البنك العربي
ARAB BANK

General and Special Terms for Dealing with Accounts and Banking and Electronic Services Manual

ACG 145-AE-26-PS

I approve the validity of the conditions and provisions set forth below in respect of any account/ accounts, whether they were previously opened or which you may open in the future at my request and in respect of any Bank services provided to me by the Bank, even if it is opened in my name when I obtain any facilities, loans or Bank services of various kinds and nominations in so far as they do not conflict with the contracts/ special and general conditions of such it is contracts or services.

Definitions:
- Bank: Arab Bank PLC including all its branches and offices in Palestine or abroad.
The Customer: A natural or legal person, and singular comprises dual and plural as well.
- Working day: It is the day on which the Bank is open and provides its services.
Account No.: the number which includes a unified identification number for the customer at any of the branches of the bank and an identification number in the branch where the account is opened and a number specifying the type of account and currency .
IBAN: an international standard that uniquely identifies the account number of the customer to achieve international recognition of the bank account number, so that the banking systems can read the account numbers quickly, accurately and easily.

The General Terms To Which All Accounts Are Subject

1. Without prejudice to the right of the Bank to verify the identity of the applicant or to refuse any deposits in the customer's account shall the Bank suspects the legitimacy or validity of the transactions or if such transactions violate the laws, regulations and regulatory instructions, the Customer agrees and authorizes the Bank to debit all the expenses, fees, interests, commissions, taxes and stamps which it bears or pays on behalf of the customer or which results from any transactions between the Bank and the customer.

2. Without prejudice to the right of the Bank to verify the identity of the applicant or to refuse any deposits to the customer's account when the Bank suspects the legitimacy or validity of the transactions or if such transactions violate the laws, regulations and regulatory instructions, the customer approves any deposit made to his account by a third party, whether such deposition is in cash, commercial papers or inward transfers subject to agreement by the Bank to accept such deposits.

3. The instructions or requests directed to the Bank by the customer shall be clear using a printed writing or by a clear hand writing, without vagueness and free of any crossing out or writing between lines. The Bank will bear no responsibility in the case of non-execution of any instructions or requests in violation of this condition.

4. The Customer acknowledges that the management of its account with the Bank is consistent with the purpose for which the account was initially opened, and that the Customer does not use its account for other purposes or for any of the commercial purposes, and that the banking transactions made through this account are limited to personal transactions only, and that its account is used for legitimate purposes and in accordance with the laws and instructions in force in Palestine, noting that the Bank has right to close the account with a prior notice to the customer at any time in case it is proven otherwise.

5. With reference to the instructions of the Palestinian Monetary Authority and the internal polices of Arab Bank, it is prohibited to deal with virtual currency (i.e. Bitcoin) in any form or exchange it against any other currency. It is also prohibited to open accounts for the purpose of dealing with it, sending or receiving transfers against its exchange, or for the purpose of buying or selling such currencies, it is also not allowed to deal with them through credit cards and online shopping cards. The Bank may refrain from executing any financial transactions related to such currencies. Additionally, the Bank has the right at any time and to close, at its absolute discretion, the customer's accounts without any liability in cases where the customer has violated the terms of dealing with the virtual currencies or for whatever reason the Bank deems it as appropriate in this regard.

6. The interest value date of the cash deposit will be as specified by the instructions of Palestinian Monetary Authority, any withdrawal transaction from the deposited amount at the same deposit day will result in a debit interest equals to the accredited percentage of the debit interest rate on that date on overdraft account.

7. The interest value date of the deposited cheques is effective on the second business day of the cheque collection date, any withdrawal transaction from the deposited cheque amount at the collection date will result in a debit interest with the same value of debit interest applicable on that date on the overdraft account.

8. The Bank shall not be responsible for paying the value of any commercial papers if it lacked any compulsory component as long as it was issued in the form of payment order and / or instructions.

9. If the account is a checking account, the customer shall exclusively draw cheques using the Bank forms or which were prepared in agreement with the Bank. The Bank will bear no responsibility toward the customer in the case the customer violated this condition, if the Bank does not honor them or if it pays then.

10. The customer will be responsible for maintaining his cheque book, and shall inform the Bank in writing as soon as he knows that it is lost, stolen falsified or distorted stating the circumstances surrounding this, otherwise the Bank will not be responsible to the customer for any obligation.

11. The cheque payment shall be stopped in the following cases:
-Because of loss - theft. In this case, a sworn statement by the drawer or the beneficiary is required to be provided and it shall be signed and certified by the competent court. A security report is not required except in exceptional cases when a theft occurs that requires the intervention of the investigation and prosecution authorities.
- In the event of bankruptcy, this is proven by a letter and / or decision of the competent court.
-In case of opposition by the drawer due to commercial dispute with the beneficiary according to the customer's instructions to the bank, and the amount of the cheque is held in a special account and the value of the cheque continues to be seized until the dispute is determined judicially or amicably or after a period of 5 years and six months passes, whichever is earlier.
- Issuance of a decision by the competent Palestinian court to stop the cheques.

12. In cases where the customer's account is eligible for dealing by payment orders or transfer from the account, the request by the customer from the Bank to cancel any instructions related to any payment order or transfer in favor of a third party will not be acceptable after the sum is paid or credited to the account of the beneficiary or if he accepts it.

13. The Bank may refrain from executing a payment order or a transfer which it receives indirectly (other than from the account holder in person) if it doubts that it is untrue. The Bank may request a confirmation that it was issued by the account holder with any means it may deem fit without any responsibility of the Bank for any delay or non-execution.

14. The payment order or transfers must state the sum, account number, the name of the beneficiary of the payment order or the transfer and any other details requested by the Bank. The Bank will not be responsible for not honoring them if they are in violation of this condition.

15. The Bank shall not be responsible for the non-actual collection of commercial papers which the customer deposits in his account for collection. The Bank shall satisfy its obligation when commercial papers are presented for payment even if not honored. In case such commercial papers are not honored, the customer shall revert to the Bank to receive them. The Bank shall not be responsible to the customer for any loss, waste, damage or delay except in the case of fraud or willful gross mistake of any commercial papers without prejudice to the Bank's right of returning it back by registered mail at the discretion of the Bank.

16. The Customer acknowledges and agrees that the Bank shall send the Commercial Papers for collection which is drawn to institutions outside Palestine by a courier and that the Bank's records are the reference for determining the content of the envelope.

17. In cases where the customer's account is eligible for dealing by payment orders or transfer from the account, the request by the customer from the Bank to cancel any instructions related to any payment order or transfer in favor of a third party will not be acceptable after the sum is paid or credited to the account of the beneficiary or if he accepts it.

18. If the Bank credits/ pays the sum of any commercial papers including the papers purchased to be credited to the customer's account or for deposition for collection it shall be considered unconfirmed entry/ payment and conditional upon the actual collection of the sum. The customer acknowledges that the applicable laws and regulations in some countries permit reversing the sum entry after a period of time which vary from one country to another. In this case the customer's obligation toward the Bank continues to exist to return the sum to the Bank together with any interest which may accrue at the rate due on Bank loans and facilities, whichever is more suitable to the Bank in addition to any expenses which may be borne by the Bank.

19. The Bank shall not be responsible for the actions of any correspondent Banks, agents or brokers whose assistance is sought by the Bank or with whom the Bank deals in the course of executing any transaction made or requested by the customer and results in such dealing. Further the Bank will not be responsible for returning the original copy of any paper or documents which may be held by official authorities or institutions with whom the Bank deals as long as they are held for reasons beyond the control of the Bank.

20. The customer will be fully responsible for any actions or restrictions which might be imposed by official authorities domestically or overseas on his accounts or on any of the Bank transaction carried out by him.

21. The Bank has the right to provide financial or banking services through to use electronic servers or applications and/or technical assistance from its Head Office, branches, affiliates, subsidiaries, and/or from any other third party inside or outside the country. The Customer, accordingly, agrees and consents beforehand to the Bank's sending of the Customer financial and non-financial data and information, in any type or format, including access/viewing data on the Bank's systems, to any of the parties mentioned above, without being in breach of any of its obligations toward the Customer, especially those related to bank secrecy.

22. The Customer authorizes the Bank and any other third party that the Bank deal with for the purpose of providing financial or banking services or transferring of bank documents or to conduct any tasks on the Bank behalf including the collection, use, storage and processing of the customer's personal and electronic data, without being in breach of any of its obligations toward the Customer, especially those related to bank secrecy provided that the bank applies the due diligence procedures to protect customer's personal data.

23. The Customer authorizes the Bank to exchange information and/or documents and/or invoices with other financial institutions involved in the processing of the Customer transactions to satisfy applicable laws, regulations, or international standards on combating financial crimes.

24. Furthermore, the Customer authorizes the Bank to disclose any information related to Customer's accounts and/or transactions to the home regulatory body of the Bank's parent company (i.e. Central Bank of Jordan). In such cases the Bank shall not be considered in breach of any of its obligations toward the Customer, especially those related to bank secrecy. The disclosure is only through reports on the total details sent to Palestine branches without giving details regarding the accounts.

25. The Customer allows the Bank to inquire and / or view and / or disclose and / or provide and / or exchange credit information and / or other information related to us and / or any other entity such as the regulatory authorities in Palestine and /or any other entity licensed to work as a credit information company. We also agree to provide the mentioned company / companies with information about the facilities granted to us by you and / or which may be granted to us by you as a debtor and / or guarantor and / or partner from time to time in terms of its kind and / or amount and / or date of maturity and / or conditions and / or guarantees related thereto in all types and / or repayment method and / or the extent of our commitment to do so and / or any other information required from time to time.

26. The Customer authorizes Arab Bank to verify all data provided to them by any party the Bank deems appropriate to exchange any of the information provided in the application and any other information related to the account(s) with the Monetary Authority and any other related parties as of its date without the bank bears any responsibility.

27. The customer authorizes the Bank to debit charges and / or commissions and / or fees and / or expenses resulting from credit information inquiry relating to us and / or any of our partners and / or guarantors on our account with you without referring to us. This approval shall be considered as continuous, permanent, unconditional and irrevocable authorization with no need to sign any other authorization for the bank in the future.

28. Any power of attorney accredited by official party or authorization whether general or specific issued or might be issued by the customer whether before or after opening the account, and would entitle the attorney or the authorized party to dispose of the customer's account, will remain in effect until the customer informs the Bank in writing to the contrary.

29. The Bank may, without obligation on its part, may adopt any authorization or power of attorney whose authenticity is countersigned by the official authorities of any country or corresponding Bank, even if the customer's signature is not identical to the form of signature kept by the Bank.

30. Any power of attorney or authorization that authorize the agent or the authorized person to:
(A) Updating the account details gives the agent or the authorized person the full authority to modify, delete, change or provide the necessary data required by the bank, including the personal details relating to the customer.
(B) Activating the account gives the agent or the authorized person the full authority to acknowledge the balance validity.
(C) Obtaining the self-services gives the agent or the authorized signatory authorize him to sign, activate and deal with the terms and conditions related to the electronic services that the bank provides to the customers.
(D) Opening the account(s) account gives the authority to the agent or authorized person to open sub account(s) with the same conditions mentioned in the form or any amendment thereof.

31. The accounts of individual institutions owned by natural persons shall have the same status as the accounts which are kept in the names of the owners of such accounts. The power of attorney or authorization issued by the owners of such institutions shall be effective for dealing with their personal accounts and the accounts of their institutions. The Customer also acknowledges that if the commercial name or commercial registration include the authorization to a person other than the owner with sentences such as "in financial matters" or any similar words, the Bank may, at its absolute discretion, accept this authorization to withdraw and deposit from /to the accounts of the institutions and to disburse the cheques and view the accounts.

32. In the event that the commercial papers deposited for collection are drawn on external banks or financial institutions or not linked to the clearing system, the Bank may send them for collection by the registered or express mail with closed envelopes at the address of the drawee bank or financial institution presented by the Customer. The Bank records will be an acceptable evidence to prove the content of such envelops and the bank's receipts. In the case of any loss, seizer or

returning of the commercial paper after being sent by mail or received by the financial institution, the Bank will not be held responsible and in the event of a dispute arising therefrom or for any other reason the Customer is responsible for legal follow-up in these cases.

33. If the customer is a debtor or a guarantor of any obligations for whatever reasons including the issuance, of a discounted or guaranteed or written promissory notes, or the issuance of letters of guarantees and commercial papers purchased or any other obligations including those which may arise from crediting any sum by mistake in the customer's account or for the purpose of enhancing the securities and insurances made in favor of the Bank, the Bank shall have the right to take all or any of the actions set out below despite the difference of the currency of such accounts and obligations:
A- To make consensual clearing between the customer's accounts balances currently existing or which will be opened in the future and the financial dues of the Bank.
B- To consolidate all or some of the customer's accounts into one account and make transferring from one account to another.
C- To transfer any funds or balances of the customer to a collateral account in the name of the Bank as a security of any debt which is due or may be due.

34. In the case the customer accepts dealing by way of fax, and telephone or e-mail the risks of such dealing will be fully borne by him. The Bank will not be responsible for any damage to the customer as long as it executes the instructions sent to it through the said means in good faith.

35. If any of the accounts of the customer become overdrawn or indebted to the Bank without prior agreement, for any reason, a debit interest will be applied to the daily balance. This interest will be calculated based on the maximum approved interest rate for such cases, which is equivalent to the highest interest rate for facilities plus an additional 2%.

36. The Bank may overdraw any of the customer's accounts at its own discretion. The overdrawing of the account is not considered as an acquired right of the customer, but it is by way of facilitation and easement by the Bank. The customer is bound to cover the value of the overdrawing within one month after the overdrawing of the accounts at the most in addition to any interest and commission.

37. The customer acknowledges and agrees to the following:
A- The photocopies kept or extracted from the means of modern technique, the computer, ATM and e-mail with the Bank has the legal force of the original in proof. The photocopies and extracts provided by the Bank shall be in any dispute acceptable evidence and binding on the customer. The Bank will not be bound to present the original. The customer will waive his right to deny any writing, signature attributable to him or demand the Bank to produce and/ or present the original documents after the lapse of five years of the execution of any of the documents related to the transactions made on the accounts such as drawing, deposition and the like.
B- The Bank accounts and records will be an acceptable evidence to prove the transactions and balances which have been made/ or made on the accounts. It is sufficient for the Bank for this purpose to provide a statement of account extracts from the computer or any other available means of dealing.
C- The statements of accounts are sent to the customer by available means periodically on the dates specified by the Bank. In the case the customer objects to the statements, he must hand over to the Bank a written notice explaining his objections within fifteen days from the date of sending the said statements; otherwise the customer acknowledges the truth of the statements.
D- In the case the customer requests any additional account statements or wants to obtain any extracts he shall be bound to pay the expenses specified by the Palestinian Monetary Authority.
E- The Bank's records will be acceptable to the customer and considered as binding and conclusive evidence which may not be objected to or challenged by him.
F- Approving the recorded phone call with the customer for the purpose of updating the account details on the customer full legal responsibility and without any responsibility on the bank or its employees in this regard, and the customer accordingly waives his right to appeal or object that by claiming denial, impersonation or any other reason in the future.

38. The customer acknowledges that, the Bank will not pay him any interest on the accounts/ credit balances unless this is agreed upon with the Bank or if the Bank's instructions and policies permit payment of interest on such accounts. The rates of interest, whether credit or debit is capable of increase and decrease without the need of a prior notice depending on the interest rates prevailing on the banking market or the factors affecting the interest price.

39. If the customer requests/ agrees that his accounts or any of them be replenished from one another or from specific accounts or that some account/ accounts belonging to others be replenished from his own accounts or any one of them, such authorization will remain in force and applied until the Bank receives a written notice from the customer to the contrary provided that the third party should agree if the cancellation of instructions is subject to his consent.

40. The Bank shall, without a request from the customer, replenish the customer's account from one another with a view to facilitating any withdrawals made by the customer whether directly or by any of the means of dealing with accounts including the cards and services.

41. If the customer requests transfers between his accounts or to a third party's accounts, he shall authorize the Bank to carry out the transfer at the price prevailing at the Bank upon the transfer if the currency of the account from which the transfer is made is different from the currency of the account to which the transfer is made, and to debit any expenses or commissions due to the account from which the transfer is made without any responsibility on the part of the Bank.

42. If the customer authorizes the Bank to settle the value of any services or obligations due from him in favor of any institution or person, he may not cancel such authorization except by a written notice to be delivered to the Bank or with the consent of the beneficiary if the cancellation is subject to his consent.

43. The Bank will debit any of the customer's accounts with the sums which the Bank settles on the customer behalf and any interests, commissions or expenses which may be due.

44. In the case the customer requests to draw large amounts of money in local or foreign currency, the process is done in accordance with the regulatory instructions of the Palestinian Monetary Authority and the instructions of the bank regarding withdrawal limits

45. If a dispute arises between the customers, the Bank and a third party over a Bank transaction, the customer will authorize the Bank irrevocably to block any sum, the subject of dispute until the dispute is determined judicially or amicably without the customer having any right to claim any interest or compensation.

46. The Bank may consider the account as dormant if a period of one year lapses for current account, a period of two years for saving account and five years for term deposit accounts, without any transactions made by the customer on the account, taking into account that posting of credit interests, expenses or commissions or periodical transfers by standing orders or periodic dividends and the value of returned shares or billing transaction under a fixed authorization or account prizes (if any) shall not considered as an entry for the purposes of this provision. The account may be operative as soon as any withdrawing or deposition transaction is made by the customer or his attorney under a special or general power of attorney allowing withdrawing and deposition from/ to the account.
It is considered as transactions as well to draw cheques on the account/ inward transfers / the issue of transfers or the transfer from one account to another of the customer or a third party and the account shall be Freezed after processing the transaction.

47. The Customer undertakes not to use the individual account which is classified as retail (consumer) account for any commercial or foreign exchange purposes, and all banking transactions made through this account shall be limited to individual transactions. I hereby authorizes you without any responsibility on the Bank to close my account if it is found to have been used for any commercial purposes.

48. The Customer undertakes to provide all the documents requested by the Bank within a period of time specified by the Bank.

49. The Customer confirms that he is the actual beneficiary of all the banking transactions on his account with the Bank.

50. The Bank may close any of the customer's accounts at any time without bearing any responsibility at the Bank's absolute discretion in the following cases:
- Customer's breach of the terms and conditions or any of undertakings contained therein;
- The customer's violation of any of the conditions of dealing or the banking customs, or if he does not observe the law and the principle of good intent in dealing, Bank transfers for nothing or if he carries out fictitious transactions.
- The Subscriber uses the account for commercial or fund exchange purposes.
- The Customer fails to provide all the documents requested by the Bank within a period of time specified by the Bank.
- The Customer provides false or incorrect information to the bank or hides any important information;
- If the Customer does not observe the law and the principle of good intent in dealing;
Reasonable reasons for the Bank to believe that the Customer is using his accounts for illegal purposes such as the financing of terrorism and money laundering;
- Customer's refusal or failure to provide the Bank with any information or documents required by the Bank from time to time or to update its data and to sign any of your KYC or the FATCA Forms;
- Customer's name is listed on local, regional or international blacklists (Inside or outside the country).
- The Customer writes or carries out Bank transfers without sufficient balance.
- The Customer dealing with the virtual currencies in any way;
- Carrying out fictitious transactions;
- The Bank shall have the right to close any of the customer's accounts if a period of six months elapses without any transactions made on it and if it is without any debit or credit balances and the account holder can't be reached or any other reason at the Bank's absolute discretion.
- Misuse of the account based on the bank discretion in this case.
- Any form of misconduct by the authorized person towards the bank and /or its management and/or its employees and/or its assets, whether physical, verbal, or via social media, shall result in the forfeiture of the authorized persons right to contest or object to the banks decision to close the account. The bank shall be fully and unconditionally released from any claims or demands for any direct or indirect damages that may arise as a result of the account closure.

51. In the case the Bank closes the account/ accounts of the customer or if the account is closed at the request of the customer, or upon the end of the validity of using any of the cards or tools delivered to the customer, upon his request to suspend the service or when the Bank decides to cancel the services, the customer will be bound to return any cards, cheque books or tools handed over to him by the Bank. It is understood that the closure of accounts is not conditional upon giving the customer a notice thereof or upon his consent to the balance resulting from the closure.

52. The address shown on the application for account opening is considered as the domicile selected by the customer for service. The customer shall, when the said address is changed, inform the Bank in writing thereof, otherwise any notice or advice to the address kept with the Bank will be correct. The Bank has the right to stop sending mail in case it was returned for two consecutive times on the address accredited by the Bank.

53. If the customer chooses, instead of sending any notices, correspondence or returning any documents or commercial papers deposited by him to be kept in his file with the Bank, the customer will be bound to contact the Bank to receive them during one month from their keeping date. In the case of any loss, destruction or delay, the Bank will not be held responsible. The customer is considered to be served thereof after one week from their keeping in his file.

54. Unless the Customer uses all the components of the account number referred to in the definitions, any instructions, authorization or power of attorney containing the unified account number shall include any of the customer's sub-accounts with any of the bank's branches.

55. These terms and conditions apply to any existing or sub accounts the customer opens or any transactions or services provided by the Bank, which the Customer requested upon opening the account or at any subsequent time.

56. In respect of anything not included in the conditions of dealing, it will be subject to the policies and procedures applied by the Bank or the banking customs.

57. Bank is not committed to confirm the authenticity of any check drawn on the Customer's Accounts before payment even if the Customer so requests. Such a request is considered a commercial paper to be paid directly or through clearing. The Customer acknowledges that the check confirmation conducted by the Bank sometimes is an option taken by the Bank on its sole discretion without being obliged to do the same all the times.

58. The Customer understands that any change/amendment on the approved specimen to deal with the account(s), the Bank will not approve any transactions received with the canceled or modified signature form as of the date of modification / change unless the Customer provides the Bank with clear and written instructions specifying the transactions with the canceled or amended signature.

59. The Customer understands that account credit balances or disputed cheques that are not presented to the bank shall not prevent it from being closed if any of the account closure conditions are met. In such a case, the Bank has the right to issue a check with the account balance and notify the Customer to received it or to keep it at the safe without any responsibility on the part of the Bank.

60. The Palestinian Courts of all degrees have the jurisdiction to hear any dispute between the customer and the Bank. The Bank may select the jurisdiction's place of any court of Palestine without the customer having the right to object or disprove of non specialization of plea. The Palestinian law will be applicable.

61. Any of the conditions of dealing which entitle the Bank to use more than one option or implies the meaning of permission will not hold the Bank responsible if it uses or not any of such options or powers available to it.

62. The customer must update his details, whether by visiting the branch or electronically when he/she is notified through the available means, and the Bank will bear no responsibility in the case of suspending/freezing the customer's accounts/services.

63. If any amount is credited to the customer's account by mistake, the Bank shall have right to debit the customer's account with the same amount, without referring to the customer. In no circumstances the customer is entitled to claim this amount.

64. The Customer is enrolled compulsorily and automatically in the SMS service when opening the account, and this service is considered one of the acceptable means to notify / inform the customer of matters related to his account.

65. The bank collects commissions and fees on the services and products provided by the bank according to the fees and commissions announced by the bank and in accordance with the relevant instructions of the Palestinian Monetary Authority. Announcing the bank fees and commissions is considered as informing the customer of the fees and commissions charged by the bank in exchange for the provided products and services.

66. The Customer undertakes not to allow others to use the account and/or any of the services and or cards linked to the account without an official power of attorney approved by the Bank.

The Special Terms of The Accounts

The Special Terms of Current Accounts (Call)

1. A debit interest on the account shall be debited at the end of each month.

2. If agreement is concluded between the Bank and the customer on a credit interest, it will be credited twice per year according to a biannual periodic to be agreed upon.

3. The customer authorizes the Bank to overdraw the current account according to its choice to post any withdrawals made by the customer or to debit interests, commissions of any loans, facilities or commercial papers withdrawn, guaranteed or accepted by the customer or any liabilities due from the customer as a debtor or guarantor.
   regardless of the reason for the obligation. The customer shall settle any commitments due from him in favor of the Bank during a maximum period of thirty days from the date of any overdrawing.

4. Withdrawing from the account will be either directly (at the counter) or by cheques or payment orders meeting conditions acceptable to the Bank, by cards or any other means provided by the Bank.

5. The Bank has the right to close the current account if the customer withdrawn cheques on his account without having sufficient funds according to the instructions of the Palestinian Monetary Authority.

The Special Terms of Term Deposit Accounts

1. Interest shall be credited at maturity date.

2. The customer is not entitled to withdraw any amount before the maturity date, unless the Bank agrees thereto. An authorization or power of attorney issued by the customer whose terms include withdrawing from the accounts and receiving deposits is considered sufficient for the attorney or the authorized signatory to break the deposit and an authorization of the attorney to acknowledge the truth of the balance.

3. At the maturity date, the Bank may either renew the term deposit for another similar period at the then prevailing interest rate or transfer the balance to any of the customer's accounts.

4. In the event of additional deposits during the deposit term, the Bank may accept such deposit in the original deposit account or it may open a sub-deposit account at the prevailing interest rate upon receipt and for a period not exceeding the original deposit period.

5. In case the customer wishes to deposit through inward transfers, the account number of the customer's term deposit account should be stated in the inward transfer.

6. In case the Bank approves the customer's requests for a partial or total withdrawal of the term deposit before the maturity date, the debit or credit interest will be computed pursuant to the bank policies and procedures in this respect.

7. If the account is a fixed term deposit account in local / foreign currency, it will be subject to the previous terms in so far as they do not conflict with the following conditions:
   a) The Bank will open a fixed term deposit account in which the sum of the deposit is to be credited and parallel account(s) current / saving for the purposes of replenishing term deposit and crediting the interest. An account statement will be only issued for the parallel account.
   b) At the maturity date the interests are credited to the terms deposit account then the principal of the term deposit amount plus the interest may be renewed, unless the customer requests otherwise, at the prevailing interest rate against a notice to be sent by the Bank to the customer at his approved address.
   c) The customer shall notify the Bank in writing not less than five working days before the maturity date if he decides not to renew the term deposit or to amend its terms or sum.
   d) The booking period for the deposits is calculated from the date of the second working day of the deposit (regardless of the currency).
   e) In case the deposited amount through commercial papers, the tenor of term deposit will be computed from the second working day of the value date.
   f) Any additional deposits with a sum less than the minimum amount determined to fix a term deposit, remain in the current account until the maturity date of the original term deposit, then the additional deposits will be added to original term deposit on the renewal date.

8. The customer shall advise the Bank in writing in case he wishes to add any amounts to his term deposit which were deposited in the current / saving parallel account/ whether such deposits is in cash, commercial papers or inward transfers, otherwise these terms will not apply to the additional deposits.

9. In case, in special circumstances, the Bank approves the customer's requests for a partial or total withdrawal of the term deposit before the maturity date, debit interest (penalty) will be computed pursuant to the formula applied by the Bank and according to the then borrowing interest.

The Special Terms of Saving Accounts

1. Withdrawal from the account is to be made by the customer directly or under an official power of attorney will include an authorization of the attorney to withdraw from the account in particular or withdraw from customer's accounts in general, or by the use of the cards or any means provided by the Bank within the limit determined by the Bank for the sum of withdrawals. The customer is not entitled to issue cheques or transfers on this account.

2. The Bank may limitedly without obligation, accept a written authorization signed by the customer authorizing others to withdraw from the account.

3. It is allowed to deposit in the account within the limits by the Bank for depositions in cash, or by commercial papers or inward transfers

4. The customer shall ascertain the truth of any sums deposited or withdrawn, or transactions made before signing any document of withdrawal or deposition. Accordingly the Bank will not be responsible for any claim of errors or discrepancies.

5. The balance of this account shall not be less than the minimum limit specified by the Bank from time to time. In case of that occurring the Bank shall have the right to close the account without a prior notice to the customer.

6. Credit interest (if any) will be computed on the minimum monthly balance basis and to be credited to this account twice a year according to the dates specified by the Bank taking into consideration that the Bank shall not compute any interests if the balance of this account is less than the minimum limit specified for the saving accounts.

7. In case the account is closed before the dates on which the credit interests are credited to the account, the interest will be computed on the minimum balance basis during the month preceding the closing date.

8. If the saving account is in a foreign currency, it will be subject to the previous terms in so far as they do not conflict with the following terms:
A. The interest will be computed on the minimum monthly balance and will be credited every three months (the end of March, June, September and December).
B. A statement of account will be issued every three months.
C. The customer can withdraw from this account in the local currency. Accordingly, the equivalent amount in the respective foreign currency will be credited or debited as the case may be to this account in accordance with the prevailing rates of exchange.

The Special Terms of Call Accounts

1. A credit interest shall be calculated on the daily balance of the balance and credited to same at the end of every month.

2. The customer shall, before any withdrawal from the account, notify the Bank in writing preceding the withdrawal date by such a time which either matches, or exceeds, the advice's note term (being one, two or three weeks).

3. Whenever a withdrawal from the account has been affected without a prior advice note, the transaction shall be recorded in an earlier date that precedes the actual withdrawal date by such a time that matches the advice's note term. Accordingly, no credit interests shall be credited for the customer for the advice's note term preceding the withdrawal.

4. If the balance of the account reduced below the minimum limit specified / may be specified by the Bank, the Bank shall have the right to transfer the balance to any other account of the customer without any credit interests to such balance.

5. Withdrawal from the account shall be made by the customer personally, or by the attorney or the authorized signatory. The customer is not entitled to draw cheques, payment orders or transfers from same.

The Special Terms of Joint Accounts

1. The general conditions of accounts apply to joint accounts in so far as they do not conflict with the following special conditions:

2. This account is opened by the partners jointly or by their attorney pursuant to a power of attorney including the authorization to open a joint account. The shares of the partners should be equal unless they agree otherwise in writing. This account is given a special identifying number (ID) which will be considered for dealing. The ID numbers of the partners are for informative purposes only.

3. For Joint accounts where all the partners shall authorize transactions jointly or by a power of attorney or authorization issued by all the partners jointly that include a reference to the joint account number and specify the scope of the authorization or the power of attorney in details.

4. If the partners choose to sign the account severally, any one of them will have full power to dispose of the account and any sub accounts
5. absolutely and to obtain banking services and electronic cards provided by the Bank under the conditions related to each one or request cheque books, issue cheques, endorse and deposit them in the account even if the deposit is in favor of the authorized signatory personally. In addition, an authorized partner shall have the right to place the balance as collateral of any obligations which have resulted or shall result in favor of the Bank whether he is the debtor, a third party or the other partners. He shall also have the right to transfer from the account in favor of him or in favor of any one of the partners or others.

6. If the partners sign on the account jointly, the Bank shall issue visa electron cards or any other cards or any of the services provided by the Bank to each one of the partners upon their joint request.

7. The authorized partner has the right to authorize a third party to dispose of the account unless agreed otherwise provided that the authorization or the power of attorney include a reference to the joint account and the name of partners.

8. The partners are bound to notify the Bank in writing in the case one of them dies or becomes incapacitated. They will be jointly responsible for any transactions made after the death or incapacity. The partners will also be jointly and severally liable to the Bank for any obligations which may result on the joint account or any of the sub accounts accordingly, the Bank shall have the right to assume legal action against the partners or any one of them.

9. The Bank shall have the right to take due in full of any debt from any of the partners from his share in the joint account.

10. Any notice or advice sent by the Bank to any of the partners in the account or to their authorized signatory will be binding for all legal effects.

11. The joint account is closed and the balance is disrupted equally or at the rate agreed on by the partners in any of the following cases:
   - If the Bank is advised in writing with a conflict arising between any or all the account partners. It is considered as conflict, the objection by any partner to the acts of any partner or his request of the suspending or blocking of the account or amending its conditions without agreement of the other partners.
   - The imposition of attachment on the Bank's hand or prevention of the disposal of the funds or acts of any one of the joint account's partners.
   - The death, bankruptcy or incapacity of any one of the account's partners.
   - Upon conducting consensual clearing between the Bank's rights and the share of any of the account's partners.
   - If any of the account closure cases is realized, the Bank will distribute the partner's shares into independent accounts in their respective names.

12. In case the partners desire to restrict the authority of the authorized partner to manage and operate the account once the account was opened, they shall cancel such authority and sign opposite it. But if this occurs after the account opening, they shall advise the Bank by a written notice signed by all the partners accordingly.

13. Amendment of the authorities to sign on the account must be done by all the partners jointly or by an attorney or authorized signatory pursuant to a power of attorney or an authorization including such authority. As to other amendments, it may be accepted from any of the partners if the account terms permit them to dispose the account severally.

14. If the joint account balance becomes indebted in favor of the Bank for any reason or if the Bank agrees at its absolute discretion to make the joint account overdrawn the account's partners shall be bound jointly and severally to settle the balance including any interests, commissions and expenses which may arise at the prevailing maximum rates on loans and facilities. The Bank will have recourse to all or any one of the partners.

Special Terms and Conditions of digital onboarding accounts

1. The Bank may classify the account at its absolute discretion based on the risks and needs of the target customers and the provided documents.

2. If the Customer exceeds the limit set by the Bank for the electronic account, a condition will be placed on the account until the Customer visits the branch to provide the data and documents required for the Regular account.

The Special Terms of Cheque Book Issuance

1. The customer authorizes the Bank to debit on his account with the Bank for cheque book fees.

2. The customer release the Bank from any responsibility which may arise from any misuse of the cheque book (whether by way of fraud, forgery or otherwise), theft or loss, and if any of such cases occur, and the customer shall advise the Bank promptly without any responsibility or liability on its part. Also, the customer undertakes to return the unused cheques to the Bank in case of closing his account with the Bank.

3. According to the Palestinian Monetary Authority's instructions circulation No.174 dated on 05/10/2006 which is directed to all Banks, the customer acknowledges and authorizes the Bank finally and absolutely to provide the control and official authorities and correspondent Banks with the necessary data to complete the cheques clearance procedures if the Bank sees that necessary, and upon its sole discretion, without any objection and obtaining prior acceptance from the customer.

4. Upon the above mentioned, the customer releases the Bank from any legal responsibility and he shall waive his right to object to the Bank procedures and /or claim the Bank with any party whether Palestinian authorities or others.

5. As per the regulations of the "Returned Cheques Unit" at the Palestine Monetary Authority, the customer hereby authorizes the Bank to inquire about returned cheques pertaining to him and outstanding at the Unit.

General Terms of The Cards And Account Services

1. The customer is well aware that dealing with these services requires him to insert PIN(s) and secret information or use Internet sets, fixed telephone or mobile set. He is also aware of the importance of maintaining the numbers, information and equipment he uses as they are means of identifying him and stand for his presence personally. Further, others may carry out illegal processes in the case such numbers and information reach them whether due to negligence, error or omission or if the customer allows others to know them.

2. The customer should notify the Bank promptly in case he doubts or discovers any breach of information or loss of his mobile or any information or passwords, or loss of the card, passwords, to in order to suspend the service / services provided by the bank . The Bank may, without being obliged, accept an oral notice provided that it is confirmed in writing on the next working day following its submission, including the circumstances of the loss or theft of the card or the reason of the service suspension , and the customer will be responsible for any damage that may occur until the Bank is able to suspend the service pursuant to the notice which was received from the customer, and the Bank will not be responsible for any measures carried out by the Security Authorities in the case of notification of the event.

3. The Bank has the power to suspend any service provided to the customer in case it has any doubts regarding the received instructions or transactions carried out by the customer using cards, telephone, internet or any other means of dealing, or if it doubts any breach of information without any responsibility on the Bank provided that the customer is notified accordingly.

4. The customer will be responsible for any transactions, withdrawals or damage to the Bank due to failure by the customer to maintain such numbers and information.

5. The customer agrees on sending what related to the account by the Bank such as mail, correspondence, account statements, visa electron card/ its PIN or Phone Banking Service (Hala Arabi) PIN, user name / password of the Online Internet Banking Service (Arabi Online) or the advice(s) by regular mail or courier or through electronic mail. The customer will bear all the expenses which may arise from such service.

6. Some services will be automatically locked in the case the log in password is entered incorrectly more often than allowed. The customer will have to refer to any of the Bank's branches to activate the service.

7. If the bank wants to make any of the following amendments, the customer has to be notified in the agreed upon channel by a maximum of fourteen days from such amendment.
A- Increase of charges paid by the customer against the electronic service offered to him/her.
B- Any quantitative restrictions on the numbers or limits of the electronic transfers of the customer funds.

8. These regulations do not oblige the bank to notify the customer in advance of any temporary amendments the Bank deems necessary to maintain the safety and security of the customer's account, or the safety and security of electronic transfer system itself, and if the Bank has conducted a permanent amendment to this kind, the bank shall notify the customer within a period not exceeding fourteen days of the date of this amendment, without any financial obligations on the customer.

9. In addition to the terms and conditions mentioned in this manual, the regulations and instructions for using electronic channels, which are issued on the basis of the applicable laws, including any amendments thereto, and shall be considered binding for both parties.

10. The Customer shall be solely liable for any errors that may occur from depositing/ transferring any amount to his account or others account, and the Bank shall notify the customer accordingly in the agreed upon channels. However, the bank may correct the errors in the electronic transfers without previous authorization from the customer and without any additional expenses or interests resulting from errors in the electronic entries in case such errors related to reversing an amount or a part thereof which was credited on an account or on wrong customer account.

11. The Bank will not be responsible in case of irregularity or the service is non-operational or if inaccurate information is given through the service as per the capabilities and coverage of communication companies and services providers in the countries.

12. The guardian, hereby in his/her capacity as a guardian or in his capacity as manager of the account, undertakes to safely retain and hold these Cards/PIN Codes given to him/her and not to authorize any person to use the same nor to disclose it to any person. Otherwise, the guardian bears any legal responsibility towards the Bank, others and the minor in case of breaching this undertaking. Also, the guardian bears the result of any misuse of these Cards/ PIN Codes related to the mentioned services granted on the account of the minor under my guardianship/ management the account. The guardian shall also be responsible towards the Bank and others in case the minor, when reaching legal age, takes any action that may include challenging any of the actions currently performed on the account according to these services. The guardian further personally guarantees, with his/her own properties, any amounts incurred as a result of loss, and/ or theft and/ or misuse of these services. The guardian also personally guarantees any amounts withdrawn, for any reason, on the minor's account as a result of using the above mentioned services, regardless of amount.

13. The guardian/custodian/mother hereby gives absolute, unconditional and irrevocable authorization to transfer the mentioned account and the balance therein to become in the name of the minor or to open a new account and transfer the balance to it without requiring my approval when the minor reaches adolescence and maturity at the age of (18) complete calendar years and visits your branch to be granted the absolute freedom to dispose of its account and balance as desired according to the forms, procedures, instructions and applicable banking policies with notifying me afterwards.

Special Terms of Cards And Account Services

The Special Terms of Visa Electron Card

1. Primary Visa Electron Card is issued in the name of the customer "the owner of the account" or a supplementary card in the name of the person designated by the customer and approved by the Bank. In both cases the customer will be responsible for any transactions made through the primary or supplementary cards including the maintenance of the card and PIN and for any Bank's loss resulted from the misuse of the cards or machines.

2. When the customer make any withdrawals or purchasing transactions from visa electron it will be subject to the primary account currency linked to the card and specified by the customer. Otherwise, the customer will be subject to commission exchange rates.

3. The Customer will be informed by the available electronic channels of the Card expiration date in order to visit any of the Bank branches for replacement.

4. The issuance of the cards does not mean the Bank's obligation to grant any credit facility to the customer as the customer should provide sufficient funds in his account to cover his withdrawals and any entries which shall arise from the use of his card without prejudice to the Bank's right to debit any of the customer's accounts with any transactions. In case there are no sufficient funds in the customer's account, the Bank will have the right to overdraw any of the customer's accounts including the imposition of a debit interest determined by the Bank.

5. The cards are issued according to local laws and regulations and pursuant to agreement with the International Visa Company shall be deemed applicable together with the terms and conditions of the national network which connect the local ATM's.

6. Visa Electron Card enables the Customer to use the Bank's local automated Teller Machines (ATMs), to withdraw and deposit cash, deposit cheques, transfer funds between accounts, pay bills, request cheque books, request a statement of account by mail, request a mini statement of account, inquire about balance of accounts, deposit instructions, change Personal Identification Number (PIN), and any other future bank services. The Card also enables the Customer to use ATMs worldwide which bear the VISA, ELECTRON, or PLUS logos for cash withdrawal and balance inquiry. The Card shall also allow the Customer to purchase from shops/ service centers locally and internationally (the "Merchant") through point of sale ("POS") terminals bearing the VISA ELECTRON logo ("on- line Debit Card"), which accept/ authorize the transaction immediately after the amount is debited to Customer's primary account on which the Card is issued and / or any other related Customer's accounts maintained with other branches subject to the applicable method of use and any subsequent amendments that may occur thereto (the "Account").

7. The customer agrees to the maximum daily cash withdrawal / the purchase amount and that this limit is changeable with prior notice to the customer.

8. Any notice from the customer of the loss of the card, PIN or a request of suspension of the service must be immediate as soon as the necessitating reason occurs. Such notice must include the circumstances of the loss or theft of the card or the reason for the suspension of the service. The customer will be responsible for the transactions/ withdrawals made until the end of the following day from the date the Bank receives the notice. The Bank may, without being obliged, accept an oral notice provided that it is confirmed in writing on the next working day following its submission. The Bank will not be responsible for any measures carried out by the Security Authorities in the case of notification of the event.

9. The Bank may issue a substitute card to the customer. The customer shall not use the previous card in case it was found.

10. The customer will bear the expenses and commissions for issuance, renewal, issuance of a substitute of the lost card and supplementary cards. The customer shall also bear any other commissions or expenses arising from their use.

11. The Customer acknowledges that the reports extracted from the ATM system and points of sales are an acceptable evidence to prove the deposits, withdrawals and transactions. and such reports are solely considered as a proof between the customer and the Bank.

12. The customer shall be solely liable for any mistakes that may occur due to the customer depositing/ transferring any amount for his account or others account.

13. If there is a difference between the amount debited upon cash withdrawal and the actual amount received by the customer or if the customer did not receive any amount, the customer shall inform the Bank in writing thereof on the next working day at most, otherwise the Bank will not be responsible for any discrepancies. The results of the cash counting carried out by the Bank will be a decisive proof for the customer's claim of shortage.

14. What is important in the value of the amounts deposited is the actual deposited amount. The customer shall therefore authorize the Bank to credit the amount actually deposited.

15. In case of having a transaction on the statement of account not being executed by the customer, he shall have the right to object, and in case he proves his right to claim the chargeback amount, it will not be credited to his account unless it was collected actually from the collecting Bank and posted to the Bank's account, noting that the collection period may take two months according to Visa International Regulations. In case the customer fails to prove his claim the Bank will deduct charges and fees against its efforts or against paying any other amounts arising from such a claim to the collecting Bank or any other party.

16. The information which show, on the screen of ATM are considered as part of the dealing terms. The Bank decision is considered as an acceptable evidence for the proof of these terms.

17. If others were able reveal the customer's Personal Identification Number (PIN) or due to the fact that the customer delivered the card to others or left the money in the ATM by coincidence or negligence is a mistake for which the customer will carry full responsibility towards the consequences arising therefrom. Noting that the customer may subscribe to the electronic services (Arabi Online service, Arabi Mobile and SMS service or any future services launched by the bank) and to retrieve the username and create first and second password for electronic fund transfers, in addition to all other services available within the electronic services and to subscribe to SMS service and apply any changes using the Visa Electron card number and its PIN.

18. The insufficiency of funds in the customer's account or if the amount requested exceeds the withdrawal/ purchase limit approved by the Bank, or blocking or attaching the account,

the suspension of the use of the card according to a notice by the customer or the Bank, or the information of the account is not being updated by the ATM, or the insufficiency of the cash maintained in the ATM, or any technical failure, or the inability to complete the required transaction by the customer, or non-acceptance of others to deal with the card, or shortage of the goods or services requested/ conducted by the customer by using the card, accordingly no responsibility shall be imposed on the Bank.

19. The customer shall be responsible for the transactions made when the PIN is used or the customer signs the purchasing voucher. The customer shall keep a copy of such voucher.

20. The Bank shall have the right to suspend the electronic cards and issue new ones to the customer in the case doubted transactions within the reports issued by the International Visa and/or all the members of the International Visa and/ or the internal reports of Arab Bank.

21. Visa Electron card(s) of all kinds are issued automatically for use/shopping online automatically with the announced daily limit. The authorized person can also stop this service or amend the daily limit through the "Arabi Mobile" application, or by calling the authorized service center, or by any other method announced by the bank later.

22. The applicant shall acknowledge the risks of using the Card for the purpose of purchasing or requesting services through the Internet, mail or phone which is related to potential disclosure of confidential information of the card to third party and the possibility of unauthorized use of the Card. The applicant shall inform the Bank immediately upon being aware of any unauthorized use so that the bank can stop the card. The customer shall be responsible for all unauthorized use of the card until the bank can stop the card based on the applicant's request.

23. The applicant shall pay attention to the fact that the use of the card number for monthly subscription through the Internet may lead to the registration of his card in monthly installments. The customer will be required to pay his monthly subscription fees if the subscription is not canceled by him.

24. Primary/ Supplementary cards transactions are shown on the account statement upon its issuance frequency within the account's transactions performed on the customer's account in local/foreign currency, indicating the transactions' details. The account statement shall therefore be correct unless the Bank is notified of otherwise by the customer in writing within fifteen days of the statement issuance date.

25. The Customer has the right to object any transaction on his account through the ATM within a period of (60) days from the date of notifying the Customer of the transaction's data.

26. The Customer shall be notified immediately of the financial transactions executed on his account using his Visa Electron card using an effective means such as the short messages service SMS. In the event that the customer requests subscription to the service on all sub-accounts and does not request cancellation, whether through the branch, the Customer Care Center or through the Arab Bank website using the Visa Electron card number and its PIN, or any method provided by the bank.

27. The customer is well aware that dealing with this service requires him to insert PIN and is also aware of the importance of maintaining the PIN he uses as it is a mean of identifying him and stand for his presence in person. And that others may carry out illegal transactions in case such numbers and information reach them whether by negligence, mistake or omission or if the customer revealed them to others.

28. If the customer wishes to receive visa electron card or its PIN by regular mail, he will bear all the expenses which may arise from such service.

29. The service will automatically discontinue if the customer continues to enter incorrect PIN more than the allowed number of times. The customer will have to refer to his branch to reactivate the service.

30. In case of joint accounts run by a single signatory, the Bank may issue a separate Card for each holder of the Account (one is primary and the other is supplementary) . All holders of the account shall be deemed jointly and severally liable to the Bank, at the Bank's sole discretion, for any obligations that may arise from the use of such Card. This provision shall also apply to the holder of a Supplementary card whose name is designated in the Application.

31. The customer should visit the branch to receive the account statement and check the correctness of its transactions without any delay. The Bank will not be held responsible for any losses related to chargeback rights if not claimed within the period stipulated by Visa International. The Bank is not liable if the Customer is unable to claim the value of these transactions due to the delay in receiving the statement.

32. The Bank shall not be liable in case the Card was not accepted by a third party. Any dispute that may arise between the Customer and a third party shall not affect the Bank's rights visa-vis the

Customer for the settlement of all obligations arising from, and/or related to, the use of the Card. The Bank shall not be liable for any vice or shortage in the merchandise or services acquired by the Customer through the use of the Card.

33. Monthly commission is collected upon the consumer banking division's decision (according to each area) for the benefits and services of Visa Electron Card.

34. Cash advance and balance inquiry fees are collected / Foreign Exchange commissions are collected upon using the card outside the Card's issuing country including all commission that Visa International deducts on every transaction.

35. The Bank has the right and without obtaining the consent of the customer at any time to amend Visa Electron commissions (Cash advance/ FX fees/ Local Network fees (if any) etc.) whether it was an increase or decrease , and the amendment shall be deemed effective from the date on which the Customer is given notice by means that the Bank deems appropriate.

36. Visa International calculates the transaction's value in local currency in case the transaction took place outside the issuing country using the foreign exchange rate of the purchasing currency according to the international prevailing rate on that date. The customer also authorizes the Bank to purchase the foreign currency to settle all due amounts.

37. The Customer's address for notification purposes is the one maintained with the Bank, and the Customers shall notify the Bank in writing in case of any change in such address.

38. It is sufficient for the bank to prove the transactions resulted from using the card along with its balance by presenting an account statement extracted from the bank's computer. and the Bank will not be obliged to present original withdrawal advices and/or transactions made by the Applicant, and the entries received by the Bank from Visa International and payment services companies is considered correct, obligatory and acceptable evidence for the Applicant unless he submitted a claim.

39. The Customer undertakes not to use the Card to settle illegal purchases/ services such as gambling and drugs do not comply with the prevailing laws in the concerned countries.

40. The Bank shall have the right at any time, and from time to time, to amend all or any of these Terms and Conditions. Such amendment shall become effective from the date on which the Customer is given notice by means that the Bank deems appropriate.

41. These Terms and Conditions and any amendments thereto shall remain effective and binding to the Customer throughout the period of the Customer's possession of the Card and until the settlement of any debit balance in his/her Account, without prejudice to the right of the Bank to terminate the Customer's enrollment in this service at any time and the customer shall be notified accordingly.

42. Local Courts shall have the jurisdiction to hear any dispute that may arise from, or be related to, the interpretation or application of these Terms and Conditions or the use of the Card. Both the Bank and the Customer waive their right to exchange notices through the Notary Public.

43. The card holder acknowledges that the purpose of using the card is personal and that the card will not be used for commercial purposes such as buying goods / paying any costs for any commercial activities or receiving money resulting from work or for the benefit of any third party.

44. The customer acknowledges that the ATM card is compulsory according to the regulatory instructions, and if the customer refuses it, the bank will stop dealing with the customer.

45. The use of the Card should be limited to the Customer or the person whose the Card issued to (upon the customer request) only. No one else should be allowed to use it.

46. The customer acknowledges that the granted cards will not be used for the purpose of dealing in virtual currencies and the Bank shall have the right to suspend the card in case such use is proven.

47. The bank may stop the customer's card at any time at its sole discretion with prior notice to the customer.

48. Arab Bank cards (Debit card) support the contactless payment service,) so that cardholders can pay using their cards through points of sale under this service without the need to enter the PIN under special conditions subject to Visa instructions.

49. When the card is issued, the customers can obtain the bracelet and stickers attached to the card, so that customers can use them to purchase through points of sale and cash withdrawals from ATMs and these terms and conditions are considered valid and applicable to them.

SMS Terms and Conditions

1. Upon the customer's request, the Bank will (without obligation) send SMS messages to the customer on his mobile phone. The service includes information about the services provided or developed by the Bank or any other information the Bank deems appropriate.

2. The Bank shall provide the customer with detailed instructions of the SMS service through the "Bank" website or the service user guide or by any agreed upon channel of communication or by any other way may be deemed appropriate by the Bank, and the customer undertakes to follow the detailed instructions accurately upon usage. The customer undertakes that he has known and understood the mechanism of the service and any information provided by the Bank is considered for guidance only.

3. The Bank may share information about the customer internally to provide the customer with new services.

4. The Customer will be fully responsible for having and maintaining their own devices and for operating and connecting charges and expenses upon subscription to the service.

5. The Bank is offering the service through the communications networks (Internet/ Fixed Phone/ Mobile), utilizing the best security measures, but the Bank is not responsible for any errors that might be occurred to the user as a result of using these networks. Therefore, the customer shall be solely responsible for all risks inherent in, or resulting from using the service which the customer has subscribed to.

6. The customer's mobile number, Visa Number/ PIN, are considered the identification means to verify the customer's identity. Therefore, all transactions performed using them and anyone using them will be considered as performed by the customer. The customer shall be liable for all transactions performed by using his / her identification means and responsible for any change, loss or transfer of any of such means to others until such time as the Bank is able to suspend the service by a written notice received from the customer.

7. In case the customer entered his/her Visa Electron PIN incorrectly more often than allowed during the online registration, the online registration service will be de-activated and customer can reactivate the service by calling the Customer Contact Center or visiting any branch.

8. The customer bear full responsibility to protect his Visa Electron card and its PIN. The customer shall keep his Card, PIN and password confidential and private, and keep them in separate secure places, and not to release them to anyone. The customer should exercise extreme caution when requesting the service on a PC/Smart device in a public place or others sets or using it on devices other than his own devices. The Bank shall not assume any responsibility or harm that may arise as a consequence to the customer's breach of this obligation.

9. In case customer's Visa card/PIN is lost/ stolen/ damaged, the customer must report the incident to the Bank immediately so that the Bank will stop the service. To re-activate the service, the customer must apply to issue a new card /PIN instead of the lost/damaged one and the customer shall pay any expenses or commissions arising therefrom as decided by the Bank.

10. In case the customer suspects that another party is tampering with his / her accounts through the service, or he / she doubts that his/her Visa Electron card number / PIN are compromised by some other parties, the customer must inform the Bank of this matter as soon as possible in writing or by the mean agreed upon between the customer and the Bank. The customer shall be liable for any harm that may result due to the use of the Visa Electron card number / PIN until the date of informing the Bank.

11. The customer may request to stop the service by a written notice to be delivered to the Bank "Online Registration", and the Bank may to block the service partially for any period without any prior notice and without giving any reasons, while in case of blocking the service completely, the customer shall notify the customer.

12. The Bank will not be responsible in case of irregularity or the service is non-operational or if inaccurate information is given through the service as per the capabilities and coverage of communication companies and services providers in the countries.

13. The Customer authorizes the bank to debit any of the customer's accounts with the sums of all commissions and expenses related to this service

14. The customer shall notify the customer immediately in writing in case of changing his mobile number or any confidential information.

15. The Bank has the right, at all times and without a prior notice or giving any reason, to amend any of the forgoing Terms and Conditions. Such amendment shall be deemed effective on the Customer's part upon the Bank's advice by ordinary mail to his address known to the Bank; the Bank's statement regarding shall be binding on the Customer's part.

Signing on Digital Pad Terms and Conditions

Service Definition: SMART BRANCH is one of the services provided by the Bank PLC for dealing with accounts using the digital channels. The services allow customers to execute the transactions available through the digital means.
The requested transactions/services are directly received by the Bank employee who inputs the application data on the system, then the completed application is shown on a digital pad to be reviewed and verified by the customer.
After reviewing and approving the inputs, the Customer shall sign the application on the digital pad to indicate approval and to execute the requested transaction. The transaction shall be saved and locked after being signed to prevent any modification or deletion, and the electronic outputs shall be deemed as the approved evidence for the customer request and approval.

1. The quality and quantity of the services provided the Bank for dealing with accounts through this channel may vary and approving these terms and conditions applies to the services provided at the signature date and to any services that may be provided on future..
2.
3. The Customer herby confirms his/her approval to deal with the Bank regarding the services provided through this channel, and acknowledges that the signature on the digital pad shall has the same legal force in proof as the digital signature and the system outputs shall be the acceptable evidence in any dispute and binding on the customer.
4.
5. The customer is obliged to maintain the OTP provided to him/her by the bank, and the use of the OTP is limited to him/her personally. The bank will not be responsible in any way because the customer allows others to use or access the OTP.

Terms and Conditions for Face ID \ Touch ID provided through Arabi Mobile

Pattern Service Definition:
Pattern is a symbol the Customer stores on his/ her mobile and acts as an electronic signature the Customer uses to access Arabi Mobile, after using the regular Username and Password and activating the service from Settings Menu and selecting the pattern Service to Login instead of Username and Password.

Pattern Service Description:
The Pattern is an optional way for the Customer to deal with the bank offered services through this Option. The service is considered secure as long as the customer is able to keep his/ her phone safe and prevent any other user from using the stored Pattern, and hence, the customer is fully responsible for the Service security and the threats that may arise from any breech that may occur on the saved pattern, and since the customer has voluntary accepted using the Pattern service (that will be saved on his/ her mobile) to access Arabi Mobile on his/ her server, and perform any banking service offered by the bank which may be edited at any time; either adding or removing services. The Pattern service is considered to be an equal alternate to using passwords and pin codes.

Touch ID service Description :
Is an optional way for the customer to deal with the banking services offered by Arab bank through the service The service is considered secure as long as the customer is able to keep his/ her phone safe and does not allow any other user to save his/ her touch ID, and hence, the customer is fully responsible for the Service security and the threats that may arise from any breech that may occur on the saved Touch IDs, and since the customer has voluntary accepted using the   Touch ID service to access Arabi Mobile on his/ her Mobile, and perform any banking service offered by the bank which may be edited at any time; either adding or removing services. The Touch ID service is considered to be an equal alternate to using passwords and pin codes.

Face ID Service Description :
Face ID is an optional way for the customer to deal with the banking services offered by Arab bank through the service. The service is considered secure as long as the customer is able to keep his/ her phone safe and does not allow any other user to save his/ her Face ID, and hence, the customer is fully responsible for the Service security and the threats that may arise from any breech that may occur on the saved Face IDs, and since the customer has voluntary accepted using the Face ID service to access Arabi Mobile on his/ her Mobile, and perform any banking service offered by the bank which may be edited at any time; either adding or removing service. The Face ID service is considered to be an equal alternate to using passwords and pin codes.

After the customer has been acknowledged of this service, the customer has willingly and voluntary agreed to use the Service according to the following conditions:

1. The customer is fully responsible and gives the bank full authority, that cannot be reversed, to perform any requested service through the pattern option, and in case the customer allowed another user to save the Face ID/Touch ID for another user on the Mobile Phone, this user will act as an attorney of the user.

2. The Customer is fully responsible for security of the Mobile Phone and the saved Face ID/Touch IDs, and the bank shall consider any service authorized through the Patten as instructions issued by the customer as if it was requested using passwords and pin codes and acts as customer's signature, regardless if the Face ID/Touch ID is for the User, or if the user allowed any other user to store his/ her touch ID/Face ID on his/her Mobile Phone.

3. The Customer is fully aware that the bank does not save the Face ID /Touch ID stored on his/ her mobile phone and accordingly any transaction processed through the bank using the touch ID login method will be considered approved by the customer him/herself without the need from the bank to present any additional technical evidence.

4. The Customer shall inform the bank immediately and without any delays in case of any breaching attempts by any other party/ user on his/ her saved Face ID/Touch IDs, and he/ she is fully responsible for any future use of the mobile application due to this breach.

5. The customer is fully responsible and gives the bank full authority that cannot be reversed to perform any requested service through the pattern option.

6. The Customer is fully responsible for security of the Mobile Phone and the saved pattern, and the bank shall consider any service authorized through the Patten as instructions issued by the customer as if it was requested using passwords and pin codes and acts as customer's signature.

7. The Customer shall inform the bank immediately and without any delays in case of any breaching attempts by any other party/ user on his/ her saved pattern, and he/ she is fully responsible for any future use of the mobile application due to this breach..

8. The Customer acknowledges the procedures that allowed him/ her to access and use the pattern feature acts as an electronic signature as defined in Electronic Information Law and Data Law and they are considered as a source to any transaction or service requested as if he/ she signed on it.

9. The Customer acknowledges the procedures that allowed him/ her to access and use the service acts as an electronic signature as defined in Electronic Information Law and Data Law and they are considered as a source to any transaction or service requested as if he/ she signed on it.

10. The Bank may suspend/block the service temporarily for any period of time without noticing the customer as long as this is in link with security of customer account or the banking system.

11. The Bank may suspend/block the service completely / partially after providing a previous notice to the customer.

12. The customer will be responsible for any failure in hardware / software that may negatively affect service security and/or service effectiveness or that may expose customer's credentials and all the related subsequences and the customer hereby discharges the bank from any responsibilities in this regard.

13. The Bank will not be responsible in case of irregularity or the service is non-operational or if inaccurate information is given through the service as per the capabilities of the mobile Device.

Arabi Online Terms and Conditions

1. The Bank shall provide the customer with detailed instructions of the service through the "Bank" website or the service user guide or by any agreed upon channel of communication or by any other way may be deemed appropriate by the Bank, and the customer undertakes to follow the detailed instructions accurately upon usage. The customer undertakes that he has known and understood the mechanism of the service and any information provided by the Bank is considered for guidance only.

2. The Bank is offering the service through the communications networks (Internet/ Fixed Phone/ Mobile), utilizing the best security measures, but the Bank is not responsible for any errors that might be occurred to the user as a result of using these networks. Therefore, the customer shall be solely responsible for all risks inherent in, or resulting from using the service which the customer has subscribed to.

3. The customer will be responsible for any failure in hardware / software that may negatively affect service security and/or service effectiveness or that may expose customer's credentials and all the related subsequences and the customer hereby discharges the bank from any responsibilities in this regard.

4. The Customer will be fully responsible for having and maintaining their own devices and for operating and connecting charges and expenses upon subscription to the service.

5. The customer may request to cancel the service by written request to the Bank.

6. The Bank will not be responsible in the event of irregularity of the service, if non-operational or if inaccurate information is given through the service.

7. The Bank may use information about the customer internally to provide the customer with information about new services.

8. The Bank shall have the right not to perform any funds transfers if the customer does not have sufficient balance in the account at the time the order is to be performed, or if the transfer amount exceeds the daily transfer limit.

9. Transfers are conducted automatically on the day specified by the customer if the transfer is to Arab Bank Branches in the same country, or on the following two "business days" if otherwise. The amount will be debited from the customer's account on execution day and at the prevailing exchange rate.

10. The Bank shall have the right to change the daily transfer limit at anytime and the Customer shall be notified accordingly.

11. The customer can cancel any recurring payment (which is set to be repeated at specific intervals) or any future payment (which is set to be executed on future dates) if not executed by Arabi Online.

12. If the service is canceled upon customer's request or for any other reason, the recurring payment / future payment will be automatically canceled.

13. On termination of the Online Internet Banking Service (Arabi Online), the customer must return the TOKEN device (if any) back to the Bank.

14. Customer can not cancel any financial transaction that was requested and executed using Arabi Online or Arabi Mobile.

15. The customer acknowledges that the bank will not be obliged to execute any orders or transactions in the event that the bank deems that the processing of such orders may place it in breach of any law, regulation, penalties or instructions issued by the competent authorities (local and international) or in the event that the processing of such orders and transactions are inconsistent with any of the Bank's applicable policies from time to time.

16. The Internet Banking Service (Arabi Online) allows the customer to request a cheque book which is subject to study by the Bank. In the case it is approved, the customer shall check with the branch with which he / she deals to receive the book. Or it will be sent by mail once approved.

17. A- When the customer selects to subscribe to the Personal Services, the Bank will provide the customer with a sealed envelope containing a User name, First Password to access and operate the service.
    B-When the customer logs on to the service for the first time, the service prompts the customer to change his/her User name and First Password mentioned in term (a) above.

18. If the customer subscribes to the Third Party Funds Transfer Service, by virtue of this application, the customer alone shall bear any responsibility that may arise as a result of debiting his/her account by using the service, or transferring any amount to another customer's account by mistake, and the Bank has the right to deny execution of any transfer request to third parties upon its sole discretion and the customer waives his / her right to raise any objections.

19. The customer who subscribed for the Third Party Funds Transfer Service is required to select a second password to confirm the following transactions:
    - Funds Transfers to a third party.
    - Payments to Arab Bank Credit Cards held by a third party.
    - Special Instructions.
    - Mark the Beneficiary status as Trusted

20. The second password (transfer services to a third party) is not granted to the accounts of minors and the accounts of charities and the Ministry of Interior instructions.

21. When the customer logs on to the Arabi Mobile the service prompts the customer to enter his/her Arabi Online Password and then activate the smart device. The customer can activate the smart device directly through Arabi Online if he/she is subscribed to the SMS service/or by calling the Customer Contact Center in case he/she is not subscribed to the SMS service .

22. Customers subscribed to the Third Party Funds Transfer Service are required to select Aarbi Online second password to confirm the following transactions performed through Arabi Mobile:
    A- Funds Transfers to a third party
    B - Payments to Arab Bank Credit Cards held by a third party

23. The Bank may suspend/block the service partially/completely for any period of time after providing a previous notice to the customer.

24. The customer shall pay the fees / charges set by the Bank for any internal or external funds transfer, Cheque book issuance, balance certificate, bill payment or any other service as per the charges and fees list at that time.

25. If the customer finds any transaction recorded in his/her financial transactions history / within the service options, the customer must inform the Bank within 15 days, otherwise, the transaction is deemed to be performed on customer's behalf. Once reported the Bank will investigate the matter, and will perform a thorough investigation. The customer will provide the Bank with his / her name, account number and transaction reference number and the customer will be informed of the result of these investigations as soon as possible.

26. The secure mail in the Internet Banking Service (Arabi Online Arabi Mobile is a mean of acceptable dealing between the Bank and the customer. The customer must send secure messages to the Bank through this service only. The customer is considered a recipient of any message the Bank sends to the customer through the secure mail, and may not maintain banking confidentially if any information leaks and/or is conveyed to others.

27. The Customer can register online to the service by using the dedicated link at Arab Bank Websites and by using his/her visa electron and PIN. The services offered will be limited to the Personal Services.

28. In case the customer entered his/her Visa Electron PIN incorrectly more often than allowed during the online registration, the online registration service will be de-activated and customer can reactivate the service by calling the Customer Contact Center or visiting any branch.

29. The service will be automatically locked in case log in password was entered incorrectly more often than allowed. The customer will have to refer to any of the Bank branches to re-activate the service.

30. In case the customer entered the second password incorrectly more often than allowed, the Third Party Funds Transfer Service will be blocked. The Customer can request to unblock / reissue the Third Party Funds Transfer Service by filling an application at any branch or Customer Contact Center , or through Arabi Mobile or Arabi Online using his/her Visa Electron and PIN.

31. The customer shall change the passwords when logging into the service for the first time (if the service is requested through the branch/customer care center), and the customer is fully responsible for safeguarding his / her Visa Electron Card, User Name, Password(s), PIN and TOKEN device and any other information provided to him / her by the Bank. The customer undertakes to keep the relevant User Name, Password(s), PIN and TOKEN device as confidential and private, and keep them in separate secure places, and not to release them to anyone. The customer should exercise extreme caution when using the service on a PC/Smart device in a public place or others sets. The Bank shall not assume any responsibility or harm that may arise as a consequence to the misuse of this Service or due to the customer's breach of this obligation.

32. In case customer's TOKEN device is lost/ stolen/ damaged, the customer must report the incident to the Bank immediately so that the Bank will stop the service. To re-activate the service, the customer must apply to issue a new TOKEN device /PIN and the customer shall pay any expenses or commissions arising therefrom as decided by the Bank.

33. Visa Electron card number and PIN, user name, passwords and TOKEN are considered the identification means to verify the customer's identity. Therefore, all transactions performed using them and anyone using them will be considered as performed by the customer. The customer shall be liable for all transactions performed by using his / her identification means and responsible for any change, loss or transfer of any of such means to others until such time as the Bank is able to suspend the service upon the customer request and as agreed with the bank and then the customer shall provide the bank with a written notice.

34. . In case the customer suspects that another party is tampering with his / her accounts through the service, or he / she doubts that his/her Visa Electron card number / PIN, user name and passwords are compromised by some other parties, the customer must inform the Bank of this matter as soon as possible in writing or by the mean agreed upon between the customer and the Bank. The customer shall be liable for any harm that may result due to the use of the Visa Electron card number / PIN, user name and passwords until the date of informing the Bank..

35. Accounts opening through the Arabi Online service:
A. Customer can only open Savings and Current accounts.
B. In case the customer opened a new account, he / she will be committed to transfer the minimum amount required for opening that account.
C. Customer agrees that the same account information, authorized signature and correspondence address of his/her existing account(s) will apply for the new account he/she requested to open using this service.

36. Stopping a cheque(s) using the Arabi Online service:
a- This service allows the customer to stop a cheque(s) which is limited for stolen / lost cheque only, and does not cover disputed cheque(s). In this case, the customer shall visit the branch during the working day following the suspension to present a sworn statement or an official report from the competent authority. Otherwise, the bank is not obligated to implement the suspension request and shall cancel it without any responsibility on the bank.
b- In case a customer stopped disputed cheques as stolen or lost, he/she will be fully responsible for this action and the Bank will not be held responsible for any liabilities or consequences that may arise as a result of this action.

37. The Bank shall have the right to change the instructions after prior notice to the customer (electronically / in writing) to customer's address held with the Bank. If the customer uses the service after the change of the instructions with no written / electronic objection, the customer will be considered as agreeing thereto. Also, the Bank has the right to change the technology used in the service(s) offered with prior notice and with without giving any reasons to the customer.

38. The Bank is at liberty to execute the transfers at my/ our entire responsibility. The Bank shall not be liable for any loss, delay, error, omission which may occur in the transmission of the SWIFT message or for its misinterpretation when received or for any delay caused by the laws and regulations in the country wherein payment should be disbursed or for any act of default or negligence of the beneficiary's bank. The Bank shall not be liable, under any circumstances, for any direct or indirect damage or loss.

39. The Bank without any prior notice to us shall be under no obligation to execute the transfers unless the Customer (Applicant) has maintained the adequate credit balance on our account(s) to cover the amount of the transfers plus the fees, commissions and any other amounts required for the execution of the transfers. If the Bank elects, at its own discretion, to execute the transfers, for any reason, without having sufficient funds in our account (s), we shall immediately cover all the amounts incurred by the Bank for this purpose with the related interest and commissions at the rates prevailing at the Bank effective from the date of debiting the account. This procedure does not give us the right to oblige the Bank to automatically execute such transfers without having a sufficient balance.

40. In the event of insufficient balance in the account from which the transfer is requested to be executed, the Bank may, without being obliged to, execute the transfer by debiting any of our other accounts.

41. We hereby acknowledge and agree that:
A. The Bank offers the outward transfer services only to its customers maintaining accounts there with.
B. Receiving transfers shall be subject to any restrictions on disbursement or any other restrictions imposed by the regulatory authorities of the country of receipt and the Bank, its Correspondents or its agents shall not be responsible for any loss, delay or damage caused by such rules and regulations.
C. The Bank shall perform such reasonable procedures to execute transfer applications by the day following the day of receipt unless the execution requires providing the Bank with the information or documents or additional data.
D. The execution value date applying with respect to the transfer's applications shall be two days. In case the Bank approves to execute the transfer whereby the value date is the same as the application date it is possible that transfers will not be received by the Beneficiary's Bank at the same value date due to difference in time zones for banks that are parties to the transfer from one side and from the other side for reasons of the cut-off times approved by these banks for executing incoming transfers to them.

42. We shall not be entitled to withdraw the transfers' applications after the transferred amounts have been debited from the account. Nevertheless, and should the Bank approve, at its own discretion and taking into consideration the laws and regulations applied in the beneficiary's country, to return the amount back to us for any reason whatsoever, the Bank shall have the choice to pay at the prevailing purchase rate of the relevant currency less all charges and expenses.

43. The Bank shall be entitled revise all transfer charges from time to time with prior notice to the Customer.

44. We authorize the Bank to execute the transfers through any institutions or banks other than those specified in the applications, if the Bank determines, at its discretion, that the execution of transfers for any reason requires it. We shall bear all responsibility pertaining to such execution and absolve the Bank from any such responsibility.

45. We shall hold the bank harmless and indemnify it against any liability or loss that may be incurred by the Bank as a result of claims against it due to executing the transfers, including any loss that might arise from the costs or expenses or fees or any additional financial implication that may come due by the bank to third parties.

46. We absolve the Bank from any liability in case the other parties at the Beneficiary's country or any other place reserve / seized the values of transfers.

47. The Bank shall be absolved from any liability as a result of the delay in executing the transfers in case of incomplete information in the transfer issuance applications and the Bank shall be entitled to reject execution of any transfer due to non- compliance with the regulatory directions or its internal policies and procedures without illustrating the reasons and justifications.

48. The Bank may at any time implement any security and other procedures including the Bank's "Customer Due Diligence" procedures for the verification of the identity of any of the parties of the financial transaction, the purpose of the financial transaction, or the relationship between us and the Beneficiary.

49. Without prejudice to any of the relevant laws and regulations, We authorize the Bank to disclose relevant information's and/or documents and/or bills and information to third parties as far as they relate to the financial transaction including our account number/IBAN, date of birth (for Individuals) / registration number (for non- Individuals), address, contact details, the beneficiary's address, contact details and the purposes of the transactions within the transfer details if the requirements of the regulatory authorities in the paying bank's country or the beneficiary's country require that, or as the Bank deems such disclosure appropriate.

50. I/ we the underneath signatories acknowledge that the details included in the Table of Pre-defined Beneficiaries are valid and correct and that these are the main reference for the Bank when receiving any transfer in favor of these Pre-defined beneficiaries, with taking all control procedures to verify its validity, as well the Bank bears no responsibility in relation to the details of these transfers.

51. We acknowledges that any outward transfer from our account to the a beneficiary's account with another bank whether within the country or to an account abroad in countries that apply the international bank account number (IBAN) will be executed based on the beneficiary's IBAN. We absolve the Bank from any liability in the event that the Paying bank execution of the transfer into countries that do not apply the IBAN based on the beneficiary's account number even if that does not match the beneficiary's name.

52. The service shall be provided according to the bank instructions approved at the time.

53. If any service requested by the customer compels him/her to visit the branch to submit or sign any document and the customer doesn't do so, then the bank is not obligated to implement the service and has the right to cancel any results or effects arising from the customer's request which exempts the bank from any liability because of it.

54. The Bank may suspend/block the service temporarily for any period of time and notify/inform the customer as long as this is in link with security of customer account or the banking system.

55. Customer can register to Third Party Fund Transfer by using Arabi Mobile or Arabi Online Application and by using his/her visa electron and PIN and accepting to send the OTP through the service. By logging into Arabi Mobile or Online Banking.

Terms and Conditions for Payroll Extra Program

1. Customer's signature on the application for subscription to the program (Payroll Extra) shall serve as a sole, unconditional and irrevocable authorization to the bank to debit the fees and/ or commission in addition to the interests and/ or other payable amounts on a periodic basis with a prior notice to the customer in this regards, as well as an authorization to the bank to renew the subscription thereof with this product and the products and privileges related thereto from time to time for the same period with a prior notice to the customer with this respect. By the means the Bank deems appropriate and in a manner that does not conflict with the instructions of the Palestinian Monetary Authority.

2. Program Features:
   - Salary Credit in the account within 24 hours
   - No Minimum Opening balance required and no salary transfer fee
   - Salary advance(limit on the current salary account) up to 2 salary multiples (subject to the credit study and policy)
   - All SMS messages for free.
   - Free internet shopping card for the 1st year
   - Qualified for Credit Card (subject to a credit study and as per the policies for credit cards)
   - Waiver of Account Opening Fee.
   - No Subscription Fee.

3. Subscription of the customer to the Payroll Extra program shall not serve as a prior approval by the bank on granting the customer the privileges of this product. For credit cards and limit of the salary advance.

4. The bank reserves the right to contact the company for which the customer works to inquire about any details that the bank considers necessary and the customer shall provide the bank with any information or documentation that the bank requests.

5. The bank reserves the right, at its sole discretion and without justification or liability to cancel the subscription of the customer to this product after sending a written notification to his/her official address by means that the Bank deems appropriate. According to the instructions of Palestinian Monetary Authority

6. In the event of subscription cancellation, all privileges granted to the customer as a result of subscription to the product shall be canceled. Interest rates, fees and commission prescribed for services and products shall apply as approved at the bank.

7. Credit Cards' terms, conditions and instructions shall be considered valid and applicable upon credit card issuance.

8. All terms and conditions and instructions for the banking products and services (including loans/ salary advance) offered by the bank shall be considered effective upon customer's signature. Subscription of the customer to the Payroll Extra program shall be of no effect to those terms and conditions and instructions.

9. The bank has the right to amend the interest rate on the debit balance and the commissions of the products, either by means of increase or decrease, according to the periodically announced rates by it and with notifying the customer in any method deems proper. According to the instructions of Palestinian Monetary Authority

10. Preferential prices granted to the customers within the bank privileges shall not apply in case that the bank carries out promotional campaigns for all customers to encourage them to procure any of the retail products stated within the Payroll Extra program.

11. The customer hereby undertakes to notify the bank in writing of any change or alteration that may occur to his/ her address or phone numbers; otherwise the notices sent by the bank to the addresses provided by the customer shall be deemed as legal and valid.

12. The customer hereby absolutely, unconditionally and irrevocably undertakes, subject to full liability in case of violation of this obligation, to notify the bank in writing of any adjustment, change and/ or pledge that may occur to his/ her salary and/ or in case of cessation of delivery of the salary thereof, in whole or part, regardless of the cause thereof.

13. Except for the obvious arithmetic error, the customer hereby acknowledges that the bank's books, records and accounts are correct and final in relation thereto and that he/ she deems as conclusive evidence to establish the amounts payable or which shall be payable under this contract without having the right to challenge the validity of signatures to any bank transactions or the incompetence or authority of the signatory or signatories thereto.

14. The customer hereby agrees on considering the letters, telegraphs, facsimile, microfilms (microfiches and the like), computer extracts, photostatic photos or photographs and any means of communication or other documentation that the bank submits of its files, records, books and accounts, as legal means of proof and the customer hereby accepts to consider the same as conclusive evidence on the validity of the content thereof.

15. If any amount is credited to the customer's account by mistake, the Bank shall have right to debit the customer's account with the same amount, without referring to the customer. In no circumstances the customer is entitled to claim this amount.

16. These terms and conditions shall be subject to the provisions of the Palestinian law where Palestinian courts and any court chosen by the bank or the customer has an address within it's jurisdiction or resident in any country where the customer has address or funds.

Terms and Conditions for Premium Program

1. Customer's signature on the application for subscription to the program (Premium) shall serve as a sole, unconditional and irrevocable authorization to the bank to debit the fees and/ or commission in addition to the interests and/ or other payable amounts on a periodic basis with a prior notice to the customer in this regards, as well as an authorization to the bank to renew the subscription thereof with this program and the products and privileges related thereto from time to time for the same period with a prior notice to the customer with this respect.

2. Program Features:
   - • Dedicated relationship officer
   - • A full range of bank accounts at preferential rates and benefits.
   - Free outward/inward transfers to all countries within the Arab Bank Plc network.
   - 2 complementary monthly outward transfers to any bank locally or internationally.
   - Exemption of salary transfer fee.
   - Waiver of Monthly account management fees.
   - Waiver of minimum balance requirement when you transfer your salary to your account.
   - Free SMS notifications to keep you informed about your transactions and account balance.
   - Priority routing of calls whenever contacting our call centre.
   - 2 free complementary cheque book per a year.
   - • Premium Card
   - Waiver on Premium Card monthly fees.
   - Higher daily withdrawal limits through Arab Bank ATMs.
   - Higher daily limits for "Point of Sale" purchases.
   - • Visa Black Credit Card.
   - Free issuance fees for the first year
   - Auto-enrollment in our widely popular "Arabi Rewards" program with preferential points computation whenever you transact on your credit card on the different points of sale.
   - Auto-enrollment in Credit Shield program
   - Convenient Easy Payment Plan starting from 0% interest.
   - Complementary access to a wide variety of offers provided to you by the VISA Premium Privileges program.
   - • Complementary purchase protection coverage and extended warranty coverage subject to VISA® terms apply.
   - • Complementary Life Insurance on personal and housing loans.
   - • Wide Variety of Loans
   - Preferential fees and interest rates on all loans and applicable processing fees up to 25% discount.
   - Priority loan processing.
   - Ability to withdraw up to 3 times of transferred salary in advance with preferential rates up to 2% less than the current interest (Salary customers).
   - • Arab Bank "Cross Border" services:
   - Open an account outside the country of residence across our regional network through any of our branches in your country, and manage your accounts through "Arabi Online" service and "Arabi Mobile" app.
   - Benefit from "Arabi Access" feature available through "Arabi Online" service and "Arabi Mobile" app, which allows the customer to view the balances and transaction details of all the linked Arab Bank regional accounts via a single screen in real time. In addition to the ability to transfer funds instantly between these accounts and / or other Arab Bank customers abroad where this service is available.
   - Sending transfers inside and outside the country of residence.
   - Preferential commission on cash withdrawals through our ATM network.
   - Preferential transfer rates inside and outside your country of residence.
   - The ability to withdraw cash for emergencies while traveling from our regional network.
   - The ability to apply for a non-resident mortgage for non-residents from the home country and / or country of residence.

3. Subscription of the customer to the Premium shall not serve as a prior approval by the bank on granting the customer the privileges of this Premium Program related to loans, credit card and overdraft.

4. The bank reserves the right, at its sole discretion and with providing justification or without liability to cancel the subscription of the customer to this program after sending a written notification to his/her official address

5. In the event of subscription cancellation, all privileges granted to the customer as a result of subscription to the program shall be canceled including the branded Visa Electron card for this program and life insurance service. Interest rates, fees and commission prescribed for services and products shall apply as approved at the bank.

6. Credit Cards' terms, conditions and instructions shall be considered valid and applicable upon credit card issuance.

7. All terms and conditions and instructions for the banking products and services (including loans/ salary advance) offered by the bank shall be considered effective upon customer's signature. Subscription of the customer to the Premium program shall be of no effect to those terms and conditions and instructions.

8. The bank has the right to amend the interest rate on the debit balance and the commissions of the program, either by means of increase or decrease, according to the periodically announced rates by it and with notifying the customer in any method deems proper which agrees with the instructions of the Palestinian Monetary Authority before a period that is not less than two weeks.

9. Preferential prices granted to the customers within the bank privileges shall not apply in case that

the bank carries out promotional campaigns for all customers to encourage them to procure any of the retail products stated within the Arabi Premium program.

10. The customer hereby undertakes to notify the bank in writing of any change or alteration that may occur to his/ her address or phone numbers; otherwise the notices sent by the bank to the addresses provided by the customer shall be deemed as legal and valid.

11. The customer hereby absolutely, unconditionally and irrevocably undertakes, subject to full liability in case of violation of this obligation, to notify the bank in writing of any adjustment, change and/ or pledge that may occur to his/ her salary and/ or in case of cessation of delivery of the salary thereof, in whole or part, regardless of the cause thereof.

12. Except for the obvious arithmetic error, the customer hereby acknowledges that the bank's books, records and accounts are correct and final in relation thereto and that he/ she deems as conclusive evidence to establish the amounts payable or which shall be payable under this contract and that he/she accepts the written document issued by the Bank as an evidence which indicates the amount of the claimed balance/debit balance;

13. The customer hereby agrees on considering the letters, telegraphs, facsimile, microfilms (microfiches and the like), computer extracts, photostatic photos or photographs and any means of communication or other documentation that the bank submits of its files, records, books and accounts, as legal means of proof and the customer hereby accepts to consider the same as conclusive evidence on the validity of the content thereof and further waives each and every right to object thereto or to any of them for whatever reason of whatever type or source.

14. If any amount is credited to the customer's account by mistake, the Bank shall have right to debit the customer's account with the same amount, without referring to the customer. In no circumstances the customer is entitled to claim this amount.

15. These terms and conditions shall be subject to the provisions of the Palestinian law where Palestinian courts and any court chosen by the bank or the customer has an address within it's jurisdiction or resident in any country where the customer has address or funds.

16. I hereby declare that I have reviewed and received the terms and conditions issued by Arab Bank plc. to benefit from Premium's Program and I comprehend what is stated therein. My signature on this application shall constitute an acknowledgment and declaration that I agree to these terms and conditions without prejudice to the right of the bank to amend all or part of the aforesaid terms and conditions at any time, to which I unconditionally agree to without any preservation or objection. Those amendments shall be considered effective and binding upon advising me by ordinary mail to my official address or personal electronic mail. The signature on this application constitutes a sole, unconditional and irrevocable authorization to the Bank to debit or charge the prescribed fees to my abovementioned account or any of my accounts with Arab Bank PLC. I hereby declare the above information to be accurate and valid and pledge to inform the bank of any changes. I authorize the bank to make any inquiries to any party and by any means necessary for the purpose of reviewing my application.

Terms and Conditions for Life Insurance (Insurance Plus)

1. Customer's signature on the application for subscription to the service (Life Insurance) shall serve as a sole, unconditional and irrevocable authorization to the bank to debit the fees and/ or commission on a periodic basis.
2. Subscription of the customer to the Life Insurance shall not serve as a prior approval by the bank on granting the customer the privileges of this service.
3. The customer will be notified in the event of transfer customer from one tier to another and the amendments made to the privileges.
4. The bank reserves the right, at its sole discretion and without justification or liability to cancel the subscription of the customer to this service without notifying him/her.
5. The bank has the right to amend the commissions of the products, either by means of increase or decrease, according to the periodically announced rates by it and with notifying the customer in any method deems proper.
6. The customer hereby undertakes to notify the bank in writing of any change or alteration that may occur to his/ her address or phone numbers; otherwise, the notices sent by the bank to the addresses provided by the customer shall be deemed as legal and valid.
7. The insurance does not cover any claim related to any condition existed prior to the date of subscription or resubscription in the insurance coverage which is resulted from any of the following: Cancer, malignant tumors, renal failure, hepatic failure or cirrhosis, cardiomyopathy, AIDS, Brain hemorrhage and stroke and Multiple sclerosis. The coverage of the total permanent disability does not include any physical or congenital disability which is existed prior to the date of participation in the insurance coverage.
8. Customers subscribed to life insurance will bear a monthly subscription fee that will be deducted from the customer's account directly as following:
   - Tier one: (insurance coverage 25,000) 3.5 JD
   - Tier two: (insurance coverage 50,000) 7 JD

9. Subscription will be automatically cancelled if fees were not collected in full for three consecutive months Without exempting the customer from the fees incurred before the cancellation date.
10. When the customer attains the age of 65 years, the Insurance service will be cancelled automatically.
11. The service will be cancelled when the account closed.
12. If the service is canceled based on the customer's request, he is not entitled to claim the fees incurred before the date of cancellation.
13. The insurance coverage is subject to the terms and conditions of the group insurance policy signed between Arab Bank and Insurance Company. If customer wishes to get more details, the he/she can visit the bank's website or contact the customer service center.
14. These terms and conditions shall be subject to the provisions of the Palestinian law where Palestinian courts and any court chosen by the bank or the customer has an address within its jurisdiction or resident in any country where the customer has address or funds.
15. I hereby declare that I have reviewed and received the terms and conditions issued by Arab Bank plc. To benefit from Life insurance service and I comprehend what is stated therein. My signature on this application shall constitute an acknowledgment and declaration that I agree to these terms and conditions without prejudice to the right of the bank to amend all or part of the aforesaid terms and conditions at any time, to which I unconditionally agree to without any preservation or objection. Those amendments shall be considered effective and binding upon advising me by ordinary mail to my official address or personal electronic mail. The signature on this application constitutes a sole, unconditional and irrevocable authorization to the Bank to debit or charge the prescribed fees to my abovementioned account or any of my accounts with Arab Bank. I hereby declare the above information to be accurate and valid and pledge to inform the bank of any changes. I authorize the bank to make any inquiries to any party and by any means necessary for the purpose of reviewing my application.

Conditions of Transfer Issuance

1. The Bank is at liberty to execute the transfers at my/ our entire responsibility. The Bank shall not be liable for any loss, delay, error, omission which may occur in the transmission of the SWIFT message or for its misinterpretation when received or for any delay caused by the laws and regulations in the country wherein payment should be disbursed or for any act of default or negligence of the beneficiary's bank. The Bank shall not be liable, under any circumstances, for any direct or indirect damage or loss.

2. The Bank without any prior notice to us shall be under no obligation to execute the transfers unless the Customer (Applicant) has maintained the adequate credit balance on our account(s) to cover the amount of the transfers plus the fees, commissions and any other amounts required for the execution of the transfers. If the Bank elects, at its own discretion, to execute the transfers, for any reason, without having sufficient funds in our account (s), we shall immediately cover all the amounts incurred by the Bank for this purpose with the related interest and commissions at the rates prevailing at the Bank effective from the date of debiting the account. This procedure does not give us the right to oblige the Bank to automatically execute such transfers without having a sufficient balance.

3. In the event of insufficient balance in the account from which the transfer is requested to be executed, the Bank may, without being obliged to, execute the transfer by debiting any of our other accounts.

4. We hereby acknowledge and agree that:
   4.1 The Bank offers the outward transfer services only to its customers maintaining accounts there with.
   4.2 Receiving transfers shall be subject to any restrictions on disbursement or any other restrictions imposed by the regulatory authorities of the country of receipt and the Bank, its Correspondents or its agents shall not be responsible for any loss, delay or damage caused by such rules and regulations.
   4.3 The Bank shall perform such reasonable procedures to execute transfer applications by the day following the day of receipt unless the execution requires providing the Bank with the information or documents or additional data.
   4.4 The execution value date applying with respect to the transfers applications shall be two days. In case the Bank approves to execute the transfer whereby the value date is the same as the application date it is possible that transfers will not be received by the Beneficiary's Bank at the same value date due to difference in time zones for banks that are parties to the transfer from one side and from the other side for reasons of the cut-off times approved by these banks for executing incoming transfers to them.

5. We shall not be entitled to withdraw the transfers' applications after the transferred amounts have been debited from the account. Nevertheless, and should the Bank approve, at its own discretion and taking into consideration the laws and regulations applied in the beneficiary's country, to return the amount back to us for any reason whatsoever, the Bank shall have the choice to pay at the prevailing purchase rate of the relevant currency less all charges and expenses.

6. The Bank shall be entitled revise all transfer charges from time to time with prior notice to the Customer.

7. We authorize the Bank to execute the transfer and to disclose relevant information and/or relevant documents to any institutions or other banks not specified in this application, if the Bank deemed, at its discretion, the need to do so. Whereas, the Bank will not be considered in violation to its obligations towards us, particularly as it relates to bank secrecy.

8. We shall hold the bank harmless and indemnify it against any liability or loss that may be incurred by the Bank as a result of claims against it due to executing the transfers, including any loss that might arise from the costs or expenses or fees or any additional financial implication that may come due by the bank to third parties.

9. We absolve the Bank from any liability in case the other parties at the Beneficiary's country or any other place reserve / seized the values of transfers.

10. The Bank shall be absolved from any liability as a result of the delay in executing the transfers in case of incomplete information in the transfer issuance applications and the Bank shall be entitled to reject execution of any transfer due to non- compliance with the regulatory directions or its internal policies and procedures without illustrating the reasons and justifications.

11. The Bank may at any time implement any security and other procedures including the Bank's "Customer Due Diligence" procedures for the verification of the identity of any of the parties of the financial transaction, the purpose of the financial transaction, or the relationship between us and the Beneficiary.

12. Without prejudice to any of the relevant laws and regulations, We authorize the Bank to disclose relevant information's and/or documents and/or bills and information to third parties as far as they relate to the financial transaction including our account number/IBAN, date of birth (for Individuals) / registration number (for non- Individuals), address, contact details, the beneficiary's address, contact details and the purposes of the transactions within the transfer details if the requirements of the regulatory authorities in the paying bank's country or the beneficiary's country require that, or as the Bank deems such disclosure appropriate.

13. I/ we the underneath signatories acknowledge that the details included in the beneficiaries' details and/or the Table of Pre-defined Beneficiaries are valid and correct And that it has been verified and there are no electronic breakthrough or forgery on this data at all and that these are the main reference for the Bank when receiving any transfer in favor of these Pre-defined beneficiaries, with taking all control procedures to verify its validity as well the Bank bears no responsibility in relation to the details of these transfers.

14. We acknowledges that any outward transfer from our account to the a beneficiary's account with another bank whether within the country or to an account abroad in countries that apply the international bank account number (IBAN) will be executed based on the beneficiary's IBAN. We absolve the Bank from any liability in the event that the Paying bank execution of the transfer into countries that do not apply the IBAN based on the beneficiary's account number even if that does not match the beneficiary's name.

15. The amount transfer in the required currency shall be subject to exchange restrictions or any related restrictions that are issued by the regulatory bodies in accordance to the rules and regulations of the country that issues the transfer. The Bank shall not bear any loss, delay, or damage caused by such rules and regulations.

Junior Program Special Conditions

1. "Junior" program is granted to individuals under the age of eighteen, under the guardianship of their father/grandfather by virtue of a guardianship document, or under the guardianship of a person designated by the relevant court/judicial authorities in the region by virtue of a guardianship document. In the case of the mother, she may manage the account.

2. The account is granted "Junior" card according to the terms of "Junior "cards.

3. Waiver of the account minimum balance fee.

4. The "Junior" savings account doesn't have a credit interest.

5. The account from which transfer is made in favor of Junior Saving Account is free from standing orders commission.

6. Junior Account participates in the monthly prizes drawing program according to the following conditions:
   - The balance of the account shall not be less than 100 USD in any day of the month.
   - Cash and in-kind awards are subject to income tax.
   - The account shall be active.
   - The average monthly deposit with a minimum of 25 USD shall be granted two chances to win, and the maximum number of chances is 50.
   - Each transaction using the direct debit card through the point of sale or electronic commerce with a value of 10 USD or more will be given two chances and the maximum number of chances is 25.
   - Subscribing to banking services through Arabi Mobile will give the customer four chances.
   - Subscribing to the instant saving feature will give the customer four chances to win.
   - Maximum number of chances is 75

7. The guardian/custodian/mother hereby gives absolute, unconditional and irrevocable authorization to transfer the mentioned account and the balance therein to become in the name of the minor or to open a new account and transfer the balance to it without requiring my approval when the minor reaches adolescence and maturity at the age of (18) complete calendar years and visits your branch to be granted the absolute freedom to dispose of its account and balance as desired according to the forms, procedures, instructions and applicable banking policies with notifying me afterwards.

8. No Cheque Book or Banking facilities are granted to Junior Account or using it's balances as a security for any facility.

9. The guardian/mother acknowledges that the account will be used for saving purposes for the benefit of the minor, and will not be used for commercial purposes or for the benefit of other parties.

10. The bank shall have the right anytime to amend /delete Junior the collected fees provided that the guardian or the mother should be informed in the means that the bank deems appropriate.

11. If the campaign or any related campaigns are stopped, or in the event of applying any amendments to the related terms and conditions, the Bank shall announce this through the official website or any other means that the bank deems appropriate.

The Special Terms of Shabab Program

1. The Bank shall have the right without giving reasons, to revoke the product or any of its features or the customer's membership in the product immediately and notify the customer accordingly

2. In case the subscription is cancelled, all the features provided to the customer under this program including non-banking features will be cancelled. And all the applicable related interest rates, fees and commissions on the services and products will be set according to standard rates declared at that time.

3. The Shabab program Customer will be offered the following features:
   - Free subscription to (SMS) without any monthly commissions
   - Visa Electron Card with low commission (1 Shekel per month)
   - Free internet shopping Card for the first year.

4. Joining Shabab program will entitle the customer to enter the periodical draws as per the terms and conditions of the draws (for more details, please refer to one of the communication channels of Arab Bank "the Arab Bank website or call center or any of Arab bank branches).

5. The customer can benefit from the other banking products by applying for products offered by the bank; credit cards and all type of loans provided that the customer meets the product criteria. The customer's membership in Shabab program is not considered as prior approval to grant the customer the advantages of any other products.

6. The terms and condition of credit card issuance and usage shall apply to the customer in case of obtaining a credit card from the bank.

7. The terms and condition of the personal loan, housing loan and car loan will apply in case of obtaining any of these loans.

8. Arab Bank will not be responsible for the quality of a third party non banking service under this product.

9. The Customer undertakes to inform the Bank in writing for any changes on his address or telephone numbers, otherwise all notifications sent from the Bank to the addresses set forth in the customer's application will be considered legal and valid notification and legally applicable towards the customer.

10. Except for obvious accounting errors, the Customer declares that the Bank's files, records, , entries and accounts are valid, correct and final and he/ she does not have the right to object them and he/ she accepts the written document issued by the Bank as an evidence which indicates the amount of the claimed balance and waive in advance the right to dispute the validity and correctness of such testimony and any legal right that may entitle him to request the Bank to present its files, records, , entries and accounts or statements and/or request expert opinion for the purposes of checking accounts, books and entries of the Bank and its documents of any kind. Such waiver shall include abatement of the right to contest the authenticity of signatures for any of the Bank's transactions or to incompetence or power of those signing thereon.

11. The Customer agrees that the letters including facsimile messages, telegrams, microfilms, microfiches and others, computer printouts, Photostat copies and any method of communication or documentation that may be provided by the Bank in its files, records, registers, books and accounts as a legal means of evidence and shall be conclusive evidence of the validity of the contents thereof and shall forfeit every right thereto to challenge them or any of them.

12. These terms and conditions are subject to the rules of the Palestinian law and the courts of Palestine are exclusively competent courts for any dispute arising out or in regard to the application and/or interpretation of any of these terms and conditions.

13. All terms, conditions and special instructions related to the banking services provided by the Bank are applicable to the customer once signed and reviewed by him, and the customer membership in Shabab product doesn't have any effect on these terms and conditions and instructions.

14. The Account statement sent to the customer's address mentioned in the application will be considered approved and final unless the Bank receives the customer's objection within fifteen days from the date of sending the account statement.

15. The customer releases the bank of any responsibility in case he/she requests holding the bank correspondence upon the Bank's approval, also the customer releases the bank of any responsibility of any damage or consequences that may result further.

16. If any amount is credited to the customer's account by mistake, the Bank shall have right to debit the customer's account with the same amount, without referring to the customer. In no circumstances the customer is entitled to claim this amount.

17. Debit interest shall be deducted from the current accounts at the end of the working day of each month.

18. The Customer authorizes the Bank to debit his /her account for any amounts that has been obtained from the Bank as facilities of any kind, and the bank can transfer these amounts to cash collateral against credit facilities to ensure the full payment, in addition to the due debit interest and any other expenses, the amount will remain at the Bank possession until all customers' obligations towards the Bank are fully paid.

19. If the customer wishes to dispute any entry or more in the monthly statement or the validity of the balance, he / she should submit a written objection before the end of the following month as mentioned in above article (18). It is agreed that the submission in this case can only be accepted in return for confirmation of receipt signed by the manager or his deputy.

20. If the written notice as mentioned was not received within the period specified in article (19), the customer shall be deemed to have received the statement and that he/she approved finally and irrevocably any entry stated therein and of the validity of the balance contained therein, as the said written notice is the only evidence accepted by the Bank and the customer for such purpose with the exclusion of any other evidence including oath.

21. All terms and conditions for opening an account with Arab Bank shall apply.
All the compliance terms and conditions for opening an account shall apply including, without limitation, screening the customer names on all the Monetary Authority lists and Arab bank lists and – Safe Watch lists.

22. The conditions set forth in this form are applied by the Bank. They express the relation of the Bank with the customer. The customer acknowledges that he has read them and received a copy thereof. They are binding on him. In the case that the customer signs the manual form, he will be considered as signing every page thereof as they are considered as one unit, noting that the number of pages of this manual is 30 pages. The Bank may amend any of these conditions procided that the Bank should send a notice to the customer by the available means of communication. The amendment will be effective two weeks after sending the notice.