

**Customer's Rights:**

- To be aware of the Terms and Conditions of the product or service and to request all necessary explanations to ensure that he/she has understood them and can respect them.
- To obtain from the concerned employee clear and comprehensive explanations on the financial services and products with their respective level of risk.
- To obtain from the concerned employee a professional and clear answer to any question relating to an ambiguous clause or condition.
- To request the use of the Arabic language in any document, correspondence or transaction with the bank.
- To read and obtain in advance a copy of each document and text referred to, in any contract to be signed with the bank.
- To obtain and retain a copy of the contracts and documents signed by the customer, without bearing any additional cost.
- To request the bank to determine the real cost of the product or service, including the effective cost of insurance and the computation method of the debtor or creditor interest rate.
- To choose freely an insurance company among a list of five companies, accepted by the bank, where an insurance is required to benefit from the product or service.
- To obtain the product or service that it is suitable to the customer's request, profile and perception of the likely financial risks associated to this product or service.
- To obtain, for each product or service, a periodic detailed statement of account.
- To refuse to sign a blank or incomplete Form and make sure all the required fields and figures in the Form to be signed by the customer are correctly completed.
- To submit a claim on any service or product, and request from the bank an explanation on the claim submission procedure, the time limit needed to be notified of the claim outcome, and the methodology for submitting the claim to other authorities whenever the customer is not convinced of the claim outcome, including to the competent Lebanese administrative or judicial authorities without going through Customer Advocacy.

**Customer's Duties:**

- To provide true, complete and accurate information when filling out any Form provided by the bank, and refrain from providing any false information.
- To disclose all financial obligations when applying for a product or service, without prejudice to the rights conferred to customers by the Banking Secrecy Law.
- To update the personal information submitted to the bank, continuously and whenever required to do so.
- To comply with the terms and conditions governing the chosen service or product.
- To notify the bank promptly of any unknown operation on his/her account.
- To provide the bank with his/her home address, work address, email, post mail, and telephone number, and report any change in this information to enable the bank to contact the customer personally in order to guarantee the privacy of the information.

**Instructions to the Customer:**

- Do not provide any other party, under any circumstances, with any details about your bank account or any other banking or critical personal information.
- Whenever facing financial difficulties preventing you from meeting your obligations or paying your installments in due time, refer to the bank in order to find out the best options, including the rescheduling of obligations.
- Be careful when granting a proxy to a third party to complete your banking and financial transactions, by clearly determining the powers delegated under this proxy.