



These General Terms and Conditions shall apply to all accounts opened with the Bank and signed by the Client and/or by the person duly authorized by the Client. Accounts shall be subject to the minimum balance required to be maintained therein and to service charges as set forth in the Account Opening Application.

Terms Related to Accounts:

1. Account Number:

A number shall be assigned to each account, and such number must be used in all correspondence between the Client and the Bank relating to the account, and when conducting any debit and credit transactions to and from the account.

2. Signature:

a. I/We authorize you to honor all checks/payment orders/instructions signed by me/us by means of this electronic signature. I/We hereby release Cairo Amman Bank and/or its representatives and/or its officers from any liability whatsoever in this regard, and I/we waive my/our right to submit any civil and/or criminal claim of any kind or in any capacity related to or arising from the subject matter above, provided that such waiver shall be final, conclusive, and irrevocable and not subject to revocation and/or annulment.

b. I/We further acknowledge and agree, with all factual and legal warranties, that my/our electronic signature entered into the Bank's systems through the Bank's electronic panel is my/our approved signature, and I/we acknowledge that such signature is binding upon me/us, issued by me/us, and constitutes conclusive evidence against me/us. I/We further acknowledge that all transactions and contracts executed using this electronic signature are valid and binding upon me/us. I/We authorize the Bank to accept and rely on any transactions and/or contracts bearing the electronic signature referred to in this form and retained in the Bank's records. I/We also waive my/our right to invoke any procedural or substantive defense and/or the defense of nonacceptance and/or nonpayment in respect of what is stated in this form and any related matters arising therefrom, and to deem my/our signature on this form as legal evidence against me/us for signature verification.

3. Client Instructions and Withdrawals:

a. All instructions relating to the account must be in writing and delivered to the Bank by the Client and/or his duly authorized representative, or sent by mail to the Bank's address, provided that they include the relevant account number. If the Bank agrees to and implements any instructions issued by the Client through other means, the Client shall sign a separate document including all provisions applicable to such arrangement. If the Client's instructions are unclear or if the Bank receives conflicting instructions, the Bank shall have the option to implement such instructions in whole or in part, or to refrain from implementation, until the inconsistency and/or dispute is resolved in a manner acceptable to the Bank, without the Bank bearing any liability that may arise therefrom.

b. All withdrawals from accounts may be made, according to the type of account, using checks and/or any forms approved by the Bank and/or any amendments thereto. The Bank may, at its sole discretion, accept written instructions authorizing a third party to withdraw from the account, provided that such instructions are acceptable to the Bank and that the Client signs the Bank's approved authorization letter in accordance with applicable procedures.

c. If the Client signs any check and/or withdrawal slip and/or order and/or withdrawal instructions that do not conform to the forms approved by the Bank, the Bank may refuse to honor any of them. If the account balance is insufficient and/or the withdrawal amounts exceed the permitted overdraft



limit on the account, the Bank may refuse payment. If the Bank, at its sole discretion, honors any overdraft and/or any increase in overdraft, the provisions of Clause (9) below shall apply, without prejudice to the Bank's right to refuse to permit any subsequent overdraft withdrawals.

d. At the Client's request, the Bank may limit its verification to the review of documents exchanged directly with the Client, by any means of communication, and to signature verification only, without the Bank assuming any liability of any kind arising therefrom.

e. The Client must notify the Bank at least one business day in advance of all amounts intended to be withdrawn that exceed 5,000 JOD.

4. Deposits into the Account:

a. Deposits into accounts may be made by transfer and/or by mail and/or in person. When making deposits in person, the Bank's approved forms, as amended from time to time, must be used. Deposits shall not be deemed available in the Client's account unless and until cash and/or its equivalent is received and made available at the Bank's place of business. The Bank reserves the right, at any time, to refuse any deposit and/or to reduce the amount permitted to be deposited and/or to credit the deposit and/or any part thereof, without bearing any liability. All deposits must be made in the same currency as the account.

b. The Client agrees to any deposits that may be made into his account(s) by third parties, whether in cash and/or commercial instruments and/or incoming transfers, provided that such deposits are approved by the Bank.

5. Collection of Funds and Crediting the Account:

a. The Bank accepts deposits for collection purposes only and acts as the Client's collection agent without any obligation to ensure or guarantee collection. Deposited amounts shall not be available or withdrawable until finally collected by the Bank in accordance with applicable procedures.

b. The Bank reserves the right, after notifying the Client by SMS message, to reverse entries in the account if the value of bills of exchange and/or withdrawal instruments and/or checks and/or withdrawals or any negotiable instruments previously credited to the account is not collected. Reversal of entries shall not affect the Bank's right to retain unpaid bills of exchange and/or instruments and/or checks and/or withdrawals and/or unpaid documents, nor its right to exercise all rights relating thereto with priority over the Client's other creditors.

c. The Bank shall not bear any liability or obligation with respect to the value date assigned to funds, instruments, or documents by the drawee bank, nor for delays resulting from mail and/or other communications, loss of mail and/or courier services, the time required by external collection systems, any delay related to the collection process, or any loss (whether direct or indirect), nor for any commissions or expenses incurred by the Client as a result thereof.

d. The provisions of Clause (9) below shall apply if the Bank receives notice that funds credited to the account have not been collected and the Client withdraws based on the crediting of such uncollected funds, resulting in the account becoming overdrawn, an increase in the overdraft amount, or a reduction of the balance below the minimum specified by the Bank.

e. The Client irrevocably authorizes the Bank to reverse any entry made to the account in error. The Bank shall not bear any liability toward the Client for the consequences of such errors, and the Client is obligated to immediately notify the Bank upon discovering any error.

f. It is agreed under this contract that the Bank, its management, and its representatives have the right to request and/or carry out any amendment, correction, or modification to the account statement(s) and/or any Bank entries, and/or to reverse any entry, in the event of the appearance and/or discovery of any error, malfunction, defect, failure, or discrepancy in any device, system, computer program, or the Bank's electronic equipment, or otherwise, that does not reflect the actual account



من بنك القاهرة عمان

or entries, without the Bank, its management, or its representatives bearing any factual, legal, banking, or accounting liability of any kind arising or that may arise in this regard.

6. Reduction in the Value of Funds in the Account:

The Bank shall not bear any responsibility or liability of any kind toward the Client and/or any third party for any reduction in the value of the account resulting from the imposition of taxes, a decrease in the value of credited amounts, the unavailability of such amounts due to restrictions on currency conversion and/or transfer, confiscation, compulsory transfers, attachments of any kind, civil disturbances, actions of military or usurping authorities, or any other causes of any nature whatsoever beyond the Bank's control.

7. Bank's Right of Setoff:

All amounts, securities, bonds, guarantees, shares, policies, documents, banking instruments, gold, and any other valuables of any nature whatsoever held by the Bank and/or any of its branches in the Client's name, whether in the form of an account of any type and/or otherwise, shall constitute security held by the Bank to secure payment of any debit balance due to the Bank arising under these General Terms and Conditions and/or under any banking facilities agreement of any kind granted to the Client. The Client agrees that such items shall remain in the Bank's possession as collateral for banking facilities until all of the Client's obligations toward the Bank are fully satisfied, including debit interest, commissions, expenses, and other amounts due. If the Client fails to settle such obligations upon the Bank's first demand, the Client irrevocably authorizes the Bank to take all necessary measures to effect setoff against such collateral, with priority over all other creditors of the Client.

8. Authorization:

- a. The Bank has the right, without reference to the Client and without bearing any liability, to debit the Client's account with all fees, costs, expenses, interest, commissions, taxes, stamp duties, and any other charges or expenses of any nature whatsoever that are paid or incurred on the Client's behalf and/or arise from any transaction between the Client and the Bank.
- b. The Client irrevocably authorizes the Bank to return my salary/salaries from my account maintained with the Bank if requested by the transferring entity/entities, without any liability on the Bank. As the authorized party granting this authorization, I assume full factual and legal responsibility of any kind arising from acting pursuant to this authorization. Any actions taken by the Bank in reliance on this authorization shall be valid and binding upon me and upon my successors.

9. Account Statement and Reduction of Balance Below the Minimum:

- a. If the account becomes overdrawn for any reason whatsoever:
 1. The Client shall pay the Bank, and the Bank shall have the right to charge interest on the overdrawn account at a rate of 21%, calculated on the basis of the daily account balance and debited to the account at the end of each month.
 2. The overdraft balance together with the accrued interest shall be payable by the Client to the Bank upon demand.
- b. If the account balance falls below the minimum required for any reason at any time during the month, the Bank shall have the absolute right to charge a monthly expense fee for maintaining the account on the Bank's books. The Bank shall also have the right not to pay interest on any account if the balance falls below the minimum required.

10. Account Closure:

- a. In the event that the Client fails to comply with any provision of these Terms and Conditions, the



من بنك القاهرة عمان

Bank shall have the right, upon notifying the Client by SMS message, to close the account and to demand immediate settlement of all obligations thereunder, without stating the reasons for taking such action and without incurring any obligation or liability of any kind toward the Client as a result thereof. The Bank shall also have the right, upon notifying the Client by SMS message, to close the account if the account balance remains zero for three consecutive months. The Client agrees that the Bank's action to close the account shall be effective and binding upon the Client as of the date of such notification and/or as of the date determined by the Bank.

b. The Client may, at any time, close the account upon providing written notice to the Bank and after settling all amounts due and payable by the Client.

c. The Client shall have the right to submit a written objection to the final balance and to request correction of any clerical errors in the account within six months from the date of account closure. Upon expiry of this period, the Bank shall not bear any liability that may arise from such errors.

d. The Bank shall have the right to object to the final balance and to request correction of any clerical errors in the account within one year from the date of account closure.

11. Amendment of the Nature and Terms of the Account and the Forms Used:

It is agreed that the Bank shall have the right, at all times, to amend the nature and provisions of these General Terms and Conditions upon notifying the Client by SMS message, including interest rates, commissions, and any other terms applicable to any account. Any such amendment shall become binding on the Client as of the date of such notification and/or as of the date determined by the Bank. The Bank shall also have the right, at all times, to amend any and all forms used for all transactions conducted on the account upon notifying the Client by SMS message.

12. Account Statements:

a. The Client acknowledges and agrees that the Bank's records and accounts shall be deemed correct, conclusive, and binding, and that the Client shall have no right to challenge and/or object thereto for any reason whatsoever after the expiry of the notification period communicated to the Client by SMS message. Any certificate and/or account statement issued and signed by any employee authorized to sign on behalf of the Bank, and any statement extracted from the Bank's records, shall constitute final and conclusive evidence against the Client as to its accuracy in any judicial proceedings.

b. Notwithstanding the provisions of Clause (12/a) above, the Bank shall send account statements periodically to the address and/or phone number specified by the Client in the Account Opening Application. The Client undertakes to notify the Bank in writing of any objection(s) thereto within fifteen (15) days from the date of dispatch of the statement; failing which, the Client shall be deemed to have acknowledged the correctness of the account.

c. In all cases, the Bank shall have the right to destroy any notices and statements not received by the Client after a period not exceeding one year from their date of issuance.

13. Joint Accounts:

If an account is opened in the name of more than one person, such account shall be subject to the following General Terms and Conditions:

a. Any balance deposited and/or to be deposited in the account shall be deemed and shall remain the joint property of the joint account holders (the Client). All such persons shall be individually, jointly, and severally liable for all account transactions carried out by any one of them.

b. A joint account may not be opened unless all persons designated as account holders (the Client) have reached the legal age and possess full legal capacity, and all such persons must sign the Account Opening Application in accordance with the Bank's approved form.

c. If the Bank receives contradictory and/or conflicting instructions from the joint account holders,



من بنك القاهرة عمان

it may suspend execution of such requests and/or instructions upon receipt until they are jointly signed by all account holders.

d. It is agreed that the joint account shall be a credit account and that withdrawals in excess of the available balance are not permitted. However, if the account becomes overdrawn for any reason whatsoever, the debit balance shall constitute a debt owed by each of the joint account holders individually, jointly, and severally, payable immediately together with interest and commissions as determined by the Bank.

e. If any amount becomes due to the Bank from any of the joint account holders, the account holders irrevocably authorize the Bank, due to the attachment of the Bank's right, to effect setoff and/or consolidation at any time between the joint account and any other accounts opened or to be opened with the Bank in the name of any of them, in any currency whatsoever.

f. The Bank may carry out any currency conversion and/or transfer from one account to another in accordance with what it deems appropriate and at the rates and prices adopted by the Bank on the date of transfer.

g. The entries relating to the account as recorded in the Bank's records, as well as the documents held by the Bank, shall constitute conclusive evidence against all account holders and their creditors and heirs, and the Bank's records shall be deemed correct and binding in accordance with applicable principles.

h. The joint account holders signing below hereby elect any of the addresses registered with the Bank as their chosen domicile, such that any correspondence, notice, notification, warning, document, or transaction sent to such address shall be deemed a legal notification to all of them.

i. The Bank may, at its sole discretion and in the absence of contrary instructions, deposit into the account any funds belonging to, or apparently belonging to, any of the account holders (including proceeds of any loans and/or discounts granted for their account or the account of any of them) that are in the Bank's possession at any time.

j. Each of the joint account holders authorizes and empowers the Bank to endorse for deposit into the account all or any checks, bills of exchange, or other instruments relating to the payment of amounts due to, or apparently due to, the account holders or any of them. If the Bank receives any instrument not endorsed as stated above, the Bank shall be authorized to endorse and credit it to the account.

k. The credit balance available in the account, in whole or in part and at any time, shall be subject to withdrawal, transfer, and/or any other disposition by the joint account holders or any one of them, and/or by the agent or legal representative of any of them, including withdrawals made for the benefit of the signatory, without the Bank bearing any liability or obligation of any kind arising from the use or disposition of such withdrawn, paid, or transferred funds.

l. In the event of the death of all or any of the joint account holders, the Bank may continue, from time to time, to act pursuant to the authorization granted under these General Terms and Conditions until it receives written notice of death from or on behalf of any account holder, or upon receipt of a death certificate from any heir of the deceased, or upon receipt of official notification of death from any competent authority. Upon receipt of such written notice, death certificate, or official notification, the credit balance of the account shall be owned equally by the surviving account holder(s) and the estate of the deceased account holder, unless another ownership ratio has been agreed. The Bank shall be authorized to dispose of the balance on this basis and shall not be liable in any manner whatsoever for any withdrawals, transfers, or dispositions lawfully made in accordance with these Terms and Conditions between the date of death and the date the Bank receives such notice or becomes aware of the death.

m. The Bank shall have the right, at any time and at its sole discretion and without any notice or legal warning to any of the account holders, to enforce its right to recover its dues from the account balance with priority over all other creditors of the Client, and to allocate such balance or any part thereof toward settlement of any amounts due or not yet due to the Bank from the account holders or any of them, and to take all necessary measures to effect setoff.



من بنك القاهرة عمان

- n. If the joint account becomes overdrawn for any reason, or if the Bank agrees to overdraw the account at its absolute discretion, the joint account holders shall be jointly and severally liable to repay the balance together with interest, commissions, and expenses at the maximum rates applicable to loans and banking facilities, and the Bank shall have the right of recourse against all or any of the account holders.
- o. None of these provisions may be amended, modified, replaced, or waived without the Bank's prior written approval.
- p. The Returned Checks Unit instructions shall apply to all partners in this account.
- q. The Bank shall have the right to close the joint account and distribute the balance equally or in accordance with the ratio agreed upon by the partners in advance in the Account Opening Agreement in any of the following cases:
1. If the Bank is notified in writing of the existence of a dispute between the partners or any of them, including any objection by a partner to the actions of another partner, or a request to suspend, freeze, or amend the account without the consent of the other partners.
 2. If an attachment, garnishment, or restriction on disposition is imposed on the funds or transactions of any of the joint account holders.
 3. Upon the death, bankruptcy, or loss of legal capacity of any of the account holders.
 4. Upon effecting the agreed setoff between the Bank's rights and the share of any partner in the account.

14. Foreign Currency Accounts:

Withdrawals, deposits, and transfers from resident accounts shall be conducted in accordance with the rules, bases, and instructions issued by the Central Bank of Jordan from time to time.

15. Current Accounts:

- a. The account must at all times maintain a sufficient credit balance to cover all withdrawals.
- b. Withdrawals from the account shall be made by checks and/or payment orders and/or transfer requests and/or written instructions that satisfy all legally required conditions and are signed in accordance with the signature specimen cards retained by the Bank and/or duly communicated instructions. Such specimens shall be deemed legal and approved for all transactions relating to the account.
- c. Upon the Bank's delivery of a checkbook to the Client upon request, the Client undertakes to notify the Bank in writing in the event of loss, theft, or shortage of any check leaf from the checkbook and further undertakes to keep the checkbook in a secure place to prevent forgery.
- d. The Client undertakes not to issue any check except in ink and on the check forms provided by the Bank, and to ensure that the content thereof is clear and free from erasures, alterations, or additions. Otherwise, the Bank shall have the absolute right to refuse payment of any such check(s) without bearing any liability.
- e. The Client shall bear full responsibility for any withdrawals made using the checkbook provided by the Bank. The Client agrees that the Bank is not obligated to honor any check unless it is issued from the checkbook provided by the Bank, and if the Bank honors one or more checks not issued from such checkbook, the Client shall have no right to object.
- f. The Client shall return all unused check leaves and checkbooks to the Bank upon closure of the current account and shall bear full responsibility in the event of failure to do so.
- g. All transactions and dealings between the Bank and the undersigned, regardless of their nature and for all purposes, shall constitute an integral and indivisible part of the current account and shall be subject to its terms.
- h. The Bank may elect not to pay interest on this account, and the Client waives any claim to



من بنك القاهرة عمان

interest on amounts deposited therein. If the Bank agrees to allow overdrafts for such amount and duration as it determines at its sole discretion, the Client agrees that interest and commissions shall be charged on the overdraft at the maximum annual rate permitted under the instructions of the Central Bank of Jordan, as amended from time to time. Such interest shall be added to the principal amount at the end of each month and shall form an integral part of the Client's indebtedness to the Bank.

i. All payment orders, currency exchange and conversion transactions, and any operations or transactions carried out by the Bank on behalf of the Client shall be at the Client's sole risk and expense.

j. The Bank shall not accept stop-payment orders unless submitted using the Bank's approved form designated for "Stop Payment of a Check and/or Payment Order."

k. With respect to opening a foreign currency current account, the Bank may, at its sole discretion, accept payment of checks drawn by the Client in a currency other than the currency of the account. In such case, the Bank shall have the right to debit the equivalent value of such check(s) based on the exchange rate adopted for checks as of the payment date. The Client shall bear all risks of currency fluctuation and exchange differences arising from discrepancies between the exchange rate on the date of issuance and the date of actual payment, and the Bank shall bear no liability whatsoever for any loss or damage incurred by the Client.

l. The Client's name shall be recorded on the Central Bank of Jordan's returned-checks list for any check returned due to insufficient funds and/or lack of adequacy and/or any legally recognized reason for return.

16. Time Deposit Accounts:

a. The Client must maintain a liquidity account (current, savings, or notice account) prior to opening a time deposit account.

b. The Bank shall have the absolute right and full authority, at any time, to refuse any deposit into the account and/or to determine the amount permitted to be deposited into the account and/or to return any deposit or any part thereof.

c. Any deposits added during the term of the time deposit shall be retained in a separate additional deposit account, shall accrue interest in accordance with the agreement between the Bank and the Client, and shall be merged with the original deposit on the maturity date.

d. No withdrawals may be made from the account during the term of the time deposit. The Client agrees that if the Bank permits any withdrawal, such permission shall be granted solely at the Bank's discretion and in accordance with the terms and conditions determined by the Bank, subject to interest recalculation formulas in accordance with Central Bank instructions. No withdrawal shall be permitted unless the Bank receives written notice from the Client at its place of business at least three (3) business days prior to the maturity date.

e. Whereas the account is opened in a foreign currency, cash withdrawals in foreign currency shall not be permitted, and the Bank shall not be obligated at any time to pay the account balance or any part thereof (including accrued interest) in foreign currency in cash. If, however, the Bank elects, at its sole discretion and upon the Client's request, to permit a foreign currency cash withdrawal, the Client irrevocably undertakes to pay a service fee at the rate determined by the Bank, subject to the instructions of the Central Bank of Jordan, and to immediately pay all transfer costs, stamp duties, service charges, and any other fees of any kind related to such withdrawal upon the Bank's first demand.

f. The time deposit shall be automatically renewed five (5) business days prior to its maturity date for the same deposit term, based on the interest rates determined by the Bank and the prevailing market rate.

g. The Bank shall be prohibited from reducing the interest rate on a time deposit prior to its contractual maturity date.

h. The Bank shall continue to calculate interest on the deposit in accordance with the agreement



executed with the Client, notwithstanding the issuance of a precautionary attachment order by a competent authority and/or the death of the Client, unless a decision to the contrary is issued by the competent authority.

17. Notice Deposit Accounts:

- a. Interest shall be calculated based on the account balance at the end of each day in accordance with the Bank's internal instructions and shall be credited to the account at the end of each month.
- b. Withdrawals from the account shall be subject to a written notice signed by the Client at least two (2) business days prior to the withdrawal date, and this requirement shall apply to all withdrawals from the account.
- c. Withdrawals from the account may not be made by checks or any other instruments drawn on the Bank.
- d. Cash withdrawals from the account balance, in whole or in part, shall be effected using the Bank's designated withdrawal form, signed by the Client before the authorized Bank employee in accordance with applicable procedures.
- e. The Client may authorize any person to withdraw from the account pursuant to:
 1. A power of attorney duly executed before a notary public.
 2. An internal authorization approved by the Bank and signed before the authorized Bank employee.
 3. A written authorization/payment order signed by the Client/account holder and matching the signature specimen retained by the Bank.

In all cases, the Bank shall have the right to reject any such authorization without stating reasons and without bearing any liability whatsoever.

- f. The Bank shall have the right to amend interest rates from time to time in accordance with prevailing rates and the instructions of the Central Bank of Jordan.
- g. The account may not be overdrawn under any circumstances.

18. Savings Accounts:

- a. Interest shall accrue based on the lowest balance maintained in the account during the month, in accordance with the Bank's internal instructions, and shall be credited to the account twice annually at the end of June and December of each year.
- b. Withdrawals from the account may not be made by checks, other instruments, or similar payment orders. Cash withdrawals from the account balance, in whole or in part, shall require the Client's personal attendance at the Bank and execution of the designated withdrawal form. If personal attendance is not possible, the Client may authorize another person to withdraw from the account pursuant to:
 1. A written authorization duly signed by the Client and matching the signature specimen retained by the Bank.
 2. A power of attorney duly executed or certified by a notary public.
- c. All payment orders, currency exchange and conversion transactions, and the purchase and sale of securities and bonds inside and outside Jordan, and any other transactions conducted by the Bank on behalf of the undersigned, shall be at the Client's sole risk and expense.

19. Anti-Money Laundering and Counter-Terrorism Financing:

Pursuant to these General Terms and Conditions for account opening, the Client authorizes the Bank to take any actions it deems appropriate and/or necessary to comply with applicable local and international laws, regulations, and instructions relating to anti-money laundering and counter-ter-



من بنك القاهرة عمان

rorism financing, in any manner whatsoever, including, without limitation, closing any accounts opened by the Client, rejecting any transfers and/or requests related to the Client's accounts and/or transactions with the Bank, and immediately or subsequently freezing any amount in any account, deposit, or transfer held with the Bank in any currency, without obtaining the Client's written consent and without the need to inform the Client of the reasons for taking such action. The Client irrevocably waives any right to claim or take action against the Bank, its Board members, authorized signatories, or officers, whether directly or indirectly. This authorization shall be final, conclusive, and irrevocable.

20. Minor Accounts:

- a. The Bank shall accept time deposit accounts in the names of minors, provided that the account documents are signed by the account opener and/or the minor's legal guardian(s) and/or legal trustee(s). All deposit and withdrawal transactions shall be conducted by the account opener and/or guardian(s) and/or trustee(s), who undertake at all times to indemnify the Bank against all losses and expenses of any kind incurred as a result of any claims, allegations, or lawsuits brought at any time by the minors and/or third parties in relation to the account.
- b. If a card is issued for the benefit of a minor, the Bank shall deactivate the card upon the minor reaching the age of majority, and a signed acknowledgment shall be obtained from the guardian undertaking to return the card to the Bank.
- c. The Bank shall accept savings accounts in the names of minors, provided that the account documents are signed by the account opener and/or the minor's legal guardian(s) and/or legal trustee(s). All deposit and withdrawal transactions shall be conducted by the account opener and/or guardian(s) and/or trustee(s), who undertake to indemnify the Bank against all losses and expenses of any kind incurred as a result of any claims, allegations, or lawsuits brought at any time by the minors and/or third parties in relation to the account.

21. Dormant Accounts:

- a. An account shall be deemed dormant if no withdrawals or deposits are made for a period of one (1) year for current/on-demand accounts, two (2) years for savings accounts, and three (3) years for time and notice accounts. The Client acknowledges that such account shall not be reactivated except upon the Client's personal attendance or that of the Client's legal representative, execution of a written request to that effect, confirmation of the correctness of the balance, and application of the relevant instructions of the Central Bank of Jordan and any amendments thereto.
- b. The Client acknowledges that the dormancy of all accounts shall result in the setoff between dormant accounts and any debit accounts or outstanding obligations, suspension of debit and credit cards and electronic services, the Bank's right to calculate and debit interest and commissions on such accounts, and the application of the law governing government ownership of time-barred funds, as amended.
- c. The crediting of interest to the account shall not constitute a transaction for the purpose of maintaining the account as active or reactivating a dormant account.

General Terms and Conditions

1. The Client releases and indemnifies the Bank from any liability for damages and losses resulting from force majeure events, and/or civil unrest, and/or war, and/or security conditions, and/or acts of nature, and/or any other incidents beyond the Bank's will and/or control, and/or actions taken by foreign or local authorities.
2. The Client agrees that the Bank shall collect commissions and/or fees applicable to all accounts and banking transactions in accordance with the rates determined by the Bank, as amended from time to time, and in accordance with the Bank's approved and duly published schedule of fees.
3. The Client agrees to participate in any prize draws conducted by the Bank in relation to all of the



من بنك القاهرة عمان

Client's accounts and further agrees to the publication of the Client's name and photograph in all visual and audio media in the event the Client wins any prize offered by the Bank, regardless of its value or type.

4. Notwithstanding anything contained in this agreement and/or any other agreements executed between the Client and the Bank prior to or concurrently with the execution of this agreement, the Bank shall have the right, without the need for any additional documentation and at any time, to assign and/or transfer all or any of its rights against the Client to any third party, whether a bank or otherwise, and whether to one or more parties, individually or collectively, whether affiliated with the Bank or not, together with all personal and/or real securities securing such rights, in whole or in part, without the need to obtain the Client's and/or guarantor's consent or to notify them. The Client authorizes the Bank to disclose all terms, information, data, and studies obtained in this regard without any liability on the part of the Bank.

5. The Client acknowledges and agrees in advance that any assignment shall become effective immediately upon its execution between the Bank and the assignee, regardless of the Client's knowledge thereof. The assignee and the Client shall be bound by all obligations, duties, and conditions stipulated and agreed upon between the Client and the Bank as if the assignee were an original party to the agreement from the date of execution, within the limits of the assigned amount and its accessories, including interest, commissions, and expenses.

6. Notwithstanding any provision of this agreement, the Bank shall have the right, without incurring any liability and without stating reasons, to accept or reject any payment orders, instructions, and/or written transfers.

7. The Client irrevocably and conclusively acknowledges and agrees to participate in any programs offered by the Bank at present or in the future and confirms understanding and acceptance of all terms and conditions determined by the Bank in relation to such programs. The Client further agrees to the publication of the Client's name in any advertisements or prize announcements in newspapers or media outlets without the need for prior notification or consent. The Client's signature on this agreement shall constitute a final and conclusive acknowledgment and acceptance of the terms and conditions governing such current and/or future programs.

8. The Client irrevocably acknowledges and legally guarantees the Bank's right to use the Client's personal identification number (PIN) and/or iris scan stored in the Bank's systems for the purpose of identifying the Client when conducting any cash withdrawal, cash deposit, loan, or credit facility transaction, as a substitute for the Client's handwritten signature, approval, and authentication of transactions executed electronically. The Client agrees to treat such identification methods as an electronic signature for data transmission and/or for any electronic request or transaction with the Bank and authorizes the Bank to use them within its information processing systems, electronic data exchange systems, email communications, telegrams, or data messages. The Client further agrees to the legal validity and evidentiary value of any electronic record created and retained by the Bank in connection with any present or future financial transaction conducted directly by the Bank or through any electronic intermediary, and waives the right to object thereto. The Client further acknowledges that any electronic certification issued by the Bank or any third party to verify attribution of the electronic signature shall be valid and binding, and that any identification code used by the Bank or an intermediary to distinguish the Client's records shall be legally effective. All such electronic records shall have full legal effect as originals, as they contain information capable of being retained and reproduced in the form in which it was sent, created, or received.

9. The Client irrevocably undertakes to provide the Bank with a copy of the Client's passport upon renewal thereof, failing which the Bank shall have the right to suspend the Client's account(s) and financial transactions as it deems appropriate.

10. The Client undertakes not to use the personal account for any financial transactions related to commercial activities, in accordance with the instructions of the Central Bank of Jordan. In the event of a breach, the Client acknowledges the Bank's right to close the account without prior notice or warning and without incurring any liability.

11. The Client undertakes not to use any of the Client's accounts and/or cards for transactions



من بنك القاهرة عمان

involving virtual currencies, in accordance with the instructions of the Central Bank of Jordan. In the event of a breach, the Client acknowledges the Bank's right to close the accounts and/or suspend the cards without prior notice or warning and without incurring any liability, and irrevocably waives any right to challenge such action on grounds of false oath, non-acceptance, non-payment, or any procedural or substantive defense relating to this acknowledgment or matters arising therefrom.

Declaration of Review and Consent to Credit Inquiry

In the event the Client submits an application for credit facilities, rescheduling of facilities, or issuance of guarantees from Cairo Amman Bank, the following conditions shall be deemed an integral part of such application:

1. For the purposes of credit assessment, the Client authorizes and consents to the Bank accessing and providing information to any credit bureau licensed by the Central Bank of Jordan, and authorizes the Bank to inquire into the Client's credit status through the Credit Information System of the Central Bank of Jordan in respect of all facilities granted by all banks, whether as a borrower, guarantor, or in any other capacity. This authorization shall apply upon application for facilities, renewal, rescheduling, and shall remain valid until full settlement and termination of the Client's relationship with the Bank. The Client agrees to pay any applicable fees and/or have such fees debited to the Client's account or paid in advance, without objection. The Client acknowledges that the information obtained shall remain the property of the Bank and that submission of an inquiry request and payment of its costs does not constitute approval of the facilities. This authorization shall be final, conclusive, and irrevocable.
2. The Client authorizes Cairo Amman Bank, from time to time and without notifying the Client, to obtain credit reports relating to the Client's credit standing and business activities, including for the purpose of reviewing, extending, or renewing any trading or credit account, and to communicate with banks, financial institutions, and credit agencies deemed appropriate by the Bank to verify information relating to the Client. The Client acknowledges that the Bank reserves the right to provide reports to the Client and to credit reporting agencies regarding any balances or credit information related to any trading account held by the Client with the Bank. The Client further authorizes the Bank to share credit bureau information and any personal data relating to the Client with the Bank's affiliates and relevant third parties, to the extent permitted by applicable law, for purposes related to the operation, review, monitoring, and management of trading account transactions, in accordance with Cairo Amman Bank's Privacy Statement.