

General Terms and Conditions of Subscription to Tejari Mobile Services:

1. The Customer declares that the Bank shall not be liable for any fault or damage the Customer may incur as a result of his failure to comply with these Terms and Conditions, or as a result of his misuse of the Service, without the need to give reasons.
2. The Bank reserves the right, without any liability on its part, to refuse the Customer's application for Tejari Mobile service without giving reasons.
3. If the Customer's application is approved, the Bank will send the Customer a unique Personal Identification Number (PIN) for self-registration via an SMS.
4. The Bank holds no liability if the Customer fails to follow the procedures outlined, and the Customer shall be solely responsible for the confidentiality of his PIN.
5. The Customer acknowledges that he shall be responsible for all transactions made using his Identifier Code and PIN, and that transactions made shall be admissible as evidence, The Customer holds the Bank harmless against any liability that may arise from any transaction carried out through the Service, whatever its type or source, as long as it has been issued in accordance with its own conditions.
6. If the Customer enters the PIN incorrectly three consecutive times, the Tejari Mobile service will be temporarily stopped. In this case, the Customer should contact the Tejari Direct Call to re-activate the Service or request a new PIN.
7. Should the Customer become aware that his Identifier Code and PIN are compromised to any third party, the Customer shall be required to immediately change the PIN, either through Tejari Mobile or by contacting the Tejari Direct Call. The Customer is hereby deemed responsible for all transactions made using their Identifier Code and PIN until he changes the same or suspends the service. However, if the Customer notifies the Bank in writing, he shall remain liable for any transactions carried out until the end of the business day following the date of receipt of the written notice by the Bank.
8. No Tejari Mobile services shall be provided to minors' accounts.
9. The Bank shall not be responsible for any losses that may be incurred by the Customer or third parties as a result of incorrect account number(s) entered by the Customer. The Customer shall be solely responsible for verifying account numbers, and the Bank shall be exempt from any liability that may arise as a result of failing to do so.
10. The Bank shall not be responsible for any damages that the Customer may suffer as a consequence of communication network failures and/or poor transmission and/or reception. Moreover, the Bank shall not be liable for any deliberate failure that may occur as a result of hacking the Customer's mobile.
11. The Bank may, at its sole discretion, stop, temporarily suspend and/or cancel the Service if the Bank believes that the Customer has not acted in accordance with the contractual obligations agreed with the Bank.
12. The Bank may, at any time and without prior notice, make any amendment to the Service, and/or add, change and/or cancel any of the features of the Service or the software used, and the Customer shall be notified of such changes.
13. If a cheque book is requested through the Service, the Bank has the right to approve or refuse to issue the same. If approved, the Customer agrees to authorize the Bank to charge their account(s) with any applicable fees. The Customer shall visit the branch to duly receive the cheque book.
14. The Customer shall not exceed the maximum allowable daily or monthly transfer limit and shall only carry out transactions within the balance available in his account as per the Bank's instructions in this regard. Otherwise, over-limit transfers are considered void and the Bank shall not be liable for failure to process the transfer.
15. The Customer understands that subscription to the Service grants him access to all the options and features included therein. In case the Customer wishes to deactivate and/or cancel any feature, he shall be required to submit a formal application to this effect to the Bank.
16. The Customer acknowledges that sending a text message serves as a notification about the transactions executed on their account, and he hereby exempts the Bank from having to send a written notice. The Customer also understands that sending a text message is considered a final notification from the Bank and thus he forfeits his right to make any objection premised on the non-receipt of a text message because his mobile phone was switched off, disconnected and/or inoperative, and/or their failure to read the text message.
17. The Bank is not obliged to issue any notifications of the transactions carried out, and the Customer cannot cancel an order made via the Service. This is because any transactions associated with the order are considered to have been executed with the approval of the Customer.
18. The Bank shall be entitled to stop the Customer's access to all banking services in case the Customer's account is put under provisional attachment.
19. The Customer acknowledges that the Bank shall incur no damage or liability in the event of issuing a text message by mistake.
20. The Bank shall not be held responsible in the event of the interruption or irregularity of the Service neither shall it be responsible for the accuracy of information extracted thereby.
21. The Bank shall be entitled, without any responsibility on its part, to suspend any service(s) provided to the Customer in cases where the Bank suspects the validity of the information or instructions received from, or the transactions carried out by, the Customer using cards, mobile phone, Internet or any other means of dealing. The same shall apply if the Bank suspects any type of information breach, which the Customer shall be required to report to the Bank. Despite using all possible security means to ensure protection against the risk of hacking communication networks, the Bank shall not

be held liable for any damage that the Customer may incur as a result of the risks involved in the use of these networks, and the Customer shall be solely responsible for all risks arising from the use of the Service requested by them.

22. The Customer authorizes the Bank to charge the Customer's accounts at the Bank with all fees and expenses arising from the use of Tejari Mobile service.
23. The Customer acknowledges the validity and accuracy of the Bank's entries and records and that they are deemed conclusive and binding evidence for the Customer. The Customer hereby irrevocably relinquishes his right to request taking assertory oath by the Chair of the Board of Directors, members of the Board of Directors, General Manager and/or any of the Bank's employees in any lawsuit, whether civilian or criminal, in which the Bank is a party, and for any reason whatsoever.
24. The Customer acknowledges that all types of electronic banking transactions are valid and admissible evidence against the Customer, and he may not challenge them in any way. The Customer, therefore, finally, and irrevocably forfeits his right to object to such transactions or challenge their validity in the future. The Customer also understands that electronic transactions include, but are not limited to: data, texts, images, figures, icons, sounds, databases, computer programs, electronic data exchange processes, information messages, e-records, e-contracts, e-signatures, information processing systems, faxes and emails. Moreover, the Customer acknowledges that sending information messages to him by the Bank shall be considered a conclusive proof of receiving the same by the Customer and shall serve as irrefutable evidence against him.

Electronic Transfer Terms and Conditions:

Jordan Commercial Bank (JCB) launched the electronic transfers service to allow its customers to make transfers from their accounts to other accounts inside or outside JCB, whether these accounts belong to the same or other account holders. To take advantage of this Service, the Customer shall agree to the following:

1. The Customer shall enter the account number/nickname/mobile number/IBAN of the recipient via the Tejari Mobile application, provided that the recipient has not prohibited his account from accepting deposits or transfers from other parties.
2. Both parties (Bank and Customer) acknowledge that after the transaction has been successfully completed, neither party can reverse it, as the transaction will then be considered valid and legally enforced.
3. The Bank is authorized to reverse entries in case the recipient rejects the transfer, and the Bank assumes no responsibility in such case.
4. The Customer acknowledges that no transaction will be completed in the case of insufficient funds in their account. In that case, the transaction will be rejected immediately.
5. The Customer assumes full responsibility for accepting or rejecting the transaction request made by the other party. The Customer also acknowledges that once this action is made, it cannot be reversed, as the transaction will then be considered valid and enforced.
6. The Customer shall take full responsibility for the transaction, and the Bank shall not be liable for any error in the transaction amount, timing, recipient's nickname or account number/IBAN.
7. By subscribing to the instant payment service (CLIQ), whether by mobile phone number or (Alias Name), the customer acknowledges and agrees that his personal data (including his name and/or account number and/or the name of his service provider) is displayed on the sender's payment channel. Whether an inquiry or transfer is done through his mobile phone number or (Alias Name), the customer acknowledges and provides his prior consent to display his full name and absolves the Bank of any responsibility that may result from this.
8. The customer must, when subscribing to the instant payment service (CLIQ), choose an appropriate (Alias Name), so that this name does not refer to a trademark or trade name that does not belong to the customer, or choose a (Alias Name) that is not acceptable on the political, ideological, commercial, or social level, The bank also has the right, without any liability, to cancel the Alias Name in the event that the customer violates this, or in the event that the owner of the trademark or trade name requests this, and without prior notice.
9. If the customer subscribed to the CLIQ instant payment service changes his mobile phone number, he must notify the Bank in written manner and update his personal data. The customer also authorizes the Bank to return any remittances received to his account in error as a result of failing to notify the Bank or update his data when his mobile number has changed and absolves the Bank of any responsibility that may arise as a result of this, In the event that the Bank is unable to verify the ownership of the mobile phone number used as an (Alias Name) in any manner deemed appropriate by the Bank, the customer acknowledges and agrees to the Bank's right to delete the mobile number from the instant payment service (CLIQ).