

## **KNOW YOUR RIGHTS AND DUTIES**

### **Customer's Rights**

1. To take cognizance of the terms, conditions, and details of the product or service, and to request ample explanations to be sure that you as a customer have understood them and can abide by them.
2. To obtain from the concerned employee a clear, ample and simplified explanation about the financial services and products with different risk levels.
3. To obtain from the concerned employee a professional and clear answer to any question concerning an ambiguous clause or condition.
4. To request the use of Arabic in any document, correspondence or transaction with the bank.
5. To request to read and obtain in advance a copy of each document and text referred to in any contract to be signed with the bank.
6. To obtain and retain a copy of the contracts and documents signed by yourself, without bearing any additional cost.
7. To request the bank to determine the actual cost of the product or service, including the actual insurance cost and the computational method of the lending or deposit interest rate.
8. To choose freely an insurance company among, at least, five companies that are accepted by the bank and mentioned in a written list, in case obtaining the product or service is contingent upon the submission of an insurance policy to the bank.
9. To obtain any product or service, provided it is suitable with your request, profile and perception of the likely financial risks associated to the product or service.
10. To obtain, for each product or service, a periodic detailed statement of account.
11. Refuse to sign a blank or incomplete form and make sure all the required fields and figures in the form to be signed by you are correct and complete.
12. To submit a claim about any service or product, and request from the bank an explanation on the claim submission procedure, the time limit needed to be notified of the claim outcome, and the mechanism applied to submit the claim to other authorities whenever you are not convinced of the claim outcome.

### **Customer's Duties**

1. Provide true, complete and accurate information when filling out any form provided by the bank, and refrain from providing any false information.
2. Disclose all financial obligations when applying for a product or service, without prejudice to the rights conferred to you by the Banking Secrecy Law.
3. Update the personal information submitted to the bank, on a continuous basis and whenever required to do so.
4. Comply with the terms and conditions governing the chosen service or product.
5. Promptly notify the bank of any unknown operation on your account.
6. Provide the bank with your home address, work address, email, ordinary mail, and telephone number, and report any change in this information to enable the bank to contact you personally and thus guarantee the privacy of information.

**Instructions to the Customer**

1. Do not provide any other party, under any circumstances, with any details about your bank account or any other banking or critical personal information.
2. Whenever facing financial difficulties preventing you from meeting your obligations or paying your installments in due time, refer to the bank in order to find out the best options, including the rescheduling of obligations.
3. Be careful when granting a proxy to a third party to complete your banking and financial transactions, by clearly determining the powers delegated under this proxy.

**For Acknowledgement**

By signing hereunder, I/we the undersigned hereby declare having received, and carefully read and understood my/our rights and duties as a customer of Investment & Capital Bank.

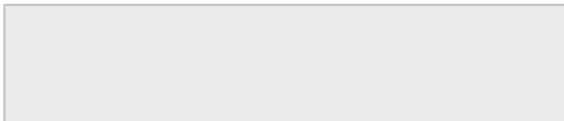
Signed on \_\_\_\_\_ (dd/mm/yyyy)

**In case of a Joint Account, all constituents must sign:**

Account No. \_\_\_\_\_

**Primary Account Holder**

Name: \_\_\_\_\_



**Account Holder (2)**

Name: \_\_\_\_\_

