account according to the list of fees and commissions approved by the bank and published on the bank's external website and any amendments thereof later.

### 5- Client undertakes:

- That our credit accounts in all times are adequate for fulfilling all withdrawals done through them, and we also authorize the bank to debit the expenditures resulting from such accounts, such as post, telephone, insurance, commissions, telex, stamps, judicial fees and attorney fees up to the lawfully maximum allowed to our account without the need for obtaining our approval in advance.
- That the withdrawal process done over the current accounts shall be, for example but not limited to, under cheques and/or transfer requests and/or payment orders and/or official letters, fulfilling all legal conditions and signed by us as per the written instructions notified by us to the bank and in case of bank approval over providing us with the necessary cheque books and transfer requests; we undertake bearing any responsibility resulting from misusing such forms whether that led to losing them and/or not maintaining them by us and/or for any other reason; although we completely recognize and acknowledge that the cheques withdrawn on the current accounts remain valid for disbursement as per the Commercial law, Banks' law, related instructions and prevailing practice in the banking sector.
- Not to use cheques not issued using the bank accredited forms, and we also release the bank of any liability that may be due over rejecting cashing of such cheques and undertake to maintain the cheque books received from the bank while being responsible for each loss or damage resulting from using them through fraud, mistake, theft, or loss, and undertake notifying the bank in case of theft or loss, and acknowledge that we are aware that the bank does not accept any opposition to cash a cheque without receiving a written request using the bank's official forms as per the Central Bank law and instructions.
- **Not to withdraw a cheque and/or cheques on any of our current accounts at the bank without having adequate balance; and we also acknowledge the bank right of closing our current account and/or accounts and list our names on the lists of suspended clients along with the lists of bounced cheques at the Central Bank, and the bank has the right to prevent issuing any cheque books as long as our name is listed on the suspended clients' list of the Central Bank**
- Not to withdraw cheques on our saving account and/or accounts in any manner or the payment orders considered as cheques except for the over-the-counter cheques applicable at the bank.
- The bank has the right to conduct clearing operations between the balances of the account payable and receivable belonging to the customer or to make transfers of balances from one account to another to cover any of the customer's accounts that were detected as a result of passing a debit entry / incoming cheque.

### 6- Client authorizes the bank to conduct the following:

- Irrevocably of conducting the necessary for crediting any stamps to be pasted on the deposited cheques in any of our banks existing at the bank, and we also authorize the bank irrevocably of collecting any expenditures or amounts due from us to the bank and debit them from any of our existing accounts at the bank whether due on us as depositors or borrowers or guarantors of any of the bank's clients or for any other reason; in addition to authorizing the bank irrevocably of collecting the interests, commissions and expenditures due at the bank upon any of our debit accounts on the date of statement and/or any amendments due, and authorize the bank irrevocably to debit any value of any bills of exchange, cheques, or documents related to us at the bank whether under collection or in any other manner on any of our accounts existing at the bank, and we also authorize the bank of collecting the amounts due from us from any other account opened under our name at the bank or at any of the bank's branches in order to fulfill and pay the bank's requirements, whereas no payment is due to us unless after deducting all amounts required by the bank including the accounts opened in any other

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currencies, and we approve that the bank credits any account opened in our name any fees and/or expenditures and/or commissions required by the bank as a result of the deducted bills, submitted guarantees, purchased cheques or installments of due loans, withdrawals or others, while being completely aware that the bank overdrawing any of the current accounts does not incur any right to us against it to claim overdrawing our account again.

- We authorize the bank irrevocably in case of approving to overdraw any of our current accounts without referring to us, while crediting all due interests to the bank monthly as a result of that overdrawing of the account, and we acknowledge and approve that the number of the year days for the purposes of calculating the debit interests and commissions is 360 days.

7- Client approves and acknowledges irrevocably and unconditionally that in case of requesting to withdraw amounts in foreign currencies or huge amounts in JOD; the bank has the right and at its discretion to delay implementing the client's request to the time determined by the bank.

### Second: Terms and Conditions related to the basic bank account

Client approves and acknowledges the following:

- That the basic bank account is an account in JOD for the Jordanian resident clients under conditions and privileges as indicated below, targeting the individuals who do not have bank accounts or transactions at any of the banks in the Kingdom.
- There is no minimum balance for the account.
- The maximum account balance is 700 Dinars.
- The available banking services include (cash withdrawal and deposit, cheque deposit in account, banking transfers incoming and outgoing from the account, ATM card and e-banking services).
- The services prohibited on the main bank account (granting credit facilities, granting cheque books, granting credit cards, granting credit interests, or all types of prizes on accounts, and any prizes offered by the bank of all types).
- **The account shall be closed in the following cases (client providing the bank with wrong or deceiving data, having another bank account for the client whether before or after opening the account, client not committing to the account terms and conditions, in case of no withdrawal or deposit occurs to the account and the client account balance was zero while it was difficult to reach the account holder for more than six months) and the bank shall notify the client in case of closing account.**
- In case of discovering that there are other banking accounts or dealings for the client at the Housing Bank and/or local banks; then the bank has the right to claim client of all commissions and fees that the client was previously exempted from, provided that the bank notifies the client through the address recorded by the bank.
- Bank shall notify the individual whose application has been rejected to open a basic bank account within a maximum of 5 working days from the date of receiving the application, and the bank shall indicate the justifications.
- In case of transforming the basic bank account into any other type of accounts; then the bank shall take due diligence procedures for such clients, stipulated under the terms and instructions and according to the nature of risks related to money laundering and terrorism financing, in addition to client approving to apply the terms and conditions related to the banking accounts accredited by the bank on such account
- In case client receives transfers for a consecutive period exceeding 6 months leading to exceed the determined limit; then the bank shall transfer the account immediately into a regular account without the condition of obtaining the client approval or previous coordination with the client in that regard.
- Client undertakes irrevocably to notify the bank in case of opening any other account -other than the basic bank account- at any local bank.
- **In case of discovering that there is a balance in the client's account and that no withdrawal and deposit was made on that account, and while it was not possible to reach the account holder for more than six months; then the account shall be subject to the provisions of the dormant accounts'.**
- the commissions and limits mentioned in the rate list publication of the basic bank account shall be applied.

### Third: Bank accounts' terms and conditions:

A) Electronic services' terms and conditions:

- 1- Client recognizes that they can through the bank's website and/or via electronic channels to access their account and/or accounts at the bank, and conduct the available banking operations over such accounts through the available e-services on the website and/or through such e-channels, consequently the client acknowledges and approves all terms and conditions related to e-services while acknowledging that once accessing the bank website and/or using any of the e-channel and approving such terms and conditions and/or signing them; a valid and binding agreement will be created that is applicable to all banking operations conducted by the client through e-services

2- Client acknowledges the following:

- That within the main conditions for benefitting from all e-services available at the bank, that client has one or more existing and active accounts, while having a debit visa card and its pin code.
- That they reviewed and understood the mechanism of e-services and that any guiding information provided by the bank for any of the e-services is only for guidance, and acknowledges that such information are not obligatory to the bank.
- That any e-message sent to the bank that include the client's claims and/or orders is only issued by the client and the same acknowledge correctness of all e-messages sent by the bank and approve the contents of information and commitments.
- That the e-services provided to the client by the bank are implemented directly upon the client's request, whereas the client recognizes that it is not possible to suspend implementation with any messages or notices, while acknowledging that the orders and requests issued by the client and commitments arising thereof are valid against the client, with immediate effect.
- A- Being responsible for bearing and paying the fees and commissions (against subscription, maintenance and use of the different e-services provided by the bank of different types) determined by the bank from time to time, while the client acknowledges and approves that the bank has the right to amend such fees at any time without justification, in addition to that, the client authorizes the bank irrevocably of debiting such due fees from any of their existing accounts at the bank.

B- Being responsible for bearing all communication costs (including the telephone service and internet fees) along with any other costs resulting from using the internet to access the e-banking services.

- Bears the entire responsibility for protecting the card number (Visa debit card) along with its pin code, and commits to using precautions in case of using them for such service in a public place, while releasing the bank of any liability or harm that may be caused to it as a result of not committing to such obligation or misusing the e-services.
  - That in case the client's account is joint and managed with a single signature (i.e. there is a Visa debit card that is independent for each partner and a different pin code) then any partner shall be considered jointly responsible towards the bank for any transaction done through any of such cards for e-services.
  - That using the pin code issued for the client's account from any of the bank branches is considered as an approval for conducting financial transfers and transactions over any of their personal accounts at any of the bank branches using the telephone service center (Housing 24/7) and the bank has the right to implement or reject such transfers and transactions.
- 3- Client approves and acknowledges the following:
- That the bank has the right to suspend and/or annul any of its banking services or financial activities used through any of the e-services anytime without bearing any liability.
  - The bank maintains its right in abstaining from and/or rejecting to conduct any transfer and/or payment orders of any amounts and without referring to client either before or after and the bank does not bear any liability for that, in the following cases such as for example but not limited to:
    - Inadequacy of balance in client account on the time of transfer, covering the value of such transaction, interests, commissions and due expenditures
    - Exceeding the number of times or maximum allowed for daily transfer
    - Bank suspecting the transfer requested by the client electronically
    - Non-completion or inadequacy of information mentioned in the transfer order
    - Violating the bank instructions in the field of anti-money laundering and terrorism financing
  - The bank maintains its right in rejecting for any reason and/or refer to client before or after and without bearing any liability, in:
    - Any request for providing e-services submitted by the client to the bank
    - Any instructions or enquiries received by the client through e-banking services
  - That the client does not hold any intellectual property rights in any (of the programs, screens or deeds) submitted by the bank in the field of e-banking services and/or those updated and/or amended and the client will not allow others to:
    - Copy or amend any of such programs, screens or documents submitted by the bank
    - Upload or transfer the e-banking services from any computer, smart device or any other electronic device
  - That the bank will not be responsible for any mistakes and/or damages and/or loss and/or expenditures that the client might incur as a result of breaching such terms and conditions; while client commits to bearing all remunerations, claims and damages that the bank might be subject to as a result of breaching such terms and conditions and/or for any reason or when claiming any other party
  - That the username and passwords determine the client's ID before the bank in the matters pertaining to e-services; thus any operations done using the identification number and password that are considered as issued by the bank, and the client shall be solely responsible for all operations implemented using the e-services using the identification code and password



- Bearing the entire liability individually, which might incur as a result of crediting to thier account / accounts at the bank when using any of the e-services, in addition to any liability that might incur for any mistake resulting from transferring any amount and/or amounts to the account of any other body using any e-services especially those available, such as for example but not limited to, through the mobile payment service (Iskan Mobile service)
- That the bank has the right to suspend and/or annul any of the e-services anytime and for the period it considers appropriate without the need for a prior notice and without expressing reasons and without bank bearing any liability
- That the passcode for access and/or transfer and e-payment whether received by the client or by their duly delegates or representatives shall be as signing and acknowledging implementation of any requests, services or orders of transfer done through any of the bank e-services and no claim of publishing and using such passcodes by any other party will be accepted, nor claiming that the client did not request any of the available banking services through any of the e-services
- That such terms and conditions apply to all the bank's clients obtaining any of the available e-services through:
  - Iskan Mersal / Iskan Mobile / Iskan Online / Iskan 24/7 phone service center / automatic banking services
  - Credit card / direct payment visa card
  - ATM service
  - Iskan chat
  - IskanPay
  - Any e-service provided by the bank and/or to be provided in the future
- 4- The client undertakes to notify the bank in writing for losing or forgetting the passcode, and the bank shall suspend working with the card and issue a new one with a new passcode for the client if requested.
- 5- I approve that the sub-accounts opened by me at the bank through the e-channels will depend on my information used for my own primary account, including my signature, whereas it is accredited for the new sub-account, and the bank has the right not to activate the account, close it, or set restrictions over the transactions implemented in the time it considers appropriate and without obtaining the client's written approval
- 6- The client authorizes the bank irrevocably of the following:
  - Implement all instructions received through the e-banking services without prejudice to the bank's right of rejecting to implement any instructions received as per the provisions of article 2, paragraphs two and three of that articles.
  - Reply to the enquiries received via e-services without prejudice to the bank's right of abstaining to reply to any enquiry received as per the provisions of article 2, paragraph three of that article
  - To debit any of the client's accounts any financial transaction implemented through the e-banking services and internet, and the client acknowledges that the bank has notified them of the current aspects of technical shortage and restrictions based on using the bank e-services (including internet) and that the continuity or suspension of the e-services depends on hiring technology or restrictions based on using it; thus the client exempts the bank of any liability in case of not being able to provide and/or suspend e-services and/or for any reasons out of the bank will and /or for any other reason.
  - To send the notices and correspondences related to any of the e-services via email or any other mean the bank considers appropriate based on the bank decision and will, while client acknowledges taking all necessary precautions for maintaining the confidentiality of the messages received and any liability resulting from breaching so.
  - Record all communications, instructions, requests and orders issued by the client in case client uses the telephone service numbers (Iskan 24/7), whereas client using any of those numbers represents approving those voice recordings as final evidence.
  - I authorize you irrevocably of issuing the transfer at my entire liability and that you will not be responsible for any mistakes or delay in transfer arrival to source or seizure by any body or authority whether because of the applicable control procedures locally or internationally or because of the anti-money laundering or terrorism funding procedures and for any other reason, while implementing the transfer through the corresponding banks is at our own liability and for our own account, while bearing the commissions and expenditures in cash or credited to our account, and in case of annulling the transfer in the future because of non-payment or for any other reason, will be provisional that the beneficiary from the transfer has agreed to its cancellation, and that the beneficiary has not received the amount of the transfer, and subject to reversing the transfer by the correspondent bank; then we approve to return the transfer with the purchase rate to the date of annulling transfer or sending it, whichever is for the bank interest. I permanently acknowledge that I do not object to providing any data and/or information related to such transfer sent to any corresponding bank in case enquired anytime by the concerned bank or any party related to the transfer and without the Housing Bank or any of its employees bearing any liability of any type.
  - I authorize you of issuing transfers according to the entered information provided to you by us at my sole liability and the bank shall not be held liable for any mistake in data or delay in transfer arrival to source or seizure by any relevant body or authority whether because of the applicable control procedures locally or internationally or because of the anti-money laundering or terrorism funding procedures and for any other reason, while implementing the transfer through the corresponding banks is at our own liability and for our own account, while bearing the commissions and expenditures in cash or debiting our account, and in case of annulling the transfer in the future because of non-



payment or for any other reason; then we approve to return the returned value with the purchase rate to the date of issuance or in the purchase rate of the transfer annulment date, whichever is for the bank favor.

- ✓ I acknowledge that I do not object providing any data and information related to me and/or related to the transfers for any corresponding bank in case of being enquired later on by the concerned bank / banks and without bank or its employees bearing any legal liability.
- ✓ I acknowledge that the information of the mentioned beneficiary in any transfer outgoing from my accounts is the actual beneficiary of the transfer at my entire liability and without Housing Bank bearing any liability.
- ✓ I acknowledge that the purpose of all transfers and amounts in the group of transfers, requested to be conducted and mentioned in the transfer sending application, is the same main purpose mentioned in the transfer / group of transfers' implementing application related to issuing the transfer / group of transfers, and I acknowledge that there are no other purposes for transferring such amounts, noting that those amounts will be transferred at my own liability as an individual account holder/ our personal liabilities as signatories on behalf of the account holder and without bank bearing any liability.
- We acknowledge that the beneficiary may not obtain the full amount of the transfer due to exchange rates, fees, or charges applicable in the country of payment, at the paying bank or at the correspondent banks.
- 7- Client commits to not using any of the e-services for the purposes of dealing with the crypto currency. regardless of their names and under the liability of closing account without referring to client
- 8- The client has the right to request suspending and/or annul subscription in any of the e-services under a written application submitted to the bank.
- 9- Client acknowledges and approves that their data including name, account number, subscription number, subscription type and any other details the bank considers appropriate or decided by any regulatory body in the future will appear for the future transfer when client sends and receives transfers within CliQ service without the need for obtaining client pre-approval.
- 10- In case of changing the main account of the client using CliQ service; then the bank has the right to confirm client request through sending OTP on the mobile.
- 11- The bank has the right periodically to verify client subscription in CliQ service through sending an OTP for checking correct identification number on service, and the bank has the right to delete the account of the identification number in case of not confirming correct information
- 12- Bank has the right, in case client did not commit to confirming correct entered information via CliQ service, to cancel client subscription without the client's pre-approval provided allowing to re-subscribe in service after annulment.
- B) Terms and conditions related to issuing and using Visa debit card and/or wearables:
  - 1- Client acknowledges the following:
    - 13- Obtaining the Visa debit card/ wearables allows us to:
      - Using the ATM of the bank and other banks inside and outside Jordan holding the Master Card / Visa Electron logo while being aware that the ATM of the bank allows me to use such card/wearables for withdrawal from the all accounts linked to the card, while the ATMs related to the other banks limits withdrawals to my primary account only.
      - Purchasing from shops locally and internationally through using the card on the POS exclusively on the primary account only.
      - Accessing the mobile bank service offered by the bank through the card/wearables number and its pin code, which allows the client to use all services offered through it.
    - 14- We, the client, are entirely responsible for any amounts that might be due on us as a result of issuing the card/ wearables and/or using it and we abide and undertake to maintaining a bank account throughout the period of using the card and with adequate balance for fulfilling withdrawals, and we authorize the bank anytime to freeze in the account or transfer from it to the cash insurance account the amount with the maximum equaling the maximum approved for daily / weekly / monthly withdrawal and setoff between that amount and any other one due as a result of using the card, without my objection, and without the need for any prior notice.
    - 15- That we are individually responsible as a result of any mistake that might result from depositing any cash to our account or others' account or request transferring any amount using an ATM.
    - 16- The card/wearables is owned by the bank and is delivered to us for personal use, and it is not transferable, and we undertake to maintain it and keep it with us during its validity period, and not to hand it over to any other person.
    - 17- That the bank shall not be responsible in case the card/wearables was not approved by others as well as that any dispute that might result between us and others shall not affect the bank rights against us in settling the commitments resulting from using the card/wearables and/or related to it, while bank does not bear liability for any defect or shortage in goods and services that I might obtain through using the card/wearables. That in case our account is joint and managed by single signature (i.e. there is Visa debit card that is independent for each partner with different pin code), considering that any of the partners shall be responsible jointly towards the bank for any transaction done by any of those cards for any banking services available at the bank.
    - 18- That in case of card/wearables loss or theft, we commit to notifying the bank as soon as possible and enhance that in writing and immediately and clarifying the conditions of loss or theft.

- 19- If we had an individual establishment account; then we will notify the bank in case of conducting any changes / amendment to the trade registry data for the institution; and we acknowledge that we will request annulling the card/wearables while bearing the entire legal liability as a result of not notifying the bank in case any change / amendment occurs to the trade registry data of the individual institution and the bank also has the right to cancel the card/wearables in case of ensuring that change is done by the bank and through the Ministry of Industry and Trade website of having changes / amendment to the trade registry data of the individual establishment.
- 20- That using the card/wearables shall be exclusive to us and we may not allow any other body to use it, otherwise all transaction will be considered as correct and personally authorized by us and we undertake using the card/wearables during validity period.
- 21- That we will notify the bank within maximum the next working day as of the date of notifying the withdrawal transaction in case of difference between the amount indicated in the notice issued by the ATM and the amount we actually received, otherwise we do not have the right to claim any shortage in the amount handed over to us while continuing to be responsible for the increase, if any.
- 22- That these terms and conditions along with any amendments that might occur shall remain applicable and abiding throughout the period of holding the card and until paying any due balance in the account without breaching the bank right in terminating our subscription in such service at anytime.
- 23- We are liable towards the bank for any loss and/or expenditures that might be caused to the bank as a result of incorrect and/or inaccurate data and information written by us in the account opening application or card/wearables issuance application or as a result of using the card/wearables or ATM machines incorrectly or breaching the mentioned in the card/wearables issuance application.
- 24- That the bank does not bear responsibility for our financial loss because of issuing us the card/wearables, or disclosing our passcode by coincidence or intentionally or as a result of not maintaining them or disclosing the passcode to the trader when using the card/wearables for purchases through the POS or because of leaving cash in the ATM without taking them after request and we are considered responsible irrevocably for the amounts of transactions done as a result of our negligence in maintaining the card/wearables and/or passcode, while bank does not bear liability as a result of not completing any withdrawal, deposit, purchase or any other transaction in case that refers to personal reasons or for any other reason.
- 25- The bank has the right to approve issuing a primary card/wearable for us as per our request and we bear liability for withdrawing amounts using our account card and we also bear all expenditures resulting from issuing the card/wearables / using it if any and we are considered responsible irrevocably for all results because of losing / stealing the card/wearables or using it contrary to these terms and conditions.
- 26- Bear entire liability resulting from using the card/wearables for implementing the payment transactions and/or cash contactless withdrawal by maximum 300 three hundred Dinars daily which are implemented without the need for inserting the card/wearables and/or the passcode through the POS devices or ATMs supporting the service of implementing contactless transactions and as per the standards and/or limits of the transactions approved by the bank and/or cards' companies and companies providing the e-payment services that may be amended anytime without the need to notify me of such amendments.
- 27- I / you acknowledge that you are aware and approve that the debit card/wearables is available for use via internet at our personal liability without bank bearing any responsibility for that
- 28- I / you acknowledge that any transaction done via internet is at our own liability; whereas the bank is not responsible for guaranteeing the security and correctness of the process done via internet
- 29- I / you acknowledge bearing all risks resulting from using the card/wearables via internet while waiving our right in confronting bank with any remuneration for any regard
- 30- Client approves the following:
- 31- That the bank has the right at its own choice and without justification to suspend dealing with the card/wearables temporarily or annul it for any reason and in that case the client shall commit to handing over the card/wearables to the bank immediately and we abide to settle all commitments resulting from using the card/wearables.
- 32- That in case there is a transaction in the account statement of the Visa debit card/wearables of which we may claim not to be transacted by us, then we shall have the right to claim the refund of such an amount to our account within a maximum 30 thirty days as of the crediting date, and in case of proving our right in the claim, then the amount will not be credited to our account until the amount is collected from the collecting bank and then credit to the bank's own account, noting that the collection period may take two months to be completed as per the debit visa card's international regulations while in case of not proving our right in claim then the bank will be collecting fees for transaction or for paying any amounts resulting from such claim for the benefit of the collection bank, or any other relevant body.
- 33- In case of discrepancy between the amount mentioned in the receipt issued by the ATM and the actual amount deposited; then I authorize the bank to credit the account based on the actually deposited amount, without bearing any responsibility on the bank.
- 34- The maximum daily / weekly / monthly of withdrawal / purchase is determined by the bank or amended after increase or decrease
- 35- We have the right at anytime to request the cancellation of the card/wearables through a written notice to the bank, provided that we return the card/wearables to the bank; but we remain responsible towards the bank during the period determined by the international visa company towards merchants for sending the sale receipts to the collection bank, and in all cases, we remain responsible for settling all commitments due from using the card.
- 36- **Client authorizes the bank of the following:**

- 35- Debit our account or any other subsidiary account that the bank decides to open for us, or in any other accounts which we are permitted to withdraw from at any of the bank's branches; regardless of the account type or currency of deposit, all the amounts withdrawn through the card/wearables via ATMs or POS in addition to any commissions or expenditures that may be due upon issuance or use, and even in cases that requires converting the foreign currency into the local currency as per the prevailing exchange rate on the transfer date, except for the amounts withdrawn using a lost / stolen visa card/wearables and after one working day from bank's reception a notice of loss / theft, and provided that the notice is in writing and the bank responds by signing to indicate receiving of the same, and in case of the notice being verbal then it shall be recorded in writing.
- 36- Renew the card/wearables once it is expired automatically without the need for our approval unless we notify the bank of the contrary one month before card/wearables expiry date.
- 4- **Client recognizes the following:**
- 37- **That in case of issuing the card/wearables for a minor then the bank will suspend the card/wearables when the minor becomes seventeen years and a half old.**
- 38- Client / card/wearables holder completely recognizes that others are unallowed access to the data saved on the e-band or smart card of the direct payment visa card/wearables and/or passcode related to it or reviewing any of them and/or seizing them and/or spreading them and/or copying them and/or using them and/or dealing with them in any manner and/or causing any of the previous acts; whereas others become able to use the card/wearables of the client / card/wearables holder entirely as if the card/wearables user is the client / card/wearables holder; and client / card/wearables holder also recognizes that such unallowed access to the data saved on the e-band or smart card of the direct payment visa card/wearables and/or passcode related to it or reviewing any of them and/or seizing them and/or spreading them and/or copying them and/or using them and/or dealing with them in any manner and/or causing any of the previous acts, whether electronically or in any other mean, and whether when the client / card/wearables holder uses the direct payment visa card/wearables via internet, ATM, POS or any other manner; then the client / card/wearables holder irrevocably acknowledges that they will deal with the visa debit card/wearables while being aware of the risks and due results, and accepting them, while acknowledging that any financial transaction resulting from the synchronized use of the card/wearables data and pin code that is considered as an irrevocable evidence that the client / card/wearables holder used such card/wearables and conducted the financial transaction regardless of the place, time and date of such financial transaction while releasing the bank irrevocably, generally, and unconditionally of any responsibility related to claiming any financial amounts debited from the client / card/wearables holder accounts/ card/wearables as a result of the illegal use of such card and the client / card/wearables holder waives irrevocably and unconditionally his right in filing any case and/or claim and/or request and/or complaints of any type or nature against the bank.
- 5- Client commits not to use any of the Visa debit card/wearables for dealing with crypto currencies regardless of their name and under the responsibility of closing the account without referring to client.

### **Fourth: FATCA conditions:**

- 39- Client undertakes that in case of obtaining the US nationality or a green card holder, or becomes a tax payer to the US authorities, or reside in the USA, they will notify bank immediately within 30 days pursuant to the FATCA law and its amendments.
- 40- In case any of the accounts opened / to be opened in my name, are or became, joint with one or more US individual, then I authorize you irrevocably without any condition or limitation to disclose all data related to such accounts to the US tax authorities, or any other relevant body and I waive all my rights and privileges related to banking secrecy, and also irrevocably exempt and release the Housing Bank of any legal liabilities or damages of any nature or source resulting from the bank's disclosure.
- 41- Client undertakes that in case of any change in the company's ownership and such change led to inclusion of a US partner in the company with ownership that equals or exceeds 10% of its share capital; to notify the bank immediately within no more than 30 days pursuant to the provisions of the FATCA law and its amendments.
- 42- Client undertakes that in case of any change to the company's formation to become a US company / establishment to notify the bank within no more than 30 days pursuant to the provisions of the FATCA law and its amendments.
- 43- We acknowledge the bank's right of closing any account and/or accounts opened at the bank immediately in case we reject submitting the documents requested by the bank stipulated in FATCA law.
- 44- We acknowledge that the bank has the right to seize the percentage imposed or stipulated under the FATCA law of the amounts incoming to my accounts at the bank regardless of the type and those shall be of American incomes sources determined under the FATCA law, in case we reject submitting the documents requested by the bank and stipulated in the FATCA law, and we authorize the bank irrevocably of transferring such amounts seized to the US Tax Authority.
- 45- We acknowledge and approve that the bank will not be held liable for any loss and/or costs and/or expenditures incurred as a result of breaching such terms and conditions.

### **FIFTH: Terms and Conditions Specific to the (Iskan Young) Application:**

Definitions:

- 1- Guardian/Parent: The father and/or mother of the minor who acknowledges the content of these terms and conditions.
- 2- **Minor: The child (son / Daughter) of the guardian who will be using the application.**
- 3- Application: The (Iskan Young) application owned by the Housing Bank
- 4- Housing Bank / Bank: The Housing Bank for Trade and Finance in the Hashemite Kingdom of Jordan.
- 1- **Terms and Conditions for Parent/ Guardian when registering the information of Minor's Account:-**

I, the guardian of the mentioned minor, acknowledge that:

- I undertake to maintain the application/secret numbers and not to authorize any third party to use them, or disclose the same., I undertake to be held responsible towards the bank for any and all legal and/or financial liabilities if there is a violation of my undertakings. I shall also be liable for any wrongful or unauthorized use of the application/secret numbers associated with the service provided on the minor's account under my guardianship. I bear responsibility before the bank and up till the date that the Minor reaches the legal age (18 years), and shall take any action that involves enforcement of appeal for any of the ongoing transactions on the minor's account under my guardianship through these application services. I also guarantee, in my personal capacity, and through my personal assets, any amounts that may be incurred on the account of the minor under my guardianship as a result of loss, theft, and/or misuse of the application. I also guarantee, in my personal capacity, any amounts withdrawn for any reason from the account of the minor under my guardianship as a result of using the application.
- I accept to allow the minor to make transfers to account holders within the Housing Bank upon my request and approval when receiving notifications through my Housing Bank application. I also agree that the bank is not responsible for any risks associated with the transfers.
- I acknowledge permitting the minor to register and subscribe to use the "CliQ" instant transfer service to transfer money to accounts within the Housing Bank and/or other local banks, electronic wallets, or requesting financial amounts from account holders within the Housing Bank and/or other local banks, or any local electronic wallets at the request of the minor through the application, and with my approval when receiving notifications through my Housing Bank application. I also accept that the bank is not responsible for any risks associated with the transfers or financial requests.
- I bear full responsibility for the protection of the Direct Debit Card information and its associated PIN, and I commit to take all necessary precautions and care when using these services in a public place. I also release the bank from any liability or damages that may occur to the minor, others, or the bank as a result of the misuse of the electronic services provided by the bank or handing over the Direct Debit Card to the minor. By delivering the card to the minor, this is considered full authorization by me to carry out purchase and withdrawal transactions from the account without the need for any prior or subsequent approval from me.
- I bear full responsibility and grant the bank absolute authorization to allow the use of the "eFawateercom" electronic bill payment service for any of the entities participating in the service, to request payment by the minor and to approve the transaction upon my receipt of notifications through my Housing Bank application and through sending OTP code for the verification purpose, I also release the bank from any responsibility or damages associated with the services mentioned here.
- I undertake paying all the fees and commissions (in exchange for subscription, maintenance and use of the various types of electronic services provided by the bank) according to the commission and price list determined by the bank from time to time that published on the external website of the bank and the bank's branches. I also agree and acknowledge that the bank has the right to amend these fees or provisions at any time it wishes without stating the reasons. In addition, I grant the bank absolute and irrevocable authority to deduct the fees due from any of my existing accounts at the bank.

### **2- Terms and Conditions Specific to the (Iskan Young) Application:**

- The minor is aware, as explained to them by their Guardian, that, through the Iskan Young application, they can access their account(s) with the bank and perform financial transactions available from the bank on these accounts, which have been approved by the guardian in writing.
- The minor also agrees to all the specific terms and conditions related to the Iskan Young application, that once they enter the application and/or use any of the financial operations available for any financial movements on the account, such as internal transfers, and/or use the "CliQ" instant transfer service, and/or pay bills through the "eFawateercom" service, and/or purchase electronic vouchers, and/or purchase cards for the cards, they need special approval from the guardian (father/mother) when performing any of these services.
- The minor is aware that once they obtain the Debit Card associated with their account under the guardianship of the guardian, and the associated PIN, they must take precautions when using these services in public places. They also absolve the bank from any responsibility or damages that may occur to their account due to misuse of the electronic services. The minor acknowledges that obtaining the card and/or the information related to it is considered prior and unlimited authorization from the guardian or the spouse/parent of the guardian to carry out purchase and withdrawal transactions from the account without the need for any prior or subsequent approval from the guardian.

### **SIXTH: Terms and Conditions of the Iskan Coins Program - Housing Bank**

**Definitions:**

- 1- The Bank: The Housing Bank for Trade and Finance, along with its branches operating within Jordan.
- 2- The clients eligible for joining the Program: All the Bank's individual clients (retail).
- 3- Iskan Coins: Iskan Coins accumulated through the Iskan Coins Program of the Housing Bank, as outlined in these Terms and Conditions.
- 4- Iskan Coins Program: A Program allowing the Bank's clients who acquire the Bank's products and services to earn Iskan Coins for their transactions (as per the services listed on the Bank's official website). These accumulated Iskan Coins can then be redeemed for vouchers, gifts, or other reward points at participating entities in the Iskan Coins Program, herein referred to as the "Program."
- 5- The entities participating in the Program: Partners, with the bank businesses, companies, corporations, or any other legal entities with whom the Bank contracts to facilitate the redeem of Iskan Coins for cardholder clients.

**Eligibility Criteria for Participation in the Iskan Coins Program:**

The Iskan Coins Program is open to all Bank clients under the Terms and Conditions applicable to Bank services. The Bank reserves the sole right to amend or modify eligibility criteria.

**Joining the Program:**

Clients become participants in the Iskan Coins Program automatically upon opening an account or upon receiving any of the Bank's products which are part of Iskan Coins Program.

**Expiry of the points:**

Iskan Coins earned but not redeemed shall expire after 24 months from the day they were credited to the customer's account by the Bank.

**General provisions:**

- The Bank reserves the right to terminate the Iskan Coins Program at any time at its sole discretion, without incurring any liability. Upon Program termination, all accrued Iskan Coins are automatically considered void and cannot be redeemed. No prior notification to clients or judicial ruling is required for this action.
- If the Bank detects any fraudulent or inappropriate activity related to the use of Iskan Coins, it reserves the right, at its sole discretion, to reclaim or cancel the acquired coins, cancel the client's transactions, and hold the responsible party accountable without prior notification or judicial ruling. The responsible party shall bear full responsibility as determined by the Bank's sole discretion.
- The Bank assumes no responsibility whatsoever for any damage or loss incurred by the client resulting from the redeem of Iskan Coins or the purchase of any services through the Program. The Bank does not provide any guarantee regarding the quality of the rewards or services offered by entities participating in the Program. It is the responsibility of the client to address any concerns regarding quality or manufacturing directly with these entities.
- By redeeming Iskan Coins at any time, the client agrees to adhere to the Terms and Conditions of the Program, including any amendments issued by the Bank from time to time.
- The client grants authorization to the Bank to share their data with all participating entities in the Iskan Coins Program until the redeem of Iskan Coins for rewards, relieving the Bank of any responsibility. The client agrees to this arrangement without any conditions or the right to revoke consent.
- Collected Iskan Coins are considered canceled if the client voluntarily decides to cancel the account or card.
- Iskan Coins can be transferred at the discretion of the cardholder client to another card issued to the same client, subject to approval by the Bank.
- Iskan Coins can be transferred at the discretion of the participating client to another participating client in the Iskan Coins Program through the Iskan Mobile application, and subject to approval by the Bank.
- When redeeming Iskan Coins for purchasing vouchers, the voucher duration is 6 months from the date of issuance. If the voucher expires, a replacement voucher will not be issued.
- The client has the right to redeem the points purchased through the channels and services provided by the Bank. However, the client does not have the right to request a reversal of the purchase transaction once implemented.
- The Bank reserves the right to terminate the Iskan Coins Program at any time at its sole discretion, without incurring any liability. judicial ruling is required for this action. In the event of Program termination, the Bank will refund the value of purchased coins that were not utilized by the client. For the avoidance of doubt, the refunded value does not include the value of coins purchased but unused due to payment transactions by the client. The refund will solely encompass coins purchased by the client and not utilized.

## Conditions of Opening Bank Accounts and Dealing in Local / Foreign Currency

- The price of the coins packages includes the following:

Coins packages	Price of packages	The real price of packages (1 point = 0.01 JOD)
50 points	2	0.5
100 points	4	1
200 points	5	2

- The client has the right to pay for the points obtained through the channels and services provided by the Bank. However, the client does not have the right to request a reversal of the transaction once implemented.
- The client retains the right to redeem points during the validity period as announced by the Bank.
- Clients are required to adhere to the limit defined by the system to acquire, redeem, and transfer points in any form.
- The local Iskan Coins earning factor is applied to purchase transactions conducted both domestically and internationally in JOD. The Bank reserves the right to modify this factor at any time.
- The International Iskan Coins earning factor is applied to purchase transactions conducted both domestically and internationally in other currencies than the JOD. The Bank reserves the right to modify this factor at any time.
- The Iskan Coins earning factor is applied to the services included in the Program as announced on the Bank's official website. The Bank reserves the right to modify this factor at any time.
- Transactions not included in the Iskan Coins Program:
  - Cash withdrawal transactions.
  - Fees and charges.
  - Transactions not performed through card account.
  - Gas Station transactions.
  - The Bank reserves the right to deduct the collected Iskan Coins from the client for successful chargeback transactions.
- All the mentioned rewards are contingent upon the availability of the entities participating in the Iskan Coins Program.
- The client is entitled to receive rewards by Redeem the accumulated Iskan Coins for vouchers, gifts, or points at participating entities listed on the Bank's website.
- The Bank reserves the right to modify the list of participating entities at any time at its sole discretion, without incurring any liability. No prior notification to clients or approval from clients is required for this action.
- Upon redeeming rewards, the client is fully exempted from any consequences related to the collection, use, or participation in the Iskan Coins Program, regardless of their nature or origin, without any conditions.
- The Bank reserves the right to amend or cancel any reward at any time at its sole discretion, without incurring any liability or the need for prior notification or approval from the clients.
- The responsibility for providing rewards lies with the entities participating in the Iskan Coins Program and/or the relevant participating party.
- Any objections or claims regarding the receipt or use of rewards shall be addressed between the client and the relevant entities participating in the Iskan Coins Program.
- Clients can inquire about their collected Iskan Coins balance through various channels such as the Instant Bank, Iskan Mobile, ATMs, or monthly Bank statements for credit cardholders. Additionally, clients have the option to redeem their collected Iskan Coins for cash purchase vouchers, gifts, or reward points at participating entities in the Program.
- Iskan Coins can only be redeemed once they reach the minimum threshold set solely by the Bank.
- The client may redeem Iskan Coins through the Instant Bank, Iskan Mobile, or ATMs.
- If lost or stolen, new reward vouchers will not be reissued.
- The cardholder client is entitled to receive Iskan Coins rewards provided that:
  - The card is not blocked or canceled in accordance with the terms and conditions of credit or debit cards.
  - The account is active and not closed.
  - The card is not expired and valid.
- The Bank reserves the right to modify the mechanism of Iskan Coins entitlement at any time at its sole discretion, without incurring any liability, and without the need to obtain prior notification or approval from clients.



- Accumulated Iskan Coins will be collected by using the supplementary-card associated with the main cardholder client. It is important to note that the accumulated Iskan Coins can only be redeemed through the main cardholder client.
- The Iskan Coins earning factor is determined based on the earn factor announced on the Bank's official website.
- Iskan Coins are not the property of the Client, and except for transfers between the clients in the Program, Iskan Coins may not be sold, pledged, or inherited to other parties, including upon the death of the Client.
- Upon the death of the client, the entire balance of Iskan Coins of the deceased client is automatically cancelled, and without any financial obligations on the bank towards the client's heirs.
- In order to redeem accumulated Iskan Coins for cash, vouchers, gifts, or other reward points, the client's ATM card must be active, and not expired or cancelled.
- **We authorize the bank to provide any information or documents related to our dealings with the bank to any party authorized by the law to access, request, and/or audit any information related to our dealings with the bank, such as bank auditors and/or central bank auditors, and/or exchange of information to provide the necessary data for banking safety or regarding bounced checks without payment, and/or any other actions deemed necessary by the central bank for the safety of banking operations, in connection with the bank, other banks, and/or the central bank, and any other companies or entities approved by the central bank to facilitate the exchange of this information, and/or the bank disclosing all or some of the customer's data to prove the bank's right in legal dispute between it and the customers regarding banking transactions.**
- **We acknowledge that all of our accounts existing at the bank are subject to banking standards, customs, and regulations, and nothing in the banking services provided by the bank along with the general and special terms and conditions shall be considered as amendment, replacement or annulment of such regulations and customs, and standards.**
- **We acknowledge that all terms and conditions mentioned above are subject to the laws; including the electronic transactions law and instructions, along with the applicable regulations in the Hashemite Kingdom of Jordan, and the courts of Amman shall have jurisdiction for resolving any dispute resulting from or related to the interpretation or application of the above terms and conditions, and they waive their right in objecting on the place jurisdiction; noting that the bank has the right of litigation and filing cases before any other court of its choice.**
- **I / we authorize the Housing Bank irrevocably and endlessly of enquiring from any public or private body whether inside or outside the Kingdom for requesting any information in order to verify the information disclosed by me and/or for requesting any information that help the bank take decisions related to my current or future banking dealings.**
- **I do not object to providing the bank with any data, information and documents for any correspondent bank in case of enquiry by the latter about any transfers incoming to our accounts through that bank, and without having any legal liability due upon the Housing Bank or any of its employees.**
- **We state that we have reviewed and approved all general and special terms and conditions for opening the account.**
- **The Bank shall not be liable for any errors, damages, loss, costs and/or expenses that the Customer may incur as a result of any breach of these Terms and Conditions, and the Customer shall bear all compensation, costs, claims and damages that the Bank may suffer as a result of any breach of these Terms and Conditions and/or for any reason whatsoever or when claiming any other party.**
- **The Bank has the right to terminate the contractual relationship with the Customer in case of a breach of a contractual obligation and after warning him of the approved means agreed upon with the Customer, including sending an SMS message.**
- **The bank has the right to terminate the contractual relationship with the customer without resorting to the court and without warning him in any of the following cases:**
  - 1- **The bank discovers that the customer is listed on any of the prohibited lists.**
  - 2- **If the bank finds that any of the documents submitted for credit or in the guarantees and undertakings submitted are incorrect**
- **Data and information obtained from the customer within the framework of the contractual relationship are subject to the provisions of banking secrecy stipulated in the Banking Law in force.**

## Conditions of Opening Bank Accounts and Dealing in Local / Foreign Currency

- I/we hereby acknowledge that we/I have received either manually or electronically via our registered mobile phone number ( ) the general and specific terms and conditions related to account opening and the terms & conditions for opening accounts in local/foreign currency (Terms and Conditions for Account Opening) with Housing Bank for Trade and Finance, and we/I further acknowledge that we/I have been sufficient time to review and understand the contents of these Terms and Conditions. And confirm that the account opening terms and conditions are fully binding upon us/me, irrevocably and without the need for our/my signature, Our/my signature on the account opening application shall be deemed as a signature on all pages of the account opening terms and conditions (in case that we/I have received them vis our/my mobile device) in view of that, signature is affixed on: / /

Client full name: Client signature:

Bank use only:			
Employee name:	Employee signature:	Date:	/ /

This Application has been executed in both Arabic and English languages, in case any conflict and/or differences between the explicit Terms and conditions in Arabic and those in English; the terms and conditions in Arabic shall prevails.