

1. As used herein: (a) "Bank" means The Saudi National Bank (SNB); (b) "Customer" means a person or entity in whose name an account has been opened with the Bank; (c) "User" is a person authorized by a Customer (and accepted by the Bank) to have electronic access to the Customer's accounts; (d) "Electronic Banking" means access by a Customer or User (by the use of computer, telephone or other similar electronic device) to the Customer's account information, banking services, and any other information made available by the Bank; (e) "Internet Banking" means access to the Electronic Banking service by a Customer or User using a computer (via modem, browser, and an Internet service provider "ISP"). (f) "VAT" means any value-added tax or similar additional tax chargeable under the laws and regulations of the Kingdom of Saudi Arabia at any given time and any similar additional tax. In general, any words and expressions that have a defined meaning in any VAT laws and regulations enacted within the Kingdom of Saudi Arabia shall have the same meaning as in those VAT laws and regulations); (g) "VAT Regulation" means the VAT Law enacted by virtue of Royal Decree No. (M/113) dated 2/11/1438H and its implementing regulations issued by GAZAT, as amended from time to time. In general, it refers to any law or regulation imposing or relating to the imposition or administration of a value-added tax on goods and services in the Kingdom of Saudi Arabia and any implementing regulation made under the relevant regulation or law; (h) "VAT-Exclusive Consideration" for the avoidance of any doubt and notwithstanding the definition of "consideration" in the VAT Regulation, unless otherwise expressly stated in this Agreement, profit margin, prices, or other sums payable or amounts to be provided for under or in accordance with this Agreement are exclusive of any VAT. Furthermore, all amounts exclude tax that would be imposed in the future (including VAT). Upon implementation of the VAT, SNB will be entitled to recover from the Customer any VAT that SNB is required by law to collect; (i) "GAZT" means the General Authority of Zakat & Tax.
2. Electronic Banking shall be available for banking services as determined by the Bank, from time to time and at its sole discretion. Regarding investment services, the provision of related Electronic Banking services to the Customer shall neither constitute an offer nor a solicitation to the Customer to invest in any investment fund or avail of any investment service.
3. The Customer authorizes the Bank:
 - (a) to act on all Electronic Banking instructions received from the Customer or User; (b) to respond to any Electronic Banking inquiry by the Customer or User; and (c) to debit the Customer's account for any financial transactions processed through Electronic Banking/Internet Banking; and (d) to directly and without recourse to the Customer, debit any fees or charges due to the Bank or paid by the Bank on their behalf to any other entity; and (e) to authorize a third party to execute transactions on behalf of the Customer. The Customer acknowledges that their attention has been drawn by the Bank and that they have taken notice of the current limitations of technology and the limitations and restrictions on the use of Electronic Banking (including Internet Banking), and that the continuing and uninterrupted availability of Electronic Banking services depends on the application of technology and restrictions on use. The Customer hereby releases and discharges the Bank from any and all responsibility in the event that they are unable to use the service for any reason whatsoever.
4. The Customer shall be charged fees for enrolment in, maintenance of, and utilization of the various Electronic Banking services as prescribed by the Bank from time to time. The Bank reserves the right to modify these fees at any time and shall notify the Customer accordingly in the event of any modifications. The Customer hereby authorizes the Bank to debit any of the Customer's accounts with the Bank (or such specific account as the Customer may, from time to time, specify in writing) for any such charges.
5. The Bank reserves the right to refuse, for any reason whatsoever: (a) to provide Electronic Banking service to a Customer or User; and (b) any Electronic Banking instructions or inquiries received from a Customer or User.
6. The Customer shall exercise all possible care to ensure that only the Customer and authorized Users have access to the Customer's Electronic Banking facilities. The Customer shall be fully responsible for ensuring that they and such authorized Users do not disclose their User identification and security password to any other person, the Bank, any of its offices and branches, or any of the Bank's officers and employees. Consequently, the Customer agrees that the Bank, its branches or offices, and its officers or employees shall not be liable for any claim, loss, expense, delay, cost,

or damage arising from or in connection with any instruction, request, inquiry, or transaction made or effected by means of Electronic Banking where any User identification or password has been or is purported to have been used by unauthorized persons. If any User identification or password becomes known to any third party, the Customer or User shall be obliged to immediately notify the Bank and confirm such notice in writing. The Customer shall be solely responsible for:

- (a) All instructions and inquiries acted upon and all transactions effected by the Bank in respect of such compromised identification or password until written notification has been duly received and acknowledged by the Bank.
 - (b) Keeping secure and confidential all of the Customer's account information, instructions, and transactions, as well as any other information accessed, downloaded, or stored on any computer, telephone, smartphone, or any other electronic device. The Customer further confirms, in the case of using Internet facilities to access the Bank's Electronic Banking services, that they assume full and sole responsibility for any consequences of any unauthorized use or misuse by any party, resulting directly or indirectly in any loss or damage to the Customer or the Bank.
7. The Customer agrees to provide details of Users and each of the services they may access through Electronic Banking only on the standard form provided by the Bank for this specific purpose. The Bank will act on instructions to register, amend, or cancel the types or extent of services to be made available to a User only if received on the correct prescribed form and signed by the Customer.
 8. Any computer, telephone, or electronic device provided by the Bank to the Customer shall, at all times, remain the property of the Bank and will be surrendered to the Bank immediately upon the Bank's request, in the same condition in which such devices were received by the Customer.
 9. The Customer acknowledges and agrees that they do not and will not own any proprietary rights (including copyright or intellectual property rights) in any software, screens, or documentation supplied by the Bank for Electronic Banking, or in any enhancements thereto. The Customer will not make (or allow Users and others to make): (a) any copies of or modifications to the software, screens, or documentation supplied by the Bank; or (b) any download or transfer of Electronic Banking software from any computer, telephone, smartphone, or other electronic device to any other computer, telephone, smartphone, or electronic device.
 10. The Customer may cancel their registration or that of any of their users at any time by providing written notice to the Bank. The Bank may, at its discretion, cancel the registration of any Customer or User at any time without prior notice. Cancellation shall not affect a Customer's liabilities for any issued instructions, transactions effected, or any ongoing Electronic Banking service at the date of such cancellation. Access to AlAhliOnline and AlAhliMobile will be automatically disabled after 3 consecutive unsuccessful attempts of entering the wrong username and password combinations or after 90 days of unsuccessful login.
 11. The Bank shall not be liable for any loss, damage, cost, or expense whatsoever suffered or incurred by the Customer as a result of any breach of these Terms and Conditions.
 12. The Customer shall be solely responsible for any and all telecommunications (including PTT charges) costs, ISP costs, and any other costs and charges related to the Customer's use of the Internet to access the Bank's Electronic Banking service.
 13. The Customer authorizes the Bank to send notices and communications related to the Internet Banking service via email and facsimile. The Customer shall take all necessary precautions to ensure the confidentiality of such messages received by the Customer through email and facsimile and assumes sole responsibility for any breach thereof.
 14. Whenever the Bank's toll-free number (Help Desk) is utilized by the Customer, the Customer, by such use, thereby authorizes the Bank to voice-record all such communications/instructions (including, without limitation, instructions to add beneficiaries) and accepts such recordings as evidence thereof.

15. No failure by the Bank to exercise and no delay in exercising any right, power, or privilege hereunder shall operate as a waiver thereof, nor shall any single or partial exercise of any rights, power or privilege preclude any other or further exercise thereof. The rights and remedies provided herein are cumulative and not exclusive of any rights or remedies provided by law.
16. The Bank reserves the right to amend these Terms and Conditions at any time. The Customer will be notified accordingly. Continued use of Electronic Banking services thereafter by a Customer or User constitutes acceptance by the Customer of such amendments. Any variation of these Terms and Conditions by the Customer must be agreed to in advance by the Bank in writing.
17. These Terms and Conditions supplement (and shall be subject to) the respective terms and conditions and/or agreements which the Customer has executed or may hereafter execute, governing each of the Customer's accounts accessed through the Electronic Banking service.
18. These Terms and Conditions shall be governed by and construed in accordance with the laws and regulations of the Kingdom of Saudi Arabia. The parties hereto irrevocably submit to the exclusive jurisdiction of the Committee for Settlement of Banking Disputes in case of any dispute arising in connection herewith.
19. With respect to investment accounts through Internet and SMS services, you can benefit from AlAhliMobile service, which allows you to subscribe, redeem, and switch among Investment Funds. It also offers you the opportunity to open a new investment account and subscribe to an investment portfolio that you have not yet subscribed to, directly through AlAhliMobile without the need to visit the branch.
20. Additional alternative distribution channels may be introduced later, such as AlAhliSMS (or any other alternative channel), which will provide subscription, redemption of Investment Funds, and switching among Investment Funds through mobile devices. Prior to subscription to any alternative distribution channels, the terms and conditions of the Funds should be carefully read and agreed upon. These terms and conditions will be referred to in case of any disputes. Moreover, the investor should be fully responsible for understanding and being aware of the obligations and features of the alternative distribution channels to complete their investment transactions. Furthermore, neither the Bank, the Manager, nor the Fund shall be considered responsible for any incorrectly made transactions or the inability to access the service due to communication issues.
21. In the event of a mistake by the Bank, the Bank should reimburse the Customers when they are eligible, at any time they submit the report, within the limits prescribed by the Saudi Laws & Regulation.
22. With regard to the investment accounts conducted online or/and through text messaging services, you can benefit from the AlAhliOnline service, which allows you to apply, withdraw, and transfer between funds. It also provides the opportunity to open a new investment account and apply to a new investment fund that you are not currently subscribed to, directly through the AlAhliOnline channels without the need to visit a branch.
23. All Terms and Conditions, agreements, and their annexes and documents signed between the two parties shall apply in regard to any Bank product or service.
24. The Saudi National Bank (SNB) will use regular procedures for the local transfer of funds. In no case shall SNB be liable for any damage or loss resulting from any error, delay, or any other reasons caused by circumstances beyond the control of SNB.
25. In the case that a client requests a refund for a local transfer amount, the request will be permitted only if payment has not been made to the beneficiary for any reason, and the transfer amount has been returned back to SNB.
26. SNB reserves the right, according to its absolute discretion, to refuse, stop, or cancel any transfer, and the client shall not have any recourse to SNB with any complaint, claim, or liability whatsoever.

27. SNB will use regular procedures for the international transfer of funds. It is understood that SNB will have sole discretion to use any correspondent banks or agents on behalf of the client ("remitter") to affect the transfer. In no case shall SNB or its correspondent bank/agent be liable for any damage or loss resulting from any error, omission, or delay caused by circumstances beyond the control of SNB or its correspondent bank or agent. The correspondent bank can use any agent to carry out the transfer. SNB will not be responsible in any way for any damage or loss that may result from fault, negligence, or any act of omission committed by the correspondent bank, its agents, or any other party carrying out the transfer on behalf of SNB.
28. In the case that a client requests a refund for an international transfer amount, the request will be permitted only if payment has not been made to the beneficiary for any reason, and the transfer amount has been returned back to SNB by SNB's correspondent. If the transfer has been returned due to incorrect or incomplete information on this application, SNB shall be entitled to charge the remitter with any expenses as determined by SNB. Refund of the transfer will be made after converting the amount from the currency of the transfer to the currency of the client's account based on the buying exchange rate prevailing at SNB on same day of the refund, and after deducting all fees and expenses due to both SNB and the correspondent bank.
29. The client acknowledges their knowledge and awareness that the rules in the Kingdom of Saudi Arabia prevent transfers of funds unless the beneficiary is known to the client, there is a legal relationship between both of them, or there is a legitimate purpose for the transfer.
30. If SNB requests the remitter for any information relating to their international remittance, such information should be submitted within a maximum of 5 business days. In the absence of any response from the remitter's side, SNB will not be responsible for returning any amount to the remitter that has been seized by any other local or international third parties. In this regard, the remitter shall not be entitled to claim compensation or have any recourse to SNB with any complaint, claim, or liability whatsoever.
31. The Bank shall not be responsible for any transaction or transfer in which the Customer has entered incorrect data for the beneficiary. The Bank is entitled to stop or suspend any transaction or transfer that it deems unlawful or suspicious, without any responsibility on the bank's part and without any notice to be sent by the bank.
 - (a) The Customer acknowledges and agrees that the international SWIFT system is applicable to all international remittances executed through the Bank's alternative channels or branches. Therefore, the correspondent bank and beneficiary bank fees will be deducted from the Customer's account and deposited into the beneficiary's account.
 - (b) In the case of an international cancellation of a remittance, the Bank shall bear no liability to pay any fees or exchange rate applied to the remittance after deducting the amount from the Customer's account or if the remittance is recalled, as the price is calculated according to Reuters Exchange Rates.
32. The Instant Payments System "Sarie" will provide the Customer with local transfers up to a certain limit without the need to add or activate a beneficiary using the following options:
 - (a) IBAN Number
 - (b) ID Number (National ID – Residence Number – Commercial Registration Number/Unified National Number)
 - (c) Mobile Number
 - (d) E-mail
 - a) The Customer should change the Instant Payments System "Sarie" limit to be able to benefit from the service. The limit entered by the Customer shall not exceed the maximum amount allowed by the Bank as mentioned via the electronic channels.
 - b) To benefit from the Instant Payments System "Sarie", the Customer must subscribe to the service by linking their number (National ID – Residence Number - Commercial Registration Number/Unified National Number) or Mobile Number or email to the current account to Instant Payments from other banks.
 - c) The Customer acknowledges and agrees to receive Instant Payments through all banks participating in the service once the service is activated through one of the electronic channels.

33. The Customer hereby unconditionally and non-revocable acknowledges and authorizes SNB to convert and/or photograph and scan any and all paper documents signed by the client or by their attorney into electronic files immediately, even if they are very old documents, without any limitations.
34. In the event of default by the cardholder to settle any amounts payable on their credit card on time, such default shall be reflected in the cardholder's record with SIMA, which may be shared by all banks operating in the Kingdom. In this case, the Bank shall be entitled to add the cardholder to the C-List, which may result in the cardholder being unable to obtain any funding or credit facilities from any bank in the Kingdom.
35. The cardholder shall not be removed from the C-List until all amounts payable to the Bank are settled in full. In such an event, the cardholder's record shall be updated accordingly. However, such an update shall not necessarily mean that the cardholder is removed from the C-List.
36. Obtaining and disclosing client's information (SIMA): The Customer acknowledges that the Bank shall have the right to obtain, disclose, and discuss any information with the Saudi Credit Information Company "SIMA" or any other third party the Bank may consider appropriate.
37. Acknowledgment of Electronic Document Validity:
Each of the parties to these Terms and Conditions agrees that documents related to their dealings with the Bank shall be stored as electronic records or files, or in any other internationally recognized technological devices, including but not limited to microfilm. They acknowledge that such electronic documents may be used as valid evidence and proof in arbitration and all courts, committees, government and non-government agencies operating in the Kingdom and abroad. Neither party shall have the right to contest such documents as testimony, even if some applications of the Saudi Electronic Transaction Law are not yet applied.
38. Passwords: For further protection, the Customer should choose a password consisting of letters and numbers, and should not choose a password that can be easily guessed or contains consecutive letters or numbers. The Customer agrees to keep their passwords absolutely confidential and to only access the devices that provide restricted authentication codes for their own use. The Customer shall not disclose their username or password to anyone, including close family member, friends, or any bank or public official.
39. AlAhliOnline and AlAhliMobile services shall be available to the Customer around the clock, 24/7; however, the Bank shall not be liable for any failure to provide either service, in part or in full, due to reasons beyond its control. In the event the Bank has advance knowledge of any interruption of service, it shall make reasonable commercial efforts to inform the client in advance. The Bank may, at its sole discretion, compensate the Customer for any loss suffered due to a disruption of service. Any compensation provided by the Bank will be limited to the actual, direct, and identifiable loss suffered by the Customer.
40. The Customer can use the notification services related to AlAhliMobile, which send the Customer notifications regarding their executed financial transactions for all their accounts and credit cards, as well as any outstanding amounts and offers and marketing campaigns.
41. The Customer can request additional banking products by using AlAhliOnline or AlAhliMobile, after reviewing and accepting the terms and conditions of the requested product and confirming the request using one of the methods approved by the Bank, such as "opening an additional account" and "credit card services," among others.
42. The Customer can use AlAhliOnline and AlAhliMobile to add a beneficiary for the purpose of money transfers. However, the Customer must activate the beneficiary through another channel, which may include calling AlAhliPhone (920001000) and receiving an automated call back from the Bank, or using the Bank's ATMs or any other channel that meets the conditions set by the Bank.
43. The Customer confirms their identity at each login process on AlAhliOnline and AlAhliMobile through Multi-Factor Authentication standard. The Customer will be required to use the tools approved by the Bank, which comply with the security and regulatory requirements adopted by the Bank and SAMA, such as "AlAhliToken" and "Biometric Authentication," among others.

44. Terms and Conditions of E-Signature:

(a) Regarding the e-signature, the Customer hereby authorizes the Bank as follows:

First: Under the Electronic Transactions and its Implementing Regulations, which require the Customer to hold a digital certificate issued by a certification service provider, a person licensed to issue digital certificates or any related service or mission, and e-signatures according to this Law such as BTC and STCS. This digital certificate is used to confirm the identity of the Customer on the e-signature system and contains signature verification data, which shall be certified by the National Center for Digital Certification (NCDC), the center that supervises digital certification issuance and management. Therefore, the Customer authorizes the Bank as follows:

- a. To provide the Customer's personal information and data to the certification service provider for the completion of the Customer's procedures related to the issuance of the digital certificate.
- b. To complete the e-signature procedures in accordance with actual reality.

Second: The Customer acknowledges the following:

- a. If there is a requirement of a written signature on a document, contract, or any other form, the e-signature made in accordance with this Law (as indicated above) shall be deemed sufficient to fulfill this requirement. The e-signature shall constitute a written signature and have the same legal effects.
- b. Electronic transactions, records, and signatures shall have their probative effect, and no challenge may be made against their validity or enforceability on the grounds that they have been made, in whole or in part, in an electronic form. Furthermore, the information generated from electronic transaction shall not lose their probative effect or enforceability, and electronic transaction or e-signature shall be admissible as evidence.
- c. Offer and acceptance in contracts may be expressed through electronic transactions, and the Contract shall be deemed valid and enforceable wherever it has been made in accordance with the provisions of the Law. Furthermore, the Contract shall not become invalid or unenforceable once it has been made through one or more electronic registers.
- d. Contracts may be executed through automated or direct electronic data systems between two or more pre-developed and programmed electronic data systems that act as representatives of the contracting parties. The contract shall be valid and effective despite the absence of direct intervention by any person with legal capacity in the conclusion of the contract. The contract may be entered into between an automated electronic data system and a person with legal capacity if they are aware or are deemed to be aware that they are dealing with an automated system that will undertake the task of concluding or enforcing the contract.

Third: Responsibilities of the Certificate Holder (Customer). The Customer acknowledges that:

- a. The Certificate Holder shall be responsible for the safety and confidentiality of their e-signature system, and every use of this system shall be their own responsibility. They shall adhere to the conditions for certificate use and the conditions for e-signature creation.
- b. The Certificate Holder shall provide correct information to the certification service provider or any party required to verify their e-signature.
- c. The Certificate Holder shall inform the certification service provider of any changes or breaches of the confidentiality regarding the information indicated in the certificate.
- d. A certificate holder whose certificate has been suspended or cancelled shall not reuse the e-signature elements of that certificate or any other certificate issued by a different certification service provider. The regulations shall establish the necessary procedures to prevent such occurrences.

45. Using Fingerprint ID to access AlAhliMobile Application, the Customer undertakes that all the registered fingerprints on their mobile device belong to them. The Customer is allowed to link a maximum of three trusted devices to access their account. The customer shall not be able to link more than one user on the same device.

46. The Customer can utilize the self-service kiosks available at the Bank branches to request a new or replacement debit card, as well as any additional services that may be introduced by the bank in the future.
47. "Smart Payment Plan" from AlAhli Credit Card Terms and Conditions:
- (a) Customers can only utilize their existing credit limit to avail the Smart Payment Plan. No additional credit is provided with this facility.
 - (b) If the Customer is on the 5% payment method, they must submit the Smart Payment Plan request before the due date of the intended transaction. Otherwise, the Customer must submit the Smart Payment Plan request at least 4 days prior to the statement date.
 - (c) The minimum amount for the Smart Payment Plan depends on the agreement between the Bank and the merchant.
 - (d) The maximum amount for the Smart Payment Plan is 100,000 SAR for the total purchases made with a specific merchant.
All Smart Payment Plans must be paid within the specified period, with a minimum limit of 3 months and a maximum limit of 6 months.
 - (e) There is a maximum of 4 Smart Payment Plans per account.
 - (f) The Customer shall commit to the plan period agreed upon between them and the Bank. The Customer can cancel the Smart Payment Plan at any time during the plan period or request early settlement.
 - (g) In the case of a merchant offering the Smart Payment Plan in agreement with SNB, the merchant is solely responsible for all obligations and liabilities related to the supply of goods/services or any defect or damages.
 - (h) Any dispute pertaining to a purchase or the provision of goods or services lies with the merchant:
 - (i) The cardholder must resolve such disputes directly with the merchant.
 - (j) The liability of the cardholder and their obligation to make payment to SNB shall not be affected by any such disputes.
 - (k) SNB is not responsible for the investigation or resolution of any such disputes.
 - (l) SNB reserves the right, without any liability, to cancel or suspend the installment option program at any time, providing the reason to the Customer.
 - (m) In the case of a credit card upgrade, all transactions on the old credit card will be transferred to the new credit card, including the installment plan.
 - (n) When the agreed Smart Payment Plan period is completed, the Customer may choose the payment method to settle the remaining due amount on their AlAhli Credit Card (5%, 100%, or another amount). If the Customer selects 100% as the payment method to settle all their outstanding balance, no APR will be charged. If the Customer selects 5% as the payment method to settle their outstanding balance, APR will be charged based on the Customer card tier.
 - (o) SNB reserves the right to amend or alter these Terms and Conditions and inform Customers 30 days before applying the changes.
 - (p) These Terms and Conditions are in addition to the Terms and Conditions set out in the SNB cardholder agreement, which regulates the provisions of credit card facilities by SNB, and any other Terms and Conditions imposed by SNB at any time.
 - (q) In the event of inconsistencies between these Terms and Conditions and the previous SNB credit card Terms and Conditions agreement, these Terms and Conditions shall prevail insofar as they apply to the installment plan.
 - (r) In the event of any inconsistency between the Arabic text and its English translation, the Arabic text shall prevail.
 - (s) These Terms and Conditions shall be governed by and constructed in accordance with the law of the Kingdom of Saudi Arabia.

48. AlAhli Debit Card Terms and Conditions:

The owner of the Account(s) (referred to as the "Account Owner") stated in the Application Form, by

- (a) (i) signing such form themselves and designating another person as the Cardholder, or (ii) authorizing another person in writing to complete and execute the form and be a Cardholder for the Account(s), accepts the Terms and Conditions stated below for using ALAHLI DEBIT CARD (referred to as the "Card") issued by The Saudi National Bank (referred to as the Bank"). References to the "Cardholder" in these Terms and Conditions shall be deemed to refer to the Account Owner.
- (b) The Bank will provide the Cardholder with the Plastic Card, and the Cardholder will define a Personal Identification Number (PIN) that must be used for transactions through the Automatic Teller Machine (ATM) and Point of Sale (POS).
- (c) The Card will remain the property of the Bank and must be surrendered to the Bank upon request.
- (d) The Bank is entitled to withdraw the Card, the service provided herein, or to amend or supplement any of these Terms and Conditions at any time without prior notice to the Cardholder.
- (e) The Card is not transferable and may be used only by the Cardholder.
- (f) The Cardholder must sign the Card immediately upon receiving it from the Bank, and the signature should match the one already on file with the Bank.
- (g) In case the Card is lost or stolen, the Cardholder must advise the Bank immediately to have the Card closed. The Cardholder will not be liable for any transactions made with their lost or stolen Card only after the Bank has received a notification of the loss. The Cardholder will be liable for any transactions made with their lost or stolen Card if the Bank has not received a notification of the loss.
- (h) The selection of a new PIN and/or replacement of the Card should not be considered the commencement of a new contract.
- (i) At no time and under no circumstances should the Cardholder give their PIN to any person or write it on the Card.
- (j) The Bank will debit the Cardholder's account for any withdrawal, transfer, or purchase made using the Card. The Cardholder shall accept full responsibility for all transactions processed using the Card, whether or not processed with the Cardholder's knowledge or authorization. The Cardholder acknowledges the Bank's record of transactions as conclusive and binding for all purposes.
- (k) Transactions made using the Card will be subject to limits established by the Bank from time to time. The Bank will not be liable to the Cardholder if the Card is not honored for any reason.
- (l) If the Cardholder withdraws or transfers any amount exceeding the credit balance in their Current Account using the Card, they must immediately notify the nearest Bank branch and promptly refund the amount exceeding their credit balance to the Bank. In case of default, the Cardholder must refund the said amount along with a commission fee determined by the Bank.
- (m) In the event of a discrepancy between the amount of any deposit as stated by Cardholder and the Bank's count, the Bank's count shall be considered final and binding. The Bank will promptly notify the Cardholder of any such discrepancy.
- (n) The Bank will provide the Cardholder with monthly Statements of Account. In case of discrepancies regarding any transactions on AlAhli Debit Cards, the client may file complaints through the client's protection page on the Bank website www.alahli.com. If the Cardholder has any objection to a transaction, they should raise a claim with the Bank within 180 days for local transactions and 30 days for international transaction from the transaction date. Failure to do so will be considered as if the Cardholder has waived their right to such transactions and to raise claims.

- (o) The Bank reserves the right to charge customers certain annual fees for using AlAhli Debit Card to enjoy various Bank Service provided to the Customers. The Bank is entitled to modify such fees/charges after giving prior notice.
- (p) It is the Cardholder's obligation to inform the Bank of any change in their home address by writing to the branch of the Bank where their account is maintained.
- (q) The Cardholder agrees that the Card will only perform transactions that are enabled for the Card as indicated on the Application Form.
- (r) The Cardholder has been advised and agrees that upon deposit to any of their own accounts linked to the Card, the balance will be printed out on the receipt. In case of deposits to other Bank customers' accounts or to a non-linked own account, the balance will not be printed.
- (s) The Card may be used by the Cardholder to make deposits to accounts other than those mentioned in the Application Form.
- (t) Deposit receipts will not contain information about the depositor. However, the number of the account to which a deposit is made will appear on the receipt.
- (u) This Agreement shall be governed by the laws and regulations of the Kingdom of Saudi Arabia.
- (v) If the Customer requests to issue a supplementary Card or replacement for a lost, stolen, or damaged Card, or enters the Card PIN incorrectly 3 times, the Bank has the right to charge SAR 30 from the Customer's account if the Customer is not a member of a special program in the Bank.
- (w) If the "Offline" service is activated, the Bank may charge any amounts for the offline point of sale (POS) transactions carried out using the card within 180 days from the date of the transaction reaching the Bank. The Cardholder accepts the Bank restrictions on such transactions as final and binding for all reasons.
- (x) The Bank will send the Debit Card to the Cardholder's national address. If the mail is rejected or returned, the Bank will stop the delivery service.
- (y) The ATM withdrawal limit is SAR 5,000 per day.
- (z) The purchase limit through point of sale (POS) devices is SAR 20,000 per day and may be increased up to SAR 200,000 through the Bank's electronic channels.
- (aa) If the "Atheer" service is available on the card, remote purchase transactions may be carried out without a password, subject to a certain limit for each transaction and a maximum limit for aggregate transactions. The maximum aggregate transactions limit will be reassigned when a purchase transaction or a cash withdrawal is made using the password.
- (bb) When using the "Naqd" service, a cash amount may be collected from the merchant, subject to a certain daily limit, when conducting a purchase transaction through the point of sale (POS). The cash amount will be deducted along with the purchase value from the client's account.
- (cc) The limits for service transactions (Atheer, Naqd, and offline) can be viewed on the Bank's website www.alahli.com.
- (dd) The Bank may debit additional charges to the client's account for the use of international transactions, including but not limited to point of sale (POS) purchases, cash withdrawals, and internet purchases (Ecommerce), according to the Bank's current charging rate available on the Bank's website www.alahli.com.
- (ee) The Bank may modify the product charges and applicable charges on the provided products and/or the Terms and Conditions of the products or AlAhli service transactions. The client will be notified of such changes through mail, email, SMS, or notifications through the Bank's channels, such as AlAhliOnline, AlAhliMobile, or the Bank's website www.alahli.com.

- (ff) The ATM Cash Deposit limit is SAR 100,000 per day.
- (gg) "MADA Pay" service requires application installation on your mobile device. This service shall be governed by the laws and regulations of SAMA.
- (hh) Transactions processed through mobile payment services "MADA Pay" and "Apple Pay" will be subject to the same limits established for your virtual purchase limit through the point of sale (POS), which is SAR 20,000 per day and may be increased up to SAR 200,000 through the Bank's electronic channels.
- (ii) Internet Purchase (Ecommerce) service will be subject to the same limits established for your virtual purchase limit through the point of sale (POS), which is SAR 20,000 per day and may be increased up to SAR 200,000. This service can be disabled through the Bank's electronic channels.
- (jj) The Bank will credit the Cardholder's account with any refunded amounts due to the use of the Card. The Cardholder accepts the Bank's record of transactions and merchant refund policy as conclusive and binding for all purposes. The Cardholder shall, in all circumstances, accept full responsibility for all transactions processed using the Card, whether or not processed with the Cardholder's knowledge or authorization.
- (kk) "MADA Pay," "Apple Pay," and Electronic Wallets in general require adding AlAhli Debit Card to the mobile device, which allows for contactless transactions without entering a PIN code. In case the device is lost or stolen, regardless of how it occurred, the Cardholder must immediately advise the Bank to close the Card in the wallet. The Cardholder will not be liable for any transaction performed with their lost or stolen device only after the Bank has received a notification of the loss. The Cardholder will be liable for any transactions performed with their lost or stolen device if the Bank has not received a notification of the loss.

49. eKYC via Absher:

The Customer can update their eKYC via Absher and complete the updating process through AlAhliMobile and AlAhliOnline channels end-to-end.

If the Customer chooses to update their eKYC through Nafath, they will navigate to authenticate the updates via the Nafath screen. They will then receive a "success message" informing them that their eKYC has been updated. By availing this functionality, the Customer hereby waives, absolves, and releases the Bank, its directors, officers, and employees from any and all losses, damages, costs, claims, liabilities, or demands, including any actions of any nature and kind that may arise from or result in connection with the updating of the eKYC

50. Fast Login (mPIN) Service:

The Customer acknowledges that the mPIN is another functionality offering a faster and more efficient way to access AlAhli mobile banking without having to provide the username and password every time. This convenient access can be achieved by registering with the Bank for AlAhli mobile banking feature and entering the Customer's 5-digit mPIN.

This feature has the following service controls:

- (a) The User can enable or disable the service from AlAhliMobile Settings
- (b) Only one device can be linked to the mPIN
- (c) Financial transactions will require MFA authentication
- (d) If the service has been blocked through an Agent or Customer Care, the mPIN will be automatically disabled. The customer will need to register again if they wish to use it
- (e) In the event that the Customer enters the incorrect mPIN 3 times, the service will be automatically cancelled, revoked, or terminated. The Customer will need to register again.
- (f) By availing this functionality, the Customer hereby absolves and releases the Bank, its directors, officers, and employees from any and all losses, damages, costs, claims, liabilities, or demands, including any actions of any nature and kind that may arise or result in connection with the use of the mPIN.

51. e-Wallet card management service (Tokenized cards):

The Bank's e-wallet card management service feature provides and enhances the Customer's digital banking experience by allowing them to easily, quickly, and securely view, activate, disable, or remove their cards from the e-wallet. This can be done by submitting a request and using a multi-factor authentication.

This service, as mentioned above, can be accessed by the Customer through:

(a) Apple Pay for iOS users

(b) Mada Pay for Android users

By using this service, the Customer hereby waives, absolves, and releases the Bank, its directors, offices, and employees from any and all losses, damages, costs, claims, liabilities, or demands, including any actions of any nature and kind that may arise or result from the use of this service.

52. The Bank is committed to protecting the rights and information of the Customer by following the list of principles below:

(a) Deal fairly and honestly in every interaction.

(b) Be transparent and provide the Customer with easily accessible and understandable information about its products and services.

(c) Make the Customer aware of the financial risks and opportunities associated with a product or service before they make a purchase.

(d) Work in a professional manner to benefit and protect the Customer's financial interests.

(e) Monitor and protect the Customer's financial assets against fraud.

(f) Protect the Customer's financial and personal information and ensure that it is not disclosed to third parties.

(g) The Bank shall provide the Customer with easy access to file a complaint through mechanisms that are affordable, accountable, timely, and efficient, as per SAMA guidelines.

53. ACCEPTABLE USE POLICY:

By using SNB services or websites, you hereby agree NOT to:

(a) Upload, download, screenshot, or take a photo for files containing software, materials, data, or other information that you do not own or for which you do not have a license;

Upload or download files containing viruses, corrupted data, or any other malicious software, or engage in any activity that could affect the integrity, reliability, or continued availability of the information on the website;

(b) Publish, advertise, distribute, or circulate through the services of SNB any materials or information that defame character, violate laws, contain pornographic or obscene material, violate Islamic teachings or public morals, or any illegal material or information;

(c) Use any means, software, or procedure to intercept or attempt to intercept the proper operation of the SNB website;

(d) Take any action that imposes an unreasonable, large, or improper load on the infrastructure of the SNB website;

(e) Engage in any act that violates the Saudi Anti-Cyber Crime Law or any other related law in the Kingdom.

54. The customer should consider the following points when using AlAhliOnline or AlAhliMobile:

(a) The Bank never sends SMS messages asking its customers to disclose any confidential information, such as account numbers, security numbers of ATMs, or login passwords.

(b) Always ensure that the web address starts with "https" and that the security symbol (the lock) is present.

- (c) The Customer will never be asked by Bank employees to provide their AlAhliOnline or AlAhliMobile username or password. If someone asks for such information, they do not represent the Bank, and the Customer should not share any information with that person. Instead, they should notify the Bank immediately.
 - (d) The Customer should not log into AlAhliOnline from internet cafés, libraries, or public places.
 - (e) Our official website address is: www.alahli.com. Only use the link www.alahlionline.com for online banking and do not use any other links or AlAhliMobile Official Application for mobile banking.
55. Where VAT is applicable, the Profit Margin/Charges/Fees or amounts to be provided for under or in accordance with this Agreement are stated exclusive of VAT. VAT will be added at the prevailing applicable rate on the date hereof or as amended in the future, whether by increase or decrease, and charged to the Customer.
56. Notwithstanding the sub-clause 41 above, if, for any reason, and whether for specific transaction or in general within the application of the Terms and Conditions of this Agreement, the Bank has included VAT in any or all of the Charges/Fees or amounts to be provided, the Bank shall provide an account statement (if applicable) the following month. This statement will provide a breakdown of the applicable VAT amount and its rate at the prevailing rate, as applicable, and charged to the Customer.

57. Privacy Policy:

Your information privacy is important to the Saudi National Bank. Hence, it is our duty to protect the information privacy of our customer. We commit to the following:

- (a) We will safeguard, according to strict standards of security and confidentiality, any information that our customers share with us.
- (b) We will limit the collection and use of Customer information to the minimum required to deliver superior service, which includes providing information about our products, services, and other opportunities, as well as administering our business.

Positioning and Location Data Policy:

All location-based services establish location through the use of satellite, mobile, or other networks. These technologies may involve exchanging your location data with The Saudi National Bank system, which is used by The Saudi National Bank to provide location-based services and features. For example, this may include locating our nearest branches or receiving location-based notifications. Your location data will not be used to identify you without your approval.

58. Digital Wallet Terms and Conditions of Service:

1. Introduction:

The Digital Wallet is a Mobile Payment Application service. Your use of the Digital Wallet is subject to these Terms of Service ("Terms").

In the event of any conflict between the Arabic language version of the Terms and a version translated into another language, the Arabic version shall prevail.

Your use of the Digital Wallet requires your agreement to the following terms. Please read them carefully and approve.

2. General Description of Digital Wallet:

The Digital Wallet is a mobile app that allows you to make transactions using a virtual card number that represents a debit, prepaid, or credit card registered on the Mobile Wallet application (referred to as a "Virtual Card Number"). Virtual Card Numbers will be specified and may differ based on whether the app is used within the Kingdom of Saudi Arabia or internationally. Your Bank cards will be digitally replicated on smartphone devices, enabling you to conduct payment transactions.

Additional "Payment Instruments, such as Virtual Card Numbers, may be added to the Mobile Wallet in the future. The range of uses can vary, including participation with merchants or transit locations, using an eligible mobile device (which may include an eligible NFC wearable device) and the Mobile Wallet residing on your mobile device.

3. Using Digital Wallet:

- (a) **Basic Use Requirements:** To use the Digital Wallet Application at POS devices with contactless capability, for E-commerce, and for Apple Pay, you will need an eligible debit card/prepaid card or a credit card/credit prepaid card issued by the Saudi National Bank (referred to as SNB bank or the Bank). The device must meet the Service's system and compatibility requirements, which may change from time to time. It requires working internet access (in most cases, but not necessary in some cases), and compatible software. Your ability to use the Digital Wallet and its performance may be affected by these factors and any other factors related to use. Ensuring that the requirements to start using the app are met is your responsibility as a User.
- (b) **Getting Started:** You may set up the Digital Wallet using the application that is already downloaded on your mobile device. After providing the requested information and attempting to add a Payment Instrument, we will check if your Payment Instrument is currently supported and if the card itself is eligible to be used with the application. SNB bank cannot be held liable in the case of non-compatibility or issues arising from the use of the application. When adding a Payment Instrument, you will be required to confirm your identity using the mobile number registered at SNB Bank, in addition to any other conditions specified by SNB bank and/or any supervisory authority.

Once you have done so and successfully added the Payment Instrument, the Digital Wallet will store Virtual Card Number(s) representing your payment card's actual card number. This Virtual Card Number will be used for all in-store and E-Commerce transactions using the Digital Wallet, without any liability to SNB Bank. If your card supports multiple schemes, there will be one Virtual Card Number associated with each scheme. The appearance of this Virtual Card Number on printed receipts may vary based on the agreements and technical specifications of the service referred to earlier in this document.

- (c) **Usage:** Your use of the Digital Wallet Application with a given Payment Instrument is governed by these Terms, as well the applicable terms and privacy policy of SNB Bank in general, which may change according to SNB Bank's sole discretion or from the issuer of your Payment Instrument. In the event of any inconsistency between these Terms and your issuer's terms, these Terms will govern the relationship between you and the Saudi National Bank with respect to the Digital Wallet. However, other usages will be governed by the Terms of Payment Instrument issued by SNB Bank. By registering for this service, you acknowledge that you permit the completion of the sale through the Digital Wallet and authorize the Bank to receive information from your Payment Instrument's issuer to display richly formatted transaction details and your recent transaction history in the application. You agree not to use the Digital Wallet for unlawful or fraudulent purposes, or in violation of applicable laws and regulations. You agree not to directly or indirectly interfere with, disrupt, or misuse, including any of its related servers, networks, or other infrastructure. You acknowledge that you are fully responsible for the actions taken using your mobile device on which the Digital Wallet Application is downloaded. Liability is also extended to any misuse resulting in harm to the Saudi National Bank or any related payment systems and partnering payment schemes. You agree that the Digital Wallet is for your personal use, with your own prepaid, credit, or debit cards, or potentially with third-party accounts once available in the wallet. If you use the Digital Wallet with an eligible corporate card, you agree that you are doing so with your employer's authorization and with the ability to bind your employer to these Terms on your own responsibility. You agree that by using debit, prepaid, or credit cards through the Digital Wallet Application, Consumer Device Cardholder Verification Method (CDCVM) will replace your card PIN code to verify your identity for payment transaction. CDCVMs include those accepted by the Operating System, such as but not limited to face recognition, fingerprints, and patterns. It is your absolute responsibility as a mobile owner to keep these credentials safe from unauthorized users to prevent fraudulent activities on your bank account. Neither the Saudi National Bank, its members, nor its affiliate are responsible of unauthorized payment scenarios made through the Digital Wallet by parties other than the original account owner/cardholder/mobile owner.

A debit, prepaid, or credit card may be removed or deactivated from the Digital Wallet Application on a given device and/or become unusable with the Service. Examples of situations where this may occur include, but are not limited to, and without the bank's responsibility, if: (1) you delete it from the Digital Wallet Application ; (2) you remove it as a payment method from your issuing bank; (3) you erase your mobile device using Device Manager; (4) you delete the Digital Wallet Application; (5) you do not use the Digital Wallet on the device for 24 consecutive months; and/or (6) your Payment Instrument's issuer or payment network instructs SNB to remove the Payment Instrument from the Digital Wallet.

Additionally, (7) if your identity document is expired, (8) if suspicious transactions or instances of money laundering or fraud are detected without any reference to you, and without any responsibility on the part of the Bank.

By using the Digital Wallet for your purchases within the limits of the permitted operations and/or the "Mada Atheer" service in your purchases (if available), you agree that the Saudi National Bank reserves the right to amend these limits without prior notice.

4. Privacy:

The Digital Wallet Privacy Policy describes how we treat personal information when you use the Application through your mobile phone. The Digital Wallet Application is offered to Saudi National Bank cardholders, and your use of it is subject to the Bank's Privacy Policy.

Your use of the Digital Wallet is governed by the Saudi National Bank's Terms of Service, which provides more detailed information about the Services covered by this Privacy Notice. Capitalized terms not defined in this Digital Wallet Privacy Notice shall have the meaning ascribed to them in the Digital Wallet Terms of Service.

Information we collect:

In addition to the information listed in the Saudi National Bank Privacy Policy, we may also collect the following:

- Registration information - When you sign up for the Digital Wallet Application, you are creating an association between a Digital Wallet platform and your Bank Account. Depending on the application services you use, in addition to the information listed in your card Issuer's Privacy Policy, you may be asked to provide the following information: Credit or Debit card number and card expiration date, Card Security code, address, phone number, and government-issued identification number. In some cases, we may also ask you to provide us with additional information or answer additional questions to help verify your information.
- Transaction information - When you use the Digital Wallet to conduct a transaction, we may collect information about the transaction, including but not limited to: the date, time, and amount of the transaction; the merchant's location and description; a description provided by the seller of the goods or services purchased; the names of the seller and buyer (or sender and recipient); the type of payment method used; your description of the reason for the transaction; and any associated offers.

How we use the information we collect:

We use the information you provide to us in order to provide you with the Digital Wallet Application for Customer Service purposes and to protect you from fraud, phishing, or other misconduct. Such information may also be used to assist third parties in providing the products or services you request from them. We also use the information to review your activities to determine whether you continue to meet the Terms of the service, to make decisions about your future Digital Wallet Application transactions, and for other legitimate business needs related to the transactions initiated by you.

By accepting the Terms and Condition, you authorize the Bank to store your registration information that is associated

with your Digital Wallet, and your registration of a payment method will be stored on bank servers. Additionally, certain data elements may also be stored on your mobile device. We may retain the information you provide for extended periods of time to comply with legal processes and regulatory obligations.

Information we share:

We will only share your personal information in the following circumstances:

- As necessary to process your transaction and maintain your account.
- To complete your registration for a service provided by a third-party.
- To inform a third-party merchant, whose site or app you visit, whether you have a Digital Wallet account that can be used for making payment to that merchant.
- In case any governmental authorities request any information under Saudi court order.
For example, when you make a purchase or transaction, we make certain personal information about you available to the merchant you purchase from or transact with.
When you visit a participating merchant site or app, the merchant may check whether you have a Digital Wallet with an eligible form of payment that can be used to pay the merchant, in order to reduce the likelihood that you will see unusable features on sites or apps.
- Any information you provide directly to a third-party merchant's website or application is not covered by this privacy notice. We are not responsible for the privacy or security practices of merchants or other third parties with whom you choose to share your personal information directly. We encourage you to review the privacy policies of any third-party to whom you choose to share your personal information directly.
We will not share your personal information with anyone not related to the SNB Bank except as described in this privacy notice. As explained above, the Digital Wallet is a product offered to eligible Saudi National Bank Cardholders.

Information security:

The security of your Digital Wallet depends on you keeping your password(s), PINs, and other access information confidential. If you share your private information, including the mobile device itself, with a third-party, he or she may gain access to your bank account and personal information, which could result in unauthorized payment transactions.

It is your responsibility to control access to your mobile device and the Digital Wallet Application on your device, including keeping your password(s) and/or PIN confidential and not sharing them with anyone. Additionally, it is your responsibility to immediately notify the Bank in writing if you believe the security of the information in the Digital Wallet or your card details have been compromised. Keeping your bank card details safe is crucial to prevent unauthorized transactions as the genuine cardholder. When you perform a transaction, you acknowledge that you are the authentic user of the mobile device being used and the digitized card within the wallet. With your consent, you release and discharge SNB from any abuses, misuse, theft of your mobile phone, violation of its privacy, leaking of the secret code, or any other reason unrelated to the bank that may result in any harm to you. The Bank shall not be liable in any event of service interruption due to reasons beyond its control or in the event of Force Majeure.

59. Al-Ahli mobile on Smart Watches

- (a) The Bank shall determine the smart watches on which Al-Ahli Mobile may be installed and operated.
- (b) The Customer accepts that the Bank at its discretion will determine the services to be available on Al-Ahli Mobile on smart watches.
- (c) All the above E-Service Usage Terms and Conditions will apply to the use of Al-Ahli Mobile on smart watches and subject to the availability of the services on smart watches.

Important notes:

- I acknowledge that I accept the Terms and Privacy Policy of the digital cards provisioned in the Digital Wallet and any other Terms and Conditions related to the SNB Bank.
 - All our relations, documents, and these Terms and Conditions shall be subject to the laws and regulations in force in the Kingdom of Saudi Arabia and shall be interpreted, implemented, and adjudicated in accordance with such laws and regulations. Any disputes or contractual disagreements that may arise from the implementation and enforcement shall be settled through direct negotiations between the parties. If the dispute cannot be resolved amicably, it shall then be referred to the competent court in Saudi Arabia.
60. In the case of any discrepancy or conflict between the Arabic version and the English version, the Arabic text shall prevail.
61. All of the above constitutes the Bank's Terms and Conditions. When accepted via the internet, no modification, alteration, amendment, omission, or deletion of any part thereof is allowed to be made by the Customer. If the Customer makes any changes, the Customer acknowledges and confirms that such changes shall be automatically null and void and shall not be binding on or enforceable against the Bank. If any such changed Terms and Conditions are sent by the Customer to the Bank in hard copy, the receipt thereof by the Bank shall not constitute acceptance by the Bank under any circumstances, and the Bank shall not be obliged to notify the Customer of rejection.