

1. The bank provides the customer with detailed instructions about the phone banking service through the bank's website, the user manual of the service, by any other suitable means. The customer should follow these instructions carefully while using the service and should acknowledge that he / she has reviewed and understood the service work mechanism and that any information provided by the bank are for guidance only.
2. The Bank reserves the right to add, delete, or vary the scope of Phone Banking Services and any of the terms and conditions herein from time to time as the Bank in its absolute discretion thinks fit.
3. The Bank shall be entitled to levy charges, fees, expenses, tariffs and other amounts at such rates to be determined by the Bank for the Customer's use of Phone Banking Services. Details of all current charges, fees, expenses, tariffs and such other amounts levied by the Bank are available at the branches of the Bank or at the Bank's official website.
4. The primary Visa Electron card's number and the card's pin number are both used to enter to the phone banking service (financial and non-financial services).
5. The primary Visa Electron card's number and the card's pin number are considered as identification methods to determine the identity of the customer on the phone banking system. Any transaction done using those means will be considered to be done by the customer, and he/she will be responsible for all transactions that will be executed using his / her means of identification and responsible for any change that will occur from these means until the bank could stop the service upon the customer's written request.
6. The Customer shall be liable and bounded by these terms and conditions both jointly and severally when the Accounts are opened in joint names.
7. The service will be suspended when terminating the primary Visa Electron card either permanently or temporarily or if the card expired.
8. If the customer inserts the Visa Electron card's pin number incorrectly for three successive times; phone banking service will be suspended, the customer can refer to one of the banks to apply for re-activation of the services.
9. The Bank has the right to partially withhold / stop the service for any period without prior notice to the customer and without giving any reasons. The customer will be informed if the bank withholds / stop the service completely.
10. If the customer has doubts that his / her accounts are being manipulated by another person through the service or there are doubts that his / her primary Visa Electron card's number and the card's pin number has been revealed by a third party; then the customer has to refer to one of the bank's branches to inform the

bank in writing about the case or call Arabi Islami Customer Service Center during the working hours to ask for suspension of the phone banking service. The customer remains responsible for all amounts arising from the misuse of Visa Electron card's number and the card's pin number until the date of informing the bank in writing.

11. The customer can ask to stop the phone banking service permanently/ temporarily, or to reactivate the service; this can be done by referring to one of the bank's branches and signing the related forms.
12. The bank has the right to use the information related to the customer internally; to provide the customer with information about the services available in the bank.
13. Customer should acknowledge that the bank is not responsible for any damages, losses or costs that might be incurred by the customer as a result of disruption, modification, or non-implementation of the process for any reason or cancelling the service permanently, or any other error in the information that might be obtained.
14. The bank will not bear any responsibility in the case of irregular service or inaccuracy of the information given through the service for any reason lying beyond the control of the bank.
15. The customer will bear the whole responsibility that might arise as a result of debiting his / her account / accounts when using the financial services available through phone banking service, as well as any responsibility that might arise as a result of any error when transferring any amount and/or amounts for the account of any other customer.
16. The Bank has the right to correct errors that occur in the electronic transfers without prior authorization from the customer, if these errors are related to reverse an amount or a part of it, even if it had already been wrongly credited to or debited on the customer account.
17. The bank is not holding any responsibility for any damage that might occur to the customer as a result of lack of commitment to take precautions when calling the service through a public telephone / mobile phone in a public place or the use of devices which are not his or hers.
18. Despite the use of the available security means by the bank to have the protection against the risk of opening up communication networks (phones, mobile phones, and the Internet), the bank is not responsible for any damage that might occur to the customer as a result of the risks associated with the use of these networks. The customer is solely responsible for all risks arising from the use of the service.

I hereby declare that I have reviewed the instructions and terms and conditions of the phone banking service of Islamic International Arab Bank mentioned above and understand their content.

I have reviewed, understood and thereby accept the content, without prejudice to the right of the bank in amend all the content of these instructions and terms and conditions or any part of them at any time without prior notice and without giving reasons and considered the amendment is effective against me after the bank's announcement about the new amendments or notify the customer by the means approved by the Bank.