



Earned Wage Early Withdrawal Terms & Conditions

Introduction

I/We hereby agree that the terms and conditions set out below (the "Terms") shall be applicable to the Earned salary Withdrawal (salary advance) service offered to me through Blink, a digital banking application provided by Capital Bank of Jordan (the "Bank"). I hereby irrevocably confirm that (1) I read and understood the Terms; and (2) agree to be bound by them.

These Terms are a binding legal contract between me and Capital Bank of Jordan, owner of the trademark "Blink", and they are to be read in conjunction with Terms and Conditions of Digital Banking Services related to Blink account holders. In the event of any conflict or inconsistency between these Terms and any other terms in connection with the use earned salary withdrawal (salary advance) service, these Terms shall prevail. Blink has established a newly approved earned salary withdrawal (salary advance) service which I may use in accordance with these Terms.

I acknowledge that by accessing the Service the Bank is granting me a facility and I am legally obliged to pay it back pursuant to clause (6) below.

1. Definition

Bank: means Capital Bank of Jordan, the owner and holder of the trademark "Blink".

Account: means a bank account held by me with Capital Bank of Jordan or Blink and which may be used in connection with the Service.

Working Day: means a day on which the Bank is open and provides its services.

Service: means the earned salary withdrawal (salary advance) service offered by Capital Bank of Jordan via Blink app which allows you to access a portion of your earned salary withdrawal in advance; such that the accessed portion along with applicable fees will be deducted directly from your salary by your employer on pay day. For the avoidance of doubt, the aforementioned fees are fees which the Bank charges for using the Service.

2. Scope of Services

I acknowledge and agree that by using this service, I will have the ability to access my earned salary or a portion of it at the Bank's discretion in advance and prior to the salary pay date. I understand that by opting to access my earned salary withdrawal in advance, I am forgoing the right to receive this accessed portion, along with any applicable fees and charges, from my salary upon payout by my employer on the pay day every month.



3. Communication and Notices

I hereby agree that I will receive electronic communications and disclosures from the Bank in connection with the Service provided. I hereby agree that the Bank may contact me by email or SMS at any email address or mobile number provided by me to the Bank in connection with any Account and/or the Service. Furthermore, I agree to update my contact information with the Bank promptly when they change.

4. Modification of Terms

The Bank shall have the right, at its sole discretion, to terminate or amend these Terms at any time. It is understood that such amendments to the Terms will be automatically accepted by me upon their publication. It is my sole responsibility to regularly review the Terms for any changes.

5. Credit Bureau Disclosure Statement (CRIF Authorization)

5.1 I hereby authorize the Bank when needed by virtue of my acceptance of these Terms to inquire without restriction about all credit facilities granted to me by banks and other financial institutions, as well as the terms, conditions, and guarantees related to those facilities, their repayment mechanisms, and any amendments thereto at any time, through licensed credit information companies in accordance with the Credit Information Law of 2010.

5.2 I understand that such authorization is for the purposes of obtaining credit facilities or requesting an increase in the credit amount, rescheduling, or changing of these terms inquiring about the reasons for delays or non-payment of installments or credit amounts granted to me.

5.3 I hereby reserve the right to access my credit information, correct any errors therein, and object to it.

5.4 I hereby grant the Bank explicit authorization to disclose all pertinent details regarding the Service to CRIF and/or any credit information companies in accordance with the Credit Information Law of 2010.

6. Joint Liability

I acknowledge my obligation to repay any amounts due to the Bank in connection with the Service in case my employer fails to pay or for any other reason such due amounts to the Bank or pays my salary to me in full without deducting the amounts due to the Bank. I further acknowledge the right of set-off between my Accounts with the Bank to collect any unpaid amounts due in connection with the Service.



7. Payment of Fees

I accept that charges and fees will be paid in addition to the amount of earned salary accessed in advance to the Bank on the salary pay day by my employer and such amounts will be deducted from my salary.

8. Indemnity

I shall indemnify and hold the Bank harmless from and against any and all claims, liabilities, damages, losses, costs, expenses, or fees arising out of or relating to any dispute, disagreement, or issue between me and my employer.

9. Termination

The Bank, at its sole direction, may close my Account and/or terminate the Service at any time by notifying me of such closure and/or termination, and I acknowledge and accept that upon termination all amounts due in connection with the Service shall become due and payable by me. These amounts include any accessed portion of the earned salary (advance salary), and the applicable fees charged by the Bank.

10. Governing Law

These Terms shall be governed by and construed in accordance with the laws of Jordan. Any dispute arising under these Terms shall be subject to the exclusive jurisdiction of the courts of Jordan. blink