

I. Parties to the Agreement

1. First Party

(Arab National Bank), commercial registration number: (1010027912), duly licensed under: (4017/m/a/254), subject to the control and supervision of the Central Bank of Saudi Arabia.

2. Second Party

Personal Information (1)

Full Name in Arabic:					
Full Name in English:					
Gender	<input type="checkbox"/> Male		<input type="checkbox"/> Female		
Nationality:					
Date of Birth:	.... / .... / ..... H		.... / .... / ..... G	
Place of Birth:					
Educational Level:	<input type="checkbox"/> Elementary	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Secondary	<input type="checkbox"/> Bachelor Degree	<input type="checkbox"/> Other

Personal Identification Data

Type of ID:	<input type="checkbox"/> National ID	<input type="checkbox"/> Resident ID	<input type="checkbox"/> Passport	<input type="checkbox"/> Family Register	<input type="checkbox"/> Other:
ID Number					
Place of Issue:					
Date of Expiration:	.... / .... / ..... H		.... / .... / ..... G		

National Address and Contact Information

National Address (2)	Building Number	Street	District	City	Postal Code	Additional Number
Mobile Phone Number (3)						
Home Phone Number (4)						
E-mail Address(5)						

Home Country Information (For Non-Saudi)

State	City	Street	Unit Number	P.O. Box	Postal Code
Home Country Contact Number					

- (1) As stated in the personal ID.
 (2) As stated with the Saudi Post.
 (3) If available.
 (4) If available.
 (5) If available.

Additional Contact Information									
Full Name in Arabic:									
Relevant Relation/ Relationship Type:									
Mobile Phone Number									
Home Phone Number (6)									
Employment Information (7)									
Employer's Name:									
Job Title:									
Employer's Sector:	<input type="checkbox"/> Governmental	<input type="checkbox"/> Private	<input type="checkbox"/> Semi-governmental	<input type="checkbox"/> Other					
Date of Joining Work	.... / .... / ..... H				.... / .... / ..... AD				
Financial Information									
Basic Income	<input type="checkbox"/> Salary	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Subsidy	<input type="checkbox"/> Bonus	<input type="checkbox"/> Other:				
Monthly Amount:									
Type of additional income: (8)	<input type="checkbox"/> Rentals Proceeds		<input type="checkbox"/> Equity Investments			<input type="checkbox"/> Other:			
Monthly Amount:									
Expected monthly turnover on the account	Deposit				Withdrawal				
Miscellaneous Questions									
Are you a politically exposed person (PEP)? (9)	<input type="checkbox"/> Yes			<input type="checkbox"/> No					
Is any of your 1st or 2nd degree relatives(10) a politically exposed person (PEP)	<input type="checkbox"/> Yes			<input type="checkbox"/> No					
Are you the beneficial owner of the account?	<input type="checkbox"/> Yes			<input type="checkbox"/> No					
Are you a person with a disability? If the answer is (yes), please state the type of disability (auditory / visual / movement impairment ...)	<input type="checkbox"/> Yes (If Yes please specify)			<input type="checkbox"/> No					
Would you like to receive promotional messages about the products and services provided by the bank?	<input type="checkbox"/> Yes			<input type="checkbox"/> No					
Account Information									
What is the purpose of opening the account?									
Type of the Account	<input type="checkbox"/> Single			<input type="checkbox"/> Joint					
Main Currency of the Account:	<input type="checkbox"/> SAR	<input type="checkbox"/> USD	<input type="checkbox"/> GBP	<input type="checkbox"/> Euro	<input type="checkbox"/> Other				

(6) If available.

(7) If available.

(8) If available.

(9) A person assigned to higher public offices in the Kingdom or in a foreign country, or higher administrative positions or a position in an international organization, including the following posts or positions:

A. Heads of state or government, senior politicians, government officials, judges, military personnel, chief executives of state-owned companies, and prominent officials of political parties.

B. Presidents and directors of international organizations, their deputies, members of the board of directors, or any similar position.

(10) First degree: father, mother, grandfather, grandmother and above; second degree: children, grandchildren and below.

II. General Terms and Conditions

1. Definitions and Explanatory Notes

A. Definitions:

The following terms and expressions - wherever mentioned in this Agreement – shall have the meanings set forth opposite each of them, unless the context requires otherwise:

First Party: The Bank / Banking Institution whose details are shown in Clause (I) of this Agreement.

Second Party: The customer of the Bank / Banking Institution whose details are shown in clause (I) of this Agreement, who has signed personally or by proxy on this Agreement, or the account holders of natural persons (individuals) who have signed personally or by proxy on this Agreement in the case of a joint account.

Current Account: An accounting record opened by the Bank and established under this Agreement upon the request of the customer, which entails rights and obligations for both parties, including accounting entries made by the Bank in accordance with applicable banking practices, rules, and regulations.

B. Explanatory Notes

In this Agreement, unless the context otherwise stipulates:

1. Reference to years, months and days is a reference to those of the Hijri calendar.
2. Reference to the Agreement is a reference to clause (I), clause (II), clause (III), and the annexes to the Agreement, including the amendments or additions

thereto.

2. Recitals

Whereas it is the desire of the Second Party to open a current account with the First Party; and whereas the First Party has accepted the Second Party's request, the two parties, with their full legal capacity, have hereby agreed to enter into this Agreement pursuant to the provisions of relevant laws, regulations and guidelines. This Agreement is governed by the applicable laws, rules and regulations including, but not limited to, the Anti-Money Laundering and Counter-Terrorism Financing Laws and the Implementing Regulations thereto,, and the guidelines issued by the Central Bank of Saudi Arabia, such as the Rules for Bank Accounts. However, in the event of a conflict between the provisions of this Agreement and the provisions of the afore-mentioned regulations and guidelines, the provisions of the latter regulations and guidelines shall prevail.

The above recitals shall constitute an integral part of this Agreement.

3. Rights and Obligations of Both Parties

1. The First Party is obligated to open a current account for the Second Party and shall implement his/her instructions on the account with due diligence within the framework of **banking practices, rules, and regulations**. However, the First Party shall not be held accountable for any damage arising from the implementation of these instructions unless this damage is a result of his/her gross negligence or his/her willful commitment of misconduct or failure to act with due diligence for purposes of implementing this Agreement with due care, skill, prudence and diligence and under the circumstances that are expected to be performed reasonably by a similar enterprise

2. The First Party shall be entitled to utilize the funds deposited in the current account for its own benefit, subject to its full commitment to enable the Second Party have access to these funds immediately upon his/her request. The Second Party shall not be entitled to claim any profits therefrom. However, the two parties may have an independent agreement to arrange their relationship whereby the Second Party can obtain profits from those funds.
3. The Second Party shall be prohibited from utilizing the account for any unlawful purpose or activity, and he/she should inform the First Party in the event of any objection or suspicion of operations taking place on his/her account. The lapse of thirty days from the date of carrying out any transaction without the Second Party's objection shall be deemed to constitute an approval and confirmation by the Second Party of the validity of such transaction.
4. The First Party may collect a specific fee from the Second Party in exchange for the services it provides to him/her, and it may collect such fee directly without referring to the Second Party provided, however, that such fees are not inconsistent with the guidelines duly issued by the Central Bank of Saudi Arabia, and that they are published by the branches of the First Party and its website within a deadline of thirty (30) days prior to the application of such fees.
5. The Second Party shall bear any current and future expenses or taxes which may be imposed by the government regarding any products and services provided by the First Party to the Second Party.
6. The First Party shall advise the Second Party via text messages on the mobile phone number stated in this Agreement - or any other means that may be mutually agreed - of the following:
 - A. All transactions executed on the current account as soon as they occur.
 - B. Within reasonable grace period prior to the change of the account's status.
7. The Second Party shall forthwith update the data of his/her personal identity and other personal information duly recorded in the Agreement, and in case of any breaches with this requirement and for the purposes of adhering to the applicable regulations, the First Party may freeze the current account.
8. The Second Party hereby agrees that, for purposes of opening and running the current account and complying with the applicable regulations, the First Party shall obtain the Second Party's personal identity data and updated information through the services provided by the National Information Center or any other reliable and independent bodies.
9. In the event of a breach by the Second Party of this Agreement, the First Party shall be entitled to take the measures it deems appropriate within the framework of applicable banking practices, rules, and regulations.
10. The Second Party shall be entitled to close the current account and recover the full credit balance at any time, after submitting a request to the First Party accompanied by the ATM cards, checks and any other items related to the account. The First Party may decline the request to close the account if it is associated with any financial obligations, such as issuing letters of guarantee, opening letter of credits, discount of commercial bills and other similar obligations that require the continuation of the account.
11. The First Party shall be entitled to close the current account in case of failure of the Second Party to deposit any funds in the account for a period of (ninety) days from the date of its opening, or if the Second Party deposits a certain amount and subsequently withdraws it so that the account balance is zero for a period of four (4) years, provided that the First Party shall advise the Second Party via text messages over his/her mobile phone number mentioned in the Agreement - or any other approved means – within a reasonable grace period prior to closing the account.
12. The First Party may send text messages, communicate by phone, or send marketing publications to the Second Party regarding the products and services provided by the First Party unless the Second Party shows unwillingness to receive these marketing messages and publications pursuant to the provisions of Clause (First) of the Agreement.

13. The Second Party shall be entitled to have access to his/her account statement through electronic banking services and may also request to be served an account statement on his/her e-mail or national address as indicated in the Agreement or to any other address he/she specifies.
14. In the event that the First Party becomes aware of the death of the Second Party or losing his/her eligibility or initiating any liquidation or administrative liquidation procedures, the First Party shall stop dealing on the account until the heirs are determined by a legal deed or a guardian/custodian or liquidator (the trustee of the liquidation or the bankruptcy committee) is appointed and authorized to manage the account by a decision of the competent court.
15. All accounts of the Second Party with the First Party shall constitute one consolidated account, and the First Party may at any time, without recourse to the Second Party, conduct a set-off between them and deduct any funds from them to meet any obligations accruing from the Second Party.
16. It is not permissible for a party who has defaulted or neglected to advise the other party of a change in its contact address or contact information within seven (7) days on the grounds of not being aware of the advice or not having access to it.
17. The Second Party shall refrain from making any remittance of funds outside the Kingdom of Saudi Arabia to any non-profit organizations, and the First Party shall be entitled to decline to make such remittances. (11)
18. The First Party does not bear any responsibility towards the Second Party for delay or non-delivery of the bank remittance to the beneficiary due to an error or malfunction occurring in the technical systems outside the control of the First Party, or in the event that the beneficiary's information is incomplete or non-existent, or for any other reason beyond the First Party's control, unless the delay or failure to deliver the remittance is attributed to the First Party's failure to act with due diligence or to its gross negligence.
19. All deposits and withdrawals in foreign currency shall be subject to the exchange rate adopted by the First Party for foreign currency exchange.
20. With regard to joint accounts, the credit balance available in the account shall be the property of the parties as partners according to the percentages specified for each of them in the Agreement, and the partners shall bear the debit balance arising in the account for any reason whatsoever. The First Party shall be entitled to suspend the account in the event of the death or ineligibility of one of the partners or instituting any of the liquidation or administrative liquidation procedures against any of them, or receiving an advice from one of the partners testifying to the emergence of a dispute between them.
21. The invalidity, irregularity, or unenforceability of any of the clauses of the Agreement shall not render the remaining clauses of the Agreement as invalid, provided that both parties undertake to amend the relevant clause in accordance with the applicable regulations and controls.
22. The First Party shall be entitled to amend the Agreement from time to time - without prejudice to the guidelines of the Central Bank of Saudi Arabia - provided that the First Party shall advise the Second Party of such amendments within thirty (30) days of the effective date of their implementation. Such amendments shall be implemented after the lapse of the grace period referred to in this paragraph with effect from the date of their publication on the First Party's website. Non-withdrawal from the Agreement shall constitute the Second Party's approval and acceptance of these amendments.
23. This Agreement shall remain in effect until the date of closing the account by either party.
24. The First Party shall safeguard the confidentiality of all data and account information provided by the Second Party, with the exception of what is disclosed by the First Party for specific professional and operational purposes - after obtaining the approval of the Second Party - and upon the request of competent government agencies in accordance with the relevant regulations and controls.

(11) Royal Decree No. (55871) dated 05/09/1436 H states that King Salman Center for Relief and Humanitarian Action is the only entity authorized to receive any relief, charitable or humanitarian donations, whether their source is government or private, and to deliver them to those in need outside the Kingdom of Saudi Arabia.

25. The First Party may keep all documents related to the Second Party's account for a minimum period of ten (10) years from the date of the Agreement's expiration.
26. For the purpose of activation and subscription in the additional services provided in the Instant Payment System; the account information will be automatically and in complete confidentiality shared with the Saudi Payments Company (the national operator of the system) as needed, and the information that will be shared is as follows:
 - A. Customer's name.
 - B. Account number.
 - C. Mobile Phone Number.
 - D. ID Number.
 - E. E-mail address.
27. This Agreement shall be governed by the laws and regulations of the Kingdom of Saudi Arabia. Any dispute that arises between the parties shall be settled amicably. However, if the dispute cannot be resolved amicably, either party shall be entitled to refer it to the competent judicial authority.
28. This Agreement has been prepared in the Arabic and English languages, and in the event of a discrepancy between the text of the two versions, the original Arabic text shall prevail.

4. Products and Services Offered Related to the Current Account

The First Party shall provide the Second Party with a number of products and services related to the current account, including those shown hereunder. However, submission of such products and services shall be subject to the attached terms and conditions which shall constitute an integral part of this Agreement.

<input type="checkbox"/> ATM Card	<input type="checkbox"/> Phone Banking	<input type="checkbox"/> Online Banking	<input type="checkbox"/> Check Book
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5. Acknowledgments and Undertakings of the First Party

The First Party shall acknowledge and undertake to the Second Party as follows:

1. Treat the Second Party fairly and equitably and adhere to the principle of disclosure and transparency.
2. Safeguard the confidentiality of information and refrain from using such information except for specific professional and operational purposes – subject to securing the approval of the Second Party - excluding information that the First Party discloses to competent government agencies in accordance with the applicable regulations and controls.
3. Take all the necessary technical and regulatory measures to protect the information technology systems and customer data in its business and the business of its branches and subsidiaries, with prudence and extend reasonable efforts in establishing, maintaining, implementing and following the controls, policies and procedures of information technology, information security, cybersecurity and data protection, including supervision and control of access to technical systems, encryption, virtual and actual protection, and having on hand the necessary plans for business continuity, recovery plans, and security plans designed to protect against any penetration, destruction, loss, interference, modification or exploitation.

6. Acknowledgments and Undertakings of the Second Party

In the Second Party's full legal capacity, the Second Party shall pledge and undertake as follows:

1. That the Second Party is not prohibited by law from dealing with, and that all the data he/she provided to the Bank are valid, reliable and up to date.
2. That the Second Party will be held accountable in front of the competent authorities for the funds - deposited in his/her account with or without his/her knowledge, whether he/she disposed or did not dispose of it personally in the event that he/she was not officially informed of such funds upon his/her knowledge of its existence in his/her account.
3. That the funds deposited in the account are generated from legitimate activities and he/she will be held accountable for its validity, and that if the First Party receives any illegal or counterfeit funds from him/her, he/she will not be entitled to recover or get compensated for such funds.
4. That the First Party shall be entitled to freeze the account or any of the funds recorded in it and to advise competent authorities in the event of suspicion that such funds were generated from financial fraud or illegal transactions pursuant to applicable laws, regulations and guidelines.
5. That the Second Party is the ultimate beneficiary of the account.
6. That the Second Party is fully aware that it is forbidden to transfer funds to persons or entities unknown to him/her according to the applicable laws and regulations; and that all transfers that he/she undertakes will be made to persons and entities known to him/her and made for personal, familiar and legitimate purposes.
7. That the Second Party has read and understood the terms and conditions set forth in this Agreement and that he/she will also acquaint himself with the terms and conditions for products and services related to the current account duly published on the First Party's website.
8. Tax Returns:

INTERNATIONAL TAX TRANSPARENCY
Self-Certification & Declaration Form (FATCA & CRS) – INDIVIDUAL

الشفافية الضريبية الدولية
نموذج شهادة إقرار ذاتي (قانون الامتثال الضريبي للحسابات الأجنبية ومعيار الإبلاغ المشترك) – الأفراد

This form to be used to Individuals, "Natural persons" and Sole Proprietorships
In the case of joint Account Holders, each Account Holder must complete a separate form
All sections of this form are mandatory & Abbreviations are not allowed

يتم تعبئة النموذج من قبل العملاء الأفراد "الأشخاص الطبيعيين" والمؤسسات الفردية
في حالة أصحاب الحسابات المشتركة، يجب على كل صاحب حساب إكمال نموذج منفصل
جميع أقسام هذا النموذج إلزامية ولا يسمح باستعمال الاختصارات

Section A – Customer/Account Holder Information				القسم أ - معلومات العميل / صاحب الحساب				
Title:	Other <input type="checkbox"/> آخر			Miss. <input type="checkbox"/> الأنسة	Mrs. <input type="checkbox"/> السيدة	Mr. <input type="checkbox"/> السيد	اللقب:	
Customer Full Name in Arabic (First/Middle/Last):	الأخير		الثاني		الأول		اسم العميل كاملاً باللغة العربية (الأول / الثاني / الأخير):	
Customer Full Name in English: (First/Middle/Last):	First	Middle		Last		اسم العميل كاملاً باللغة الإنجليزية: (الأول / الثاني / الأخير)		
Date of Birth: (Gregorian/Western)	D يوم	D يوم	M شهر	M شهر	Y سنة	Y سنة	Y سنة	Y سنة
Gender:	Female <input type="checkbox"/> أنثى				Male <input type="checkbox"/> ذكر			
Town or City of Birth:								مدينة أو مكان الميلاد:
Country of Birth:								بلد الميلاد:
Current Residence Address in Saudi Arabia (Wasel):	Building # (المبنى) _____		Street Name (اسم الشارع) _____		District (المنطقة) _____		Postal Code (الرمز البريدي) _____	
	City (المدينة) _____		Country (الدولة) _____		عنوان الإقامة الحالي في المملكة العربية السعودية (واصل):			
If there is residence address outside Saudi Arabia, please indicate:	Building # (المبنى) _____		Street Name (اسم الشارع) _____		District (المنطقة) _____		Postal Code (الرمز البريدي) _____	
	City (المدينة) _____		Country (الدولة) _____		إذا كان هناك عنوان إقامة خارج المملكة العربية السعودية، فيرجى توضيحه:			
Mailing Address: (if different from the Current Residence) to be included)	Building # (المبنى) _____		Street Name (اسم الشارع) _____		District (المنطقة) _____		Postal Code (الرمز البريدي) _____	
	City (المدينة) _____		Country (الدولة) _____		العنوان البريدي: (في حال اختلافه عن عنوان العميل)			
Are you a US person?	Yes <input type="checkbox"/> نعم				No <input type="checkbox"/> لا			
								هل أنت شخص من الولايات المتحدة الأمريكية؟
If yes, please complete section B								إذا كانت الإجابة بنعم، يرجى إكمال القسم ب
If more than one citizenship, please indicate each country of citizenship								في حالة وجود أكثر من جنسية، يرجى الإشارة إلى كل دولة لتلك الجنسيات
Do you have an immigrant visa or permanent resident status in a country other than Saudi Arabia	Yes <input type="checkbox"/> نعم				No <input type="checkbox"/> لا			
								هل لديك تأشيرة هجرة أو إقامة دائمة في بلد آخر غير المملكة العربية السعودية
If yes, please indicate the state of each permanent residency								إذا كانت الإجابة بنعم، يرجى توضيح الحالة لكل إقامة دائمة
Are you a Tax Resident of any country or countries outside of Saudi Arabia? By selecting 'No', I confirm that Saudi Arabia is my sole residency for tax purposes	Yes <input type="checkbox"/> نعم				No <input type="checkbox"/> لا			
								هل أنت مقيم ضريبي في أي دولة أو دول خارج المملكة العربية السعودية؟ باختيار "لا"، أؤكد أن المملكة العربية السعودية هي إقامتي الوحيدة للأغراض الضريبية
If Yes, please complete section C								في حال الإجابة ب (نعم) الرجاء إكمال القسم ج

Section B – USA Tax Residents		القسم ب – الإقامة الضريبية في الولايات المتحدة الأمريكية									
If you are a USA Tax Resident please provide one of the following TINs. A US TIN can be one of the following: 1. A Social Security Number (SSN), or 2. An Individual Taxpayer Identification Number (ITIN), or 3. A Taxpayer Identification Number for Pending US Adoptions (ATIN).		إذا كنت مقيماً ضريبياً بالولايات المتحدة الأمريكية، فيرجى تقديم أحد أرقام التعريف الضريبية التالية. يمكن أن يكون رقم تعريف الضريبي للولايات المتحدة واحداً مما يلي: ١. رقم الضمان الاجتماعي (SSN)، ٢. رقم تعريف المكلف الفرد (ITIN)، ٣. رقم تعريف ضريبي لحالات التبني المعلقة في الولايات المتحدة (ATIN).									
Please provide your TIN in one of the lines provided below: يرجى كتابة رقم التعريف الضريبي الخاص بك في أحد الأسطر الواردة أدناه:											
(SSN)	N	N	N	-	N	N	-	N	N	N	N
(ITIN)	N	N	N	-	N	N	-	N	N	N	N
(ATIN)	N	N	N	-	N	N	-	N	N	N	N
	١. رقم الضمان الاجتماعي ٢. رقم تعريف المكلف الفرد ٣. رقم تعريف ضريبي لحالات التبني المعلقة في الولايات المتحدة										

Section C – Tax Residency Information				القسم ج - معلومات الإقامة الضريبية		
Please specify your Country (ies)/Jurisdiction(s) of Residence for Tax Purposes including Taxpayer Identification number.				الرجاء تحديد دولة (دول)الولاية القضائية (الولايات القضائية) الإقامة لأغراض ضريبية بما فيه رقم التعريف الضريبي.		
Country/jurisdiction	Taxpayer Identification Number (TIN)or Functional Equivalent	If no TIN available enter Reason A, B or C	في حالة عدم وجود رقم التعريف الضريبي، الرجاء اختيار أحد الأسباب أ، ب أو ج	رقم التعريف الضريبي أو ما يعادله وظيفياً	البلد/الولاية القضائية	
1						1
2						2
3						3
If TIN is not available please choose one of the following reasons: A. The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents B. The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN if you have selected this reason): Country1:..... Country2:..... Country3:..... C. No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)				في حال عدم وجود رقم التعريف الضريبي، الرجاء اختيار أحد الأسباب التالية: أ. لا تصدر البلد/الولاية القضائية المقيم فيها صاحب الحساب أرقام تعريف ضريبية للمقيمين فيها. ب. أو خلاف ذلك، يتعذر على صاحب الحساب الحصول على رقم تعريف ضريبي أو رقم معادل له (يرجى توضيح سبب عدم قدرتك على الحصول على رقم تعريف ضريبي إذا اخترت هذا السبب): البلد ١:..... البلد ٢:..... البلد ٣:..... ج. ليس مطلوباً الحصول على رقم تعريف ضريبي. (ملاحظة: حدد هذا السبب فقط إذا كان القانون المحلي للولاية القضائية ذات الصلة لا يتطلب الحصول على رقم تعريف ضريبي صادر عن تلك الولاية القضائية)		

Section D – Declaration and Signature		القسم د - الإقرار والتوقيع	
<p>I/We declare that all the particulars and information provided herein, are true, correct, complete and up-to-date in all respects and I/We have not withheld any information and I/We acknowledge that Arab National Bank will rely on the information provided in this form until notice in writing satisfactory to Arab National Bank of its revocation and by submission of an updated Self-Certification & Declaration Form is received by Arab National Bank, within 30 days where any change in circumstances occurs.</p> <p>I/We hereby undertake to inform Arab National Bank of any change in information / circumstances provided, and to furnish to Arab National Bank any changes/amendments taking place in future with reference to the documents submitted by me/us as and when such changes/amendments occur.</p> <p>I/We undertake to inform Arab National Bank if I/We are away from my/our own country of residence for any period that may impact the United States Substantial Presence Test as herein defined, or the presence test related to any other countries I/We are tax residents in.</p> <p>I/We confirm and accept that should any withholding, tax, other impositions or other governmental dues related to me/us become payable to domestic or overseas regulators or tax authorities, all payments made to me/us shall be net of any such taxes etc. and Arab National Bank assumes no liability in this regard.</p> <p>I/We waive Arab National Bank of its duty of confidentiality and grant Arab National Bank the liberty to make available, as and when required by law/authorities, to the Courts, regulatory/or other authorities of Saudi Arabia or my/our country of residence or the country in whose currency this account will be maintained or routed, or to any other regulator/tax authority or other authorities in domestic and other jurisdictions, any information relating to my/our account, without any prior consent from me/us.</p>		<p>أقر / نقر بأن جميع التفاصيل والمعلومات الواردة في هذا الإقرار حقيقية وصحيحة وكاملة وحديثة من جميع النواحي وأنا / نحن لم نحجب أي معلومات وأقر / نقر بأن البنك العربي الوطني سيعتمد على المعلومات المقدمة في هذا النموذج حتى إشعار خطي مقبول للبنك العربي الوطني بإلغائها وبتقديم نموذج شهادة إقرار ذاتي محدث يتم استلامه بواسطة البنك العربي الوطني، في غضون ٣٠ يوماً عند حدوث أي تغيير في الظروف.</p> <p>أتعهد / نتعهد بإبلاغ البنك العربي الوطني بأي تغيير في المعلومات / الظروف المقدمة، وتزويد البنك العربي الوطني بأي تغييرات / تعديلات تحدث في المستقبل فيما يتعلق بالوثائق المقدمة مني/ منا عند حدوث مثل هذه التغييرات/التعديلات.</p> <p>أتعهد / نتعهد بإبلاغ البنك العربي الوطني إذا لم أتواجد/نتواجد في بلد إقامتي / إقامتنا لأي فترة قد تؤثر على اختبار التواجد الجوهري في الولايات المتحدة كما هو محدد هنا، أو اختبار التواجد المتعلق بأي دول أخرى لي/لنا فيها إقامة ضريبية.</p> <p>أنا / نحن نؤكد وأوافق على أنه في حالة أي استقطاع أو ضريبة أو فرض آخر أو مستحقات حكومية أخرى متعلقة بي / بنا تصبح مستحقة الدفع لهيئات تنظيمية أو ضريبية محلية أو خارجية، فإن جميع المدفوعات لي / لنا ستكون صافية من أي ضرائب من هذا القبيل وما إلى ذلك، ولا يتحمل البنك العربي الوطني أي مسؤولية في هذا الصدد.</p> <p>أنا / نحن نعفي البنك العربي الوطني من واجبه في الحفاظ على السرية وأمنج البنك العربي الوطني الحرية في إتاحة، عند الاقتضاء بموجب القانون / طلب السلطات، أي معلومات تتعلق بحسابي / حسابنا وبدون أي موافقة مسبقة مني / منا، للمحاكم أو السلطات التنظيمية / أو الأخرى في المملكة العربية السعودية أو في بلد إقامتي/ إقامتنا أو في الدولة التي سيتم الاحتفاظ بهذا الحساب بعملتها أو يمرر من خلالها، أو إلى أي جهة تنظيمية / ضريبية أخرى أو سلطات أخرى في الولاية القضائية المحلية وغيرها.</p>	
Name of Signatory in Arabic		اسم الموقع باللغة العربية	
Name of Signatory in English		اسم الموقع باللغة الإنجليزية	
Signature		Capacity of Signatory: (Please tick 1 box only) Account Holder - صاحب الحساب <input type="checkbox"/> Power of Attorney - الوكيل <input type="checkbox"/> Guardian - الوصي <input type="checkbox"/> Other (Please specify below) <input type="checkbox"/> (يرجى التحديد أثناءه)	
Date (Gregorian)		صفة الموقع: (الرجاء وضع إشارة في مربع واحد فقط)	
التاريخ D D شهر M شهر Y سنة Y سنة Y سنة Y سنة (Gregorian) يوم يوم شهر شهر سنة سنة سنة سنة		التوقيع _____	

To be Completed Relationship Manager /Customer Service Representative										يتم تعبئته من قبل مدير العلاقة أو ممثل خدمة العملاء									
Account Holder Name (First / Middle / Last)										الإسم الكامل لصاحب الحساب (الأول، الثاني، الأخير)									
Signature of Relationship Manager /Customer Service Representative										توقيع مدير العلاقة/ممثل خدمة العملاء									
Employee ID										الرقم الوظيفي									
Customer Information File #										رقم ملف بيانات العميل									
Definitions The definitions in this section are the relevant ones related to this International Tax Transparency Form and are not an exhaustive list. For the complete set of definitions, please refer to the FATCA / CRS regulations which are readily available on the internet.										التعريفات التعريفات الواردة في هذا القسم هي التعريفات ذات الصلة بنموذج الشفافية الضريبية الدولية وليست قائمة شاملة. للاطلاع على مجموعة كاملة من التعريفات، يرجى الرجوع إلى كل من قانون الامتثال الضريبي للحسابات الأجنبية (فاتكا) / المعيار المشترك عن الإبلاغ الموجودة التي على شبكة الإنترنت.									
Foreign Account Tax Compliance Act (FATCA) Definitions										تعريفات قانون الامتثال الضريبي للحسابات الأجنبية (فاتكا)									
U.S. Person Means a U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof.										شخص من الولايات المتحدة الأمريكية تعني مواطناً أمريكياً أو فرداً مقيماً، أو شراكة أو شركة منظمة في الولايات المتحدة أو بموجب قوانين الولايات المتحدة أو أي ولاية منها.									
US Resident US resident is a US citizen or a resident alien, which is an individual that is not a citizen or national of the United States and who meets either the green card test or the substantial presence test for the calendar year.										المقيم في أمريكا هو مواطن أمريكي أو أي شخص آخر لديه إقامة (بطاقة خضراء أو وجود جوهري) بغض النظر عن مكان إقامته جغرافياً.									
Green Card "green card" recipient as an alien who has been granted "the status of having been lawfully accorded the privilege of residing permanently in the United States as an immigrant in accordance with the immigration laws, such status not having changed."										البطاقة الخضراء حامل البطاقة الخضراء هو اجنبي تم منحة "امتياز الإقامة القانونية بشكل دائم في الولايات المتحدة كمهاجر وفقاً لقوانين الهجرة ، مالم يتغير وضعة القانوني"									
Born in the USA A person born in the USA is considered as a 'US person' under FATCA unless the person has formally renounced his or her right to US citizenship.										المولود في الولايات المتحدة الأمريكية يعتبر الشخص المولود في الولايات المتحدة "شخصاً أمريكياً" بموجب قانون الامتثال الضريبي للحسابات الخارجية إلا إذا تخلى الشخص رسمياً عن حقه في الجنسية الأمريكي									
US Address An address in the US. Please Note: "Shop and Ship" addresses or other similar services maintained by customers will not be considered as a relevant address for this purpose.										عنوان في الولايات المتحدة عنوان في الولايات المتحدة. يُرجى ملاحظه أنه: لن يتم اعتبار العناوين الخاصة بالتسوق والشحن أو الخدمات المماثلة الأخرى التي يحتفظ بها العملاء كعنوان لهذا الغرض.									
Telephone number Telephone number(s) provided is a US telephone number.										رقم هاتف رقم/أرقام الهاتف المقدم هو رقم هاتف أمريكي.									
Standing Instructions Standing instruction to periodically transfer funds to an account with US address.										تعليمات دائمة تعليمات دائمة لتحويل الأموال بشكل دوري إلى حساب عنوانه في الولايات المتحدة.									
Hold mail address Address for communication AND all mails are retained at the Bank for physical collection by a representative of the customer.										عنوان بريد حافظ عنوان الاتصال وجميع رسائل البريد يُحتفظ بها في البنك ليحصل عليها شخصياً ممثل العميل.									
Substantial Presence Test You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:										اختبار التواجد الجوهري سيتم اعتبارك مقيماً في الولايات المتحدة للأغراض الضريبية إذا كنت تستوفي اختبار الحضور الجوهري للسنة التقويمية. للوفاء بهذا الاختبار، يجب أن تكون متواجداً فعلياً في الولايات المتحدة الأمريكية على الأقل وفقاً للتالي:									
<ul style="list-style-type: none"> 31 days during the current year, and 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting: All the days you were present in the current year, and 1/3 of the days you were present in the first year before the current year, and 1/6 of the days you were present in the second year before the current year. 										<ul style="list-style-type: none"> ٣١ يوماً خلال السنة الحالية، و ١٨٣ يوماً خلال فترة الثلاث سنوات التي تشمل السنة الحالية والسنتين السابقتين مباشرة قبلها، مع احتساب: جميع الأيام التي كنت فيها متواجداً في السنة الحالية، و ٣/١ الأيام كنت فيها متواجداً في السنة الأولى قبل العام الحالي، و ٦/١ الأيام التي كنت فيها متواجداً في السنة الثانية قبل العام الحالي. 									

INTERNATIONAL TAX TRANSPARENCY
Self-Certification & Declaration Form (FATCA & CRS) – INDIVIDUAL

الشفافية الضريبية الدولية
نموذج شهادة إقرار ذاتي (قانون الامتثال الضريبي للحسابات الأجنبية ومعياري الإبلاغ المشترك) – الأفراد

Common Reporting Standards (CRS) Definitions	تعريفات المعيار المشترك عن الإبلاغ
Tax Residency Tax residency is the country where you are resident/registered for tax purposes. Each country has its own rules for defining tax residence. For more information on tax residence, please consult your tax advisor or check the OECD information readily available on the internet.	الإقامة الضريبية الإقامة الضريبية هي البلد الذي تقيم فيه / مسجل للأغراض الضريبية. ولكل بلد قواعده الخاصة لتحديد الإقامة الضريبية. لمزيد من المعلومات عن الإقامة الضريبية، يرجى استشارة مستشارك الضريبي أو الاطلاع على المعلومات المتاحة في بوابة التبادل التلقائي لمنظمة التعاون الاقتصادي والتنمية عبر الشبكة.
Tax Information Number A Taxpayer Identification / Information Number (TIN) is a unique combination of letters and/or numbers assigned to the person or you/your entity. Some countries do not issue a TIN, but may rely on other issued numbers such as social security/insurance numbers or company registration numbers for entities. You may need to provide these if requested. The OECD has published a list of the acceptable Taxpayer Identification Number (TIN) formats and their alternatives.	رقم التعريف الضريبي رقم تعريف شخصي / رقم تعريف دافع الضرائب هو مزيج فريد من الأحرف و / أو الأرقام المخصصة للشخص أو الكيان. بعض البلدان لا تصدر رقم تعريف ضريبي، ولكنها قد تعتمد على أرقام أخرى صادرة مثل أرقام الضمان الاجتماعي أو التأمين. قد تحتاج إلى تقديمها إذا طلب منك ذلك. وقد نشرت منظمة التعاون الاقتصادي والتنمية مجموعة نماذج تساعد في تحديد هوية دافع الضرائب المقبولة وبدائلها.
Self-Certification Forms A completed self-certification form is used to confirm your tax residency status under the CRS.	نماذج الشهادة الذاتية يستخدم نموذج الشهادة الذاتية المكتمل لتأكيد حالة إقامتك الضريبية بموجب معيار الإبلاغ المشترك

II: Copy of the ID Card and Signature Specimens

Copy of ID Card

ID Card #										
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I, the Second Party (full name):, hereby agree to have my ID card photocopied for official use by the First Party, and I also testify to the validity of the information and data that I have provided, and I bear any responsibility that may result from non-disclosure of any data that need to be disclosed in the Agreement or rendered invalid. I also testify to have read, understood and accepted the terms and conditions contained in this Agreement consisting of " 21 pages ", and I agree to abide by those terms and conditions. In testimony whereof I have placed my signature hereunder.

Signature of the Second Party	
Please sign above	Please sign above (for signature matching purposes)

To be filled by representative of the First Party					
Name of Representative					
<input type="checkbox"/> True copy of the ID <input type="checkbox"/> Signature Identical	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #D3D3D3;"> <th style="padding: 5px;">Signature</th> </tr> <tr> <td style="height: 40px;"></td> </tr> <tr style="background-color: #D3D3D3;"> <th style="padding: 5px;">Date</th> </tr> <tr> <td style="padding: 5px;"></td> </tr> </table>	Signature		Date	
Signature					
Date					

Annexes (12)										
1. Information of Guardian / Trustee / Representative / Custodian - as applicable -										
Relationship with the Second Party										
<input type="checkbox"/> Father		<input type="checkbox"/> Mother			<input type="checkbox"/> Representative			<input type="checkbox"/> Other:		
Personal Information (13)										
Full name in Arabic:										
Full Name in English:										
Gender		<input type="checkbox"/> Male			<input type="checkbox"/> Female					
Nationality:										
Date of Birth:		.... / .... / ..... H			.... / .... / ..... G				
Place of Birth:										
Educational Level:		<input type="checkbox"/> Elementary		<input type="checkbox"/> Intermediate		<input type="checkbox"/> Secondary		<input type="checkbox"/> University		<input type="checkbox"/> Other:
Personal Identification Data										
ID Type:		National ID				Resident ID				
ID Number:										
Place of Issue:										
Expiration Date		.... / .... / ..... H			.... / .... / ..... G				
Contact Information										
National Address (14)	Building Number	Street		District		City		Postal Code		Additional Number
:										
Mobile Phone Number: (15)										
Home phone Number : (16)										
E-mail Address : (17)										
Employment Information (18)										
Employer:										
Job Title:										
Sector:		Governmental		Private		Semi-governmental		Other:		
Miscellaneous Questions										

- (12) This is applicable when the Agreement is concluded on behalf of the Second Party by the representative or guardian / trustee / custodian and the like, according to official documents that authorize him/her to do so.
- (13) As stated in ID card.
- (14) As registered with the Saudi Post.
- (15) If available.
- (16) If available.
- (17) If available.
- (18) If available.

2. Copy of ID

ANB mada Card Terms and Conditions

The applicant / cardholder (hereinafter called the customer) accepts the following terms and conditions for using ANB mada card (hereinafter called the card), issued by Arab National bank (hereinafter called the Bank).

- 1- The Bank provides the customer with the card to use through Ecommerce, ATM and point of sale (POS) terminals and Ecommerce. The customer chooses the Personal Identification Number (PIN) of the card noting that the card remains the property of the Bank.
- 2- Transactions conducted through digital wallets are subject to the terms and conditions of the wallet to which the card is added, in addition to the Atheer service that is less than or equal to, the limit of this service as specified by the Saudi Arabian Monetary Authority (SAMA) in the POS device. These types of transactions may require entering the password for some operations.
- 3- The customer will choose and enter the PIN for the card in any of the Bank's branches or through the bank's electronic channels - and the cardholder undertakes to preserve and not disclose the PIN to any other party whether relatives, friends or bank employees. Selecting a new PIN or replacing the card will be subject to these terms and conditions.
- 4- Online purchase service is available with the card. The cardholder can cancel the online purchase service or reactivate it through the Bank's electronic channels.
- 5- The Bank has the right to stop or cancel the card at any time if this serves and protects the interests of the customer or the Bank, provided the customer is informed.
- 6- The Bank has the right to amend the terms and conditions for using the card at any time. These amendments will not be effective and enforceable except after the lapse of (30) working days from the date on which the customer is notified of these modifications. The customer's use of the card after 30 working days is considered proof and evidence of the customer's acceptance and approval of these amendments.
- 7- The customer undertakes to destroy the card if he/she no longer needs to use it or if the Bank decides to stop it. The obligation of the cardholder herein shall cease only after paying all due transactions executed using the card.
- 8- The card is not transferable and may be used only by the customer, who must not disclose his/her Personal Identification Number (PIN) to any other person for any reason whatsoever.
- 9- The customer authorizes the Bank to renew his/her card, or issue a new one after reporting the loss/theft of the card, unless the Bank receives a written notice from the customer not to issue a new card.
- 10- Whenever the Bank issues a renewal/replacement card to the customer, the card will have the same PIN as previously used by the customer.
- 11- The customer shall notify the Bank immediately upon the loss of the primary or/and supplementary card by calling ANB Phone Banking.
He/she shall remain responsible for any transactions performed with his/her lost/stolen card, as if he/she had used it personally, until the Bank receives a notification to that effect.
- 12- The customer accepts and authorizes the Bank to charge his/her account for all stolen card reissuance fees according to the prevailing Bank Tariff of Charges
- 13- The Bank will debit the customer's account with any withdrawals, transfers, purchases or any other transactions performed by the use of his/her card, and the customer is in all cases fully responsible for all card transactions and accepts the Bank's record of transactions as conclusive and binding for all purposes.
- 14- The customer undertakes, whenever his/her account(s) is (are) overdrawn by the use of the card, to settle upon the Bank's request, his/her overdrawn balance in addition to any charges (charges are donated to charity). The customer also authorizes the Bank (without the Bank being bound to do so) to cover his/her overdrawn account balance by debiting any of his/her personal account(s) he/she has with any Arab National Bank branch .
- 15- The customer undertakes to abide by the daily limit for the card, in accordance with the approved regulations. This applies for all transactions conducted using the card.
- 16- The customer declares that the Bank's records are correct, final and conclusive.
17. The customer acknowledges that it is his/her responsibility to contact the Bank in any of the cases below:
 - a- any error was discovered in debiting or crediting his/her account as a result of the use of card in any transaction.
 - b- If customer discovers that the card information has been leaked or stole.
- 18- The customer acknowledges that some transactions conducted after the Bank's official working hours, or during holidays, will be recorded on the next working day.
- 19- For Joint Accounts: the Bank has the right to issue separate cards for each partner to the account at the request of the partners (collectively) and they will be liable (jointly and severally) towards the Bank for any obligations that may result from the use of any these cards.
- 20- The card, including cards issued by the Bank for a joint account and any additional or replacement card requested on the joint account will be subject to these terms and conditions. The daily usage limit will be split evenly across all cards linked to one account.
- 21- The Cardholder shall be directly and fully responsible for all transactions carried out through the use of the card, in accordance with this agreement.
- 22- The customer authorizes the Bank to debit his/her account for any expenses incurred by the Bank as a result of using the card inside or outside the Kingdom of Saudi Arabia. These transaction fees will be charged based on prevailing Bank Tariff of Charges.
- 23- The customer agrees that international transactions will be charged at the prevailing Bank exchange rate and Bank Tariff of Charges on the date of the transaction.
- 24- The Bank shall not be liable for any circumstances affecting the use of the Card including but not limited to :
The failure of any merchant to accept or honor a Card and the manner in which the refusal to accept the Card is communicated
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.
- 25- All amounts payable to the Bank as per these terms and conditions are exclusive of any value added tax. . If value added tax or any other tax is chargeable on the goods/services/ fees , then the customer shall pay to the Bank (in addition to and at the same time as paying the amounts payable under this agreement) an amount equal to the amount of the value added tax or any similar tax.
- 26- These terms and conditions shall be governed by and construed in accordance with the laws of the Kingdom of Saudi Arabia. Any dispute arising out of or in connection with these Terms and Conditions, including their interpretation or enforcement shall be referred to and exclusively resolved by Banking Disputes Committee, located in Riyadh.
- 27- In case of discrepancy between Arabic text and English text of these Terms and Conditions, Arabic text shall prevail.

ANB Phone Banking Terms & Conditions

Arab National Bank ("ANB" or the "Bank") introduced its Electronic Phone Banking Service, (the "Service") to enable account holders (the "Customers") to process their various banking transactions.

The bank is offering the Service to the Customer who desires to utilize and avail of the Service offered by the Bank.

The availability and utilization of the Service is subject to and is governed by the Terms and Conditions hereinafter set forth.

In consideration for the premises and mutual covenants set forth herein, and in reliance on the application and specific representation, acknowledgements and acceptance of Applicant set forth in its Application, all of which are incorporated herein by reference as if fully set forth herein and made an integral part hereof, the Customer agrees, accepts, acknowledges and declares as follows:

1- Definitions:

As used in these Terms and Conditions, the following words and expressions shall have the meanings set forth respectively against each of them as follows:

a. The "Bank" or "ANB" shall mean Arab National Bank (including any and/or all branches and centers throughout the Kingdom of Saudi Arabia).

b. "Customer" shall mean any natural or juristic entity which has entered into this Agreement with the Bank for the provision of service. After completing the required application forms and offering on the Terms and Conditions.

c. "anb Phone Banking or self-service through IVR" shall mean the Service provided by the Bank whereby the Customer by means of its own phone can access the Bank's computer system to perform the following:

obtain information on its account and card balances, transactions passed over such accounts or cards registered under the Bank's system, execute financial transactions such as transfers, payment for utility bills and credit card payments,

Request account statements and checkbooks.

use other facilities which may be made available in the Service.

2- The Customer hereby acknowledges, agrees, accepts and declares that provision of the Service by the Bank is subject to the Terms and Conditions herein set forth and that the Bank, any time and from time to time, shall have the right to vary these Terms and Conditions, where such a change or amendment shall be effective 30 working days after the Bank advises the Customer.

3-The Customer agrees, accepts and undertakes to preserve strict confidentiality of any and all of its Service related PINs whether issued by the Bank or selected by the Customer. The Customer further agrees and undertakes to safeguard against disclosure of, or access to, the PINs by any third party, including the Customer's household and Bank staff. The Customer will not permit any illegal or unauthorized use of the Service. Should the Customer have reason to believe that their PIN is known or has been divulged to a third party, he/she agrees to notify the Bank promptly.

4-It is hereby understood and agreed by the Customer and the Bank that the latter shall not be liable or responsible for any loss, damage, expense or otherwise which the Customer may suffer or incur as a result of any breach of the Terms and Conditions hereof.

5- a. The Customer hereby authorize the Bank to rely on and act upon any instruction(s) received from the Customer which are, or appear to have been, received from the Customer using its account number and PIN.

b. The authority given by the Customer to the Bank in (6a) herein above shall be a continuing authority for any transaction(s) effected by the Customer prior to the date of withdrawal of the authority. Withdrawal or cancellation of the authority comes into effect as of the withdrawal or cancellation date.

c. It is hereby declared and agreed by the Customer that the Bank shall not be liable for any mistake(s), omission(s), error(s), delay(s)...etc., while acting on the instruction(s) of the Customer. Furthermore, the Bank shall not be liable to the Customer, as a result of unclearness of the instruction(s) given by the Customer to the Bank staff.

6- The Customer warrants that the Bank has apprised, informed and warned the Customer, and the Customer consequently acknowledges that it is fully aware, of the current technology limitations, associated restrictions and controls thereof. The Customer further acknowledges that controls and restrictions governing the use of the Service and Service availability are hinged upon scientific progress and technology advances. The Customer specifically acknowledges that it is fully aware of the restrictions and limitations governing utilization, and fully discharges the Bank from any and all claims and liabilities associated therewith or resulting from its inability to use the Service for any reason whatsoever whether in or out of the Kingdom.

7- The Bank does not assume nor accept any liability or responsibility for any losses, damages, costs or expenses, whether financial or information-related, which may be suffered or incurred by the Customer or any third party as a result of inaccuracy of any other functions provided by the Service.

8- Without prejudice to Clauses 6 & 7 above, The Bank does not assume any responsibility for any losses, damages or obligations resulting from or associated with Service unless the same are attributable to the gross negligence or willful misconduct of the Bank. The Bank will not assume any liability for any consequential losses or damages under any circumstance whatsoever.

9- The Bank will use its best efforts to effect and provide the service around the clock, but will not be held liable or responsible in case of failure to maintain Service availability.

10-The Customer declares and acknowledges that transactions processed by means of the Service shall be subject to the limits as may be imposed or established by the Bank from time to time, and shall be effective 30 working days after the Bank advises the Customer thereof, whether as a result of the Bank's internal regulations or because of controls, limits or restrictions required or imposed by any legal or regulatory authority. The Customer hereby accepts and agrees to the same.

11-The Bank's books, records, papers and other documents pertinent to the transaction(s) in question constitute conclusive evidence to be relied upon in judging any dispute relating to figures, data, information, facts, transactions, instructions or any other matter or difference arising between the Bank and the Customer.

12-The Bank reserves the right to demand written confirmation of certain transactions. The Bank is further entitled to decline instructions without stating its reasons.

13-The Customer agrees that the bank shall have the right to record the Customer's voice conversation when placing instructions for execution of transaction(s), and to use such recording in the resolution of any legal problem or dispute which may arise in the future.

14-The Customer agrees and accepts that this Agreement covers the entire relationship with the Bank with respect to the service. The terms and conditions herein contained shall apply to all of the Customer's accounts, both existing and potential, including any joint and/or supplementary card accounts.

15- The Bank will debit the customer's account for the value of any transfer, settlement or any other transactions performed as per the prevailing Bank's Tariff of Charges by the use of the Service, and the customer shall in all circumstances accept full responsibility for all transactions and fees, if any, which were processed by the use of the Service and Service related TPINs, whether or not processed with the Customer's knowledge, or by his/her authorization. The Customer accepts the Bank's record as conclusive and binding for all purposes.

16- Customer agrees to choose a Telephone Personal Identification Number (TPIN) which does not consist of commonly used or serial or ascending or descending numbers, or numbers related to personal dates, and the like, where these figures are simple in nature and easily guessed by other people and may be used for the purposes of fraud and forgery. For more security and better protection, it is advisable that the customer chooses a TPIN that is different from the PIN of his ATM card. In addition, the Bank maintains the right to stop the TPIN of the Service if it is not used for 180 days, after three non-successful attempts to access the Service, or in the event that the Bank discovered that whoever is using the Service is not the account holder

17- These Terms and Conditions shall be governed and construed in accordance with the laws of the Kingdom of Saudi Arabia. Any dispute arising out of or in connection with These Terms and Conditions, including any question regarding their interpretation or enforcement shall be referred to and exclusively resolved by the Banking Disputes Committee, located in Riyadh.

18- The supplementary card issued on the same account can only be used for clarifications and information through the Bank's Phone Banking Services.

19- Customer acknowledges the mobile number which is registered with the Bank is his/her own number, and accepts responsibility for its correctness when opening an account or when the Customer is updating his information in the future through the branch of ATM. The Customer acknowledges being informed that the authentication codes required for access to ANB Phone Banking Service to conduct transactions are sent to the mobile number he/she had registered with the Bank.

20- A toll-free phone line 8001244040 has been availed to help customers easily report irregular suspicious transactions or access to their data or accounts.

1. Definitions:

In this Agreement, the following terms shall have the meanings indicated opposite thereto below unless the text otherwise admits or requires:

"Bank" means Arab National Bank, which term shall include any and all branches of the Bank throughout the Kingdom of Saudi Arabia.

"Customer": means any natural or juristic person who enters into this Agreement with the Bank to utilize the Service by completing the Service application forms either electronically or at a branch of the Bank, who accepts these terms and conditions provided the Customer's application is accepted by the Bank.

"Account": means any account(s) held at the Bank under the Customer's name to provide the Customer access to the Internet Banking Service.

"Arab National Bank Internet Service" or "Service": means the Service provided by the Bank through which the Customer can access the Bank's website and subscribe to the Service on-line using a personal computer and browser in order to:

- View account balances.
- Perform –inter account money transfers.
- Perform third party money transfers.
- Order statements of account and checkbooks.
- Avail of other Service-supported functionalities as the Bank may, at its sole discretion, deem fit from time to time.

"Personal Computer" or "PC": means any PC the Customer uses anytime, anywhere to access the Service by entering his/her ATM Card Number and PIN as user ID and Password.

"Modem": means the Customer-owned modem.

"Browser": means any software that enables the Customer to view Internet documents (in HTML format). The Service has been designed to operate with Microsoft's Internet Explorer, Firefox or Safari. The Customer must supply his/her browsing software of choice.

"Internet Service Provider" or "ISP": means a company that enables the Customer to connect to the Internet. The Customer must enter into a separate agreement with his/her ISP of choice.

2. In this document, words importing the singular shall also include the plural and vice versa, and words importing the masculine shall include the feminine and vice versa.

3. The Bank reserves for itself the right to reject any Service provision application at its sole discretion.

4. The Bank is entitled, at its sole discretion, to amend or alter these terms and conditions at any time by serving Notice of Amendment or Alteration to the Customer before 30 working days of any amendments. The Customer shall thereafter be bound by the terms and conditions as amended or altered. In the event the Bank elects to show such amendments or alterations online via the Bank's website, then any subsequent use of the Service shall be deemed to constitute express acceptance of such amendments or alterations by the Customer.

5. The Customer hereby authorizes the Bank to accept and act upon electronic instructions and authorizations submitted through the Internet Banking Service via the Internet. The Customer also authorizes the Bank to debit/credit the account(s) for transactions performed via the Service provided; however, such transactions have been first authenticated through use of the Customer's USER ID and Password.

6. The Customer hereby authorizes the Bank to debit his/her account for charges or fees on any transaction(s) performed by the Customer provided the Bank shows the Customer the charges or fees on the website prior to making a transaction. Such authorization constitutes final and binding agreement by the Customer to such deduction.

7. Where the account holder of any account(s) held with the Bank is two or more persons, the Bank shall, for purposes of Internet Banking Service operation, be entitled to accept and act upon instructions authorizing debt to the account received from any such joint account holder who fulfills the definition of "Customer". All joint holders shall become severally and jointly liable for all the transactions performed through the Internet Banking Service. The Customer's attention is especially drawn to the fact that where the account is held jointly, utilization of the Service through such account shall only be permitted if all persons who fulfill the definition of "Customer" have agreed to authorize anyone of them to issue electronic instructions to the Bank.

8. Safety and Protection:

- a. The Customer shall keep strictly confidential his/her own login details USER ID and Password(s), and may not share these with any third party.
- b. The Customer shall take all-reasonable precautions to prevent any fraudulent use of his/her login details and Password(s).
- c. The Customer may not, under any circumstance, write his/her login details and Password(s) in any form that could be understood by others.
- d. The Customer undertakes to never disclose his/her login details/passwords to any other party, including Bank employees.
- e. The Customer undertakes to change his/her Password(s) periodically and to carefully select the passwords to rule out any possibility of these being guessed by others, if he/she knows, suspects or has reason to believe that another party has knowledge of the Password(s).
- f. The Customer undertakes the responsibility of assigning his/her face ID/finger print for the device and protecting it to avoid any unauthorized access to the device and ANB Mobile App
- g. The Bank does not accept liability for any damages to the Customer resulting from loss of the Customer's login details or disclosure of the Customer's Password(s). If the Customer fails to protect his/her login details and Password, he/she will be responsible for any transactions made on the account. The Bank is not liable for the losses caused by installing and/or using Mobile Banking Application from a jail-broken/rooted device.

9. By protecting his/her USER ID and Password(s), the Customer will safeguard against any responsibility for any transactions conducted on their account not performed by him/her. The Customer must change their Password immediately if they suspect that any person has knowledge of it. The Customer will be held liable for any transactions unauthorized by him/her conducted on their account if the Customer fails to protect his/her USER ID and Password.

10. The Bank will exert its best efforts to perform and give effect to any transactions requested by the Customer on the same day, but shall not be liable to the Customer in case any such transactions could not be performed and/or enforced on such day.
11. The Internet Banking Service does not permit the Customer to overdraw his/her account with the Bank, beyond any authorized amounts.
12. The Customer declares and consents that all transactions performed via the Internet Banking Service shall be governed by any and all conditions enforced by the Bank from time to time, whether arising from implementation or operation of the Bank's internal rules or controls, limitations, restrictions, laws or regulations set in force by any competent legal or regulatory authority.
13. It is agreed and understood by the Customer and the Bank that payment and transfer instructions given via the Service cannot be cancelled on the day such payment or transfer becomes due. The Bank will exert its best efforts to facilitate any cancellation instructions, but will not accept liability if the cancellation request cannot be entertained on the due date.
14. The Bank will execute the transfer request, subject to the Bank's procedures and availability of funds in the customer's account. The Bank, may, at its sole discretion, engage the services of any foreign correspondent bank(s) for transfer execution purposes. The Bank and/or correspondent bank will not be liable for any loss or damages resulting from any error, dropped transaction or delay due to circumstances beyond their control, nor will it be liable for any error, negligence, act, failure to act or omission on the part of the beneficiary's bank, any correspondent bank or agent, or their agents.
15. The Customer agrees to credit his/her account the amount of a returned transfer at the then prevailing market price.
16. The Bank does not accept any liability in case the transfer is returned by the correspondent bank.
17. Without prejudice to these terms and conditions, the Bank reserves the right to reverse and refund any transaction and/or to perform any adjustment(s) as may be necessary or required to the account(s) on the business day immediately following the date on which the transaction was performed.
18. Books, records, documents, receipts and instructions of the Bank and all other transaction related documents shall be conclusive and binding on the Customer, and may be relied upon for resolution of any dispute concerning figures, transactions, details, fees, charges, documentation, instructions or any other issue and/or dispute that may arise between the Bank and the Customer.
19. The Bank shall exert its best efforts to run the Service during the times cited in the marketing brochure, but shall not be obligated to observe such Service operation timeframes nor shall it be liable for inability to conform to such timings.
20. Any payments or transfers honored by the Bank relying on instructions received from the Customer and given to the Bank through the Internet Banking Service shall be captured in the relevant account statement as "Electronic Transactions".
21. It is understood and agreed that either the Bank or the Customer may terminate this Agreement by means of a formal notice duly executed by both parties.
22. The Customer agrees and consents to the Bank's right to record conversations between the Customer and Bank staff relative to implementing the required services.
23. The Bank reserves the right to charge the Customer a Service fee and the Customer undertakes to pay the Internet Banking Service fee. The current Service fees are shown on the Bank's website. The Bank's website may be consulted to determine the answer for any fee related queries. In case fees are to be altered, the new fee will be reported and notified to the Customer prior to the effective date thereof, and will be announced through the Bank's website.
24. The Customer acknowledges and consents that the information provided in relation to exchange rates, interest and local shares through the Bank's website will be up to date. However, the Bank does not guarantee any such details to be the latest information available.
25. The Bank does not accept legal liability for any losses, damages, costs or expenses whatsoever or howsoever incurred or sustained by the Customer or any third party as a result of reliance on inaccurate financial and other data published through the Service.
26. The Bank does not accept liability for any losses, damages, costs or expenses whatsoever or howsoever incurred or sustained by the Customer as a result of breach of any of these terms and conditions.
27. The Customer acknowledges and consents that the Bank has advised him/her, and that he/she has taken note, of current technology restrictions and limitations, and limitations and restriction on Service utilization, and that the Service availability depends on technology applications at the time of use and accordingly releases the Bank from any and every liability which may arise as a result of the Customer's inability to use the Service for any reason whatsoever.
28. The Customer hereby understands, agrees and consents that the Customer shall not acquire any right in or on any software, computer code, specifications, technologies or other data published to the Customer by the Bank for Service related purposes. Additionally, the Customer shall not acquire any intellectual property or copyright in or on any of the aforesaid.
29. By entering his/her USER ID and Password, the Customer acknowledges his irrevocable and unconditional acceptance of, and agreement on, the terms and conditions.
30. The Customer acknowledges exclusive responsibility and liability for any acts or transactions performed through the Service, and accepts to be held fully and finally liable for the consequences of such acts or transactions.
31. This Agreement shall be governed by and interpreted in accordance with the laws and regulations prevailing in the Kingdom of Saudi Arabia. Any dispute between the parties in connection herewith shall be fully and finally settled by the Committee for Banking Disputes .
- 32- In case of discrepancy between Arabic text and English text of these Terms and Conditions, Arabic text shall prevail.

Check books Terms and Conditions

1. I/we undertake to handle the checkbooks with due care, and accept responsibility for any loss or damages the bank may incur as a result of any illegal and/or improper use of the checkbooks
2. I/we release the bank from any alleged claim(s) and / or damages and losses by me/us or any third party on account of the checkbooks being lost by me/us in any way whatsoever and/or for any illegal use of the checkbooks by third parties.
3. The bank is entitled to destroy checkbooks which remain uncollected within 90 days from the date of issue.
4. I/we authorize the bank to charge my/our account with it for the checkbooks issuance fees & expenses at the Saud Central Bank's officially approved tariff of banking charges.
5. Where checkbooks are collected by an authorized representative, I/we accept full liability associated with delivery of the checkbooks to the authorized representative, including usage or loss thereof, and hereby discharge the bank from any liability consequent thereupon.
6. The Customer consents to the enforcement of prescribed provisions of the law in case checkbooks are abused or misused.
7. Under all circumstance, the Customer will bear full responsibility for failure to destroy or return checkbooks to the bank when the account is closed.

Al Ghad Al Mubarak Account - Terms and Conditions

In addition to the terms and conditions governing all accounts agreed upon previously, below are the additional terms and conditions for Al Ghad Al Mubarak Account:

1. The customer shall deposit the investment amount in the Sharia compliant account, held at the Bank, either by directly depositing into the investment account or by transferring an amount from another account.
2. The Bank shall invest the amount in the investment account as an agent for the client (without commission) and make every effort to collect the expected profit, which is estimated at the annual percentage as given below. This percentage may change (increase or decrease), according to the conditions and circumstances of the financial markets.

Amount Range	Profit Rate (p.a.)
Less than SR 2,500	0.00%
For SR 2,500 & more	0.25%

3. The Bank shall invest the amount of investment, as it deems appropriate but shall be restricted to Sharia compliant transactions and investments.
4. The customer authorizes the Bank to invest the amount of investment in the manner the Bank deems appropriate, and the customer authorizes the Bank to perform all the transactions and/or procedures necessary to invest in accordance with these terms and conditions.
5. The Bank is entitled to keep a certain portion of the investment amount in the form of liquid funds to meet cash withdrawal requests of the investor, and may increase or decrease such liquid portion, as it deems appropriate from time to time.
6. The Bank may aggregate the investment amount with the Bank's own funds & deposits/ investments received from other customers by the Bank from time to time to invest in a common pool of investments.
7. The Bank shall be entitled to retain any profit generated from the investment over the expected profit rate offered to the customer as a performance bonus.
8. With due regard to provisions of articles (11) and (12) below, the customer shall be allowed at any time to withdraw the investment partially or fully through various channels which include Branches, ATMs, phone banking and/or internet banking.
9. The investor is not entitled to request a cheque book for operating this account. The customer can withdraw through the channels mentioned in Article 8 above.
10. Profit shall be calculated monthly on the average monthly balances of the investment amount.
11. Profit shall not be considered on the investment amount for the month in which the average amount of the investment is less than 2,500 riyals. The Bank has the right to increase or decrease the average amount of investment as it deems appropriate from time to time provided the Bank notifies the customer before thirty (30) working days from the date of changing the average monthly amount of the investment.
12. Profit shall not be considered for the month in which the number of withdrawal transactions exceeds the maximum allowed number of transactions during a month being (2) withdrawal/s transactions. The Bank may increase or decrease this number as it deems appropriate from time to time provided the Bank notifies the customer in writing before thirty (30) working days from the date of changing the maximum number of allowable withdrawal transactions.
13. Profit shall be credited into the investor's account in the month of June and December of every year.
14. In case of discrepancy between Arabic text and English text, Arabic text shall prevail.