

## General Terms and Conditions for Issuing a Prepaid Card

These terms and conditions apply to the relationship between Jordan Commercial Bank and the customer who applies for the issuance of a prepaid card (Yelo Card). This card enables him to withdraw cash, make purchases in stores using POS devices bearing the service provider's logo and make online purchases. He also has the right to withdraw cash from it in accordance with the bank's arrangement, using the bank's ATMs and any other ATMs inside and outside Jordan that bear the company's logo that provide the service, and in accordance with the prescribed mode of use or any changes that may occur:

1. The customer authorizes the bank to charge any commissions or expenses incurred as a result of the card's issuance, renewal, or use from his bank account.
2. The bank's constraints and records are conclusive and binding evidence for the customer to determine the amounts to be withdrawn by the ATM.
3. The customer authorizes the bank to open a special account for the card in which all card transactions, commissions, expenses, and payments made by the customer are recorded. This account serves as a reference and acceptable evidence for determining the balance. To the extent that they do not contradict with these instructions and provisions, the account's general and special conditions, as well as the bank's services, apply to the account.
4. In the event of a disparity between the amount shown in the notification sent by the ATM and the amount actually received by the customer in the case of a cash withdrawal, the customer is required to contact the bank within a maximum period of the next working day. On the contrary, the customer has no right to complain about any disparity in the delivered amount, while he is still responsible for the increase (if any).
5. With the exception of amounts withdrawn by the lost card after informing the bank or receiving a written notice of the loss of the card, the customer bears full responsibility for any banking operations, purchases, or transactions made using the card or any cards issued on his account without any opposition. In the event that the card is lost or stolen, the customer must notify the bank immediately or write a letter informing the bank of the circumstances surrounding the loss or theft.
6. The customer is responsible for taking all required means and precautions to preserve the card. He is fully responsible for its use and the use of its password, and all consequences of its loss, theft, and/or use in violation of the terms and conditions for any reason.
7. The customer is required to adhere to the bank's daily spending limit.
8. When the customer cancels the card for any reason, he authorizes the bank to transfer the available amount in the account of the card(s) issued on the customer's account to the payment account.
9. The card will be owned by the bank and will be handed to the customer for personal use. It is not transferrable, and the customer must return it to the bank at the end of the term, or when the account is closed, or if the customer wishes to discontinue using the service. The customer must also refrain from using it and return it to the bank if it is bent or damaged or when the customer is required to do so by the bank.
10. If his account is exposed as a result of using the card, the customer undertakes to pay the overdraft balance as well as any commissions incurred on it as soon as the bank notifies him. The customer additionally authorizes the bank to cover the balance of his overdrawn account by debiting any

account in his name or in the name of one of his institutions in any Jordan Commercial Bank branch (without the bank being obligated to do so).

11. The customer's subscription to the bank's e-mail service is considered an actual receipt by him of the bank's statement of the card. The customer authorizes the bank to send statements related to the card account according to these fixed instructions until the bank is notified in writing to stop sending such statements related to the prepaid card. The customer bears full responsibility as a result of any hacking of his e-mail or informing others of the content of the statements sent to him via e-mail for any reason whatsoever, and the bank is exempted from any responsibility as a result of that.
12. The bank has the right to calculate all amounts accrued to the bank and owed to the customer in the agreed currency (the currency of the customer's account) on the basis of the bank's selling price for that currency on the date the bank received movement notices for these amounts from abroad. The customer authorizes the bank to receive movement notices for these amounts from abroad, and to purchase foreign currencies to pay all obligations resulting from using the card.
13. The customer acknowledges that the bank has the right to alter or replace the company that provides the service he uses without his consent.
14. The Bank reserves the right to amend these terms and conditions at any time and in its sole discretion by sending a written notice to the customer via registered mail to the bank's approved address or in the manner agreed upon. The customer agrees that such modification is effective from the date of the notice or from the date determined by the bank, even if the customer did not receive the aforementioned notice for any reason.
15. The customer has the right to request the cancellation of the card and the return of the card at any time by sending a written notice to the bank. However, his responsibility to the bank remains within the time frame set by the service provider company for merchants to send sales vouchers to the collecting bank. In any case, the customer remains responsible for paying all obligations arising from the use of the card.
16. In the event of card misuse or complicity in its use, the customer will be held liable for all charges incurred as a result of the card's use.
17. The customer is bound by all the articles and clauses of these terms and conditions imposed by Jordanian laws and instructions issued by Jordan's relevant authorities and that are in force. Jordanian courts alone have jurisdiction to adjudicate disputes between customers and banks of any nationality, even if the disagreement occurs outside the Hashemite Kingdom of Jordan, with the bank having the right to resort to any court inside and outside the Kingdom that it may choose for prosecution.
18. The customer acknowledges that the bank is exempted from any responsibility in the event the card is not accepted for payment. In any cases and regardless of whether the bills were signed by him or not, the customer is compelled to accept all invoices received on his account.
19. After thirty days from the date of its entry on the account, the customer has no right to object to any movement credited to his account (provided that the objection is in writing). Whether or not the amounts have resulted in the account being debited, it is agreed that the objected amounts will stay credited to the customer's account. Which in its turn may result in interest and commissions being deducted from the creditor's account, or if they were in the creditor's account, until the bank recovers the objected amounts (the amount originally paid) if the complaint is proven according to the service provider's instructions, which could take up to (sixty) days. The bank may charge fees in exchange for

its services or for the payment of any funds resulting from this claim to the collecting bank or to any other party.

20. The bank has the right to cancel the card at any time and without giving any reason, without the need to give a notice or prior notice, and without bearing any responsibility as a result. It also has the right to ask the customer to hand over the card and pay all amounts owed to the customer. Any merchant or other bank dealing with the card has the authority to ask the customer to hand up the card to him based on instructions issued by the bank, and the customer undertakes to do so immediately.
21. The customer acknowledges the bank's right to cancel the card if he does not pick it up within 45 days of its issuance, and to transfer any available funds from the card account to the payment account.
22. The customer is prohibited from using the card for illicit or unlawful purposes, including the payment of illegal commercial matters.
23. The customer acknowledges the bank's right to implement its instructions related to the service provider company cards or any instructions and systems approved by the bank in this regard. The customer also acknowledges the instructions, principles and systems of the global service provider company and its operating systems, and that the bank's documents, records and accounts are final, correct and conclusive evidence. The customer's right to appeal and object to it for any reason is forfeited, and it is accepted as evidence against the certificate issued by the bank that shows the amount of the debit balance and/or the amounts claimed. The customer waives in advance the challenge to the validity of this certificate and any legal right that permits him to request the presentation of the bank's books, records, or statements and/or to request auditing the bank's accounts, books, entries, and any document of any kind. This waiver includes dropping the right to challenge the validity of signatures for any transaction related to this matter or the incompetence of the signatory.
24. All transactions conducted through electronic channels are subject to the current Jordanian Electronic Transactions Law, as well as any future amendments.