

## YOUR FINANCIAL RIGHTS AND RESPONSIBILITIES

is your right as a customer at NCB to understand your banking rights to the fullest. Accordingly, we are committed to maintaining the principle of transparency in all our dealings with you. We have worked to make available all the information necessary to provide you with the highest standard of banking services that are compatible with the Saudi Arabian Monetary Agency (SAMA).



Accordingly, we at NCB have developed the below principles to protect the customers:

### OUR COMMITMENT TO THE PROTECTION OF CUSTOMER INTERESTS.

Because our main aim is to protect your interests, below are a number of principles we recommend you follow in order to protect your financial activities.

1. NCB shall deal fairly and honestly with you in every interaction.
2. NCB shall be transparent with you, and provide you with the information you require about products and services that are easy to access and understandable.
3. NCB shall make you aware of the financial risks and opportunities that apply to a product or service before you buy it.
4. NCB shall work in a professional manner for the benefit and protection of your financial interests.
5. NCB shall monitor and protect your financial assets against fraud.
6. NCB shall protect your financial and personal information and ensure it is not disclosed to third parties.
7. NCB shall give you easy access to file a complaint through mechanisms that are affordable, accountable, timely and efficient.
8. Consumer shall have the freedom to search, compare and where appropriate, switch between products, services and banks with ease.
9. NCB shall be responsible and accountable for the actions of their authorized agents.
10. NCB has a written policy on conflict of interest, and we ensure that this policy is disclosed to consumers in case of a conflict of interest between the bank and a third party.

## YOUR RESPONSIBILITIES FOR THE PROTECTION YOUR INTERESTS

1. Be honest and accurate with all the information you give to the bank.
2. When applying for a product or a service, ensure you have read all information given to you and you are aware of your obligations.
3. Always clarify with bank employees about anything that is unclear or a condition that you are unsure about.
4. Don't hesitate to file a complaint or escalate your issue to higher levels if appropriate.
5. Make sure you understand all terms and conditions associated with any products or services.
6. Keep in mind that some financial products or services carry risks and the bank should clearly explain these to you.
7. Apply for products or services that suit your specific needs and financial capability.
8. Report unauthorized transactions to your bank immediately.
9. Do not disclose any personal or banking information to any third party.
10. Seek the bank's advice when encountering any type of financial difficulties.
11. Ensure that your banking information is up-to-date at all times.
12. While corresponding with the bank through mails, make sure you use your own mail and E-mail address and not other's to avoid exposing your information.
13. When granting a 'Power of Attorney' be careful on the information you are granting access to and to whom you are giving power over your financial matters.
14. Do not sign empty or partially completed forms.
15. Review all your documents before signing.
16. Keep all your banking documents and cards in a safe place.