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**Manual Of
General And Special Terms For Dealing
With Financial Inclusion Accounts
And The Banking And Electronic Services**

Manual Of General And Special Terms For Dealing With the Financial Inclusion Accounts And The Banking And Electronic Services

I approve the validity of the conditions and provisions set forth below in respect of any account/ accounts, whether they were previously opened and/or which you may open in the future at my request and in respect of any Bank services provided to me by the Bank, even if it is opened in my name when I obtain any facilities, loans or Bank services of various kinds and nominations in so far as they do not conflict with the contracts/ special and general conditions of such it is contracts or services.

Definitions:

- Bank: Arab Bank PLC including all its branches in the Arab Republic of Egypt or abroad.
- Customer: A natural or legal person and singular comprises dual and plural as well.
- Working day: It is the day on which the Bank is open and provides its services.

Account No.: It is the number that a Customer must use with all its components, in dealing with the account. This number consists of an identifying unified number of the customer, the branch and the type of account.

Actual beneficiary: The natural person to whom the customer's ownership or control actually belongs, or the person on whose behalf a transaction is being carried out, including persons who actually exercise effective control over the customer whether the customer is a legal person or a legal arrangement.

Financial Inclusion Product; A product or service that is designed to allow citizens to be integrated into the formal financial system at a reasonable cost and in fair manner.

Financial Inclusion Product: traditional bank accounts with special features for providing basic banking services to meet the needs and requirements of individuals, companies and small micro-enterprises, noting that the account is opened for customers from the age of 16 years.

Economic Activity Account: It is a financial inclusion account opened under the name "economic activity account" for customers who wish to open accounts for micro-enterprises and do not have a commercial register or a license to practice the profession, and it includes customers who are owners of crafts and businesses.

- Service Provider: The entities that the bank contracts with to provide a financial inclusion product or service.
- Micro-enterprises and companies: Companies and enterprises that are defined in this capacity according to the definition issued by the Central Bank of Egypt.
- Dormant Account: Accounts that were not activated by implementing any of the following transactions: Withdrawal, deposit, transfer, electronic or paper account statement for a period of one year for current and mobile phone accounts and two years for savings accounts. Transactions carried out by the bank on customer accounts such as deduction of fees or adding returns from transactions are not considered.
- Active account: The account on which one transaction was performed (withdrawal, deposit, transfer, electronic or paper account statement) within at least one year for current accounts and mobile phone accounts, and two years for savings accounts, through bank branches or any of the available means of communication or electronic channel or the payment service providers for mobile accounts.

Dormant accounts' Customers: Customers whose all accounts with the bank are dormant.

Special Conditions for Financial Inclusion Account

1	No account opening or minimum balance fees are charged for the financial inclusion accounts, noting that the financial inclusion accounts are opened only for natural persons and customers of micro-enterprises and companies.
2	The following basic banking services are granted to the Financial Inclusion Account Only: <ul style="list-style-type: none"> • Direct cash deposit, withdrawal, and cheque deposit for collection. • Cash deposit and withdrawal through the ATM. • Internet Banking Services • Bank services through the mobile application. • Sending and receiving money internally or externally. • ATM Card • Prepaid Cards • Short Messaging Service (SMS) • Enabling all the electrical services
3	No fee is charged for issuing or using the ATM card.
4	SMS and Internet banking services are provided free.
5	The daily limit of total debit transactions (including withdrawals, outward transfers, cheque withdrawals, etc.) shall be (30,000) Egyptian pounds maximum and the monthly limit shall not exceed (100,000) for the accounts of natural individuals, companies, micro-enterprises, self-employed people or business owners that don't have documents or headquarters and are engaged in an "economic activity", who are listed under the name of an "economic activity". The limits can be changed according to any amendments of the Central Bank of Egypt, provided that the maximum account balance is (120,000 Egyptian pounds).
	The daily limit of the total debit transactions (including withdrawals, transfers, cheque withdrawals, etc.) is (40,000) Egyptian pounds maximum and the monthly limit shall not exceed (200,000) for the accounts of companies and micro-enterprises that have documents or headquarters or are verified by any other means. The limits can be changed according to any amendments to the Central Bank of Egypt, provided that the maximum account balance is ((1,000,000 Egyptian pounds).
6	The financial inclusion account may be transferred to a traditional bank account at the bank's decision, and all the documents and additional information required by the bank at the time shall be provided.

Financial Inclusion Account Terms and Conditions

- 1- The Customer can open an account for natural persons with the valid card only if the place of residence and the place of business match the identity card, and the bank can verify the place of residence and the place of business in the ways it deems appropriate and in accordance with the regulations issued in this regard.
- 2- Savings accounts are opened for individuals, and only current accounts for micro-companies, as well as for self-professionals or craftsmen that do not have documents or headquarters and are engaged in an "economic activity".
- 3- The mentioned daily and monthly maximum limits apply to total withdrawals, outward transfers or any deductions.
- 4- The Bank can use the service providers to implement simplified procedures for identifying and verifying customer identity, in accordance with the conditions set forth in the procedures issued by the



Central Bank of Egypt, bearing in mind that the service providers act as agents of banks to identify customers and verify their identity in accordance with the procedures applied by the bank.

- 5- Simplified procedures for identifying and verifying the identity of customers may be applied at the location of the customer by the concerned employees, including bank employees and service providers.
- 6- The customer's account balance shall not, at any time, exceed the maximum limit set by the Bank in this regard.
- 7- The account can be opened from the age of 16.
- 8- The customer can benefit from all banking services, including electronic services, and any services that are compatible with financial inclusion accounts.
- 9- I/We agree to adhere to the Bank's applicable terms, conditions and regulations and changes thereto from time to time in relation to the Account as circulated or published on the Bank's website www.arabbank.com.eg.
- 10- The Bank has the right to execute balance blocking/reserving procedures received from regulatory parties without the need to notify the customer.
- 11- The Bank shall have the right, without recourse to the customer, to debit any of the customer's accounts for all expenses, fees, interest, commissions, taxes and stamps which it bears or pays on behalf of the customer or which results from any transactions between the Bank and the Customer. Also, the Bank has the right to amend any of banking rates which include interest, fees, commissions and fines after notifying the Customer of such amendments by any means of communication that are accredited by the bank. The account may be suspended, restricted, or closed in whole or in part without prior notice without any liability in this regard in the event that Arab Bank becomes aware or suspects any illegal or inappropriate use of the account while enabling the customer, after closing his account, to recover any outstanding balance.
- 12- The Customer acknowledges that he is aware that the opening and maintenance of the account is subject to rules and regulations that are set or amended from time to time by the Central Bank of Egypt.
- 13- The Customer declares that he/she reviewed the interest, fees and commissions list relate to accounts and banking services.
- 14- The Customer approves any deposit made to his account by a third party, whether such deposition is in cash, commercial papers or inward transfers subject to the approval of the Bank to accept such deposits. The Customer hereby commits not to personally deposit or accept the depositing of any amounts of unknown or suspected sources in any of his accounts or in any other account opened with the Bank. The Customer also acknowledges that he/she is the sole owner of, and beneficiary from, the opened account, and he/she undertakes to update his/her personal information in case of any related changes or upon request.
- 15- The instructions or requests directed to the Bank by the customer shall be clear using a printed writing or by a clear hand writing, without vagueness and free of any crossing out or writing between lines. The



Bank will bear no responsibility in the case of non-execution of any instructions or requests in violation of this condition.

- 16- The Bank shall not be responsible for paying the value of any commercial papers if it lacked any compulsory component as long as it was issued in the form of payment order and / or instructions.
- 17- If the account is a checking account, the customer shall exclusively draw cheques using the Bank forms or which were prepared in agreement with the Bank. The Bank will bear no responsibility toward the customer in the case the customer violated this condition, if the Bank does not honor them or if it pays then.
- 18- The customer will be responsible for maintaining his cheque book, and shall inform the Bank in writing as soon as he knows that it is lost, stolen falsified or distorted stating the circumstances surrounding this, otherwise the Bank will not be responsible to the customer for any obligation.
- 19- The objection by the customer to the satisfaction of any cheques drawn on his account will not be acceptable unless the Bank is informed in writing of such objection before the cheques are cashed or are debited to the account of the beneficiary.
- 20- In cases where the customer's account is eligible for dealing by payment orders or transfer from the account, the request by the customer from the Bank to cancel any instructions related to any payment order or transfer in favor of a third party will not be acceptable after the sum is paid or credited to the account of the beneficiary or if he accepts it.
- 21- The Bank may refrain from executing a payment order or a transfer which it receives indirectly (other than from the account holder in person) if it doubts that it is untrue. The Bank may request a confirmation that it was issued by the account holder with any means it may deem fit without any responsibility of the Bank for any delay or non-execution.
- 22- The payment order or transfers must state the sum, account number, the name of the beneficiary of the payment order or the transfer and any other details requested by the Bank. The Bank will not be responsible for not honoring them if they are in violation of this condition.
- 23- The Bank shall not be responsible for the non-actual collection of commercial papers which the customer deposits in his account for collection. The Bank shall satisfy its obligation when commercial papers are presented for payment even if not honored. In case such commercial papers are not honored, the customer shall revert to the Bank to receive them. The Bank shall not be responsible to the customer for any loss, waste, damage or delay except in the case of fraud or willful gross mistake of any commercial papers without prejudice to the Bank's right of returning it back through his accustomed mail system or through speed collection method or by ordinary or registered mail at the discretion of the Bank.
- 24- The endorsement by the customer of commercial papers for deposition in his debit accounts is a regular endorsement unless stated explicitly that the sum is for collection. The account number of the customer opposite the endorsement is not a presumption that the endorsement is for delegation/ collection.
- 25- If the Bank credits/ pays the sum of any commercial papers including the papers purchased to be credited to the customer's account or for deposition for collection it shall be considered unconfirmed entry/ payment and conditional upon the actual collection of the sum. The customer acknowledges that the



applicable laws and regulations in some countries permit reversing the sum entry after a period of time which vary from one country to another. In this case the customer's obligation toward the Bank continues to exist to return the sum to the Bank together with any interest which may accrue at the rate due on Bank loans and facilities, whichever is more suitable to the Bank in addition to any expenses which may be borne by the Bank.

- 26- The Bank shall not be responsible for the actions of any correspondent Banks, agents or brokers whose assistance is sought by the Bank or with whom the Bank deals in the course of executing any transaction made or requested by the customer and results in such dealing. Further the Bank will not be responsible for returning the original copy of any paper or documents which may be held by official authorities or institutions with whom the Bank deals as long as they are held for reasons beyond the control of the Bank.
- 27- The customer will be fully responsible for any actions or restrictions which might be imposed by official authorities domestically or overseas on his accounts or on any of the Bank transaction carried out by him.
- 28- The Bank has the right to provide its banking services through and/or using electronic servers and/or technical assistance from its Head Office, branches, affiliates, subsidiaries, and/or from any other third party inside or outside the country. The Customer, accordingly, agrees and consents beforehand to the Bank's transmissions of the Customer financial and non-financial data and information, in any type or format, as well as access to the Bank's systems, to any of the parties mentioned above, without being in breach of any of its obligations toward the Customer, especially those related to bank secrecy.
- 29- The Customer authorizes the Bank to exchange information and/or documents and/or invoices with other financial institutions involved in the processing of the Customer transactions to satisfy applicable laws, regulations, or international standards on combating financial crimes. Furthermore, the Customer authorizes the Bank to disclose any information related to Customer's accounts and/or transactions to the home regulatory body of the Bank's parent company (i.e. Central Bank of Jordan). In such cases the Bank shall not be considered in breach of any of its obligations toward the Customer, especially those related to bank secrecy.
- 30- The Bank and/or the service centralization related to the call center may assign the call center in the head office - Jordan or through any other third parties to execute the services (Operations, orders, complains, etc.) including activating the service, and the customer disclose in advance and authorize the bank to send his information to the parties mentioned above, in such cases the Bank shall not be considered in breach of any of its obligations toward the Customer, especially those related to bank secrecy.
- 31- Any power of attorney or authorization whether general or specific issued or might be issued by the customer whether before or after opening the account, and would entitle the attorney or the authorized party to dispose of the customer's account, will remain in effect until the customer informs the Bank in writing to the contrary.



- 32- The Bank may, without obligation on its part, may adopt any authorization or power of attorney whose authenticity is countersigned by the official authorities of any country or corresponding Bank, even if the customer's signature is not identical to the form of signature kept by the Bank.
- 33- The Customer should notify the Bank by registered mail with the cancellation of the power of attorney issued by him to act on our behalf in relation to his accounts. The cancellation instructions apply from the next day of receiving the customer's notification by the branch withholding his account.
- 34- If the Customer is a debtor or a guarantor of any obligations for whatever reasons including the issuance, of a discounted or guaranteed or written promissory notes, or the issuance of letters of guarantees and commercial papers purchased or any other obligations including those which may arise from crediting any sum by mistake in the customer's account or for the purpose of enhancing the securities and insurances made in favor of the Bank, the Bank shall have the right to take all or any of the actions set out below despite the difference of the currency of such accounts and obligations: -
- A) To make consensual clearing between the customer's accounts balances currently existing or which will be opened in the future and the financial dues of the Bank.
- B) To consolidate all or some of the customer's accounts into one account and make transferring from one account to another.
- C) To transfer any funds or balances of the customer to a collateral account in the name of the Bank as a security of any debt which is due or may be due.
- 35- In the case the customer accepts dealing by way of telex, fax, and telephone or e-mail the risks of such dealing will be fully borne by him. The Bank will not be responsible for any damage to the customer as long as it executes the instructions sent to it through the said means in good faith.
- 36- The customer's dealing with the account/ accounts by way of plastic/ electronic cards or the telephone or Internet services or any services of the kind is his own option. He is aware that such dealing involves such risks as may arise from his default or negligence to maintain such cards, secret numbers (PIN) or any breakthrough by others of nets and information systems. He accepts such dealing and bears the risk which may arise from it, and he shall release the Bank from any obligation which may arise from such dealing. Further, the customer shall be liable to maintain the cards and secret numbers which he may receive from the Bank.
- 37- The Customer shall inform the Bank in writing at once in the case of losing such cards or information or other number relevant to the dealing or becomes known to others. The Bank will not be responsible also for any damage to the customer as long as it is beyond the control of the Bank until the time when the Bank is able to suspend the service pursuant to the notice which received from the Customer.
- 38- The Bank may, in the cases it estimates that there is doubt or suspicion of the authenticity of the transactions carried out by the customer by the use of the cards, the telephone, internet or any other means of dealing, suspend the services it provides to the customer without prior notice and without any responsibility on the part of the Bank.
- 39- The Bank shall suspend any of the services it renders to the customer permanently or temporarily without any responsibility if it receives a notice by any means of communication attributable to the customer in



- which he asks for the suspension of the service. The Bank may also accept such notice from the attorney or the person authorized by the customer even if the power of attorney or the authorization is general.
- 40- If any of the customer's accounts becomes debit or overdrawn in favor of the Bank without prior agreement for any reason, this will result in a debit interest on the daily balance to be computed on the basis of the maximum limit of the consensual indebted interest rate of loans and facilities in overdraft which ever is better for the Bank.
- 41- The Customer authorizes the Bank, at its absolute discretion, to affect payment of any withdrawals either by cheques, transfers or payment orders made with his knowledge where funds are not available in his current account, such payment will be secured by blockage of other deposits held at the Bank. The customer further authorizes the Bank to transfer said deposit(s) to a "Cash Collateral –against facilities account" and to apply said deposits at their first maturity dates in or towards satisfaction of any debit balance owed by the customer to the Bank. The said authorizations and all relevant procedures may be performed by the Bank without recourse to the Customer or prior warning, notice or any other legal proceedings. It is understood that said authorizations given to the Bank cannot be revoked without its prior consent.
- 42- All the customer's accounts held with the Bank, debit or credit and of whatever type or name, is considered as jointly guaranteeing and securing one another and legally considered as sub accounts to one general basic account. Accordingly, the customer's debit/credit position with the Bank at any instant, is the net balance of the current or future deposit and liabilities for these accounts jointly.
- 43- The customer's signature supplied by him to the Bank on the relevant signature card forms is considered legally acceptable for all his accounts or transactions with the Bank.
- 44- The Bank may overdraw any of the customer's accounts at its own discretion. The overdrawing of the account is not considered as an acquired right of the customer, but it is by way of facilitation and easement by the Bank. The customer is bound to cover the value of the overdrawing within one month after the overdrawing of the accounts at the most in addition to any interest and commission which the Bank charges on loans and facilities whichever is better for the Bank.
- 45- The customer acknowledges and agrees to the following: -
- A- The photocopies kept or extracted from the means of modern technique, the computer, ATM and e-mail with the Bank has the legal force of the original in proof. The photocopies and extracts provided by the Bank shall be in any dispute acceptable evidence and binding on the customer. The Bank will not be bound to present the original. The customer will waive his right to deny any writing, signature attributable to him or demand the Bank to produce and/ or present the original documents after the lapse of five years of the execution of any of the documents related to the transactions made on the accounts such as drawing, deposition and the like.
 - B- The Bank accounts and records will be an acceptable evidence to prove the transactions and balances which have been made/ or made on the accounts. It is sufficient for the Bank for this purpose to provide a statement of account extracts from the computer or any other available means of dealing.



- c) The statements of accounts are sent to the customer by available means periodically on the dates specified by the Bank. In the case the customer objects to the statements, he must hand over to the Bank a written notice explaining his objections within fifteen days from the date of sending the said statements; otherwise the customer acknowledges the truth of the statements and in case the Bank is not able to send account statements for any reason then the Bank without any responsibility and prior notice to stop printing account statements.
- d) In the case the customer requests any additional account statements or wants to obtain any extracts he shall be bound to pay the expenses specified by the Bank.
- e) The Bank's records and statements will be acceptable to the customer and considered as binding and conclusive evidence which may not be objected to or challenged by him.
- 46- The customer acknowledges that, the Bank will not pay him any interest on the accounts/ credit balances unless this is agreed upon with the Bank or if the Bank's instructions and policies permit payment of interest on such accounts. The rates of interest, whether credit or debit is capable of increase and decrease without the need of a prior notice depending on the interest rates prevailing on the banking market or the factors affecting the interest price.
- 47- If the customer requests/ agrees that his accounts or any of them be replenished from one another or from specific accounts or that some account/ accounts belonging to others be replenished from his own accounts or any one of them, such authorization will remain in force and applied until the Bank receives a written notice from the customer to the contrary provided that the third party should agree if the cancellation of instructions is subject to his consent.
- 48- The Bank shall, without a request from the customer, replenish the customer's account from one another with a view to facilitating any withdrawals made by the customer whether directly or by any of the means of dealing with accounts including the cards and services.
- 49- If the customer requests transfers between his accounts or to a third party's accounts, he shall authorize the Bank to carry out the transfer at the price prevailing at the Bank upon the transfer if the currency of the account from which the transfer is made is different from the currency of the account to which the transfer is made, and to debit any expenses or commissions due to the account from which the transfer is made without any responsibility on the part of the Bank.
- 50- If the customer authorizes the Bank to settle the value of any services or obligations due from him in favor of any institution or person, he may not cancel such authorization except by a written notice to be delivered to the Bank or with the consent of the beneficiary if the cancellation is subject to his consent.
- 51- The Bank will debit any of the customer's accounts with the sums which the Bank settles and any interests, commissions or expenses which may be due.
- 52- In the case the customer requests to draw large amounts of money in local or foreign currency, the Bank will have the right to suspend the execution of the customer's request until the time specified by the Bank. If a dispute arises between the customers, the Bank and a third party over a Bank transaction, the customer will authorize the Bank irrevocably to block any sum, the subject of dispute until the



dispute is determined judicially or amicably without the customer having any right to claim any interest or compensation.

- 53- The Bank may consider the financial inclusion account dormant if one year has elapsed for current accounts and mobile phone accounts and two years for savings accounts without the customer making any withdrawals, deposits, transfers, electronic or paper account statement requests. Transactions carried out by the bank on customer accounts such as deduction of fees or adding returns from transactions are not considered.
- 54- In the event that there are other active sub-accounts of the Customer with the Bank, the Customer is allowed to activate his dormant accounts using any of the means of communication with the Bank (for example, branches, call centers, internet banking, ATMs or other electronic communication channels, etc.) after confirming the identity of the customer in accordance with what is followed in this regard.
- 55- In the event that there are no active sub-accounts for the customer, and the customer is considered inactive, the Customer must activate his accounts with his confirmation on the accounts balance and providing a request to reactivate the accounts.
- 56- The Bank may close any of the customer's accounts at any time without bearing any responsibility at its absolute discretion in case it discovers that the customer violated any of the conditions of dealing or the banking customs, or if he does not observe the law and the principle of good intent in dealing, if he writes commercial papers, Bank transfers or payment orders for nothing or if he carries out fictitious transactions or for any other reasons estimated by the Bank. We also emphasize the importance of matching the deposits, withdrawals and financial transactions with the nature of activity of the Customer and his/her financial abilities and not to use personal account in performing commercial transactions that violate regulatory controls.
- 57- The customer undertakes to provide all the documents requested by the Bank within a period of time specified by the Bank. In the case he fails to provide such documents, the Bank will have the right to close the account without prior notice and responsibility.
- 58- The Bank shall have the right to close the customer's accounts without prior notice and responsibility if a period of one year elapses for the account balance drops to zero, and the Customer does not reactivate his account. Rejection by the Bank to accept any deposits or transfers which are made on the customer's account after their closure will not make the Bank responsible.
- 59- In the case the Bank closes the account of the customer or if the account is closed at the request of the customer, or upon the end of the validity of using any of the cards or tools delivered to the customer, upon his request to suspend the service or when the Bank decides to cancel the services, the customer will be bound to return any cards, cheque books or tools handed over to him by the Bank. It is understood that the closure of accounts is not conditional upon giving the customer a notice thereof or upon his consent to the balance resulting from the closure without any responsibility.
- 60- Any of the conditions of dealing which entitle the Bank to use more than one option or implies the meaning of permission will not hold the Bank responsible if it uses or not any of such options or powers available to it.



- 61- The Courts of Arab Republic of Egypt have jurisdiction to hear any dispute between the customer and the Bank. The Bank may select the jurisdiction's place of any court of the Arab Republic of Egypt without the customer having the right to object or disproof of non specialization of plea. The Egyptian law will be applicable.
- 62- The address shown on the application for account opening is considered as the domicile selected by the customer for service. The customer shall, when the said address is changed, inform the Bank in writing thereof, otherwise any notice or advice to the address kept with the Bank will be correct.
- 63- If the customer chooses, instead of sending any notices, correspondence or returning any documents or commercial papers deposited by him to be kept in his file with the Bank, the customer will be bound to contact the Bank to receive them during one month from their keeping date. In the case of any loss, destruction or delay, the Bank will not be held responsible. The customer is considered to be served thereof after one week from their keeping in his file.
- 64- The conditions set forth in this manual are applied by the Bank. They express the relation of the Bank with the customer. The customer acknowledges that he has read them and received a copy thereof. They are binding on him without the need of signing them. In the case the customer signs the last page of them, he will be considered as signing every page thereof as they are considered as one unit. The Bank may amend any of these conditions provided that the Bank should send a notice to the customer by the available means of communication. The amendment will be effective two weeks after sending the notice.
- 65- In case of crediting any amount to the customer's account by mistake by the bank's employees, the Bank has the right at its absolute discretion and without recourse to the customer to reverse the entry by debiting his account for the same amount. The customer is not entitled to claim the Bank with the said amount(s) in any case.
- 66- The Bank is not obliged to affect payment of any withdrawals from the customer's foreign currency accounts unless foreign currency is available at the Bank provided that a prior notice of minimum two working days should be given to the bank for withdrawal of amounts that exceed fifty thousand American Dollars or its equivalent.
- 67- A difference of exchange specified by the Bank will be collected from the customer upon withdrawing in cash from his foreign currency accounts.
- 68- The customer hereby authorizes the Bank without any objection from his part to record his phone calls with customer service to subscribe or cancel any of the services presented by the Bank and without any responsibility on the Bank.
- 69- The conditions of dealing apply to any transactions or services provided by the Bank, which the customer requested upon opening the account or at any subsequent time.
- 70- The Bank, at its absolute discretion, has the right to reject presenting any of its services or products.
- 71- In respect of anything not included in the conditions of dealing, it will be subject to the policies and procedures applied by the Bank or the banking customs.

General Terms of The Cards And Account Services



The Special Terms of The Accounts

- 1- The Bank provides the customer upon his request, banking services through Visa electron Cards, Online Internet Banking Service (Arabi Online), Short Messages Service (SMS) or any other similar products.
- 2- The Customer is well aware that dealing with these services requires him to insert PIN(s) and secret information or use Internet sets, fixed telephone or mobile set. He is also aware of the importance of maintaining the numbers, information and equipment he uses as they are means of identifying him and stand for his presence personally. Further, others may carry out illegal processes in the case such numbers and information reach them whether due to negligence, error or omission or if the customer allows others to know them.
- 3- The Customer is bound to advise the Bank promptly by a written notice if he doubts or discovers any break-through of the information or loss of his mobile or any information or passwords, to suspend the service(s) which provided by the Bank. Such notice will not release the customer from the responsibility of any transaction made/ will be made until the time when the Bank is able to take the necessary measures to suspend the service.
- 4- The Bank shall have the power to suspend any service provided to the customer without any prior notice and with no responsibility on the Bank in case the Bank knows of any break-through of the information or any doubts about any received instructions or transactions by using these services.
- 5- The customer will be responsible for any transactions, withdrawals or damage to the Bank due to failure by the customer to maintain such numbers and information.
- 6- The Customer agrees on sending what related to the account by the Bank such as mail, correspondence, account statements, visa electron card/ its PIN or Phone Banking Service (Hala Arabi) PIN, user name / password of the Online Internet Banking Service (Arabi Online) or the advice(s) by regular mail or courier or through email without any responsibility on the bank and the Customer will bear all the expenses which may arise from such service.
- 7- Some services will be automatically locked in the case log in password is entered incorrectly more often than allowed. The customer will have to refer to any of the Bank branches to activate the service.

Special Terms of Cards And Account Services

The Special Terms of Visa Electron Card

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| .1 | Primary Visa Electron Card is issued in the name of the Customer "the owner of the account" or a supplementary card in the name of the person designated by the customer and approved by the Bank. In both cases the Customer will be responsible for any transactions made through the primary or supplementary cards including the maintenance of the card and PIN and for any Bank's loss resulted from the misuse of the cards or machines. |
| .2 | The Bank is authorized to renew the card after the expiry of its validity unless the Bank is advised by a written notice from the customer before the renewal to the contrary. |



.3	The issuance of the cards does not mean the Bank's obligation to grant any credit facility to the customer as the customer should provide sufficient funds in his account to cover his withdrawals and any entries which shall arise from the use of his card without prejudice to the Bank's right to debit any of the customer's accounts with any transactions. In case there are no sufficient funds in the customer's account, the Bank will have the right to overdraw any of the customer's accounts including the imposition of a debit interest determined by the Bank.
.4	The cards are issued according to local laws and regulations and pursuant to agreement with the International Visa Company shall be deemed applicable together with the terms and conditions of the national network which connect the local ATM's.
.5	Visa Electron Card enables the customer to use the Bank's local automated Teller Machines (ATMs) to withdraw and deposit cash, deposit cheques, transfer funds between accounts, pay bills, request cheque books, request a statement of account by mail, request a mini statement of account, inquire about account's balance, post instructions, change Personal Identification Number (PIN), and any other future Bank services. The Card also enables the customer to use ATMs worldwide (Visa International) which carry VISA, ELECTRON, or PLUS logos for cash withdrawal and balance inquiry. The Card shall also allow the customer to purchase from shops/ service centers locally and internationally (the Merchant) through point of sale (POS) terminals that carry VISA ELECTRON logo (on- line Debit Card), which accept/ authorize the transaction immediately after the amount is debited to customer's primary account on which the Card is issued against and / or any other related customer's accounts maintained with other branches subject to the applicable method of use and any subsequent amendments that may occur thereafter.
.6	The customer agrees to the maximum daily cash withdrawal / the purchase amount and that this limit is changeable without any prior notice.
.7	Any notice from the customer of the loss of the card, PIN or a request of suspension of the service must be immediate as soon as the necessitating reason occurs. Such notice must include the circumstances of the loss or theft of the card or the reason for the suspension of the service. The customer will be responsible for the transactions/ withdrawals made until the end of the following day from the date the Bank receives the notice. The Bank may, without being obliged, accept an oral notice provided that it is confirmed in writing on the next working day following its submission. The Bank will not be responsible for any measures carried out by the Security Authorities in the case of notification of the event.
.8	The Bank may issue a substitute card to the customer. The customer shall not use the previous card in case it was found.
.9	The Customer will bear the expenses and commissions for issuance, renewal, issuance of a substitute of the lost card and supplementary cards. The customer shall also bear any other commissions or expenses arising from their use.
.10	The Customer acknowledges that the reports extracted from the ATM system and points of sales are an acceptable evidence to prove the deposits, withdrawals and transactions. Such reports are solely considered as a proof between the customer and the Bank.

.11	The Customer shall be solely liable for any mistakes that may occur due to the customer depositing/ transferring any amount for his account or others account.
.12	What is important in the value of the amounts deposited is the actual deposited amount, not for the details entered by the customer during the deposit transaction. The customer shall therefore authorize the Bank to credit the amount actually deposited.
.13	If there is a difference between the amount debited upon cash withdrawal and the actual amount received by the customer or if the customer did not receive any amount, the customer shall inform the Bank in writing thereof on the next working day at most, otherwise the Bank will not be responsible for any discrepancies. The results of the cash counting carried out by the Bank will be a decisive proof for the customer's claim of shortage.
.14	In case of having a transaction on the statement of account not being executed by the customer, he shall have the right to object, and in case he proves his right to claim the chargeback amount, it will not be credited to his account unless it was collected actually from the collecting Bank and posted to the Bank's account, noting that the collection period may take two months according to Visa International Regulations. In case the customer fails to prove his claim the Bank will deduct charges and fees against its efforts or against paying any other amounts arising from such a claim to the collecting Bank or any other party.
.15	The information which show, on the screen of ATM are considered as part of the dealing terms. The Bank decision is considered as an acceptable evidence for the proof of these terms.
.16	If others were able to reveal the customer's Personal Identification Number (PIN) or due to the fact that the customer delivered the card to others or left the money in the ATM by coincidence or negligence is a mistake for which the customer will carry full responsibility towards the consequences arising therefrom.
.17	The insufficiency of funds in the customer's account or if the amount requested exceeds the withdrawal/ purchase limit approved by the Bank, or blocking or attaching the account, the suspension of the use of the card according to a notice by the customer or the Bank, or the information of the account is not being updated by the ATM, or the insufficiency of the cash maintained in the ATM, or any technical failure, or the inability to complete the required transaction by the customer, or non-acceptance of others to deal with the card, or shortage of the goods or services requested/ conducted by the customer by using the card, accordingly no responsibility shall be imposed on the Bank.
.18	The Customer shall be responsible for the transactions made when the PIN is used or the customer signs the purchasing voucher. The customer shall keep a copy of such voucher.
.19	The Bank shall have the right to suspend the electronic cards and issue new ones to the customer in the case doubted transactions within the reports issued by the International Visa and/or all the members of the International Visa and/ or the internal reports of Arab Bank.
.20	Primary/ Supplementary cards transactions are shown on the account statement upon its issuance frequency within the account's transactions performed on the customer's account in local/foreign currency, indicating the transactions' details. The account statement sent to the customer's accredited address is considered a legal notification to the customer And the statement shall therefore be correct unless the Bank is notified of otherwise by the customer in writing within fifteen days of the statement issuance date.



The Special Terms of Online Internet Banking (Arabi Online), Short Messages Service (SMS)

.1	The Bank Provides the customer with detailed instructions for the service, and the customer is committed to follow these instructions carefully and acknowledges having read and understand the services mechanism and that any information provided by a bank is for guidance only.
.2	The Bank may share information about the customer internally to provide the customer with new services.
.3	The Customer will be fully responsible for having and maintaining their own devices and for operating and connecting charges and expenses upon subscription to the service.
.4	The Bank is offering the service through the communications networks (Internet/ Fixed Phone/ Mobile), utilizing the best security measures, but the Bank is not responsible for any errors that might be occurred due to the unprotected and open nature of such networks. Therefore, the customer shall be solely responsible for all risks inherent in, or resulting from using the service which the customer has subscribed to.
.5	The Customer is advised to change the password when logging into the service for the first time and periodically, and the Customer shall be fully responsible for protecting the user name, passwords, Token device and any other information provided by the Bank. The customer shall keep his PIN, password and token device confidential and private, and keep them in separate secure places, and not to release them to anyone. The customer should exercise extreme caution when using the service on a PC/Smart device/phone line in a public place or others sets or using it on devices other than his own devices. The Bank shall not assume any responsibility or harm that may arise as a consequence to the customer's breach of this obligation or misuse of the service.
.6	In case customer's TOKEN device is lost/ stolen/ damaged, the customer must report the incident to the Bank immediately so that the Bank will stop the service. To re-activate the service, the customer must apply to issue a new TOKEN device instead of the lost/damaged one, or request to issue new /PIN code and the customer shall pay any expenses or commissions arising therefrom as decided by the Bank.
.7	The Customer's mobile number, PIN, account numbers /user name, passwords and TOKEN are considered the identification means to verify the customer's identity. Therefore, all transactions performed using them and anyone using them will be considered as performed by the customer. The customer shall be liable for all transactions performed by using his / her identification means and responsible for any change, loss or transfer of any of such means to others until such time as the Bank is able to suspend the service by a written notice received from the customer.
.8	The Bank has the right to suspend the service at any time partially, and for any period of time without any prior notice to the customer, and without giving any reasons. In addition, the customer may request suspending the service by a written request delivered to the Bank.
.9	The Bank will not be responsible in the event of irregularity of the service; if non-operational or if inaccurate information is given through the service.
.10	The Customer authorizes the bank to debit any of the customer's accounts with the sums of all commissions and expenses related to this service
.11	These services are provided to the customer upon his request an the Customer agrees at his responsibility on dealing with the electronic means and also agrees to the following: - A) The Bank shall have the right to change the instructions after prior notice to the customer (electronically / in writing) to customer's address held with the Bank. If the customer uses the service after the change of the instructions with no written / electronic objection, the customer will



	<p>be considered as agreeing thereto. Also, the Bank may change the technology used in the service(s) offered without prior notice and without giving any reasons to the customer.</p> <p>B) The e-mail service in the Internet Banking Service (Arabi Online) is a mean of acceptable dealing between the Bank and the customer. The customer must send secure messages to the Bank through this service only. The customer is considered a recipient of any message the Bank sends to the customer through the secure mail, and may not maintain banking confidentially if any information leaks and/or is conveyed to others.</p> <p>C) The general and special terms of dealing will be applicable in the case the customer requests the service after signing these terms.</p>
.12	<p>The Online Internet Banking Service (Arabi Online) allows the customer to carry out any of or all the following transactions: - -</p> <p>A) To change or suspend any of the services provided by the Bank, which the customer may also apply for by a written notice to be delivered to the Bank, through the e-mail available within the Online Internet Banking Service (Arabi Online).</p> <p>B) To transfer from his credit accounts in which sufficient funds are available within the maximum daily limit specified by the Bank, to his accounts or the accounts of others with the Bank. The Bank will not be bound to execute the transfer when there are no funds or when they are insufficient. The Bank will execute the transfer automatically on the same day if the transfer is within Arab Bank branches in Egypt and within two days if the transfer is to accounts in other banks provided that the amount will be debited to the customer's account on the date of the transfer and the application contains all the needed information. The customer will be responsible for any mistake in the information he provides to the Bank.</p> <p>C) To request a checkbook that is subject to study by the Bank. In the case it is approved, the customer shall check with the branch with which he deals to receive the book, or it will be sent to him by mail when he agrees to this.</p> <p>D) To authorize the Bank to pay the value of any services or other payments to any of the institutions specified by the customer. This authorization will remain until the customer gives the Bank a notice to the contrary or until the beneficiary agrees if the suspension of the transfer is subject to his agreement.</p>
.13	<p>In case the customer suspects that another party is tampering with his accounts through the service, or he doubts that his user – ID, account number, password(s), PIN and TOKEN device are compromised by some other parties, the customer must inform the Bank of this matter immediately, or confirm it in writing as soon as possible. The customer shall be liable for all amounts that may be incurred due to the use of the user – ID, account number, password(s), PIN and TOKEN device until the date the Bank is able to suspend the service by a written notification from the customer.</p>
.14	<p>The cancellation of any instructions or transactions made by the customer must be done before the execution of such instructions or transactions provided that he delivers a written notice to the Bank before they are done.</p>
.15	<p>On terminating of the Online Internet Banking Service (Arabi Online), any scheduled payment order requested by the customer through the Service will still be performed on the working day specified by the customer on a condition of having a sufficient balance in the customer's account.</p>



.16	On termination of the Online Internet Banking Service (Arabi Online), the customer must return the TOKEN device (if any) back to the Bank.
.17	By subscribing to SMS service, the Bank will (without obligation) send SMS messages to the customer on his mobile phone. The service includes information about the services provided or developed by the Bank or any other information the Bank deems appropriate.
Special terms for collecting cheques provided through “Discounted Cheques Service”	
.1	The Bank shall have the right, without recourse to the Customer, to deduct all expenses and commissions pertaining to the Bank and the Bank’s correspondents and the cost of this special service from the cheques value or from the customer's account at the Bank. The customer's right for the net amount will be after the collection is completed.
.2	In case the Bank accepted to collect the cheques, the Bank shall be considered as an agent for the customer. The Bank is entitled to assign agents for the various collection procedures on its behalf. Moreover, the Bank is entitled to authorize its correspondents as agents who are also entitled to assign others for collecting such cheques.
The Special Conditions of Cheques Collection Service by Cheques Deposit Box	
.1	All cheques are accepted for depositing in the account subject to its value collection.
.2	The Bank accepts depositing all cheques provided that the depositor bears full responsibility for the validity and authenticity of all signatures and endorsements on it.
.3	The Bank shall not be responsible for any loss of deposited cheques, or any delay in cheques clearing.
.4	The Bank’s decision on the contents of the envelope is considered a final decision
.5	The customer's copy of the envelope used in the service is a copy used for reference only and will not be considered as an official receipt.
.6	In case of discrepancy between the registered data and the data of the envelope's content, the envelope's contents together with Bank entries shall be considered prevail.
.7	The depositor complaint will not be discussed unless presenting the receipt of depositing the cheque(s) regarding such complaint.
.8	This service cannot be used for depositing cheques for settlement of the customer’s credit facilities.
The Special Terms of Utilities Bills Payment Services	
.1	The customer hereby declare to deem the bank irresponsible for the non payment of the phone bills as a result of insufficient balance of his bank account.
.2	In case the Bank received three bills with insufficient funds in the customer's account for paying them, the Bank shall have the right to cancel the presented authorization from the customer for such payment.
.3	The Bank shall have the right to block this service from the customer at any time and without giving any reasons once he receives a notification on his address kept by the Bank.

Customer's Name:	
Customers' Signature:	



For Bank's Use

Signature(s) verified by:

Employee's Name: Signature:

Verified by:

Employee's Name: Signature: