<table>
<thead>
<tr>
<th>Account No.</th>
<th>رقم الحساب</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base No.</td>
<td>رقم الأساس</td>
</tr>
<tr>
<td>IBAN No.</td>
<td>رقم الحساب الدولي</td>
</tr>
</tbody>
</table>

Branch: 
الفرع:
مرحبًا بكم في Samba

مرحبًا بكم في الخدمات البنكية العالمية المستوى.
المرنة، الآمنة والفورية.
أينما كنتم حول العالم وعلى مدار الساعة.

Welcome to Samba

Welcome to world-class banking.
Around the world - around the clock.

For assistance: 800 124 1010 | www.samba.com
### Account Opening Agreement

#### Personal Information

**Account Owner**

<table>
<thead>
<tr>
<th>Title</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
<td></td>
</tr>
<tr>
<td>Second Name</td>
<td></td>
</tr>
<tr>
<td>Third Name</td>
<td></td>
</tr>
<tr>
<td>Family Name/Surname</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Identification</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Place of Birth</td>
<td></td>
</tr>
<tr>
<td>Nationality</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>Male Female</td>
</tr>
<tr>
<td>Date of Birth</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Occupation and Employment status</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupation Position</td>
<td>Other</td>
</tr>
<tr>
<td>Employment Status</td>
<td>Self Employed, Private Sector Employee</td>
</tr>
<tr>
<td>Employment Position</td>
<td>Manager, Assistant Manager, Staff</td>
</tr>
<tr>
<td>Date Hired</td>
<td></td>
</tr>
<tr>
<td>Name of Current Employer</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Source of Main Income</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Category</td>
<td>Rental, Business, Investment Products, Pension, Rental, Business, Other</td>
</tr>
<tr>
<td>How you receive it</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Source of Additional Income</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Category</td>
<td>Rental, Business, Investment Products, Pension, Rental, Business, Other</td>
</tr>
<tr>
<td>How you receive it</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Income (Monthly)</th>
<th>Monthly Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Category</td>
<td>Other</td>
</tr>
<tr>
<td>How you receive it</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level</td>
<td>Under-Graduate, Graduate, Post-Graduate</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Dependents</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependents</td>
<td>Single, Married, Divorced/Widow</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of service in KSA (For Expatriates)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Relationship with Samba or other Bank/s</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship Type</td>
<td>Insurance, Mortgage, Personal Finance, Credit Cards, Time Deposits, Savings Accounts, Current Accounts, Others</td>
</tr>
<tr>
<td>Relationship Name</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Relationship Type</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Relationship Name</td>
<td></td>
</tr>
</tbody>
</table>

---

Please fill out the above information accurately.
### Personal Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joint Account Owner</td>
<td>□ Other □ Attorney □ Curator □ Guardian □ Sponsor</td>
</tr>
<tr>
<td>First Name</td>
<td>□ Other □ Mr. □ Mrs. □ Ms.</td>
</tr>
<tr>
<td>Second Name</td>
<td>□ Other □ Mr. □ Mrs. □ Ms.</td>
</tr>
<tr>
<td>Third Name</td>
<td>□ Other □ Mr. □ Mrs. □ Ms.</td>
</tr>
<tr>
<td>Family Name/Surname</td>
<td>□ Other □ Mr. □ Mrs. □ Ms.</td>
</tr>
<tr>
<td>Identification</td>
<td>□ Other □ National ID □ IQAMA</td>
</tr>
<tr>
<td>Gender</td>
<td>□ Male □ Female</td>
</tr>
<tr>
<td>Place of Birth</td>
<td>□ Other □ Country of Residence</td>
</tr>
<tr>
<td>Nationality</td>
<td>□ Other □ й nationals</td>
</tr>
<tr>
<td>Place of Issue</td>
<td>□ Other □ Year (Month) (Day)</td>
</tr>
<tr>
<td>Expiry Date</td>
<td>□ Other □ Year (Month) (Day)</td>
</tr>
<tr>
<td>Employment Position</td>
<td>□ Other □ Manager □ Assistant Manager □ Staff</td>
</tr>
<tr>
<td>Date Hired</td>
<td>□ Other □ Year (Month) (Day)</td>
</tr>
<tr>
<td>Name of Current Employer</td>
<td>□ Other □</td>
</tr>
<tr>
<td>Source of Main Income</td>
<td>□ Other □ Salary □ Business</td>
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<tr>
<td>How you receive it</td>
<td>□ Other □</td>
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<tr>
<td>Source of Additional Income</td>
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<tr>
<td>How you receive it</td>
<td>□ Other □</td>
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<tr>
<td>Other Income (Monthly)</td>
<td>□ Other □</td>
</tr>
<tr>
<td>Monthly Salary</td>
<td>□ Other □</td>
</tr>
<tr>
<td>Education Level</td>
<td>□ Other □ Post-Graduate □ Graduate □ Under-Graduate</td>
</tr>
<tr>
<td>Marital Status</td>
<td>□ Other □ Married □ Single □ Divorced/Widow</td>
</tr>
<tr>
<td>Number of Dependents</td>
<td>□ Other □</td>
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<tr>
<td>Years of service in KSA (For Expatriates)</td>
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<tr>
<th>Relationship with Samba or other Bank/s</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Others</td>
<td>□ Other □ Insurance □ Mortgage □ Personal Finance □ Credit Cards □ Time Deposits □ Savings Accounts □ Current Accounts</td>
</tr>
</tbody>
</table>

If yes, please tick below.

<table>
<thead>
<tr>
<th>Relationship with Samba or other Bank/s</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Others</td>
<td>□ Other □</td>
</tr>
</tbody>
</table>

If yes, please tick below.

<table>
<thead>
<tr>
<th>Relationship with Samba or other Bank/s</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Others</td>
<td>□ Other □</td>
</tr>
</tbody>
</table>

If yes, please tick below.

<table>
<thead>
<tr>
<th>Relationship with Samba or other Bank/s</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Others</td>
<td>□ Other □</td>
</tr>
</tbody>
</table>
**LOCAL ADDRESS:**

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address Line 1</td>
<td></td>
</tr>
<tr>
<td>Address Line 2</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td></td>
</tr>
<tr>
<td>P.O. Box</td>
<td></td>
</tr>
<tr>
<td>Zip Code</td>
<td></td>
</tr>
</tbody>
</table>

**WASEL ADDRESS:**

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street</td>
<td></td>
</tr>
<tr>
<td>Unit No.</td>
<td></td>
</tr>
<tr>
<td>Zip Code</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td></td>
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</tbody>
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**OFFICE ADDRESS:**

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>P.O. Box</td>
<td></td>
</tr>
<tr>
<td>Zip Code</td>
<td></td>
</tr>
</tbody>
</table>

**PERMANENT ADDRESS IN HOME COUNTRY (FOR NON-SAUDI):**

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>P.O. Box</td>
<td></td>
</tr>
<tr>
<td>Zip Code</td>
<td></td>
</tr>
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</table>

**CORRESPONDENCE ADDRESS:**

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Address</td>
<td></td>
</tr>
<tr>
<td>Wasel</td>
<td></td>
</tr>
<tr>
<td>Local</td>
<td></td>
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</tbody>
</table>

**CONTACT DETAILS:**

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-mail</td>
<td></td>
</tr>
<tr>
<td>Mobile</td>
<td></td>
</tr>
<tr>
<td>Fax</td>
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**REFERENCES:**

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Phone</td>
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</tr>
<tr>
<td>Email</td>
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**BANK ACCOUNT SELECTION:**

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Account</td>
<td></td>
</tr>
<tr>
<td>Currency of Account</td>
<td></td>
</tr>
<tr>
<td>Purpose of Opening Account</td>
<td></td>
</tr>
</tbody>
</table>
I/We understand that eStatements are to be accessed through SambaOnline or any method as decided by the Bank.

I/We understand that eStatement customers will not receive any statements by physical mail.

Please check as desired

SPEEDCASH REMITTANCE SERVICE

Please specify:

Your Relationship with Beneficiary

Self  Family/Relative  Friend  Other  Please specify:

Beneficiary Name: ____________________________
Beneficiary ID No.: ____________________________
Beneficiary Mobile No.: ____________________________
Country/City: ____________________________
Currency: ____________________________
Beneficiary ID Type: ____________________________

SpeedCash Now

Beneficiary Name: ____________________________
Beneficiary ID No.: ____________________________
Beneficiary Mobile No.: ____________________________
Country/City: ____________________________
Currency: ____________________________
Beneficiary ID Type: ____________________________

SpeedCash

Account Title: ____________________________
Account Number: ____________________________
Account Type: ____________________________
Account Currency: ____________________________

Bank Name: ____________________________
Branch Name: ____________________________
Branch Address: ____________________________
Branch City: ____________________________
Branch PIN Code: ____________________________
UK Sort Code: ____________________________
INDIA IFSC Code: ____________________________

Please check as desired

Door-to-Door Remittance

Beneficiary Name: ____________________________
Beneficiary Address: ____________________________
Zip Code: ____________________________
Country/City: ____________________________
Nationality: ____________________________
Mobile: ____________________________

Western Union

Beneficiary Name: ____________________________
City: ____________________________
Country: ____________________________
1. Definitions: The words and expressions that hereinafter follow shall, Unless the context otherwise requires, have the meaning assigned hereinafter to each of them, as follows.

“Account” means the bank account which is the subject for the application presented by the Account Owner to the Bank for availing such Account pursuant to the terms herein.

“Account Owner” means the applicant(s) for the Account and in the case of Joint Account it means each of the applicant(s).

The Bank means Samba Financial Group with Commercial Registration No.CR1001035319, having its Head Office at King Abdulaziz Road P.O. Box 833, Riyadh 11421 Saudi Arabia.

“Instrument” means a draft and other non-cash instrument for payment of money.

2. Accesses: All checks and instruments deposited in the Account are subject to collection in cash or solvent credits paid to the Bank at its office. The Bank has the right to debit the Account for the amount of any check or other instrument credited to the Account and not subsequently honoured. The Bank will not be liable for any loss due to the fault of, or delay by, any local or foreign collecting or correspondent bank.

3. Collections: These items are accepted for collection and transmission only at the usual procedure for handling stop payment orders; (b) to notify the Bank if a check creating an overdraft is inadvertently returned, and that the check will be debited for the value of the returned item, plus any charges thereof, whenever the same is returned, irrespective of the length of time taken to return it.

4. Overdrafts: Unless the Account Owner has an overdraft credit facility under a separate agreement with the Bank, a check causing the account to be overdrawn will be returned and the Account Owner will be debited a charge in accordance with the tariff of charges issued by the Bank from time to time for each check returned and (b) if a check creating an overdraft is inadvertently returned, that the overdraft will be effective when noted by the Bank on its records of the Account, and delivering a stop order form at a Bank branch office. The stop order form shall contain the number of the Account and the name of the account, the amount the Account Owner shall indemnify the Bank against any loss or claim arising in connection with the Account Owner’s stop order instructions.

The Account Owner also agrees: (a) that the said check be paid through inadvertence, oversight or as a result of mis-description to the check, the Bank will in no way be responsible, provided that the Bank has followed the usual procedure for handling stop payment orders; (b) to notify the Bank promptly in writing, if the said check is received or destroyed; and (c) to notify the Bank in writing, before issuing any replacement and to state on the face of such replacement check the word “REPLACEMENT” and a date different from that shown above. To secure such obligations, the Account Owner hereby agrees: (a) to indemnify the Bank against any loss or damage that the Bank may incur as a result of the non-payment of the said check, (b) to pay to the Bank, on its first demand, the value of the said check and any additional charges incurred by the Bank in the event that the Bank, any of its branches, correspondents or agents should effect payment of the said check, and (c) to notify the Bank promptly in writing if the said check is received or destroyed.

5. Joint Account: If the Account is a joint account, credit balances will be shared equally unless otherwise agreed by the Account Owners. Each of the Account Owners may make deposits in and, if his or her individual signature card is on file with the Bank, may make withdrawals from the Account.

6. Manager’s Checks Stop Payment Order: The Bank is entitled to disregard any stop payment order issued by the Account Owner with respect to any mangers checks drawn on the Account which has been certified by the Bank.

However the Account Owner hereby agrees: (a) to indemnify the Bank against any loss or damage that the Bank may incur as a result of the non-payment of the said check, (b) to pay to the Bank, on its first demand, the value of the said check and any additional charges incurred by the Bank in the event that the Bank, any of its branches, correspondents or agents should effect payment of the said check, and (c) to notify the Bank promptly in writing if the said check is received or destroyed.

7. Joint Account: If the Account is a joint account, credit balances will be shared equally unless otherwise agreed by the Account Owners. Each of the Account Owners may make deposits in and, if his or her individual signature card is on file with the Bank, may make withdrawals from the Account.
8. Savings Account: Without prejudice to the other terms and provisions, the Account and the Bank shall be entitled to act on written instructions with respect to the Account signed by all Account Owners or by any one of them alone, unless otherwise provided. Each Account Owner authorizes the other to act in respect of the Account in accordance with any other instructions or other instruments payable to any of the Account Owner(s), and should any such check or instrument be received by the Bank without endorsement, the Bank is hereby authorized to endorse the same on behalf of the Account Owner(s) and to credit the same to the Account.

Credit balances in the Account at any time or times may be withdrawn or otherwise disposed of in whole or in part by check or by other written instructions signed by any one of the Account Owners or (any Account Owner’s attorney-in-fact or any other legal representative) without the written consent of any other Account Owner. The Bank shall have no duty of enquiry as to checks or orders payable to the Account Owner signing the same. Payment or withdrawals from the Account on the orders or instructions of any of the Account Owners may be made regardless of whether all the Account Owners or any of them are alive at the time of payment, but if the Bank is given written notice of the death of an Account owner, the Bank shall be entitled to suspend operation of the Account and to hold any credit balance until the Bank has received written instructions pursuant to a court order or signed by the surviving Account Owner(s) and the legal representatives or heirs of the deceased Account Owner.

The Account Owners jointly and severally release the Bank from any liability in making or withholding payments pursuant to this paragraph.

The Bank may exercise the right to set-off referred to in Section L. Article 3 and apply it or any of the amounts in the Account towards the satisfaction of a debt.

Any debit balance arising on the joint account for any reasons (and any other liability affected by the death or incapacity of any one or more of the Account Owners) may be withdrawn or otherwise disposed of in whole or in part by check or by other written instructions signed by any one of the Account Owners, and should any such check or instrument be received by the Bank without endorsement, the Bank is hereby authorized to endorse the same on behalf of the Account Owner(s) and to credit the same to the Account.

The Account Owners shall not be liable for the contents or formalities of execution or the absence of notarisation of the power of attorney, and the Account Owner hereby requests the Bank to rely on such instructions.

The Account Owners shall indemnify and hold the Bank harmless from any and all claims and liabilities paid or incurred by the Bank in connection with reliance upon, and the contents of whether such checks or instruments are payable to the Account Owner or any of the Account Owners, and should any such check or instrument be received by the Bank without endorsement, the Bank is hereby authorized to endorse the same on behalf of the Account Owner(s) and to credit the same to the Account.

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The Account Owner shall promptly (a) give the Bank a written notice of the death, legal incapacity, insolvency or withdrawal from the Account Owner of any partner or the commencement of any dissolution proceedings, and (b) account as available, deliver to the Bank each and every amendment to the Account Owner’s commercial registration. Upon receipt by the Bank of such written notice, the Bank shall be entitled to suspend operation of the Account and to hold any credit balance in the Account until the Bank has received written instructions pursuant to a court order or signed by the deceased partner. The Account Owner and each of its partners jointly and severally releases the Bank from any liability in making or withholding payments pursuant to this section.

12. Statements and Complaints: The Bank will send the Account Owner statements of the Account in accordance with the Bank’s customary practice. The statement of the Account will be sent periodically to the Account Owner at the address indicated on the application for, and other addresses as shall have been furnished by the Account Owner to the Bank in writing. The Account Owner agrees that the statement of account will be mailed only in the event of the Account having transactions during the statement period chosen by him/her to review and retain statements permanently in his record.

The Bank may destroy records of withdrawal forms and other instruments at the Bank’s discretion subject to SAMA regulation without notice to the Account Owner. The Account Owner will give the Bank prompt notice of any alleged errors in any statement or advice in writing within sixty (60) days after the date of mailing by the Bank. Any other complaints of the Account Owner with respect to the Account shall be brought promptly to the attention of the Bank. All statements shall be conclusively deemed to have been served upon the Account Owner if no notice to the Bank is received within sixty (60) days after the date thereof.

13. Closing the Account:

I / we understand that if I / we wish to terminate our relationship with the bank, I / we shall return the unused checkbook, ATM card and bank account card which the bank will destroy in my presence and pay me the entire amount in the account.

I / we understand and agree that the bank shall decline my / our request if I / we fail to return the unused checkbook, ATM card and bank account card which the bank will destroy in my presence and pay me the entire amount in the account.

I / we understand and agree that if the account after its opening faced more than the approved retention period may be destroyed at any time by the bank. The bank may destroy records of statements, withdrawal forms and other instruments at the bank’s discretion subject to SAMA regulation without notice to the account owner. The account owner shall be entitled to suspend operation of the account and to hold any credit balance in the account until the bank has received written instructions pursuant to a court order or signed by the deceased partner. The account owner and each of its partners jointly and severally release the bank from any liability in making or withholding payments pursuant to this section.

14. Statements and Complaints: The Bank will send the Account Owner statements of the Account in accordance with the Bank’s customary practice. The statement of the Account will be sent periodically to the Account Owner at the address indicated on the application for, and other addresses as shall have been furnished by the Account Owner to the Bank in writing. The Account Owner agrees that the statement of account will be mailed only in the event of the Account having transactions during the statement period chosen by him/her to review and retain statements permanently in his record.

The Bank may destroy records of withdrawal forms and other instruments at the Bank’s discretion subject to SAMA regulation without notice to the Account Owner. The Account Owner will give the Bank prompt notice of any alleged errors in any statement or advice in writing within sixty (60) days after the date of mailing by the Bank. Any other complaints of the Account Owner with respect to the Account shall be brought promptly to the attention of the Bank. All statements shall be conclusively deemed to have been served upon the Account Owner if no notice to the Bank is received within sixty (60) days after the date thereof.

15. Limited Period for Retention of Records and Checks: The Account Owner shall be responsible for retaining the statements of the Account in his/her records.

The Bank will periodically transfer its copies of the statements to its microfilm (or similar) records and discard the original statements of the Account. The Bank will send to the Account Owner statements of the Account in accordance with the Bank’s customary practice. The statement of the Account will be sent periodically to the Account Owner at the address indicated on the application for the Account and other addresses as shall have been furnished by the Account Owner to the Bank in writing making specific reference to the Account number.

16. B. SAMBA ATM CARD

1. The Samba ATM Cardholder (also called the Account Owner and hereinafter called the “Cardholder”) accepts and agrees to abide by the following terms and conditions for using Samba ATM Card (hereinafter called the “Card” issued by the Bank. The Cardholder shall meet the primary as well as supplementary/co-joint holder of the Card.

2. The Card shall remain the property of the Bank and will be surrendered to the Bank upon request.

3. At no time and under no circumstances shall the Cardholder inform any entity or person (including Bank employee) of the Personal Identification Number (PIN), assigned to him/her.
4. The Card is not transferable and may be used only by the Cardholder.

5. The Cardholder shall advise the Bank immediately of the loss of the Card in writing, however occurring. The Cardholder shall remain liable for any transaction conducted through his/her lost Card unless the Bank has received a written confirmation of notification to that effect prior to such transaction taking place.

6. In the event of a discrepancy between the amount as stated by the Cardholder and the Bank’s count, the Bank’s count shall be controlling and binding on the Cardholder.

7. The Bank will debit the Cardholder’s account with any withdrawal or transfer performed by the use of the Card. The Cardholder shall in all circumstances accept full responsibility for all transactions processed by the use of the Card, whether or not processed with the Cardholder’s knowledge or by his/her authority. The Cardholder accepts the Bank’s record of transactions as conclusive and binding for all purposes.

8. Transactions processed by means of the Card shall be subject to limits established by the Bank from time to time. The Bank will in no circumstances be liable to the Cardholder for the Cardholder no longer requiring the service or if the Card shall be withdrawn by the Bank for any reason whatsoever.

9. The selection of a new PIN and/or the replacement of the Card shall not be construed as commencement of a new contract.

10. The Bank shall be entitled to withdraw the Card, the service thereby provided or the account so established, and all terms and conditions at any time without prior notice to the Cardholder.

11. Whenever the Bank issues a new Card and delivers it to the Account Owner, the Card will carry the same PIN as previously used by the Account Owner. The use of the new Card or its altered PIN will invalidate the old card and will be construed as conclusive evidence of receipt of the new Card by the Account Owner.

12. The Cardholder will be charged a fee whenever he/she makes cash withdrawals and/or transfers or checks his/her account balance using ATMs located in the Bank.

13. The Bank shall not be liable for any circumstances affecting the use of the Card including but not limited to (a) the failure of any merchant to accept or honor a Card; (b) the manner in which the refusal to accept the Card is communicated; (c) any machine, data processing system or transaction link malfunction, strike or dispute relating to the transfer of funds, provision of information or goods or services purchased; or (d) limitation of funds available through an ATM.

14. Any additional Cards requested shall be subject to the same terms and conditions identified above.

15. The Cardholder shall be fully and directly responsible for all transactions which are carried out through the use of the additional Card in accordance with the text of this Agreement.

16. The Additional Card shall be considered as an irrevocable and unconditional authority issued by the Cardholder to the person who uses the additional Card at any time for any transaction. Therefore, the Cardholder shall be directly responsible for all obligations that arise in relation to the additional Card as if these obligations had arisen from using the Cardholder’s original Card.
The obligations of Samba Financial Group and the Account Owner in Saudi D. TIME DEPOSIT
3. The time deposit shall be renewed for an identical period at a rate to be
objectives, financial instrument and risk profile.
Investing in a foreign currency is suitable in light of his/her investment
Account owner.
4. In the event of the death of the Account Owner, payment of the funds will be
law pertaining to estate distribution.
9. The Bank shall be entitled to add, change or delete any of SambaPhone
account.
10. At the time of Secret Telephone Code selection, the Cardholder is cautioned
of pre-maturity termination at the Bank's sole discretion. In addition,
received in writing 4 days prior to the scheduled maturity.
7. The Bank shall not be liable or responsible for any loss, damage or expense
reason whatsoever, whether inside the Kingdom of Saudi Arabia or outside.
8. In the event of the death of the Account Owner, payment of the funds will be
consumed in foreign currency do not apply.
14. Bank statement reflecting fees and service charges relating to telephone
transactions, will be dispatched to Cardholder on a periodic basis. The Cardholder
6. The Cardholder hereby agrees that the Bank will, from time to time to
operate on any transaction or instruction.
12. All telephone instructions shall be subject to the limits established by the
Bank from time to time whether as a result of internal policy or because of
regulations imposed by any legal or regulatory authority.
11. The Cardholder hereby consents and agrees that the Bank will, from time to
time be effecting transactions and acting on telephone instructions without
Secret Telephone Code but subject to the Bank's internal verification procedures. The Cardholder agrees that the Bank will not be liable for taking or failing to take such action.

D. TIME DEPOSIT
The obligations of Samba Financial Group and the Account Owner in Saudi Arabia shall be solely governed by and restricted to the terms and conditions herein set out:
1. The Account Owner whose name appears on this application shall be deemed to be fully aware of and bound by the terms and conditions governing the deposit.
2. The term of the deposit will be one week to one year. Tenors greater than one year will be subject to market availability and Bank discretion.
3. The term of the deposit shall be renewed for an identical period at a rate to be determined by the Bank unless otherwise instructed by the Account Owner. Instructions to continue automatic renewal of Time Deposit must be received in writing 14 days prior to the scheduled maturity.
4. The Account Owner has the flexibility to withdraw funds anytime before the deposit matures, in which case the commission will be reduced or cancelled due to pre-maturity termination at the Bank's sole discretion. In addition, the Bank may at its discretion impose a penalty amount as determined by it for such pre-maturity terminations. If such penalty exceeds the commission payable by the Bank, the Bank will deduct any excess charge from the principal amount deposited at the Bank.
5. The Account Owner may withdraw any amount from the deposit before its maturity only after signing a "Pre-Maturity Withdrawal" form provided by the Bank. By signing such form, the depositor waives its right to claim any indemnity from the Bank for any losses that result from or due to such pre-maturity withdrawal.
6. The Account Owner must or have open with the Bank in the same name or names in which the Time Deposit is held. Such account may not be closed prior to liquidation of the Time Deposit. In the event the Time Deposit is liquidated, the Bank will pay the amount by credit to the Account Owner's account.
7. Foreign currency deposits and investments are subject to rate fluctuations, which may pose an opportunity or risk for the Account Owner depending on market conditions. Therefore, the Account Owner may incur a loss or make profits when converting a foreign currency into the local currency. The Account Owner should therefore determine whether a time deposit investment in a foreign currency is suitable in light of his/her investment objectives, financial instrument and risk profile.
8. In the event of the death of the Account Owner, payment of the funds will be made to the heirs through the underlying account. Distribution of all balances to the heirs will be governed by the regulations of the Bank subject to Saudi law pertaining to estate distribution.
1. Unless otherwise expressly and specifically agreed in writing, if the Bank receives funds in a currency other than the currency of the Account, the Bank may at its discretion convert the funds received from the Account Owner at the Bank’s selling rate on the day such funds are received. The Bank’s statement in writing that it has effected such conversion shall be conclusive and binding.

2. Currency of transfer if different from that of the country to which the remittance is made, shall be payable to the payee in the currency of the said country at the Bank’s (correspondent’s) or agent’s buying rates unless the payee by arrangement with the Bank’s paying correspondent or agent obtains payment in some other currency upon payment of charges (if any) consequent thereto.

3. The Bank shall not be liable to act on the Account Owner’s instructions unless otherwise expressly and specifically agreed in writing.

4. The Account Owner understands and agrees that he/she/they will be responsible or liable for any error, neglect or defaults, act or omission of any correspondent, agent or sub-agent or of their employees.

5. If the draft or manager’s check is lost, stolen or destroyed, the applicant will provide the Bank with an indemnity bond acceptable to the Bank, protecting the Bank, its correspondents and agents.

6. Refund of Telex Transfers will not be possible except in cases where the payment has not been made to beneficiary for whatever reasons and for which the money transfer is returned by the correspondent/agent. It is agreed that a charge (determined by the Bank) will be collected from the Account Owner if, owing to incorrect information on the application request, the money transfer is returned by the paying bank. Cancellation and Refund of Drafts will be possible only after the Bank receives confirmation of effective cancellation from the paying bank. Refund of purchase in either case will be made on the basis of the Bank’s buying rate on the day of refund less the expenses of the Bank’s correspondents and agents.

7. All Bank drafts issued by the Bank must be presented for payment within the specified time as per applicable regulations with respect to the drawee Bank.

8. The Account Owner understands and agrees that he/she/they will have sufficient balance to cover the transaction, including the Bank’s charges levied on each execution of the Account Owner’s instructions, in addition to possible charges levied by correspondent bank /beneficiary bank /pays bank from the applicant in connection with any request the applicant may make for a manager’s check or for any other payee.

9. The Bank’s officers or employees will be liable for any loss or damage, direct or consequential, arising out of any failure to comply or delay in complying with such instructions, whether due to negligence or any other cause.

10. All Bank drafts issued by the Bank must be presented for payment within the specified time as per applicable regulations with respect to the drawee Bank.

11. The Bank will not be free on behalf of the Account Owner to make use of any correspondent, sub-agent or other currency. In no case, either the Bank or its correspondents will be liable for any mutilations, omissions, interruptions, errors or delays occurring in the wire, cable or mail or on the part of any postal and telegraph authority or any employee of such authority or company or through any cause beyond the control of the Bank or its correspondents respectively. The Bank will not be liable for any error, neglect or defaults, act or omission of any correspondent, agent or sub-agent or of their employees.

12. The Bank will not be free on behalf of the Account Owner to make use of any correspondent, sub-agent or other currency. In no case, either the Bank or its correspondents will be liable for any mutilations, omissions, interruptions, errors or delays occurring in the wire, cable or mail or on the part of any postal and telegraph authority or any employee of such authority or company or through any cause beyond the control of the Bank or its correspondents respectively. The Bank will not be liable for any error, neglect or defaults, act or omission of any correspondent, agent or sub-agent or of their employees.

13. The Account Owner understands and agrees that he/she/they will have sufficient balance to cover the transaction, including the Bank’s charges levied on each execution of the Account Owner’s instructions, in addition to possible charges levied by correspondent bank /beneficiary bank /pays bank from the applicant in connection with any request the applicant may make for a manager’s check or for any other payee.

14. The Bank’s officers or employees will be liable for any loss or damage, direct or consequential, arising out of any failure to comply or delay in complying with such instructions, whether due to negligence or any other cause.

15. All Bank drafts issued by the Bank must be presented for payment within the specified time as per applicable regulations with respect to the drawee Bank.

16. The Account Owner understands and agrees that he/she/they will have sufficient balance to cover the transaction, including the Bank’s charges levied on each execution of the Account Owner’s instructions, in addition to possible charges levied by correspondent bank /beneficiary bank /pays bank from the applicant in connection with any request the applicant may make for a manager’s check or for any other payee.

17. The Bank’s officers or employees will be liable for any loss or damage, direct or consequential, arising out of any failure to comply or delay in complying with such instructions, whether due to negligence or any other cause.

18. All Bank drafts issued by the Bank must be presented for payment within the specified time as per applicable regulations with respect to the drawee Bank.

19. The Account Owner understands and agrees that he/she/they will have sufficient balance to cover the transaction, including the Bank’s charges levied on each execution of the Account Owner’s instructions, in addition to possible charges levied by correspondent bank /beneficiary bank /pays bank from the applicant in connection with any request the applicant may make for a manager’s check or for any other payee.

20. The Bank’s officers or employees will be liable for any loss or damage, direct or consequential, arising out of any failure to comply or delay in complying with such instructions, whether due to negligence or any other cause.

21. All Bank drafts issued by the Bank must be presented for payment within the specified time as per applicable regulations with respect to the drawee Bank.

22. The Account Owner understands and agrees that he/she/they will have sufficient balance to cover the transaction, including the Bank’s charges levied on each execution of the Account Owner’s instructions, in addition to possible charges levied by correspondent bank /beneficiary bank /pays bank from the applicant in connection with any request the applicant may make for a manager’s check or for any other payee.

23. The Bank’s officers or employees will be liable for any loss or damage, direct or consequential, arising out of any failure to comply or delay in complying with such instructions, whether due to negligence or any other cause.

24. All Bank drafts issued by the Bank must be presented for payment within the specified time as per applicable regulations with respect to the drawee Bank.

25. The Account Owner understands and agrees that he/she/they will have sufficient balance to cover the transaction, including the Bank’s charges levied on each execution of the Account Owner’s instructions, in addition to possible charges levied by correspondent bank /beneficiary bank /pays bank from the applicant in connection with any request the applicant may make for a manager’s check or for any other payee.

26. The Bank’s officers or employees will be liable for any loss or damage, direct or consequential, arising out of any failure to comply or delay in complying with such instructions, whether due to negligence or any other cause.
B. Refund is to be made if requested by customer but only if and after Samba's billing on the day refund is made less the expenses of Samba, its correspondents and agents. If it is understood that the checks purchased are lost, stolen or destroyed, the applicant will provide Samba with a acceptable bond of indemnity, protecting Samba against liability with respect to the lost, stolen or destroyed check in connection with any request the applicant may make for the issuance of a replacement check or a refund of the amount of the above requested check.

G. CREDIT CARD

Preamble:
Whereas the customer (cardholder) wishes to obtain credit from Samba through Samba Credit Card (Visa / MasterCard) (the "Card") as well as the related Samba Phone and ATM Services, therefore, Samba Financial Group ("Samba") will issue the Card in accordance with the following terms and conditions:

Cardholder's responsibilities:

1. Upon acceptance of the cardholder's application and card issue, the Card will be sent by Samba by registered mail or by courier to the cardholder's mailing address at the cardholder's risk. Upon receipt of the Card, the cardholder shall immediately sign on the signature space on the backside thereon.

2. The cardholder can activate his/her Card by calling SambaPhone, or through SambaOnline. Any use of the Card/services shall constitute the cardholder's acceptance of the terms hereof.

3. The cardholder agrees that Samba may at any time and without prior notice, set off any money in any cardholder's account with Samba, against all sums due to Samba.

4. The cardholder undertakes to notify Samba of any changes in the cardholder's personal data and information such as addresses, income sources, signature, address, telephone numbers or employment.

5. The cardholder may, at Samba's discretion, get up to a maximum of four supplementary cards ("Supplementary Cards") for immediate relatives (spouse, parents, siblings and children) over 18 years of age. The cardholder shall honor all obligations incurred on the Supplementary Card(s).

6. The cardholder accepts full responsibility for all transactions processed by use of his/her Card / Supplementary Cards to effect banking transactions by electronic means or otherwise and that Samba's records thereof shall be binding on the cardholder. The cardholder shall settle all his/her disputes with the merchants with no responsibility to Samba.

7. The cardholder may use his/her Card for withdrawing cash. Subject to conditions: The above preamble is an integral part of these terms and conditions.

8. The cardholder shall pay to Samba all amounts to be debited regardless of whether a sale or cash advance voucher is signed by the cardholder net of existing or future taxes and charges whatsoever.

9. The cardholder agrees to sign a purchase or cash advance voucher, and present the card for the purpose only, no other signature will be accepted.

10. The Cardholder agrees that SAMBA may at any time and without prior notice, recover from the cardholder all amounts debited to the cardholder's account with SAMBA, that were not the result of a sale or cash advance voucher.

11. The cardholder agrees that Samba will issue the Card in accordance with the following terms and conditions: The above preamble is an integral part of these terms and conditions.

12. The cardholder may at any time terminate these terms and conditions by giving a written notice to Samba; to be effective only on receipt of the Card/ Supplementary Cards by Samba in cut and on payment of all cardholder's liabilities.

13. In the event of the Cardholder losing his/her residency status in the Kingdom of Saudi Arabia, Samba will cancel his/her Cards and all amounts outstanding shall become immediately due and payable.

14. The cardholder shall keep the Card(s) securely and shall immediately notify Samba, by telephone and confirm the same in writing by fax or by hand delivery, if the Card is lost or stolen. The Cardholder shall remain liable for any transaction performed through his/her lost or stolen Card(s) unless Samba has received a notification to that effect prior to such transaction taking place.

15. The cardholder undertakes not to use his card for any unlawful purchase, including the purchase of goods or services prohibited by the laws in Saudi Arabia.

16. The cardholder agrees to provide Samba with any information that it requires to conduct any amendment or renewal of the standing instruction.
17. The Cardholder understands and consents that information, such as his/her name and address, may be provided to certain third-party firms that Samba deems proper and that may use the information for marketing purposes to offer products or services. If Samba is required by law to disclose certain Cardholder information, Samba will comply.

18. The Cardholder agrees that Samba may at any time recall all or any part of these terms and conditions.

19. To avail SambaPhone, SambaOnline and/or ATM service (the services), the Cardholder shall select at any Samba branch or through SambaPhone, a PIN code subject to the terms set forth herein below:

20. The monthly statement, Hard copy or E-statement when selected by the Cardholder to be accessed through Samba Online (at any time) shall be deemed final and correct unless objected to in writing by the Cardholder within 30 days.

21. The Cardholder declare that he/she is not legally prohibited to be dealt with and would be liable in front of the competent authorities for the funds deposited to his/her account, or dealt with or without his/her knowledge, he/she would be also liable whether or not he/she subsequently declared personally of these funds, but funds, he/she shall deliver to Samba all or any part of the existence of such funds. All funds deposited to his/her account are from legal sources, and he/she liable for their being free from any forgery or alteration, and that if the bank refuses to accept or any counterpoint notes, these will not be refused or compensated to me by the bank.

22. The Cardholder shall immediately return all Cards cut in half to Samba. If the Cardholder shall solely be responsible for any and all consequences thereof. If the Cardholder believes that such disclosure has taken place, he/she shall promptly notify Samba and have the said numbers changed. It is advisable to change the PIN code on a regular basis. Usage of two or more consecutive identical numbers, usage of leading or trailing blanks and, generally, easily identifiable numbers are to be avoided.

23. Bank’s responsibilities:

1. Samba guarantees the Cardholder in paying his/her purchases from all merchants and organizations that accept the Card, provided none of the articles below are violated.

2. Samba shall debit the Cardholder’s Card Account (the “Card Account”) with the amounts of all Card transactions, membership fees, other fees (including legal fees), and other liabilities incurred by the Cardholder as well as legal costs or damage incurred by Samba from the use of the Card.

3. Samba will accept the cost of the fraudulent activity transactions amounts conducted without the knowledge of the Cardholder, whether made before or after the Cardholder report to Samba. However, in case of Sony/Mamlaka cards, the Cardholder shall be entitled to claim redemption vouchers against his outstanding accumulated reward points, within three (3) months of notice of termination of these terms and conditions.

4. Samba may at any time without obligation to give explanations or reasons to the Cardholder refuse to honor any of the transactions that the Cardholder initiated on his/her Card including but not limited to, parallel use of same Card in transactions in two different places, or use of the Card in prohibited or illegal transactions according to applicable Saudi Laws and/or the laws of the jurisdiction where any transaction hereunder is made. Samba shall not be liable for any loss, damage or expense (direct or indirect, consequential or otherwise) incurred by the Cardholder due to Samba’s refusal to honor any of the transactions initiated by the Cardholder. Samba shall inform the Cardholder without delay of Samba’s refusal to honor any of the transactions initiated by the Cardholder.

5. Samba will have the right to freeze the Cardholder’s Account if he/she fails to update Samba with a copy of the renewed ID, upon expiration.

6. Samba shall have the absolute right to determine the cash advance level that is subject to change based on the Cardholder’s credit history as well as his/her credit behavior that is determined by Samba’s records.

7. Samba may at any time terminate these terms and conditions and recall all Cards (which are deemed to be Samba’s Property) without any responsibility towards, or prior notice to the Cardholder.

8. Samba may at any time and without prior written notice to the Cardholder modify or change any terms herein. However, post any such changes, Samba will notify the Cardholder (30 days in advance) about the changes and the Cardholder, if he/she does not accept the changes, then he/she must within 10 days of receipt of the notification of such changes, inform Samba in writing and cancel the Card and terminate these terms and conditions as per Article 12 above. The retention of the Card by the Cardholder after the effective date of such change shall constitute the Cardholder’s unconditional acceptance thereof.

9. Samba will provide a copy within 10 working days, of the following documents or records, if requested by the Cardholder:
1. The Cardholder shall make a monthly payment on his/her account. The
minimum payment due shown on his/her statement will be the least amount
within his/her capacity to pay as determined by his/her behavior.

2. The Cardholder shall be billed in Saudi Riyal and any conversion rate from
foreign currency to Saudi Riyal either by Samba or any other related party
shall be fully binding.

3. In case of default of the Cardholder, Samba shall have the right to demand
that his/her heirs settle the amounts due immediately, unless the Cardholder has
an active credit shield insurance plan attached to his Card Account. Refer to Credit
shield terms & conditions Article below for details.

4. If the Cardholder declares bankruptcy all amounts due from the Cardholder
shall become immediately payable to Samba.

5. For Cardholders using Taqseet program, the entire outstanding amount
on Taqseet will be blocked until the card payment and Taqseet program will be
terminated.

6. Samba is entitled to, impose fees / charges as it deems appropriate for the
amount of any cash deposit as the same is reflected in the monthly statements.

7. Samba may, in addition to or in lieu of the PIN code use its own internal manual
verification procedures.

8. Settlement of debit balances on the Card Account shall be made on the basis
of minimum payment instructions. The option of settling the balances by a
direct payment will be exercised only after the cleared funds are received by Samba for the direct payment of
the amount due on the payment due date, Samba will apply what is mentioned in
Article (3) above.

9. In the event of a discrepancy between the amount of any cash deposit as
served from the ATM or SambaPhone, SambaOnline and ATM Services after advising the Cardholder
of the discrepancy, the Cardholder shall dispute the transaction at the
next ATM service or SambaPhone, SambaOnline, or at any Samba branch.

10. In the event of a discrepancy between the amount of any cash deposit as
not acting on any SambaPhone, SambaOnline or ATM instructions; or due to
the Cardholder failing to avail the services for any reasons inside or outside
the bank's control, the Cardholder will bear full liability for any losses.

11. The Cardholder, debit any of the Cardholder's accounts with Samba for such fees
charged by Samba on the ATM or SambaPhone, SambaOnline or ATM Services.

12. Samba may at any time, assign any of its rights hereunder to any other party
without notice to, or seeking consent of, the Cardholder.

13. Once the Cardholder's application is accepted and the Cardholder becomes a Samba Cardholder, Samba shall have the authority and power to enroll
the Cardholder into the various insurance related programs based on the
Cardholder's prior acceptance and agreement to the terms and conditions of
such programs. Specific Terms & Conditions apply for the different insurance
programs, which will be binding to the Cardholder and the insurance programs,
and shall be available upon the Cardholder's request.

14. Samba has the absolute right not to act upon any SambaPhone, SambaOnline
or ATM instructions and to / or request a prior written confirmation. Samba
can tape, or record or scan the phone or ATM instructions. Such taping,
recording and scanning shall be conclusive evidence of the contents thereof
and can be used for all purposes including legal proceedings.

15. Samba shall not be liable for any loss, damage or expense (direct or indirect, consequential or otherwise) incurred by the Cardholder due to Samba acting / not acting on any SambaPhone, SambaOnline or ATM instructions; or due to
the Cardholder failing to avail the services for any reasons inside or outside
Saudi Arabia; including, without limitation, the failure to comply with any
term(s) hereof. The Cardholder will be responsible for compensating Samba against such losses, damages and expenses that are due to the consequence of
his/her behavior.

16. The instructions pertinent hereto are contained in a separate Usage Guide which Samba may change at any time without prior notice. More products
may be added by Samba in the future. Such changes and additions shall be
communicated to and binding on the Cardholder. In relation hereto, Samba,
in may, in addition to or in lieu of the PIN code use its own internal manual
verification procedures.

17. Samba is entitled to, impose fees / charges as it deems appropriate for the
SambaPhone, SambaOnline, and ATM Services after advising the Cardholder
and not receiving any objection during the period stated in the advice, at any
time Samba is hereby authorized to, directly and without recourse to the
Cardholder, debit any of the Cardholder's accounts with Samba for such fees / charges; as the same is reflected in the monthly statements.

18. Samba will refund the Cardholder for any fees or charges imposed if Samba
do not use the requested Card and does not actually activate it
during a period of (10) business days.

19. These terms and conditions are governed by the applicable Saudi Laws,
associations, by-laws and/or the laws of the jurisdiction where any transaction
hereunder is made. Disputes between the Cardholder and Samba hereto shall
be finally settled by SAMA’s committee for resolution of Banking Disputes.

CARD & Late Payments Fees

1. The Cardholder shall be billed in Saudi Riyal and any conversion rate from
foreign currency to Saudi Riyal either by Samba or any other related party
shall be fully binding.

2. The Cardholder shall make a monthly payment on his/her account. The
minimum payment due shown on his/her statement will be the least amount
payable each month before the payment due date. If the credit limit is exceeded, additional finance charges shall be billed on such excess and the
exceeded amount will be due immediately.

3. If the minimum payment amount due is not paid on its due date then the full
amount due will become payable and Samba has the option, at its discretion
to block the card, and if the Cardholder continues not to pay, the Card will be
canceled. A new Card shall not be issued unless the full amount due is paid.

4. Settlement of debit balances on the Card Account shall be made on the basis
of minimum payment instructions. The option of setting the balances by a
single full payment is available to the Cardholder upon request, however, if the
Card Account with Samba has insufficient funds to cover the outstanding
amount due on the payment due date, Samba will apply what is mentioned in
Article (3) above.

5. If payment is made by cheque, then Cardholder’s Account will be credited only
after the cleared funds are received by Samba for the direct payment of
purchases and fees.

6. In case of death of the Cardholder, Samba shall have the right to demand that
his/her heirs settle the amounts due immediately, unless the Cardholder has
an active credit shield insurance plan attached to his Card Account. Refer to Credit
shield terms & conditions Article below for details.

7. If the Cardholder declares bankruptcy all amounts due from the Cardholder
shall become immediately payable to Samba.

8. For Cardholders using Taqseet program, the entire outstanding amount on
Taqseet will be blocked until the card payment and Taqseet program will be
terminated.
9. Finance Charge is charged by Samba from the date of the unpaid transaction. To avoid any charging of finance charge, please pay full amount within the due date.

10. The terms and conditions of any CoBranded Credit Card that Samba is, now or hereafter, a party to, shall supplement the terms hereof to the extent needed to remove any conflict between the two terms. So, any conflicting term in any such CoBranded Credit Card terms and conditions shall be deemed a change effected by Samba as per Article (8) in Bank’s Responsibility above.

Please refer to Disclosure Statement, below, for Cost of Credit table, a summary of charges as well as examples of Finance Charge, and Foreign Exchange transactions.

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<thead>
<tr>
<th>Type of Fee</th>
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<tr>
<td>Platinum / Rep Platinum</td>
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</tr>
<tr>
<td>Annual Membership (Primary)</td>
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</tr>
<tr>
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</tr>
<tr>
<td>Returned Cheque</td>
<td>SR 50 / Per Incidence</td>
</tr>
<tr>
<td>APR</td>
<td>Up To 30%</td>
</tr>
<tr>
<td>Cash Withdrawal</td>
<td>3.5% on SR 75, whichever is the higher</td>
</tr>
<tr>
<td>Installment Service Fee</td>
<td>2.55% per month on the total amount due based on the date of transaction</td>
</tr>
<tr>
<td>International Transaction</td>
<td>2.75%</td>
</tr>
<tr>
<td>Management Fee</td>
<td>NA</td>
</tr>
<tr>
<td>Monthly Minimum Payment</td>
<td>5% of the total due amount, or SR 200, whichever is the higher</td>
</tr>
<tr>
<td>Samba Credit shield % per month</td>
<td>0.49% of outstanding balance</td>
</tr>
<tr>
<td>Disputed Transaction</td>
<td>SR 250 will be charged for investigating disputed transactions if the result is against the Cardholder</td>
</tr>
<tr>
<td>Late Payment</td>
<td>SR 115 to SR 450 depending on the Card Member’s outstanding balance</td>
</tr>
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**INTEREST CALCULATION**

**Finance Charges (Service Charges)**

Finance charges are payable at the monthly percentage rate on all transactions from the date of transaction in the event of the Cardholder choosing not to pay his balance in full. Finance charges, if payable, are debited to the Cardholder’s account till the outstanding on the card is paid in full.

**Interest Free Grace Period**

The interest free grace period could range from 21 to 50 days subject to submission of claims by the merchant.

**Example**

If the Cardholder has his/her billing statement generated 15th day of every month and he/she does the following transactions between the period 15th November and 15th December in a year.

- Retail purchases for SAR 5,000 on 20th November
- Cash withdrawal for SAR 7,000 on 10th December

Assuming No Previous Balance carried forward on the 15th November statement, the Cardholder will get his 15th December statement showing SAR 12,000 of transactions. The Cardholder needs to make payment against the outstanding 21 days from the Statement Date, for anything between the entire amount or 5% of the amount outstanding.

In case the balance outstanding on the statement date is paid in full by the payment due date, no interest is charged on such balances.

In case a partial payment of e.g. 3600 is received for the account on 6th January the interest is calculated as follows:

Retail Transaction (From Effective Due Date to Next Statement Date)

| SAR 5000 X 57 days X 30% + 365 = SAR 234.25 |

Cash Transaction (From Effective Date to Payment Date)

| SAR 7000 X 27 days X 30% + 365 = SAR 155.35 |

Cash Transaction (From Payment Date to Next Statement Date)

| SAR 3400 X 10 days X 30% + 365 = SAR 27.95 |

Total: SAR 417.55

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The interest calculation is based on the amount outstanding on the statement date and the rate applicable to the amount outstanding. The interest is added to the Cardholder’s account for the next statement date.

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**Example (Continued)**

If the Cardholder chooses not to pay the outstanding amount in full by the payment due date, interest is charged on the outstanding amount at the rate applicable to the amount outstanding.

**Finance Charge**

Finance charge is charged by Samba from the date of the unpaid transaction. It is payable according to the interest calculation.

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Please refer to Disclosure Statement, below, for Cost of Credit table, a summary of charges as well as examples of Finance Charge, and Foreign Exchange transactions.
1. The Account Owner acknowledges and agrees to observe the following terms:

- Foreign Transaction finance charge: SAR 4500 * 2.75% = SAR 123.75
- Conversion Rate from currency A to SAR: 4.5
- Transaction Currency: A
- Transaction Amount: 1000

2. Duration: The availment period will last for one Gregorian year of 365 days.

3. Termination:
   - The Account Owner may terminate the availment period at any time by notifying the Bank.
   - The Bank may terminate the availment period at any time by giving 15 days notice in writing, subject to payment of the then prevailing fee which the Bank is irrevocably authorized by the Account Owner to debit from any Account of the Account Owner maintained with the Bank.

4. Renewal: Unless terminated in accordance with Article 5 below, the availment period will renew automatically for a further period of one year on each anniversary (of 365 days) of the date on which the agreement commenced subject to payment of the then prevailing fee which the Bank is irrevocably authorized to debit from any Account of the Account Owner maintained with the Bank as aforesaid.

5. Conditions:
   - Credit Shield Group Credit Insurance covers all of the participating banks.
   - Sum Covered is the outstanding balance of participant's card account.

6. Minimum age is eighteen (18) based on the Gregorian calendar.

7. Total temporary disability due to accident or sickness

8. Age sixty five (65)
The Account Owner agrees to the following rules regarding the usage and safeguard of checks supplied to the Account Owner for the protection of the account:

I. CHECKBOOKS

1. The Account Owner will notify the Account Owner of such action and send a copy of the invoice to the Account Owner at his last known address. Unless the Account Owner has previously taken custody of the contents thereof, such contents shall, at the Bank's sole discretion be kept in its general safe or sent by registered mail and at the Account Owner's risk to the Account Owner at his last known address.

6. Access to Box: The Account Owner irrevocably authorizes the Bank to allow the persons named in the safe deposit application form and whose signatures are known to the said Bank to have full access to all such Boxes to withdraw and/or deposit items therein as per the terms and conditions that hereinafter follow:

i. Access to all Box(es) made available to the Account Owner will be allowed only to persons properly authorized in the Bank's records. The Account Owner is cautioned not to deliver keys to any one not properly authorized.

ii. The Account Owner will have access to all Box(es) made available to him only during normal banking hours on regular business days. The Bank will not be liable for failure to give access to Box(es) due to fire or other event of force majeure or nature or other circumstances over which the Bank has no control.

iii. Contents of all Box(es) made available to the Account Owner may be examined only in rooms provided by the Bank for that purpose. The Account Owner will remove and replace his Box(es) and should an employee of the Bank handle the Box as an accommodation to the Account Owner, the Bank will assume no liability thereof. In accordance with applicable regulations an authorized employee of the Bank may examine and view the contents/materials which the Account Owner is keeping in the Bank.

iv. If all or any of the Box(es) made available to the Account Owner, or contents thereof, becomes the subject matter of legal proceedings or subject to any conflict or claim, the Bank will be entitled to restrict or suspend access to such Box(es) until otherwise directed in writing by the Saudi Arabian Monetary Agency or other appropriate agency, authority or court by written agreement signed by all the claimants.

v. The Bank may refuse access to all Box(es) made available to the Account Owner at any time until all charges connected with all or any of such Box(es) have been paid in full.

7. More Than One Account Owner: If the application form is signed by two or more Account Owners, each will independently have access to the Box, each may appoint an attorney-in-fact to have access to the box, and each authorizes the other, independently and without further consent or notice, to deposit and remove property from the Box. The contents from the Box from time to time shall be deemed the joint property of each of the Account Owners. The Account Owner shall not have the right to impose or authorize any claim by any Account Owner that another having access to the Box has misappropriated its property.

8. Liabilities: The liability of the Bank in respect of property deposited in a Box made available to the Account Owner hereunder is limited to ordinary care in the performance by employees and officers of the Bank of their duties. Such duties shall consist only of (a) keeping the Box in its vault and (b) allowing no personal access to the Account Owner or a person properly authorized in writing by the Account Owner, identification by signature being sufficient, or his or her legal representative in the case of death, insolvency or other disability of the Account Owner (upon production of valid supporting documents). Proof of partial or total loss of contents shall not imply an unauthorised opening. The bank will not be liable for any loss or damage to the contents of the Box whether resulting from any act of force majeure or otherwise.

9. Keys: The Bank will not retain duplicates of the keys furnished to the Account Owner and therefore the Bank will not be able to unlock the Box. Upon surrender of the Box by the Account Owner, the Account Owner will deliver the keys to the Bank. The Account Owner will pay on demand, or at the Bank's discretion it may debit any of the Accounts of the Account Owner maintained with the Bank (and the Account Owner hereby irrevocably authorises the Bank accordingly), for reasonable expenses incurred in opening or repairing any Box made available to the Account Owner or the doors there of or of changing any locks occasioned by the Account Owner's loss of or failure to return the Box keys to the Bank. The Account Owner will give the Bank prompt written notice of the loss if any Box key. The Bank will charge SR 1000 towards charges for key replacement.

10. Use of Box: The Account Owner will not use any Box made available to him hereunder, or permit the same to be used, for any items which are hazardous in nature or contrary to law.

11. If rentals are in arrears or if keys are not surrendered after notice of the bank, the bank may, after a stipulated period, repossess the safe and dispose of any contents under appropriate legal process and prior notification to the Account Owner.

12. The Bank may, at its option, remove the safe with contents to a new location under such safeguards as it deems proper, with prior notification to the Account Owner.

13. The Bank reserves the right to advise relevant security authorities if it feels that the Box is being used for any unlawful purposes or any abnormal activities.

I. CHECKBOOKS

The Account Owner agrees to the following rules regarding the usage and safeguard of checks supplied to the Account Owner for the protection of the account:

1. Checks shall be made payable only to the order of the Account Owner. Checks shall not be payable to bearer. Checks must be payable in the currency of the Kingdom of Saudi Arabia.

2. Checks shall not be negotiable.

3. Checks shall be payable only in the principal office of the Bank where the account is maintained unless the Account Owner authorizes the use of correspondent offices or branches for payment of checks issued by the Account Owner.

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13. Checks shall be made payable only to the order of the Account Owner. Checks shall not be payable to bearer. Checks must be payable in the currency of the Kingdom of Saudi Arabia.
1. What this Agreement Covers
This section governs the use of Samba Online access, an electronic service that permits Account Owner to access a number of financial transactions, inquiries and request services through the use of personal computers, mobile phones, SMS and similar devices. Access may be provided through a private network connection or through the World Wide Web. Accounts and services provided by the Bank, which the Account Owner accesses through Samba Online, may be governed by separate agreements with the Account Owner and will be binding on Account Owner and on the Bank.

2. Accepting the Agreement
The Account Owner agrees to use Samba Online solely as provided in this Agreement. The Bank shall not be responsible for any loss, damage, cost or expense whatsoever suffered or incurred by Account Owner or by any party as a result of any use or access of Samba Online in breach of the terms and conditions of this Agreement and where Samba Online is disabled for whatever reason.

3. Provision of User Name and Password
The Account Owner is responsible for choosing his/her User ID and password by registering for an Internet service in Samba.com using his/her ATM card and PIN or by registering in the branch. He/She shall not under any circumstances disclose the user name and password to anyone. He/She shall be solely responsible for any losses, costs and expenses incurred whether directly or indirectly as a consequence of disclosure of user name and password. If the Account Owner feels that the user name and password has been disclosed or is known to any party, the Account Owner shall immediately inform the Bank and change his/her user name and password. If the Account Owner feels that the user name and password has been disclosed or is known to any party, the Account Owner shall immediately inform the Bank and change his/her user name and password.

4. The Account Owner shall choose his/her User ID and password by registering to Samba Online through the online registration service in Samba.com using his/her ATM card and PIN or by registering in the branch. He/She shall not under any circumstances disclose the user name and password to anyone. He/She shall be solely responsible for any losses, costs and expenses incurred whether directly or indirectly as a consequence of disclosure of user name and password. If the Account Owner feels that the user name and password has been disclosed or is known to any party, the Account Owner shall immediately inform the Bank and change his/her user name and password.

5. The Bank has the right to charge for check book(s) issuance/checks returned unpaid from the account.

6. The amount of every check issued shall be paid on presentation even though the check may be post-dated, since the Saudi Commercial Papers Regulations in the Kingdom of Saudi Arabia provide that whatever commits the following deeds shall be penalised by imprisonment and/or fine: (a) issuing a check without having funds in the Account sufficient to cover the check, and (b) issuing an undated or post-dated check.

7. The checks shall be used only for the Account for which they are issued. In no circumstances should they be used for any other account.

8. Checks shall be clearly written in ink and only on the forms supplied by the Bank. Any alterations shall be made clearly and confirmed by Account Owner’s full signature (initial only is not sufficient).

9. For reasons of security, the Account Owner is advised (a) not to issue blank checks, (b) to start writing check as from the very beginning of the blank space to be used and not to leave spaces between words or figures, and (c) not to use erasable ball pens for writing checks and (d) not to sign blank checks.

10. The Account Owner is responsible for the check book(s) and as a safeguard against fraud and forgery, the Account Owner is advised to keep the check book(s) in a safe place. If any check is lost or stolen, the Account Owner shall immediately notify the Bank giving the check number, amount and date as per Section A Article 5.

11. The checks shall be considered as the Account Owner’s instruction.

12. Any instructions conveyed or identified by the user name and password, (a) not to issue blank checks, (b) to start writing check as from the very beginning of the blank space to be used and not to leave spaces between words or figures, and (c) not to use erasable ball pens for writing checks and (d) not to sign blank checks.

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14. Accepting the Agreement
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17. The checks shall be used only for the Account for which they are issued. In no circumstances should they be used for any other account.

18. Checks shall be clearly written in ink and only on the forms supplied by the Bank. Any alterations shall be made clearly and confirmed by Account Owner’s full signature (initial only is not sufficient).

19. For reasons of security, the Account Owner is advised (a) not to issue blank checks, (b) to start writing check as from the very beginning of the blank space to be used and not to leave spaces between words or figures, and (c) not to use erasable ball pens for writing checks and (d) not to sign blank checks.

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21. The checks shall be used only for the Account for which they are issued. In no circumstances should they be used for any other account.

22. Checks shall be clearly written in ink and only on the forms supplied by the Bank. Any alterations shall be made clearly and confirmed by Account Owner’s full signature (initial only is not sufficient).

23. For reasons of security, the Account Owner is advised (a) not to issue blank checks, (b) to start writing check as from the very beginning of the blank space to be used and not to leave spaces between words or figures, and (c) not to use erasable ball pens for writing checks and (d) not to sign blank checks.

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3. Maintaining your Accounts

The Account Owner agrees to properly maintain any Accounts he/she has with the Bank to comply with the rules governing these accounts, and to pay any fees associated with the use or maintenance of these accounts.

4. Services

The following are examples of Current/Savings Account services that are available to Account Owner when using Samba Online facility.

1. Account-to-Account Transfer - to Samba accounts
2. Account-to-Account Transfer - to other Saudi banks
3. Maintenance of Pre-Defined Transfer - Adding a Beneficiary
4. Maintenance of Beneficiary Details - Deleting Beneficiaries
5. SADAD Payments - Utility bills and other bilers

Similarly, services relating to Credit Cards, Personal Finance, Time Deposits are also available using Samba Online.

5. Transfers and Bill Payments

When Account Owner instructs the Bank to transfer funds from his/her Bank Accounts or pay a bill through Samba Online, Account Owner authorizes the Bank to withdraw the necessary funds from the Bank Account. Account Owner agrees that he/she will instruct the Bank to make a withdrawal only when a sufficient balance is available in his/her Account at the time of withdrawal.

The Bank will not be obligated to act on any withdrawal instruction from Account Owner if sufficient funds, including overdraft lines of credit, are not available in the Account. In the case of transfer, the money is taken out of the Account Owner’s Account on the day the Bank electronically transmits the transfer to the beneficiary. In most cases, the Account Owner specified when he/she gave the Bank the his/her instructions. If, however, the Account Owner specifies a date, which falls on a Thursday, Friday, or public holiday, the Bank will take the money out of the remaining amount of the Account Owner’s Account and electronically transmit it to the payee on the next business day.

6. What will Samba Online Cost

There are currently no service charges for Samba Online. However, Account Owner is responsible for all telephone charges incurred in connecting to Samba Online. The Account Owner is responsible for charges by any Access Service Provider. No charge is made for use of the private network connection.

There may be separate charges for additional services Account Owner request on Samba Online – for example, services of other information Providers. The Account Owner will be informed of the cost of each additional service when he/she signs up for it.

7. Changes in Terms/Fees

The Bank may change the Samba Online services and the terms, including fees, set forth in this Agreement at any time. The Account Owner will be notified of any such change as required, either by mail or by an electronic message. The Account Owner understands that by using Samba Online after a change becomes effective, he/she has agreed to such change.

8. Suspension

The Bank may, without prior notice to the Account Owner, suspend the use of Samba Online at its sole discretion without assigning any reason.

9. Confidentiality at the Bank

The Account Owner has a right to confidentiality and the Bank will not give anyone other than its employees, agents and its Head Office representatives any specific information about the Accounts except:

- When the Account Owner agrees that the Bank may provide the information to others.
- When the Account Owner has given the Bank a credit reference.
- When an inquiry is made regarding sufficient funds to cover a check Account Owner has written.
- If the Bank closes Account Owner’s Account because it has been maintained in an unsatisfactory manner.
- When the law requires the Bank to report to SAMA or any other Saudi regulatory body information requested by them in relationship to the Account.
- When the Bank is required to provide the information to comply with legal process.

Except as otherwise prohibited by law, Account Owner agrees that the Bank may share with other reputable firms, as the Bank deem fit, the information available to the Account Owner that he/she provides, or that the Bank obtains as a result of transactions or other activity, for among other things, the purpose of offering the Account Owner products and services that the Bank believe may be of interest to Account Owner. If Account Owner do not wish to receive telephone and/or mail solicitations from the Bank, the Account Owner should notify the Bank by calling the number set forth in sub-section 12 of this Section, or visit the Bank’s branch. The Bank will then remove Account Owner name from any mailing or telephone list used for these purposes.

Account Owner agrees that the Bank may download certain information, including customer identification information, to his/her computer or other access device.
The Bank will be responsible for acting only on those instructions sent through Samba Online which are actually received. The Bank cannot assume responsibility for malfunctions in communications facilities not under its control, which may affect the accuracy or timeliness of messages Account Owner sends.

The Bank is not responsible for any losses or delays in transmission of instructions arising out of the use of any Access Service Provider or caused by any browser software. The Bank is not responsible should Account Owner gives incorrect or incomplete instructions or if his/her payment instructions are not given sufficiently in advance to allow for timely payment.

Any information Account Owner receives from the Bank and Other Information Providers are not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information.

The Bank or Other Information Providers are not responsible for any computer virus or related problems, which may be attributable to services provided by any Access Service Provider or which may originate from Account Owner’s PC.

Samba Online uses propriety software of Samba Financial Group, and Other Software Suppliers. If the Bank has provided the Account Owner with software to use with Samba Online, the Account Owner is being granted a non-exclusive license to use this software. This allows him/her to use the software only for its intended purposes as provided in this Agreement. The Account Owner may not disassemble, decompile, copy, modify or reverse engineer any of the Samba Online software or allow anyone else to do so.

Samba Online gives Account Owner access to services and information from the Bank, and Other Information Providers, which may be presented with a distinctive “look and feel.” These services, information and “look and feel” are proprietary information of Samba Financial Group and the other information providers. The Account Owner may use Samba Online only for his/her personal, non-business use and may not reproduce, sell or distribute all or any portion of the information provided to him/her by Samba Online.

The Bank makes no representation to the Account Owner regarding the use of the Samba Online platform or any communications or delivery system specified by the Bank with respect to its quality, timeliness, performance, accuracy, reliability, and continued availability or otherwise. The Bank does not warrant or represent that the platform or any communications system will conform to any description thereof provided by the Bank or will be free of errors or defects.

If Account Owner needs assistance or wish to communicate with the Bank, call SambaPhone.

Should you have any comments or queries on our service quality you can please contact Samba costumer care center through one of the following channels:

• SambaPhone: Please call toll-free on 800 124 2000 then choose number 3 and follow the prompts.
• Samba website: www.samba.com
• E-mail: customercare@samba.com
• Fax: Please send a fax with your comment/queries to +966 11 2177979
• Mail: P.O. Box 25895 Riyadh 11476, Kingdom of Saudi Arabia

We will send an SMS to your mobile number registered with us confirming receipt of your query as well as the required processing time. You will also receive another SMS as soon as your query is addressed within 24 hours of receipt of your query. We can follow up on your query by calling our toll-free number.

The Account Owner agrees that the Bank may record the conversations he/she has with the Bank. The Bank does this from time to time to monitor the quality of service and accuracy of information its employees give the Account Owner, and to ensure that Account Owner’s instructions are followed. SambaOnline employees can help resolve SambaOnline problems but are not authorized to waive any provision of this Agreement.

Electronic Messages

Because normal Internet e-mail transmissions may not be secure, the Account Owner agrees to contact the Bank electronically only through the “Message Center” under “Sambacare”. The Account Owner also agrees to receive communications containing his/her Account electronically and not attempt to circumvent receiving any messages. The Account Owner is deemed to have received any electronic messages sent to him/her when they are made available to him/her. The Account Owner may print a copy of such communications using the “print” function of his/her software, or he/she may request that the Bank mail him/her a paper copy of such communication by contacting Customer Service as provided in Section 12 above.

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The Bank makes no representation to the Account Owner regarding the use of the Samba Online platform or any communications or delivery system specified by the Bank with respect to its quality, timeliness, performance, accuracy, reliability, and continued availability or otherwise. The Bank does not warrant or represent that the platform or any communications system will conform to any description thereof provided by the Bank or will be free of errors or defects.

The Bank or Other Information Providers are not responsible for any computer virus or related problems, which may be attributable to services provided by any Access Service Provider or which may originate from Account Owner’s PC.

Samba Online uses propriety software of Samba Financial Group, and Other Software Suppliers. If the Bank has provided the Account Owner with software to use with Samba Online, the Account Owner is being granted a non-exclusive license to use this software. This allows him/her to use the software only for its intended purposes as provided in this Agreement. The Account Owner may not disassemble, decompile, copy, modify or reverse engineer any of the Samba Online software or allow anyone else to do so.

Samba Online gives Account Owner access to services and information from the Bank, and Other Information Providers, which may be presented with a distinctive “look and feel.” These services, information and “look and feel” are proprietary information of Samba Financial Group and the other information providers. The Account Owner may use Samba Online only for his/her personal, non-business use and may not reproduce, sell or distribute all or any portion of the information provided to him/her by Samba Online.

The Bank makes no representation to the Account Owner regarding the use of the Samba Online platform or any communications or delivery system specified by the Bank with respect to its quality, timeliness, performance, accuracy, reliability, and continued availability or otherwise. The Bank does not warrant or represent that the platform or any communications system will conform to any description thereof provided by the Bank or will be free of errors or defects.

If Account Owner needs assistance or wish to communicate with the Bank, call SambaPhone.

Should you have any comments or queries on our service quality you can please contact Samba costumer care center through one of the following channels:

• SambaPhone: Please call toll-free on 800 124 2000 then choose number 3 and follow the prompts.
• Samba website: www.samba.com
• E-mail: customercare@samba.com
• Fax: Please send a fax with your comment/queries to +966 11 2177979
• Mail: P.O. Box 25895 Riyadh 11476, Kingdom of Saudi Arabia

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10. Limit of the Bank’s and Other Providers’ Responsibility

The Bank agrees to make reasonable efforts to ensure full performance of Samba Online. The Bank will be responsible for acting only on those instructions sent through Samba Online which are actually received. The Bank cannot assume responsibility for malfunctions in communications facilities not under its control, which may affect the accuracy or timeliness of messages Account Owner sends.

The Bank is not responsible for any losses or delays in transmission of instructions arising out of the use of any Access Service Provider or caused by any browser software. The Bank is not responsible should Account Owner gives incorrect or incomplete instructions or if his/her payment instructions are not given sufficiently in advance to allow for timely payment.

Any information Account Owner receives from the Bank and Other Information Providers is believed to be reliable. However, it is only provided on a reasonable efforts basis for Account Owner convenience and is not guaranteed. The Bank and Other Information Providers are not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information.

The Bank or Other Information Providers are not responsible for any computer virus or related problems, which may be attributable to services provided by any Access Service Provider or which may originate from Account Owner’s PC.

No Other Use

Samba Online uses propriety software of Samba Financial Group, and Other Software Suppliers. If the Bank has provided the Account Owner with software to use with Samba Online, the Account Owner is being granted a non-exclusive license to use this software. This allows him/her to use the software only for its intended purposes as provided in this Agreement. The Account Owner may not disassemble, decompile, copy, modify or reverse engineer any of the Samba Online software or allow anyone else to do so.

Samba Online gives Account Owner access to services and information from the Bank, and Other Information Providers, which may be presented with a distinctive “look and feel.” These services, information and “look and feel” are proprietary information of Samba Financial Group and the other information providers. The Account Owner may use Samba Online only for his/her personal, non-business use and may not reproduce, sell or distribute all or any portion of the information provided to him/her by Samba Online.

The Bank makes no representation to the Account Owner regarding the use of the Samba Online platform or any communications or delivery system specified by the Bank with respect to its quality, timeliness, performance, accuracy, reliability, and continued availability or otherwise. The Bank does not warrant or represent that the platform or any communications system will conform to any description thereof provided by the Bank or will be free of errors or defects.

Customer Service

If Account Owner needs assistance or wish to communicate with the Bank, call SambaPhone.

Should you have any comments or queries on our service quality you can please contact Samba costumer care center through one of the following channels:

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• Fax: Please send a fax with your comment/queries to +966 11 2177979
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14. Electronic Funds Transfers

Business Days

The Bank's normal business days are Sunday through Thursday, except for public holidays. Fridays and Saturday are bank holidays in Saudi Arabia. Access to the Bank's website or any other will, however, generally be available 24 hours a day, 7 days a week.

Account Statements

The Account Owner will receive a periodic account statement for his/her Account, showing, among other things, his/her e-banking financial transactions.

Documentation/Source Media

The Bank's records, consisting of advices, confirmations and other documents relating to transactions generated by the Bank shall be the conclusive evidence to be relied upon in judging any disputes relating to figures, data, charges, fees, transactions, instructions or any other matter arising between Account Owner and the Bank.

Username and Password

The Account Owner should ensure to keep his/her user name and password confidential. These codes are important means of protection for the Account Owner. The Account Owner should not store them on his/her personal computer or any computer materials, or any other access device. The Account Owner should contact the Bank immediately if he/she believes that an unauthorized person has obtained access to his/her username/password.

The telephone is the fastest way to alert the Bank that someone may be using your username/password without your permission. The Account owner could lose all the money in his/her Account (plus his/her maximum overdraft limit) if a fraudulent person were to use his/her username/password even if he/she believes that an unauthorized person has obtained access to his/her username/password.

Security Tips & Recommendations

The Account Owner agrees to read and comply with the security tips/recommendations that the Bank provides the Account Owner from time to time and those precaution and awareness messages that the Bank continuously displays in its Internet sites. The Bank also agrees that these tips are not necessarily comprehensive and that the Account Owner shall refer to other specialized sites in order to remain informed of the least standard/highest recommendations and implementations they protect his/her banking interest, including his/her user ID and password. The Bank shall not be responsible for any damages that the Account Owner may incur as a result of loss, disclosure or fraudulent use of his/her user ID and password.

K. SPEEDCASH

Funds will be transferred by the Bank through the SPEEDCASH service under the following conditions:

1. Customers can remit funds to one or more of his/her beneficiaries through the following channels: SpeedCash Centers, SambaPhone, SambaOnline, Samba ATMs, designated Samba POS machines and other channels that Samba may introduce from time to time. Customers, when using any of the said channels, will have to fill out the specified form(s) or provide instructions in an appropriate manner as may be specified by the bank for the various channels.

2. The Customer will provide the Bank with good funds in a form acceptable to the Bank.

3. The Bank shall be free to make use of any correspondent or agent to transmit the funds to the beneficiary and the selection by the Bank of any correspondent or agent shall be based on customer's transaction. The Bank agrees that if more than one correspondent bank or agent is available to carry out the transfer, then selection of the correspondent bank or agent shall be at the bank's discretion. The Customer will not hold the bank responsible for such a selection in the event of any acts for any non delivery or agent shall be at the bank's discretion. The Customer will not hold the bank responsible for such a selection in the event of any acts for any non delivery or agent shall be at the bank's discretion. The Customer will not hold the bank responsible for such a selection in the event of any acts for any non delivery or agent shall be at the bank's discretion. The Customer will not hold the bank responsible for such a selection in the event of any acts for any non delivery or agent shall be at the bank's discretion.
Remittances will be payable to a beneficiary by crediting the account of the Customer or, where the beneficiary has no account with the correspondent or the Customer so requires, by the delivery of a bank draft drawn on the correspondent. If the beneficiary is not available at the time of delivery, the Bank's correspondent will use its best endeavors to deliver a message stating the branch from which the bank draft may be collected. Beneficiaries can also be paid cash over the counter or its correspondents and agents in respect of remitted funds shall be for the benefit of the Customer and may be deducted from the amount to be remitted.

Any charges, taxes or duties levied by government or government agencies and any additional costs or expenses to the Bank resulting in additional costs or expenses to the Bank shall be for the benefit of the Customer or its correspondents and agents in respect of remitted funds shall be for the benefit of the Customer and may be deducted from the amount to be remitted.

If the Bank's correspondent bank or its agent fails to deliver the remittance within 3 months, the Bank shall have the right, but not be obliged to claim, the funds back from the Bank's correspondent bank or its agent without the Customer's approval. Such funds (if and where received) shall be held by the Bank until further instructions are received from the Customer.

By providing your and/or your beneficiary's e-mail address/contact methods to the Bank the Customer explicitly consents to the transmission and postage of communications, in and through the Internet. The Customer hereby acknowledges that the Bank makes no warranty as to the security or confidentiality of any transaction, no matter how secure the originating transaction, nor shall the Bank be responsible for the Customer's inability to access or use any information relating to the Customer via the Internet. In no event shall the Bank be liable for, and/or its correspondent banks and its agents be liable for any claims, damages; losses suffered by the Customer whatsoever.

The Customer acknowledges that the Bank shall make transmissions to the beneficiary based on the instructions provided by him/her and that the Bank shall have no liability (whether direct or indirect) in the event the beneficiary fails to receive the money on account of any act or omission or insolvency of the correspondent receiving bank, internet bank, institutional entity or agent which may be used by the Bank, at its discretion to effect the Customer's instructions.

The Customer confirms and consents to the Bank sharing all its relevant information with any correspondent bank, money transfer agencies in line with their requirements to effect the transfer, subject to applicable regulatory guidelines regarding the said disclosure. The Customer further undertakes to promptly provide all such information/documents (in such form) as may be requested by the Bank, any intermediate/receiving bank or any regulatory authority.

As per regulatory guidelines, your Remittance Account Number (RAN) will be closed: If there are no transactions sent within 3 months from your RAN opening date. If there is no transactions initiated from your RAN for more than 4 Years since your last transaction.

On the receipt of the remitter, Samba will provide a copy of the remittance agreement/transection advice within 15 working days from the date of receipt of such request.

Customer Declarations:

15. I hereby agree and commit to update my personal data at least once during a period of five years (for Saudi nationals) and for the rest of the country (for expatriates) from the opening of the remittance account or last update, whichever is earlier or at any other time as and when requested by the Bank. Furthermore, I undertake to provide the Bank with my updated valid Saudi National ID/Iqama before the expiration of its current validity.

16. I acknowledge that the Bank has the right to freeze my remittance account upon my Saudi National ID/Iqama and/or when I do not update my personal data and information, addresses, income sources and signature etc. and/or I fail to follow other regulatory requirements applicable to the account.

17. I confirm that I am legally not prohibited to be dealt with, that all information and data provided by me is true and reliable, and agree that I have the obligation to inform the Bank in a timely manner and when considerable change takes place in the details I/we provided to the Bank.

18. I understand and confirm that my Remittance Account is being opened for sending and receiving personal remittances only and that I will not be remitting any money for business purposes. I further confirm that these remittances are not being done on anyone else's behalf.

19. I confirm that I am not under the category of politically exposed persons (PEP), nor do I have any direct relationship to any PEP, PEP, in case, I come under this category in the future, I will inform the Bank immediately.

20. I confirm that the funds that shall be remitted will be from legal sources and that I am liable for their being free from any forgery or counterfeiting and if the bank receives from me any counterfeit notes, I will not be compensated.

21. I confirm that the funds are being remitted / received (as applicable) for legitimate purposes, and shall not be used for funding of illicit arms dealing, blood diamonds, or any other illegitimate activities, I further confirm that I am providing true information and shall be fully responsible for any consequences of the above information being found not true.

22. I hereby declare that I am providing true information and shall be fully responsible for any consequences of the above information being found not true.

23. I hereby declare that I am providing true information and shall be fully responsible for any consequences of the above information being found not true.

24. I hereby declare that I am providing true information and shall be fully responsible for any consequences of the above information being found not true.

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26. I hereby declare that I am providing true information and shall be fully responsible for any consequences of the above information being found not true.

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28. I hereby declare that I am providing true information and shall be fully responsible for any consequences of the above information being found not true.

29. I hereby declare that I am providing true information and shall be fully responsible for any consequences of the above information being found not true.
22. I confirm that I would be liable before the competent authorities for the funds remitted by me personally or remitted by others with or without my knowledge. I shall be liable whether or not I subsequently disposed these funds personally but I failed to formally report to the Bank, the existence or such funds.

23. Whilst the upfront charges applicable to any remittance are mentioned in the Transactions advice, I understand there may be additional charges deducted by the Correspondent &/ or the beneficiary bank/ entity from the remittance amount being paid to the beneficiary.

24. I have understood the terms and conditions and other provisions of the Remittance Account Agreement.

L. GENERAL

1. The Bank shall have the right to freeze or suspend operation of the Account and to refuse any and all deposits, credits and withdrawals of the Account if the Account Owner is in breach of any of the terms and conditions of this Agreement or the terms of the Remittance Account Agreement. The Bank will not take any responsibility for delayed execution of transactions if the information called for is not provided by the Account Owner in time.

2. The Account Owner understands and consents that information, such as his/ her name and address may be provided to certain external firms in certain events. The Bank deems reputable and approved by SAMRA which may use the information for marketing purposes to offer products or services. If the Bank is required by law to disclose certain Account Owners information, the Bank will comply.

3. Debit for Charges; Set-Off. The Bank has the right to debit the Account for any indebtedness, matured or unmatured owed by any Account Owner to the Bank for matters relating to the Account and for any bank charges, taxes, duties, or other governmental impositions with respect to the Account. If the Account Owner has failed to make full and timely payment of any indebtedness to the Bank, including, without limitation, any amounts owed by way of way of indemnification under Section A Articles 4 or 10 hereof, the Bank may at any time, without prior notice, set-off any such indebtedness against payment of the Bank.

4. Any charges, fees, levies, etc. Mentioned in this Agreement which are recoverable by the Bank on the Account or for the services being provided to the Account Owner shall be charged by the Bank at its prevailing rate (as mentioned in the Bank’s schedule of charges), which rates are subject to change, from time to time, at the discretion of the Bank and without any notice to the Account Owner.

5. These terms and conditions shall be governed by the laws and regulations prevailing in the Kingdom of Saudi Arabia.

6. Should there be any difference between the Arabic and the English versions of this Agreement, the Arabic version shall always prevail.

7. Legal Proceedings. If the Account becomes subject to legal proceedings of the Account Owner or any other person claiming title to the Account and to hold the credit balance until otherwise directed in writing by the Saudi Arabian Monetary Agency, a court order, binding arbitration or similar proceeding is obtained, the Bank may take all measures in the event of any claim or demand for the Account, including payment of the Bank, which in its discretion will be charged by the Bank at its prevailing rate, as permitted by law.
and only used for the provision of services to the Account Owner pursuant to the terms and conditions entered into between the Account Owner and Samba Capital & Investment Management Company."

"Where I have pledged any assets in the Securities Account held in my name at Samba Capital & Investment Management Company, I hereby irrevocably agree, consent, empower, authorize and indemnify the Bank to act and take all required and necessary action it considers desirable in connection with the perfection of such pledge or the sale of any or all such pledged assets in the Securities Account until such time as both the Bank and I revoke this."  

11. The Account Owner understands that the Bank may offer new products from time to time, which may be distributed through existing or new channels and the Account Owner authorizes the Bank to subscribe the Account Owner into any such banking products that the Bank may offer from time to time.

12. In the event anyone or more of the provisions of this Agreement shall for any reason be held to be invalid, illegal or unenforceable, the remaining provisions shall remain valid and enforceable.

13. The Account Owner hereby authorizes the Bank to obtain his/her personal information from Al-Elm, Ministry of Interior and other sources to authenticate ID details and other related information. This can be done at the discretion of the Bank.

14. In case your statement is returned by the postal authorities for reasons including unknown address, the physical (paper) mailing of future statements will cease. In such a case, if you are registered for Samba Online, you agree and consent to receiving E-statements thereafter in accordance with Samba Online terms and conditions mentioned herein. Mailing of paper statements will be resumed only upon correction of address registered with the Bank by the account owner and account owner’s request for physical statements provided to the Bank again.

15. I/we confirm that I/we read, understand and expressly bound to terms and conditions of the products and services provided. I/we shall solely be responsible for any and all consequences of violating relevant terms and conditions of using the product or service in another way than the conditions agreed to in the application form. The bank has the right to take the necessary measures and I/we don’t have the right to claim or sue the bank.

16. The customer may request the branch where he/she has placed an application to avail any product or service for a copy of the original application on the same date of such request.

For any such copies required by the customer subsequently, he / she would need to request the same through E-care. (8001242000)

The latest copies of the Terms and Conditions applicable to the accounts are available through Samba Online at www.samba.com.
Declaration from Account Owner(s) Regarding the Beneficial Owner of an Individual Account

I/We the owner(s) of the account hereby declare that:

a. My/Our declaration relates to the account as well as to all other accounts maintained with the Bank in my/our name(s) and which are linked to this account and also to accounts that will be opened in future under my/our name(s) and which will be linked to this account.

My/Our declaration applies only to the accounts which will have identical ownership to that of the account mentioned in this form.

- There is/are NO beneficial owner(s) of the account apart from the owner(s) of the account (i.e. accounts are operated in my/our behalf and not on behalf of a third party).
- There is/are beneficial owner(s) of the account apart from the owner(s) of the account (i.e. accounts are operated on behalf of a third party whose details are as follows):

  First Name: ..........................................................  Middle: ..........................................................
  Last: .................................................................
  ID No. ...............................................................  Type of ID ..................................................
  Country of Issuance: .............................................

  First Name: ..........................................................  Middle: ..........................................................
  Last: .................................................................
  ID No. ...............................................................  Type of ID ..................................................
  Country of Issuance: .............................................

  First Name: ..........................................................  Middle: ..........................................................
  Last: .................................................................
  ID No. ...............................................................  Type of ID ..................................................
  Country of Issuance: .............................................

I/We undertake to give the Bank notice of any change in what has been mentioned above. I/We am/are aware that submitting false information, including omitting/ neglecting to submit updated information which must be declared, with the intention that no declaration will be made or to cause incorrect declaration to be made constitutes a violation of applicable regulations and I/We shall solely be responsible for any and all consequences thereof.

I/We confirm and declare that I/we don’t maintain any more accounts other than what I/we have specifically provided/declared to the Bank.

I/We acknowledge that the Bank will freeze my/our account if I/we fail to follow the above stated regulatory requirements.
ACCOUNT OPENING DECLARATIONS FROM ACCOUNT OWNER(S)

I/We declare that:

I/We am/are not legally prohibited to deal with and that all the information and data provided by me/us are true and reliable, and I/We understood the terms, conditions and other provisions of the account opening agreement.

I/We would be liable before the competent authorities for the funds deposited to my/our account by me/us personally or deposited by others with or without my/our knowledge. I/We would also be liable whether or not I/we subsequently disposed personally of these funds, but I/we failed to formally report to the Bank the existence of such funds.

I/We confirm that funds deposited in my/our account are from legal sources and that I/We are liable for their being free from any forgery or counterfeiting and that I/We will not be refunded or compensated for such cases.

I/We understand that accounts opened by virtue of “Certificate of Birth” for “Children having Special Circumstances” will be frozen when the child reaches the age of 15 Hijra years.

I/We understand that accounts opened with Personal Status Card/National Identity Card will be applicable for all nationalities and types of accounts, even if not specifically stated in the account opening agreement.

I/We undertake to provide the renewed Iqama before the expiration of the validity date(s) shown on the document.

I/We undertake to provide renewed Diplomatic or Special Passport or every 5 Hijra years, which ever comes earlier, for accounts opened using these documents. I also commit to do so earlier if so requested by the Bank.

I/We understand and commit that I/we am/are responsible for updating my/our personal data and signature(s) at least every 5 Hijra years, or earlier if so requested by the Bank. Moreover, I/we undertake to provide renewed Iqama or passport (if I was/we were permitted to open account based on passport) before the expiration of the validity date(s) shown on the document.

I/We understand and commit that I/we am/are not legally prohibited to be dealt with and that all the information and data provided by me/us are true and reliable, and I/We understood the terms, conditions and other provisions of the account opening agreement.

I/We undertake to provide renewed Iqama before the expiration of the validity date(s) shown on the document.

I/We understand and commit that I/we am/are not legally prohibited to deal with and that all the information and data provided by me/us are true and reliable, and I/We understood the terms, conditions and other provisions of the account opening agreement.

I/We understand that accounts opened with Personal Status Card/National Identity Card will be applicable for all nationalities and types of accounts, even if not specifically stated in the account opening agreement.

I/We would be liable before the competent authorities for the funds deposited to my/our account by me/us personally or deposited by others with or without my/our knowledge. I/We would also be liable whether or not I/we subsequently disposed personally of these funds, but I/we failed to formally report to the Bank the existence of such funds.

I/We confirm that funds deposited in my/our account are from legal sources and that I/We are liable for their being free from any forgery or counterfeiting and that I/We will not be refunded or compensated for such cases.

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I/We understand and commit that I/we am/are not legally prohibited to be dealt with and that all the information and data provided by me/us are true and reliable, and I/We understood the terms, conditions and other provisions of the account opening agreement.

I/We would be liable before the competent authorities for the funds deposited to my/our account by me/us personally or deposited by others with or without my/our knowledge. I/We would also be liable whether or not I/we subsequently disposed personally of these funds, but I/we failed to formally report to the Bank the existence of such funds.

I/We confirm that funds deposited in my/our account are from legal sources and that I/We are liable for their being free from any forgery or counterfeiting and that I/We will not be refunded or compensated for such cases.

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I/We understand that accounts opened with Personal Status Card/National Identity Card will be applicable for all nationalities and types of accounts, even if not specifically stated in the account opening agreement.

I/We would be liable before the competent authorities for the funds deposited to my/our account by me/us personally or deposited by others with or without my/our knowledge. I/We would also be liable whether or not I/we subsequently disposed personally of these funds, but I/we failed to formally report to the Bank the existence of such funds.

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I/We understand that accounts opened by virtue of “Certificate of Birth” for “Children having Special Circumstances” will be frozen when the child reaches the age of 15 Hijra years.
I/we agree that the information given in the agreement is complete and true.

I/we hereby agree and confirm having read the Bank’s General Terms & Conditions.

I/we understand and expressly agree to be bound by the Bank’s General Terms & Conditions.

I/we confirm the reliability of the above information and agree that I/we have the obligation to inform Samba in a timely manner when considerable change takes place in the details I provided.

I confirm that I have read and understood the credit card application and the terms and conditions and agree to be bound by them. I confirm that everything I have stated herein is true and correct. I also understand that the terms and conditions may be modified by Samba Financial Group (Samba) from time to time and if I don’t communicate my non-acceptance of the said changes in accordance with the terms and conditions hereof and terminate the Card, then I shall be deemed to have accepted such changes.

I hereby authorize Samba and its successors or assignees to review information in order to approve or decline my application, service, my account, and manage its relationship with me. I also hereby irrevocably authorize Samba and its successors or assignees to the extent permitted by law to disclose any information, including default in payment, which may adversely affect my credit record including ability to get future credit, to SIMAH or to any other agency approved by the Bank. I agree to accept statement by electronic means if Samba so delivers it. Any changes I make to the terms of the Application will have no effect. I also agree to accept a FREE Low Limit Card for overseas travel and small amount transactions.

On the due date of the agreement, I/We hereby authorize the Bank to issue/subscribe me into Banking products including Credit Cards and Remittance products. I also authorize the Bank to issue/subscribe me into any other Banking products that the Bank may offer from time to time.

Please sign within the signature frame.

Signature Requirements (Only for Joint Accounts)

Signature (For Bank Use Only)

Year (Month) (Day)

Signature Requirements (Only for Joint Accounts)

SIGNATURE

Please sign within the signature frame.

Year (Month) (Day)

I confirm that I/we have read and understood the credit card application and the terms and conditions and agree to the maximum liability for any unauthorized use of the card on account of its loss or theft is up to my credit card limit or the amount of unauthorized transactions whichever is lower at the time of reporting of such loss or theft.

I understand and accept that SMS to my mobile number registered with the Bank will substitute or provide paper based advices that are sent by mail from time to time by the Bank. I also agree accepting a Taqseet Card, if eligible, at no extra fee to conveniently charge transactions and agree to accept a FREE Low Limit Card for overseas travel and small amount transactions. I also agree to accept a FREE Low Limit Card for overseas travel and small amount transactions.

In witness whereof, this Agreement was duly signed on the above mentioned date.

I/We hereby acknowledge and confirm having read the Bank’s General Terms & Conditions. I/We understand and expressly agree to be bound by the Bank’s General Terms & Conditions.

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Sections:

1. Signature Requirements (Only for Joint Accounts)
2. Financial information (Owner)
3. Financial information (Supervisor)
4. Financial information (Processor)
5. Financial information (Name)
6. Financial information (Address)
7. Financial information (Email)
8. Financial information (Phone)
9. Financial information (Fax)
10. Financial information (Website)
11. Financial information (LinkedIn)
12. Financial information (Twitter)
13. Financial information (Facebook)
14. Financial information (Instagram)
15. Financial information (Pinterest)
16. Financial information (Reddit)
17. Financial information (Medium)
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100. Financial information (SDKs)

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Account No.

SIGNATURE CARD

SPECIMEN SIGNATURE

Joint Account Owner Name

Account Owner Name

FOR BANK USE ONLY

Approving Officer/Staff

Name

Signature

Name

Signature

Signature Requirements (Only for Joint Accounts)

Others

Joint

Single

Date

(Year) (Month) (Day)

Signer Name: Signer Name: