

## Terms & Conditions for Issuing Direct Debit Cards:

1. The Bank shall issue a primary card in the name of the account holder and/or a supplementary card in the name of the person designated by the Customer and approved by the Bank. In both cases the Customer shall be responsible for any transactions made through the primary or supplementary card, including the safekeeping of the card and PIN, as well as for any loss the Bank may incur as a result of the misuse of cards or machines.
2. The Bank shall issue debit cards to Customers holding current accounts, savings accounts, and on demand accounts provided that these accounts are active.
3. Cards shall be manually deactivated in case of receiving a provisional attachment on the account.
4. No debit cards may be issued to blacklisted Customers, whether the holder of the account is an individual person, institution, company or body corporate.
5. The Customer agrees to the maximum limit of daily withdrawal/purchase and that such limit is subject to change without the need for prior notice.
6. Any notice from the Customer regarding the loss of the card or PIN or requesting the suspension of the service must be served immediately once the reason necessitating doing so takes place. The said notice must include the circumstances of the loss or theft of the card or the reason for the suspension of the service. The Customer is released from any responsibility in this regard from the time of reporting such incident to the Bank. The Bank may, without any obligation on its part, accept a verbal notice provided that it is substantiated in writing on the next working day of its submission, and the Bank shall not be held responsible for any measures that may be carried out by the security authorities in case of reporting the incident.
7. The Customer acknowledges that the reports extracted from the ATM system and points of sales (POS) are an acceptable evidence to prove the deposits, withdrawals and transactions, and that such report are the only referential evidence between the Customer and the Bank.
8. The Customer shall be solely liable for any mistakes that may result from his depositing/transferring of any amounts from/to his account or others' accounts.
9. In case there is a difference between the amount debited upon cash withdrawal and the actual amount received by the Customer or if the Customer has not received any amount at all, the Customer shall inform the Bank in writing thereof within 60 days from receiving the transaction details notification, otherwise the Bank shall not
10. be liable to the Customer for any discrepancies. In this regard, the results of the cash counting carried out by the Bank will be the decisive proof in judging the truth of the Customer's claim of shortage.
11. The decisive factor regarding the value of amounts deposited is the actual amount deposited, and not the details entered by the Customer upon deposit. The Customer authorizes the Bank to credit the amount actually deposited.
12. The information that appears on the ATM screen shall be considered part of the dealing terms, and the Bank's decision thereon shall be acceptable evidence for establishing those terms.
13. The debit card allows the Customer to self-register in the electronic services provided by the Bank, including but not limited to Tejari Mobile, Tejari Connect and any other electronic service the Bank may provide to its Customers in the future. Accordingly, the Customer acknowledges the validity of his subscription to these services and bears all responsibility for that. Such services shall be subject to the same terms and conditions pertaining to subscription to electronic services.

14. The client acknowledges and agrees that the card is activated on the internet for the purposes of e- shopping/e- Purchasing and e-booking. Moreover, the client holds the bank free from any liability regarding any hacking, fraud or any piracy on his card and without any liability on the bank whatsoever arising therefrom.
15. The Bank shall be authorized to renew the card after the expiry of its validity period unless the Bank is advised otherwise via a written notice from the Customer before the renewal of the card.
16. The Customer authorizes the Bank to disclose his personal data, which may include the name, contact information or any other information related to his accounts or financial transactions related to the various types of cards, to Visa International, MasterCard Inc. or any other card service provider. The Cardholder acknowledges that this authorization is irrevocable and thus forfeits his right to challenge its validity or any action taken by the Bank accordingly.
17. The Customer understands that supplementary cards enjoy the same benefits, conditions and powers of the primary card.
18. The Customer acknowledges the validity of financial transactions executed through any of his supplementary cards and he is not entitled to object to them. The Customer also absolves the Bank from any responsibility in connection with these transactions.
19. The Customer understands that supplementary cards have the same validity period of the primary card.
20. The Customer understands that in case of cancellation of the primary card, the supplementary cards on the account will also be canceled.
21. The Customer understands that the Bank shall have the right to cancel, freeze or suspend any of the supplementary cards at its sole discretion and without giving reasons.
22. The Customer understands that the Bank shall have the right to amend fees and commissions related to the issuance, renewal or use of the supplementary cards at its sole discretion.
23. The Customer understands that all the conditions and terms pertaining to debit cards are applicable to the supplementary card.