

Terms and Conditions of the Debit Card

1. A primary card is issued in the name of the account holder and/or a supplementary card in the name of a person designated by the customer and approved by the bank. In both cases, the customer remains responsible for any transactions carried out using the primary or supplementary cards, including safeguarding the cards, PINs, and any loss that may be incurred by the bank due to misuse of the cards or devices.
2. Debit cards are issued for active current, savings, or demand accounts.
3. Cards are manually suspended if a precautionary hold is placed on the account.
4. Debit cards cannot be issued to customers listed on prohibited-transaction lists, whether the account is individual, sole proprietorship, company, or legal entity.
5. The customer agrees to the maximum daily withdrawal/purchase limit, which may be changed without prior notice.
6. Any notification by the customer regarding card or PIN loss, or request to suspend service, must be made immediately upon the occurrence of the reason. Such notice must include circumstances of loss, theft, or reason for suspension. The customer is exempt from liability from the moment the bank is notified. The bank may accept verbal notice, provided it is confirmed in writing by the next working day. The bank bears no responsibility for any actions taken by security authorities upon receiving the report.
7. The customer must take all necessary precautions to safeguard the card and is held fully responsible for its use, its PIN, and any consequences resulting from its loss, theft, or misuse contrary to these terms, for any reason.
8. The customer acknowledges that reports generated by the ATM and POS systems are valid proof of deposits, withdrawals, and transactions, and they are the sole reference for evidence between the bank and the customer.
9. The customer bears any errors resulting from depositing/transferring any amounts by mistake from his account or others' accounts.

10. The customer must notify the bank no later than the next working day in case of discrepancy between the ATM receipt and the actual amount received. Otherwise, the customer waives the right to claim any shortage while remaining responsible for any excess (if any).
11. The bank has the right to amend these terms and conditions at any time at its absolute discretion, by written notice sent via registered mail to the customer's registered address or by the agreed method. Such amendments become binding from the date specified in the notice, even if the customer does not receive it for any reason.
12. The amount actually deposited is the amount credited, regardless of any information the customer enters on the deposit slip. The customer authorizes the bank to record the actual deposited amount.
13. Information displayed on the ATM screen forms part of the terms of service, and the bank's statement thereof is considered binding evidence.
14. The debit card enables the customer to self-register in the bank's electronic services, such as Commercial Mobile, Commercial Connect, or any other electronic service the bank may offer in the future. The customer acknowledges the validity of such registration and accepts full responsibility, subject to the same terms and conditions applicable to electronic banking services.
15. The customer acknowledges and agrees that the card is enabled for online purchases and electronic bookings. The bank bears no responsibility for any hacking, forgery, or fraudulent activities on the card.
16. The bank is authorized to renew the card upon expiry unless a written cancellation request is received before renewal.
17. The cardholder authorizes the bank to disclose personal data, which may include name, contact information, or other account or card-related transaction data, to Visa, Mastercard, or any card service provider. This authorization is final and irrevocable, and the cardholder waives the right to challenge its validity or any action taken by the bank accordingly.
18. These terms and conditions are subject to Jordanian law and the regulations of competent authorities. The Jordanian courts have exclusive jurisdiction over disputes between the customer and the bank, regardless of nationality or location of the dispute, without prejudice to the bank's right to litigate in any court, inside or outside Jordan.

19. The customer may request card cancellation at any time by written notice and returning the card. However, the customer remains liable during the period set by the service provider for merchants to submit sales slips to the acquiring bank, and in all cases, remains responsible for all obligations arising from its use.
20. The bank has the absolute right, at any time and without reasons, prior notice, or liability, to cancel the card, demand its return, and require settlement of all outstanding amounts. Merchants or banks may also request surrender of the card based on the bank's instructions, and the customer must comply immediately.
21. The customer acknowledges the bank's right to change or replace the service provider without objection.
22. The customer acknowledges that the card includes contactless payment functionality, allowing purchases within set limits without inserting the card or entering a PIN, by simply tapping the card on POS devices supporting this feature locally and internationally. Such transactions are accepted only at POS and ATMs supporting this feature inside and outside Jordan.
23. The customer acknowledges that the card is equipped with a dual chip enabling both traditional PIN-based transactions and contactless payments.
24. The customer understands that using contactless payment entails risks and accepts full responsibility for any damages arising from its use. The customer also acknowledges that this feature cannot be canceled or disabled.
25. The customer cannot dispute any transaction after 30 days from its posting date (disputes must be in writing). Disputed amounts remain posted to the account, whether resulting in overdraft (incurring charges) or credit, until the bank recovers the disputed amount if the complaint is validated under the service provider's rules. The customer understands that this may take at least 60 days. The bank is entitled to collect fees for its efforts or amounts paid as part of such claims.
26. It is understood that supplementary cards have the same benefits, terms, and powers as the primary card.
27. The customer acknowledges responsibility for all transactions executed on any supplementary cards and waives the right to dispute them.
28. Supplementary cards are issued with the same validity period as the primary card.
29. If the primary card is canceled, supplementary cards will also be canceled.

30. The bank reserves the right to cancel, freeze, or suspend any supplementary card at its sole discretion without reasons.
31. The bank may amend fees and charges for issuing, renewing, or using supplementary cards at its sole discretion.
32. The customer undertakes not to use the card for unlawful or illegal purposes, including settlement of illegal commercial matters.
33. The customer acknowledges the bank's right to apply its instructions and the global service provider's rules and operating systems. The customer recognizes the bank's records and statements as final, binding, and conclusive, waiving the right to challenge or dispute them for any reason. The bank's certificate showing the outstanding balance or amounts due is admissible evidence. The customer waives in advance the right to request inspection of the bank's books, records, or audits, or to challenge the validity of signatures on related transactions.
34. The applicable Jordanian Electronic Transactions Law, and any amendments thereto, governs all transactions conducted through electronic channels.
35. The customer understands that all the above terms and conditions for debit cards also apply to supplementary cards.