

## Terms and conditions of the electronic savings account

### General terms and conditions:

1. The data and information that the bank obtains from the customer within the framework of the contractual relationship are subject to the provisions of banking secrecy stipulated in the Banking Law in force.
2. The customer authorizes the bank, even after the end of the contractual relationship, to disclose and exchange information that may be required by any authorities inside and/or abroad, or required by the nature of operations and services provided by the bank and/or requested by the customer or other banks, or if required by anti-money laundering laws / instructions and the financing of terrorism applicable locally and internationally.
3. These terms and conditions apply to all operations and/or services provided by the bank and the customer has requested them when opening the account or at any subsequent time unless it is stipulated in the terms of dealing. The policies, procedures and instructions applicable in the Bank shall be applied in this regard. Or what the banking custom or applicable laws are doing, as long as they do not conflict with the principles and provisions of the Islamic Sharia.
4. The customer's approval of the general and specific terms and conditions of the electronic account through the banking application (Islami Mobile) is considered as an acknowledgment by the customer of his understanding and acceptance of all terms and conditions of the account and his agreement to open the account and to release the bank from any legal liability at a later date.
5. The bank has the right to amend any of these terms and conditions, provided that it notifies the customers through any of the means available to the bank, and the amendment is considered effective one week after the notification.
6. The notices or notifications on the addresses registered with the bank or modified by the customer are considered correct.
7. The bank will send a short text message (SMS) after any financial transaction made on the customer's account to his mobile phone number registered with the bank, and our bank shall not be liable in the event of irregularity or interruption of the short message service due to circumstances beyond the control of the bank.
8. The Bank has the right to impose fees and/or commissions on the accounts according to the instructions of fairness and transparency issued by the Central Bank of Jordan and/or any instructions issued by the authorities legislating the regulations and instructions in the Hashemite Kingdom of Jordan, and to debit any of his accounts with the Bank for all expenses, fees, commissions and taxes and the stamps paid or incurred on behalf of the customer or resulting from any transactions between the bank and the customer.
9. The instructions of fairness and transparency issued by the Central Bank of Jordan with regard to stagnation and de-stagnation are applied to the accounts of customers.
10. The electronic account is opened for individual customers who hold Jordanian nationality and who are considered residents according to the instructions of the Central Bank of Jordan.
11. The electronic account is not opened for high-risk professions and/or those with high risks, according to the internal policy of our bank.
12. It is not allowed to use the electronic account for commercial purposes and/or to collect donations and donations and/or to deal in digital currencies.
13. The payment or financial transfer orders must include all the data necessary for the purposes of executing the payment order or financial transfer, and the bank will not be responsible for not executing them if they are in violation of this condition.

14. The customer authorizes the bank to record the incoming transfers according to the IBAN number included in the transfer, regardless of the name of the beneficiary of the transfer and/or the currency of the incoming financial transfer, according to the prevailing exchange rate on the date of recording the transfer, and to record commissions, currency difference, postage fees and any other expenses incurred in the transfer on your electronic account , and without any responsibility or obligation on the bank.
15. The bank has the right to seize or reserve the incoming transfers until verification of the required data and evidence from the parties to the transfer.
16. If the customer requests a financial transfer between his accounts or a transfer to the accounts of others, he authorizes the bank to carry out the transfer at the exchange rate approved on the date of the transfer if the currency of the account from which he is transferred differs from the currency of the account he is transferred to, and any expenses or commissions are charged to the account from which he is transferred without any responsibility the bank.
17. The bank may close the account and/or stop any of the banking services it provides to the customer in any of the following cases:
  - A. If the customer fails to implement any contractual obligation or the banking custom.
  - B. If it appears that the customer's name is on any of the lists with which dealings are prohibited.
  - C. If it is found that he has violated the AML/CFT instructions.
  - D. If the customer does not update his account information with the bank, according to the instructions in this regard.
  - E. If any of the documents submitted by the customer were found to be incorrect, or if he did not provide the documents required by the bank in the manner it deems appropriate.
  - F. If the bank receives a notification through the customer's contact information requesting to stop the service.
  - G. Lack of balance for the account within a certain period specified by the bank.
  - H. If he does not observe in his dealings the provisions and principles of Islamic law and/or the law and the principle of good faith in dealing.
  - I. If he issues commercial papers, money transfers, or payment orders without charge, or if he performs fictitious or fraudulent operations.
  - J. Using the account for commercial purposes and/or collecting donations and/or dealing in digital currencies.
  - K. Any other reasons deemed appropriate by the Bank.
18. If any dispute arises between the customer and the bank and a third person regarding any banking transaction, the customer irrevocably authorizes the bank to withhold any amount in which the dispute revolves until it is decided by consent or court without the customer having the right to claim any compensation.
19. The bank has the right to amend the ceilings of daily or monthly financial movements, whether at the level of the total movements of the account and / or the value of a single transaction and / or the number of financial movements without obtaining the customer's prior approval.
20. The customer bears responsibility for using any software or hardware that may compromise the security and effectiveness of the service and reveal the customer's data and all the consequences arising from that, and the bank is absolved of any responsibility in this regard.

21. The protected electronic signature or the authenticated electronic signature of the customer is approved for the purposes of opening the electronic account and executing the financial transactions related to the account, according to the instructions of the Central Bank of Jordan in this regard.
22. The instructions for regulating the procedures of knowing your customer and dealing with him electronically and its amendments regarding procedures for identifying the customer and verifying his identity using electronic means for the purpose of opening an electronic account are applied.
23. In the case of the customer reviews the bank to request banking products and services that are not available for the electronic account, face-to-face dealing procedures will be applied to the customer according to the procedures in force at our bank.
24. In the case of there is a complaint related to the implementation of these terms and conditions, the customer has the right to submit a complaint to the Customer Complaints Unit in the Head Office, as announced in the bank's branches and the bank's website, and the bank will investigate the complaint and inform the complainant of the result within (30) days at most. from the date of filing the complaint.
25. The provisions of the Jordanian laws regulating electronic transactions, the Jordanian civil law, and other applicable laws and regulations in the Hashemite Kingdom of Jordan apply to these terms and in a way that does not contradict the provisions and principles of Islamic Sharia, and the customer agrees to the validity of any court of the Hashemite Kingdom of Jordan chosen by the bank to adjudicate any dispute and/ Or a claim arising directly or indirectly from these general and special terms and conditions and their appendices and forfeiting his right in advance to object to the jurisdiction of the court chosen by the Bank.

### **Special terms and conditions:**

Electronic Savings Account: It is an absolute electronic investment account whereby the customer authorizes the bank to invest the sums deposited in it on the basis of an absolute Sharia Mudaraba contract, according to the following special terms and conditions:

1. The participation of electronic savings accounts in the results of investment profits shall be equal to the percentage decided by the Board of Directors of the Bank of the annual rate of the balance entered into the account, which shall be announced in the Bank's branches and approved electronic channels.
2. The foreign currency in which the account is opened is evaluated in JD on the basis of the average rate announced by the Central Bank of Jordan on the day of deposit, and the account balances are re-evaluated at the end of each month according to the same rates, for the purposes of calculating the amounts participating in investment profits in foreign currencies.
3. The currency balance shall be evaluated at the end of each calculation period on the basis of the average rate announced by the Central Bank of Jordan for the same day, for the purposes of calculating and distributing the amounts participating in investment profits in foreign currencies.
4. The participation account in the investment profits starts from the beginning of the month following the month in which the deposit is made, and the withdrawn amounts lose their share of participation starting from the beginning of the month in which the withdrawal is made from the account.
5. The minimum balance considered for the purposes of participation in the results of investment profits shall be according to the limit decided by the Board of Directors, and the account holder shall be deemed to have withdrawn from participation if the balance in any of the months during the calculation period falls below this prescribed limit.
6. The share of the joint investment accounts from the funds included in the investment in the investment profits shall be according to the percentage decided by the Board of Directors at the beginning of each fiscal year, which is announced in the bank's branches and approved electronic channels.

7. The account is considered inactive if it has not received any withdrawal or deposit movement from the customer, his agent, or his representative after the expiry of (2) years, or as determined by the Central Bank of Jordan from the date of the last withdrawal or deposit movement, with the possibility of inferring its existence through his other dealings with the bank, and after exhausting all means of communication with him, and in the case of that the account is considered inactive, the bank will not allow the acceptance of any withdrawal or transfer from inactive account, including the suspension of ATM cards, except in the presence of the customer in person or his representative under a legal power of attorney or authorization approved by the bank.
8. It is not allowed to issue Cheques for withdrawal from the electronic savings account, nor to grant funds to the account, nor to issue credit bank cards.
9. Withdrawals from the electronic savings account shall be made personally using the ATM card or by debiting the account for any banking transaction that takes place through the use of electronic channels.
10. The electronic savings account is subject to the terms and conditions of the prizes associated with it.
11. The maximum limit for the balance of the electronic savings account is JD10,000 or its equivalent in foreign currencies, or as decided by the General Administration.
12. The total daily credit or debit transactions must not exceed JD 5000 or its equivalent in foreign currencies, or as decided by the General Administration.
13. The monthly total of credit or debit transactions should not exceed JD 20,000 or its equivalent in foreign currencies, or as decided by the General Administration.
14. The maximum value of a single debit transaction is JD 2000 or its equivalent in foreign currencies, or as decided by the General Administration.

Customer name: .....  
account number: .....  
the signature: .....  
Date: ...../...../.....