



Terms and Conditions of Digital Banking Services (the “Terms and Conditions”)

I/We hereby agree that the Terms and Conditions set out below shall be applicable to any and all of the Banking Services offered to me through Blink. I hereby irrevocably confirm that (1) I have read and understand these Terms and Conditions; and (2) agree to be bound by them.

1. Definitions:

“**Blink**” means a digital banking platform on which the Digital Banking Services are made available to the Customer through a Digital Channel, and is a registered trademark that is owned and operated by the Bank.

“**Digital Channel**” means the electronic method that allows access to the Digital Banking Services, which will initially be in the form of an application accessible by mobile phones or other smart devices, or any other digital channel introduced by the Bank in the future.

“**Bank**” means Capital Bank of Jordan, a public shareholding company duly established and licensed to provide the Banking Services under the laws of Jordan, and the owner of the trademark “Blink.”

“**Digital Banking Services**” means the digital banking services made available to the Customer by the Bank through Blink, including (but not limited to), opening of a Blink Accounts, operating and managing of Blink Accounts, transfer of funds, issuing of cards (debit and credit), withdrawal services, and any other banking services that are made available from time to time (at the sole discretion of the Bank) to the Customer on Blink.

“**Blink Account**” means the digital account opened and managed by the Bank on Blink for and in favor of the Customer in accordance with the digital on-boarding process set out in the Terms and Conditions, and include the Digital Current Account, the Digital Savings Account, the Digital Deposits Account, and other type of account made available by the Bank from time, in Jordanian Dinar or foreign currencies.

“**Customer/ Person**” Means any natural person with a valid registered account whose application was accepted by the Bank, which includes the reference to all lexical terms of the singular, the dual, the plural, the feminine and the masculine and vice versa.

“**Account Opening Application**” means the authorization form/application (whether described as an Account Opening Application or otherwise), under which the bank opens a Blink Account for the Customer

“**ATM**” means an automated teller machine or any “Card” operated machine or device, whether belonging to the Bank or other participating banks and financial institutions that accept Cards which are specified by the Bank from time to time.

“**Blink Password**” means the password comprising letters, numbers and/or any special characters created by the Customer at the time of signing up to the Blink account and will be used by the Customer to access the Banking Services, and to execute the transactions performed through Blink.

“**Signature**” means the Customer’s signature, whether a live physical signature or an electronic one, on the Terms and Conditions of the Digital Banking Services and the Blink Account Opening Application Form. This includes, without limitation, the Customer’s signature signifying their express and final consent to the transactions carried out through the Bank’s digital services, Blink services, and any other related services or transactions conducted through the Bank’s electronic channels.



“OTP” means a system generated one time password sent to the Customer's mobile phone number registered in Blink.

“Customer Username” means a unique customer identification that consists of the Customer's email and will be used by the Customer to access the Banking Services made available on Blink when paired with the Blink Password.

“Blink Statement of Account” means a statement issued to the Customer by the Bank with the particulars of the transactions and dealings executed by the Customer and which also shows the Customer's balance of the Blink Account(s), upon the customer's demand.

“Cloud Computing” means an electronic technology refers to the World Wide Web (Internet), through which the means that enable the Bank to access the electronic applications would be available, which authorize the Bank to develop and allocate an electronic application of the Bank's services to the Customer through the internet.

“Foreign Currency Account” means a Blink Account opened by the Bank in the Customer's name in a currency other than Jordanian Dinar.

“Business Day” means any working day on which the Bank is open for business.

“Card” means Visa Card (Credit or Debit) of all types issued by the “Bank” to the “Cardholder” and includes any Primary Card, Supplementary Card, and Replacement Card.

“Cardholder” means the person to whom a Visa Card is issued by the Bank for his /her own use and includes the Primary Cardholder and any of the Supplementary Cardholders.

“Card Account” means Visa Card Account which was opened by the Bank for the purpose of entering all credits and debits received or incurred by the Primary Cardholder and the Supplementary Cardholder, if any, under the conditions defined below, which include-without limitations- all the debts incurred by the Cardholder and resulted from any Cash withdrawals, expenses and/or financial liabilities arising out of or relating to the Card Transactions or otherwise

“Card Transactions” means any cash withdrawals offered by the Bank or the amount calculated by the Bank or any Merchant in return for any goods, services, privileges, or reservation (including -but not limited to- any reservation made by the Cardholder of any mean of transportation by air, sea, vehicles, trains, or any other means of transportation, hotels, accommodation for rental and hire, whether or not they were utilized by the “Cardholder” which are obtained by using the “Card”, “Cards”, “Password”, or any other means, including but not limited to: Internet, mail, telephone, or facsimile orders and reservations authorized or made by the Cardholder, regardless of whether a sales slip, cash withdrawal, or any other voucher is signed by the Cardholder.

“Cash Withdrawal” means the amount obtained by using the “Card”, the “Card number”, the “Password”, or any other manner authorized by the Cardholder from the Bank or any other bank, financial institution or the ATM bearing VISA's logo.

“Expenses” means all and any of the purchases, whose value and due amounts shall be payable by the “Cardholder” arising from issuing or using the Card and/or every purchase, which value will be debited by using the “Card number” or the “Password”, including but not limited to: all Card Transactions, fees, commissions, interests, disbursements, damages, attorney fees and Expenses.

“Credit Limit” means the maximum debit balance permitted by the “Bank” for the Primary Card and the “Supplementary Card” Accounts, where the “Primary Cardholder” shall be notified thereof from time to time.

“Current Balance” means the total balance debited to the “Card Account” payable to the “Bank” according to the “Bank's” records on the date the Statement of Account is issued, inclusive of all Expenses and financial liabilities

“Merchant” means any point of sale, any person, or juridical person which supplies goods and/or services and accepts the “Card” as a means of payment or reservation by the “Cardholder”.



“Utilized Card balance for credit Cards” means that the entire Card Account balance shall be paid no later than the due date specified by the “Bank”.

“Minimum Payment for Credit Cards” means the percentage specified by the “Bank” from time to time from the unpaid balance or the minimum amount that might be specified by the “Bank” in the Statement of Account.

“Password” means that the Password issued to the Cardholder to enable him/her to use the Card in one of the ATMs and /or in any other authorized ATM machines in order to obtain a Cash Withdrawal

“Cardholder” means a person other than the “Supplementary Cardholder”, in whose name the “Principal Card” is issued and for whom the “Card Account” is initially opened by the “Bank”.

“Statement of Account” means the monthly or periodic statement issued to the primary Cardholder by the “Bank” with the particulars of the due Current Account, which is incurred by the “Primary Cardholder” and the “Supplementary Cardholder”, if any, and payable to the Bank.

“Supplementary Cardholder” means the person to whom a Supplementary Card is issued at the request of the “Primary Cardholder”.

“FATCA” means the Foreign Account Tax Compliance Act, which requires, inter alia, that foreign financial institutions and certain other non-financial foreign entities to report on the foreign assets held by their USA account holders or be subject to withholding on withholdable payments.

2. Digital Banking Services

- 2.1 The Terms and Conditions shall govern the Digital Banking Services made available to the Customer through Blink.
- 2.2 The Customer must complete and electronically approve the account opening application through the Application. The account opening application shall include all documents and approvals (including the Know Your Customer (KYC) form) and the declarations set forth in paragraph 2.3 below, in addition to any other forms, approvals, or documents required by the Bank as a condition to fulfilling the requirements of the Central Bank of Jordan and/or the Bank’s digital policies and procedures.
- 2.3 The Customer must provide the Bank, upon request, with all data, information, and documents related to their identity, and legal and financial status, including:
 - Providing data and information related to the Person, copies of the identity document and all required documents, including machine-readable physical documents (through scanning, optical identification, or photography) or electronic documents that are electronically readable through, but not limited to, a barcode or QR code.
 - When prompted by the system, provide the vital characteristics of the Customer, such as characteristics related to the iris of the eye, fingerprint, facial print, or others.
 - If required, run the (Liveness Detection), such as audio-visual communication techniques or others, and the ability to fix the date and time of the audio-visual communication recording process.
 - Complete and sign the KYC form and disclosure electronically.
 - Complete and sign the FATCA disclosure form, if applicable to the Customer.
 - Any other documents and/or information that the Bank may request from the Customer from time to time in compliance with any applicable laws, regulations, policies, and/or procedures.



- 2.4 The Customer irrevocably and unconditionally authorizes the Bank to verify all information, data, and documents submitted on "Blink", to the extent permitted under applicable laws and regulations, by contacting the relevant authorities or engaging any third party for such purpose. In addition, the Customer grants the Bank permission to use, store, or transfer any of the Customer's personal information solely for the purpose of verifying the Customer's identity through biometric authentication and detecting any forgery or falsification of documents and/or data, provided that the Bank carries out such actions in accordance with the applicable laws and regulations. The processing of such information shall be strictly limited to the specific purposes of verifying the Customer's identity through biometric authentication and validating the documents and/or data. It is understood that any shared information shall be securely encrypted and deleted upon approval or rejection of the Customer's application.
- 2.5 The Bank shall review the Account Opening Application and the documents submitted and confirm approval or rejection of the Account Opening Application within 10 days from the date of submission of the application.
- 2.6 By confirming acceptance of the Terms and Conditions and approving them electronically in accordance with the instructions and requirements of the Blink Application, the Customer hereby agrees and confirms that such acceptance constitutes a valid, binding, enforceable, and legal acknowledgment of consent to these Terms and Conditions.
- 2.7 The Bank may update the Terms and Conditions from time to time, and the Customer shall be requested electronically to confirm his/her acceptance of the updated Terms and Conditions. The Customer acknowledges and agrees that access to and use of the Digital Banking Services may be denied until the Customer confirms acceptance of the updated Terms and Conditions.
- 2.8 The Customer hereby agrees and consents that all submissions, disclosures, information, notices, and other communications communicated electronically between the Bank and Customer in connection with the Digital Services shall be made in electronic form through Blink. However, the Bank may require the Customer to sign—whether by live physical signature or electronically—any documents, papers, forms, or applications related to the digital services requested by the Customer through Blink or through any of the Bank's digital channels.
- 2.9 Communications between the Customer and the Bank shall be conducted through the permissible communication methods set out in Clauses 2.13 and 2.14 of these Terms and Conditions. The Customer may not request the delivery or receipt of Digital Banking Services through printed paper, physical presence, face-to-face notification, and/or any direct interaction or communication, as such matters shall be subject solely to the Bank's discretion.
- 2.10 The Customer agrees that the use of the Digital Banking Services (including but not limited to funds transfer, making a bill payment, borrowing from or paying a credit account or Card Account, applying for or activating or accepting the terms of an additional service feature, accepting or receiving documents or notices, and self-administering the Blink Account(s), or changing of any settings, passwords, contact information stored in the Blink Application) shall have the same force, effect and enforceability as if signed by the Customer and delivered to the Bank by in hard copies.
- 2.11 The Customer irrevocably agrees and confirms that the Bank's electronic records—unless an objection from the Customer regarding any transactions is received within fourteen (14) days—shall be valid, enforceable, and have full probative force between the parties. Such records include, without limitation, the Blink Account(s) balance, transactions, stored documents, and/or electronic communications. Furthermore, the Customer agrees that the contents of the Bank's electronic records shall be deemed



complete and accurate. Copies preserved or extracted through modern technological means, computers, ATMs, or e-mail systems owned by the Bank shall have the same legal evidentiary force as the originals. The copies and printouts provided by the Bank in any dispute shall constitute admissible and binding evidence on the Customer, and the Bank shall not be required to present the original documents. The Customer acknowledges being fully aware that the electronic signatures and transactions attributed to him/her constitute valid, admissible, and binding legal evidence.

- 2.12 The Customer must be connected to an internet service, enrolled, and activated in at least one Digital Channel to access Blink Application and use the Digital Banking Services, and must download the software (and any update thereof) needed to access, use, view, and save the application and to enable the Customer to read and save PDF and HTML documents. The Bank may, at its sole discretion, deny service if security features of the Customer's software, computer, or mobile device have not been updated, or have been disabled or modified (e.g., a "jailbroken" mobile device).
- 2.13 The Bank may communicate with the Customer by using the following permissible electronic notification methods:
- Email to the address which the Customer has provided for use with Digital Banking Services, including attaching documents to the email, providing links to or instructions within the email for navigating the documents posted online;
 - SMS text message to the telephone number which the Customer has provided to the Bank for Digital Banking Services;
 - WhatsApp message to the telephone number which the Customer has provided to the Bank for Digital Banking Services;
 - By display on the Customer's screen or other "in-product" message or alert during the digital banking activity and use of the Blink Application; and
 - any other electronic means as may be determined by the Bank and made available to the Customer, from time to time.
- 2.14 The Customer may communicate with the Bank by using the following permissible electronic notification methods:
- Phone by calling the [Customer engagement team] on the number [06 5200100]; and
 - Message through the Blink Application;
 - Any other electronic means as may be determined by the Bank and made available to the Customer from time to time.
- 2.15 The Customer shall be solely responsible for informing the Bank of any change in its registered email, mobile telephone number, or other electronic or postal addresses the Customer uses for the Digital Banking Services. Notification must be carried out by notifying the Bank through any of the permissible notification methods listed in Clause 2.12.
- 2.16 The Customer shall hold the Bank free from all liabilities or damages that may be incurred by the Customer as a result of failing to adhere to the Terms and Conditions, any fraud or hacking activity, or as a result of the misuse of the Digital Banking Services.



- 2.17 The Bank shall not be liable for any direct or indirect loss incurred by the Customer that arises out of devices and/or the use of Blink Application, the Digital Banking Services, or any related electronic communications for whatever reason and/or any reason arising out of circumstances beyond the Bank's direct control.
- 2.18 The Customer shall hold the Bank free from liabilities, in the event of loss or unauthorized use of the Blink Password for any reason whatsoever.
- 2.19 Until acceptance of the Account Opening Application by the Bank, the Customer shall not be entitled to perform any banking transaction or benefit from the Digital Banking Services and shall only be allowed limited access to a Digital Channel. In the event the Bank accepts the Account Opening Application, the Bank shall provide the Customer with full access to Digital Banking Services within [24] hours after acceptance of the Account Opening Application.
- 2.20 If the Customer becomes aware of any unauthorized activities executed on the Blink Accounts, or that the Customer's Username or Blink Password has been exposed, the Customer shall notify the Bank, as soon as possible, through any of the permissible notification methods. Notwithstanding any notification sent to the Bank, the Customer shall remain liable for all transactions made by using the Customer's Username and Blink Password.
- 2.21 The Customer shall be fully liable for keeping and safeguarding the Customer's Username and the Blink Password, which verify his/her identity, and he/she undertakes not to disclose such ID and/or Blink Password to others, and he/she shall have to exercise vigilance in case he/she uses the Electronic Services in a public place. The Customer declares in advance that the Blink Password shall only be used by the Customer, and it is not permitted, under no circumstance, to be used by any other person or entity for whatever reason, whereas all transactions made through the Customer's Username and Blink Password shall be deemed authorized by the Customer in person and shall have the binding effect of official documents certified by the Bank in proof, whereas the Bank shall assume no liability for any of the transactions made via Internet of whatever type and/or reasons and/or source.
- 2.22 It is acknowledged, understood, and agreed by the Customer that the Blink Password, E-Signature, and any other verification methods used by the Bank—including, without limitation, voice and/or video calls—shall be deemed sufficient to verify the Customer's identity with the Bank. Accordingly, all transactions executed using any of these methods shall be considered as having been personally initiated by the Customer, who shall bear sole responsibility for all transactions carried out either by him/her personally or by any other person.
- 2.23 The Customer may not disclose, authorize, or grant access to any third-party to the Customer's banking credentials (including the Customer's Username and Blink Password). The Customer shall be solely responsible towards the Bank and third parties for the usage of the Digital Banking Services and any unauthorized activities made by third parties.
- 2.24 The Bank may suspend the Digital Banking Services in the event of entering of an incorrect Blink Password to access the Digital Banking Services. To re-activate the Digital Banking Services, the Customer may contact the Bank through any of the permissible notification methods.
- 2.25 The Customer shall indemnify the Bank for all losses, claims, and demands resulting from or in connection with any temporary suspension of the Digital Banking Services as a result of inserting an incorrect Blink Password, or due to any other errors related to inserting incorrect information or data related to a Digital Banking Service.



- 2.26 The Customer acknowledges and fully understands the risks associated with using the Digital Banking Services, including but not limited to hacking, infringements, unauthorized third-party access to the Digital Banking Services, loss and disclosure of private information, and electronic fraud. The Customer shall indemnify and hold the Bank harmless from and against any claims or demands against the Bank in connection with any loss or liability resulting from or related to any hacking, infringements, unauthorized third-party access to the Digital Banking Services, loss and disclosure of private information, and electronic fraud affecting the Customer's Blink Account(s) or the Digital Banking Service.
- 2.27 The Bank shall be entitled, at its sole discretion, to suspend, deactivate, withhold, or disable the Digital Banking Services, or any part thereof, for a period of time or to cancel such services for any reason, with notice to the Customer. However, no prior notice shall be required in cases beyond the Bank's control. The Customer shall accurately follow the automated terms, conditions, and instructions provided by the Bank, which contain detailed information regarding the use of the Digital Banking Services.
- 2.28 The Customer shall be responsible for securing the safety and maintenance of his/her devices and paying all required charges, expenses, and fees. The Bank shall assume no responsibility arising out of any defect in the software used by the Customer, for use of unauthorized software that may endanger the safety and effectiveness of the service, or for viruses that may expose and jeopardize the Customer's credentials or the Blink Account(s).
- 2.29 The Bank shall be entitled to debit the Blink Account with any fees, commissions, charges, interests, or expenses applicable for providing the Digital Banking Services, in accordance with the Bank's published schedule of fees and charges.
- 2.30 The Bank shall be entitled to refrain from processing any transfer and/or paying any amounts, in case of an insufficient balance in the Blink Account at the time at which the transfer is made. The Bank shall also be entitled to refrain from processing any money transfer in the event the Customer exceeds the permitted number of transfers allowed per day.
- 2.31 The Customer shall not transfer any amounts from the Blink Account with the Bank, except by the maximum permissible transfers per day and within the available balance of the Blink Account. Otherwise, the transfer request shall be considered void, and the Bank shall assume no responsibility as a result of the Customer's inability to carry out such transfer.
- 2.32 All of the inward remittances shall be automatically made and be debited to the Blink Account on the day the transfer is made. After the transaction is confirmed (execution of the transaction), the Customer shall not be entitled to cancel such transfer. The Bank is not bound to issue any notices of the executed transactions, whereas these transactions shall be deemed to be made upon the prior consent of the Customer. It is understood that SMS notifications related to transfers are mandatory and officially recognized.
- 2.33 It is prohibited to deal in any of the virtual currencies, including but not limited to Bitcoin, in whatever manner, such as opening an account or replacing it with another currency and/or sending or receiving any transfers in return for them for purchasing or selling purposes. Furthermore, the Bank shall be entitled to refrain from executing financial orders related to such currencies. The Bank shall be entitled to close any of Blink Accounts at any time without any liability, in circumstances in which the Bank, at its special discretion, determines that the Customer breaches the terms of dealing in virtual currencies or for any other related reasons.



- 2.34 The availability of short message service (SMS) abroad is dependent on the telecommunications company/ service operator abroad, and the Customer must notify the Bank in case of any issues related to this service.
- 2.35 At a subsequent stage, in cases where the Bank finds/becomes aware that it has been provided, when opening the Blink Account, with erroneous information, the Bank shall be entitled to immediately close the Blink Account and to deny the Customer access to the Digital Banking Services.
- 2.35.1 The Bank shall assume no liability arising from mistakes resulting from a fund transfer transaction, such as paying any bills, transactions, or receipts through the Digital Banking Services, numbers of subscriptions, files, dossier, transaction and/or any other erroneous numbers do not belong to the Customer's bill and/or transaction or as a result of erroneously transferring any amount from the Blink Account to the account of any company, institution, or public departments that issue bills and/or transactions, or as a result of entering any amounts above or below the amount of the bill and/or transaction intended to be paid, and the Customer is unable to cancel or adjust any transaction made through using the Digital Banking Services after he/she has confirmed such process (execution of the process) and the Bank shall not be obliged to issue any notices of the executed process.
- 2.35.2 The Customer shall be liable for any loss or expenses which may be incurred by him/her as a result of invalidity and/or inaccuracy of the data and information improperly entered by the Customer in respect of any Digital Banking Services to be executed by the Bank, and he/she shall remain liable towards the Bank in relation to the provided inaccurate/invalid information.
- 2.35.3 If the Customer finds that the Bank has not executed any transaction for whatever reason, the Customer shall notify the Bank in writing within seven (7) days from the date on which such transaction is requested. The Bank shall examine the request and inform the Customer of the result thereof as soon as possible, provided that the Bank bears no loss that may be incurred by the Customer as a result of failure to execute such transaction for whatever reason, and the Customer shall waive his/her right to claim damages in this regard unless there is negligence on the part of the Bank.
- 2.35.4 It is understood by the Customer, as a subscriber to the Digital Banking Services, that the Digital Banking Services may be suspended in the event that a decision of executive or precautionary attachment is issued by a judicial authority or due to a judgment of liquidation or insolvency. Furthermore, all financial liabilities owed by the Customer shall become immediately due and payable, and the Customer or any of his/her heirs shall be notified accordingly. The Customer authorizes the Bank to conduct a set-off between any amounts owed by the Customer, including interests and commissions, and any balances available in his/her Blink credit accounts.
- 2.35.5 The Customer hereby agrees and authorizes the Bank to dispose of all amounts, balances, shares, bonds, and other securities or monetary instruments, whether held by the Bank in custody (regardless of the number of accounts or the currencies involved) or as collateral, for the purpose of settling all amounts due from the Customer under these Terms and Conditions and instructions. The Customer irrevocably authorizes the Bank to dispose of such amounts, balances, shares, bonds, and other securities or monetary instruments in the manner and at the price the Bank deems appropriate and to conduct set-off between any of the Customer's credit accounts or card account and any other amounts owed by the Customer. In the event of currency differences, the Customer authorizes the Bank to convert such currencies at the prevailing exchange rate on that date, without reference to the Customer and without the need to provide any notice or warning.



- 2.37 The Bank may suspend or terminate the services, with notice to the Customer and for any reason whatsoever, including but not limited to any technical issues related to data, the closure of Blink Accounts, technical malfunctions, maintenance, modifications, or any expansion and/or development of the networks of the relevant telecommunications company(ies) or the SMS service provider. The Bank shall bear no legal or other liability for any such suspension or termination.
- 2.38 The Customer declares that any information received by the Customer under the SMS alerts service is for informational purposes only, and shall not, under any circumstances, be deemed as conclusive evidence regarding the matter relating thereto.
- 2.39 The Customer shall have the right to submit any complaint regarding the services or products provided to him/her. The Bank shall investigate the complaint and verify its validity within ten (10) business days and no later than thirty (30) business days from the date of submission of the complaint. The Customer shall have the right to refer the matter to the Central Bank of Jordan or to the judiciary in case he/she is not satisfied with the Bank's response to the submitted complaint. The Bank shall provide the Customer with the available means to facilitate communication with the Central Bank of Jordan.
- 2.40 Customer complaints may be submitted through any of the following channels:
- Regular mail.
 - E-mail and the Bank's electronic channels.
 - The Bank's website.
 - Toll-free hotline (calls are recorded).
 - In-person visits.
 - Complaint boxes available at branches.
 - Fax.
- 2.40.1 In case the Customer changes mobile phone number or any personal information provided to the Bank, he/she shall immediately notify the Bank through any of the permissible notification methods, as set out in the Terms and Conditions. Otherwise, sending any short messages to the Customer's phone number provided on the Bank's records shall be correct. Moreover, the Customer shall immediately notify the Bank of any loss or theft of his/her mobile phone by contacting the following number: + 962 6 5200100 or any number provided to the Customer by the Bank and the Bank shall not be liable for any loss or claim arising from the transformation of any information under SMS alerts service to the assigned or designated mobile phone number prior to receiving any notice of loss or theft. After the notice of loss or theft is received, the Customer shall assume no legal liability, provided that the Customer acts in good faith and exerts every reasonable due diligence in safeguarding and keeping the mobile phone number assigned to him/her and immediately notifying the Bank of its loss or theft.



2.40.2 The Bank shall assume no legal liability or other responsibility for any failure or delay in transmitting and broadcasting information to the Customer or for any error in such information unless the same was as a result of deliberate acts or negligence by the Bank. Particularly, the Bank shall assume no legal liability or other responsibility for the consequences arising from any reason beyond the Bank's reasonable control, including, without limitation, failure of the communications equipment of the Customer in receiving information for whatever reason, any breakdown in communications, mechanical failure, failure in the transmission path, functional deficiencies, or technical breakdown, installation, interdiction, or accuracy of the equipment. It is understood that the Bank has not appointed any telecommunications company as its agent or representative, and the Bank has not formed any cooperation, partnership, joint venture, or any other relationship with any such companies.

2.41 The Customer undertakes to indemnify the Bank and to hold it harmless and free from liability for any cases, claims, demands, legal liabilities, losses, damages, costs, and Expenses of whatever nature, which may arise from, incurred, or experienced by the Bank as a result of the Bank's consent to communicate with the Customer on the permissible communication methods set out in Clause 2.13 of the Terms and Conditions and/or the Digital Banking Service.

2.42 The Bank shall not be liable for any losses or damages caused by: (A) disclosing confidential information; (B) disclosing information to the mobile phone assigned or designated to the Customer, when such mobile phone designated to the Customer is in the possession of another person with the consent of the Customer; (C) losses and damages caused to the Customer's data, to his/her mobile phone, communications equipment or other equipment and in every time such losses and damages are caused by the use of the (SMS) by the Customer, unless such losses and damages directly and solely caused by the Bank's deliberate negligence or omission.

2.43 The Customer irrevocably authorizes the Bank to: (A) disclose or share any information, details, or data (at the special Bank's option and for any purpose whatsoever) related to the Customer to any other member or associate member of the Bank; (B) transfer or submit the Customer's personal data to third-party subcontractors or service providers for the provision of the Digital Banking Services. Notification services via telecommunication include SMS or WhatsApp, and/or the provision of E-signature related services, including authentication services.

The Customer is fully aware that benefiting from the Digital Banking Services through Blink will require use of a smart device and software with certain technical specifications, and securing, at the Customer's own cost and expense, an appropriate internet connection that supports access to and use of the Digital Banking Services through a Digital Channel.

2.44 The Bank shall be entitled to share the information related to the Customer internally, in order to provide the Customer with the Digital Banking Services.

2.45 The availability of short message service (SMS) abroad is dependent on the telecommunications company/ service operator abroad. The Bank may (but is not obliged), at the Customer's request, send any notification pertaining to the Digital Banking Services via another permissible method (such as WhatsApp or email) during the duration the Customer is abroad. The Bank shall not be liable for losses that may be incurred by the Customer in the event that the Digital Banking Services, any part thereof or the Digital Channel are interrupted, disconnected, or deactivated while the Customer is abroad.



- 2.46 The Customer shall irrevocably forfeit adherence to the terms and conditions of the banking secrecy. The Customer authorizes the Bank to disclose any information that may be requested by any authorities domestically or overseas or required by the nature of services and transactions provided by the Bank and/or requested by the Customer. The Customer also authorizes the Bank to exchange information with other banks or any other party, which is deemed as necessary, at its special discretion, on any subject related to services and/or transactions that were made or will be made as a result of using such services, or if required to do so by the laws and/or instructions of anti-money laundering domestically and internationally applicable.
- 2.47 The Customer agrees to the actions and procedures implemented by the Bank from time to time for the proper authentication of Digital Banking Services and information processing for the purposes of securing transactions executed through Blink and the E-signature. The Customer acknowledges and agrees that the Bank may require at any time and/or in compliance with the requirements of the Central Bank of Jordan or the applicable laws, the authentication of the Customer's E-signature through a licensed or accredited third party service provider or by a government authority mandated to provide authentication services in Jordan. The Customer hereby agrees to comply with all procedures required for the proper authentication of its E-Signature and/or any other procedures and/or actions required for the purposes of securing the Customer's dealings and transactions executed through a Digital Channel or required to enable the Bank to provide the Digital Banking Services.

3. Blink Accounts

- 3.1 If any of the Blink Accounts become debit or overdrawn without prior approval of the Bank for whatever reason, a debit interest will be incurred on the daily balance of that account, which will be calculated based on the maximum six-month consensual debit interest rate, in accordance with the applicable regulatory instructions.
- 3.2 The Bank may, without a request by the Customer, replenish the Blink Accounts from one another to facilitate any withdrawals made by the Customer, whether directly or by any of the means of dealing with the Blink Accounts, including the Cards and other Digital Banking Services. Furthermore, the Customer authorizes the Bank to transfer funds from the Blink Account(s) to any other account(s) the Customer holds with the Bank to repay any due obligations owed by the Customer to the Bank.
- 3.3 The Bank shall be entitled to debit any of the Blink Accounts with the amounts paid by the Bank and any incurred interests, commissions, or charges.
- 3.4 The Bank may refrain from executing payment orders or transfers that are sent indirectly (other than by the Account holder in person) if the Bank doubts that such orders or transfers are invalid. The Bank may request a confirmation that requests, orders, and other banking activities are made by the Customer/the account holder, by any means the Bank may deem fit, without any liability on the Bank for any delay or non-execution.
- 3.5 The Customer acknowledges and agrees that:
- The Bank's accounts and records shall constitute acceptable evidence to prove the accuracy of the balances and the transactions that have been or will be made to the Blink Account. For this purpose, it shall be sufficient for the Bank to provide a Statement of Account extracted from the computer or any other means used by the Bank for such purposes. Furthermore, the Bank's books, including its electronic and digital books and records, shall be deemed conclusive and binding evidence on the Customer.



- The Blink Statement of Account shall be sent periodically to the Customer by the permissible notification methods set out in Clause 2.13 on the dates specified by the Bank. In the event that the Customer objects to the Blink Statement of Account, in which he/she should detail such objections within fifteen days from the date of sending the said statement; otherwise, the Customer acknowledges that the Blink Statement of Account shall be considered final and conclusive.
- The Customer may, at his own expense, view and print copies of the Blink Statement of Account through the Blink Application or any other digital channel. The Customer shall not be entitled to request the Bank to provide any printed copies (whether stamped or otherwise) of the Blink Statement of Account.

3.6 The Customer hereby undertakes, under these Terms and Conditions, not to use the Blink Account for any commercial purposes. The Customer acknowledges that the use of the Blink Account for commercial purposes may result in the cancellation of the Digital Banking Services and the closure of the Blink Account(s).

3.7 The Customer hereby undertakes that he/she will provide the Bank with all the documents specified by the Bank through the Digital Channel or further requested by the Bank, within the period specified by the Bank.

3.8 The Customer confirms that he/she is the true beneficiary of all the Blink Account(s), and any funds being made to the Blink Account(s).

3.9 The Customer confirms that he/she will not deal with any of the sanctioned countries, and the Bank may reject any transaction connected to the economic sanctions imposed or going to be imposed on countries, entities, and individuals.

3.10 A number shall be allocated to each of the Blink Accounts. Such number shall be used in all customers' correspondence with the Bank in connection with the Blink Account and when any deposits or withdrawals are made in and from the Blink Account.

3.11 The Bank may impose a cap on the maximum withdrawals allowed in a single transaction or over the course of 24 hours. In the event that the Customer requests to withdraw an amount exceeding the maximum limit determined by the Bank from time to time, the Bank shall be entitled to completely deny or postpone the execution of the Customer's request to the time specified by the Bank.

3.12 The Customer's Instructions & Withdrawals

3.12.1 Transactions in connection with Blink Account shall be executed by using the functions available on the Digital Channel. If the Customer wishes to notify or instruct the Bank on a matter that is not available through the application or website functions, the Customer shall communicate such requests through one of the permitted notification methods as set out in Clause 2.13. If the Customer's instructions are not clear or if the Bank receives contradictory instructions, the Bank shall have the option of executing such instructions, executing any of them, and/or refraining from the execution, until such contradiction and/or conflict is resolved in a manner approved by the Bank and without assuming any liability arising therefrom on the Bank's part.

3.12.2 All withdrawals from the Blink Account can be made according to the type of account by using ATMs, and /or any forms adopted by the Bank, and/or adjustments made thereto.



- 3.12.3 The Bank shall be entitled to reject any withdrawal transaction if the amount to be withdrawn exceeds the permitted withdrawal limit of the Blink Account and/or if there are insufficient funds in the Account. The Bank shall also be entitled, under these Terms and Conditions, to charge interest if it, at its sole discretion, settles and/or increases the amount of the withdrawal that exceeds the permitted limit, without prejudice to its right to reject any subsequent withdrawal transactions that exceed the permitted limit.
- 3.12.4 In cases where the Customer initiates an instruction or a Digital Banking Service, any further request by the Customer to the Bank to cancel such instruction or Digital Banking Service related to any payment order or transfer in favor of a third party shall not be accepted after the sum is paid or credited to the beneficiary account.
- 3.12.5 The Bank shall be entitled to pay the inward transfer in favor of the Customer in any currency credited to the Blink Account and at the prevailing exchange rate on that day.
- 3.12.6 The Customer shall be entitled to authorize the Bank to act according to any funds transfer manual instructions, which include instructions through the Digital Channel, or any other permissible means of communication sent by the Customer to the Bank. In case of any such authorization, the Bank shall be entitled to consider that any manual instructions are duly sent by the Customer. The Customer hereby acknowledges and agrees that the Bank shall, without obligation on its part, be entitled to use any protection procedure it deems fit.
- 3.12.7 The Bank shall be entitled to reject the execution of any transfers or withdrawals from the Blink Account in case of suspicion of fraud. However, in the event that the Bank decides, as its sole opinion, to execute any of these instructions, the authorization of the Bank and the Customer's undertaking to the indemnity, herein contained, shall remain valid.

3.13 Deposits into the Blink Account

- 3.13.1 Deposits in the Blink Account(s) made through fund transfer or an ATM or otherwise shall be considered available in the Blink Account, within 24 hours from the date of the deposit. The Bank has the right at any time to reject any deposit, reduce the amount allowed to be deposited and/or to credit deposits and/or any part thereof without assuming any liability. The deposit shall be made in the same currency as the respective Blink Account. The Bank shall notify the Customer, in the event the Bank rejects or reduces the deposit of any amount in the Blink Account.
- 3.13.2 The Bank shall be entitled to accept or otherwise reject any deposits made to the Blink Account by inward transfers by a third party without any liability arising therefrom on the Bank's part or as a result of any errors that may arise from the acceptance/non-acceptance of such payments.
- 3.13.3 The Customer's endorsement of any commercial papers to be deposited in a Blink Account shall be considered a property translatative endorsement unless explicitly stated that the sum is allocated for collection. The Blink Account number of the Customer opposite the endorsement is not a presumption that the endorsement is for authorization/collection.



- 3.14 Collection of Funds and Charge the same to the Blink Account
- 3.14.1 Upon acceptance of deposits, the Bank shall be entitled to act as a collection agent of the Customer, without assuming any liability. Deposits value shall not be available or withdrawable unless collected by the Bank in full.
- 3.14.2 If the Bank credits/pays the value of any commercial papers, including the papers purchased to be charged to the Blink Accounts or for deposition for collection, it shall be considered an unconfirmed entry/payment and conditional upon the actual collection of its value. The Customer acknowledges that the applicable laws and regulations in some countries permit returning the value/reversing the entry on the Blink Account after a period of time, which varies from one country to another. In this case, the Customer's obligation towards the Bank shall remain valid until the value is returned to the Bank along with any interest which may accrue at the rate due on Bank loans and facilities, whichever is more suitable to the Bank, in addition to any charges which may be borne by the Bank.
- 3.14.3 The Bank shall have the right, without advance notice /warning, to reverse the entries on the Blink Account if the value of transactions and/or withdrawals has been previously credited to the Blink Account.
- 3.14.4 The Bank shall assume no liability and/or obligation for the value date of funds, bonds, and commercial papers given by the drawee bank and/or for any delay arising out of mail and/or other means of communication and/or loss of mail and/or express cargo and/or the periods required by foreign collection system and/or for any delay relating to the collection and/or the non-actual collection and/or for any loss whether (direct or indirect) and for commissions and expenses incurred by the Customer as a consequence.
- 3.14.5 If the Bank receives a notice indicating that the funds deposited in the Blink Account have not been collected, and the Customer has made a withdrawal as a result of crediting such uncollected funds to the Blink Account, whereby such withdrawal causes the Account to exceed the permitted limit or the balance to fall below the minimum balance determined by the Bank, the Bank shall be entitled to charge the Customer interest in accordance with the announced Price list of Fees & Commissions.
- 3.14.6 The Bank shall have the right, without the need to give the Customer advance notice, to reverse any entry erroneously made on the Blink Account, where the Bank shall assume no liability towards the Customer resulting therefrom, and the Customer undertakes to notify the Bank immediately upon discovery of any incorrect entries or error and to return any amounts withdrawn from principal amounts erroneously credited, as soon as such error is discovered, and/or upon the Bank's first request and without raising any objection in relation thereto.
- 3.14.7 The Bank shall not be liable for the actions taken by any correspondent banks, agents, or brokers whose assistance is sought by the Bank or with whom the Bank deals in the course of executing any transaction made or requested by the Customer and results from such dealing.
- 3.14.8 The Customer will be fully liable for any actions or restrictions which may be imposed by any authorities domestically or overseas on Blink Accounts or on any Digital Banking Service executed through the Digital Channel.



3.15 The Bank's Right to Set-off

- 3.15.1 All funds, securities, financial instruments, bonds, collateral, shares, policies, bank documents and papers, gold and other valuables and property of whatever nature which are held in the name of the Customer by the Bank, whether in the form of accounts (including the Blink Accounts) of whatever type and/or otherwise shall be so held as security with the Bank to guarantee the settlement of any debit balance due to the Bank arising under these Terms and Conditions or any other banking facility agreement whatsoever in his capacity as a debtor and/or guarantor in favor of the Bank whatever the reason for their obtaining and whether he is actual or prospective. Furthermore, the Customer agrees to keep it within the Bank's possession as "collateral against credit facilities" until the Customer fully pays his indebtedness to the Bank, including due interests, commissions, charges, and other due expenses. If the Customer does not pay such indebtedness to the Bank's on its first request, the Customer herewith irrevocably authorizes the Bank to set off the outstanding balance from his Blink Account(s) and to have priority over all the creditors of the Customer without having to refer to the Customer, without notification/warning or any prior action, without recourse to courts and without assuming any liability of whatever type. This authorization is irrevocable, and the Customer cannot cancel it without the Bank's written consent. If the debt is in a different currency, the Blink Account balance shall, in whole or in part, be converted to the different currency according to the conversion rates prevailing and/or issued by the Central Bank of Jordan applied at that time. All the expenses incurred by the Bank in this regard shall be borne by the Customer and paid to the Bank.
- 3.15.2 The Blink Accounts opened with the Bank in any currency whatsoever shall be deemed as securing each other. The Customer irrevocably authorizes the Bank to debit any of his/her Blink Accounts and other Customers' accounts held with the Bank with the credit balance in order to repay the debit balance, without the need for any notification or further approvals.

3.16 Authorization

- 3.16.1 The Bank shall be entitled, without referring to the Customer and without incurring any liability, to debit any of the Blink Accounts and the Customer's other accounts held with the Bank with the announced fees and commissions as per the Price list of Fees & Commissions, in addition to the interests, for any amounts paid on behalf of the Customer or borne by the Bank on the Customer's behalf and/or arising from any dealings between the Customer and the Bank. Furthermore, the Bank shall be entitled to debit any of the Blink Accounts and the Customer's other accounts held with the Bank with any expenses due from the Customer, including court fees, attorneys' fees, and legal consultants' fees, regardless of their value, provided that the Customer shall be notified of such debit.
- 3.16.2 The Customer hereby waives the Bank's obligation of confidentiality and authorizes the Bank to disclose any information that may be requested by any official authority, whether local or foreign, or any information required due to the nature of the transactions and services provided by the Bank and/or requested by the Customer. The Customer also authorizes the Bank to exchange information with other banks if such disclosure is required under the applicable domestic and international anti-money laundering and counter-terrorism financing laws and regulations.



3.16.3 If the Customer authorizes the Bank to pay, on his behalf, the value of any services or liabilities owed to any institution or person, such authorization may not be revoked except through a written notice submitted to the Bank.

3.16.4 If a dispute arises between the Customer, the Bank, and a third party over any Digital Banking Service, the Customer shall irrevocably authorize the Bank to seize any sum, around which the dispute revolves, until the dispute is resolved judicially or amicably, and the Customer waives its rights to claim any interests or indemnification for any loss that the Customer may incur as a result of such seizure.

3.17 Overdrawing the Blink Account and falling below minimum balances.

3.17.1 The Bank may, at its sole discretion, allow the withdrawal limit of any Blink Account to be exceeded, without being obliged to do so. Exceeding the withdrawal limit of the Blink Account shall not be deemed an acquired right of the Customer but merely a means to facilitate the Customer's requirements with the Bank. In the event that the Bank exceeds the withdrawal limit of the Blink Account for any reason whatsoever:

- The Customer shall pay the Bank the interest due daily, calculated according to the highest interest rate applied by the Bank to accounts whose withdrawals have exceeded the permitted limit, and the Bank may debit the Blink Account with the corresponding amount.
- The overdraft fees and the accrued interest shall be payable by the Customer to the Bank upon demand.
- The Customer shall pay to the Bank all expenses, fees, and charges accrued because of exceeding the permitted withdrawal limit of the Account, and the Bank shall have the right to debit the Blink Account with such amounts and expenses.
- The Customer shall undertake to cover the overdrawn amount, together with all due interests and commissions, without any delay.

3.17.2 If the Blink Account balance falls below the minimum limit at any time during the month, the Bank shall have the absolute right to impose a fixed monthly fee in consideration of keeping the Blink Account open in the Bank's books. Furthermore, the Bank shall be entitled not to credit interest for any Blink Account if the balance falls below the minimum limit, and the Bank may close the Blink Account, provided that the Customer is notified.

3.18 Closure of the Blink Account

3.18.1 The Bank shall, at any time and as soon as the Customer is notified thereof, be entitled to close the Blink Account and to request the Customer to immediately repay all due liabilities, without assuming any obligation or liability of whatever type arising therefrom towards the Customer. The Bank shall also be entitled, upon notifying the Customer, to close the current Blink Account if its balance remains zero and without any debit or credit transactions for a period of six (6) months, and the Bank shall not assume any liability if it refuses to accept any deposits or inward transfers to the Blink Account after it has been closed.



- 3.18.2 The Customer shall, at any time and as soon as the Bank is notified thereof in writing, be entitled to request the closure of the Blink Account and to request the Bank to repay the amounts/ funds, provided that such request shall only take effect if the Blink Account has sufficient funds to cover the value of any overdraft, debts, interests, and/or commissions due to the Bank. The Customer shall return to the Bank any Cards or any instruments delivered to the Customer by the Bank.
- 3.18.3 The Bank shall be entitled to close the Blink Account if the Customer fails to provide the Bank with any documents requested by the Bank as part of the Account Opening Application or for purposes related to the know-your-customer (KYC) requirements determined by the regulatory authorities and/or under the applicable laws.
- 3.18.4 The Bank shall be entitled to debit the Blink Account with any commissions or charges specified by the Bank because of closing the Blink Account, if this does not conflict with the requirements of the regulatory authorities.
- 3.18.5 The Bank shall be entitled to close the Blink Account in the event that the name of the Customer is listed among the sanctioned or restricted persons in the international, regional, or local bylaws (inside or outside the Kingdom).
- 3.18.6 It is prohibited to deal in any of the virtual currencies, such as the (Bitcoin) or any other virtual currencies, in whatever manner, or replace such currencies in return for any other currency, dealing in Blink Accounts with the Bank, sending or receiving any transfers in return for them for purchasing or selling them, in case proven otherwise, the Bank shall be entitled to immediately close the Blink Account, without giving the Customer advance notice thereof.

3.19 Foreign Currency Accounts

- 3.19.1 Withdrawals from or deposits to a Foreign Currency Account shall only be made through wire transfers in the currency of the opened Foreign Currency Account and upon a written request addressed to the Bank or based on certified and specific instructions. It is agreed that cash withdrawals from the Foreign Currency Account are not permitted. The Customer shall pay the forward charges and service fees, whatever their type and nature, related to withdrawals from the Foreign Currency Account, in full and immediately upon the Bank's request.
- 3.19.2 In case the Bank is unable to execute a withdrawal or deposit in the Foreign Currency Account's currency, either due to restrictions imposed by the regulatory authorities or the non-availability of the Foreign Currency Account's currency in the market, the Bank shall be entitled to execute the withdrawal in another foreign currency. If such a withdrawal in the same currency proves impossible, the withdrawal shall then be executed in the local currency at the exchange rate prevailing on the day of withdrawal. The Customer shall notify the Bank of the withdrawal at least seven (7) Business Days in advance of the withdrawal date.
- 3.19.3 When the Customer makes a withdrawal in a foreign currency from the open Foreign Currency Accounts in foreign currencies, the Bank shall be entitled to take the price difference/commission in full as determined by the Bank.



- 3.19.4 The Bank shall be entitled, at any time and at its sole discretion, and upon notifying the Customer, to block the Foreign Currency Account and send a cheque(s) to the Customer's registered address representing the full value of the credit balance or the Card Account balance, in due course and in the same currency of the Foreign Currency Account, after deducting any amounts that may be due from the Customer to the Bank, without the Customer having any right of recourse against the Bank.
- 3.19.5 Notwithstanding any contradictory clause contained in these Terms and Conditions, the Bank shall, at its special option, be entitled to reject at any time any deposit in the Foreign Currency Account, without giving reasons.
- 3.19.6 The Foreign Currency Account shall be subject to the cash requirements imposed by the regulatory authorities and to the regulatory requirements related to the Bank's compulsory reserve obligations.
- 3.19.7 The Customer may make withdrawals from the Foreign Currency Account in local currency, which value will be debited from the Account at the prevailing purchase price for currency exchange.

3.20 Current Accounts

- 3.20.1 Deposits into the current Blink Account shall be made directly by the Customer through ATM cash deposits or inward transfers. Withdrawals from the current Blink Account shall be made directly by the Customer through ATM cash withdrawals or outward transfers via the Application.
- 3.20.2 It is permitted to make deposits in the current Blink Account within the limits specified by the Bank for ATM cash deposits or inward transfers.
- 3.20.3 The Customer agrees and commits to the following:
- 3.20.4 The debit interest on the current Blink Account shall be charged to the Account at the end of each month in accordance with the policies and procedures adopted by the Bank.
- 3.20.5 The Customer authorizes the Bank to overdraw the current Blink Account at its own discretion to process any withdrawals made by the Customer, to debit interests or commissions of any loans, facilities or any liabilities owed by the Customer, as debtor or guarantor. The Customer shall immediately settle any liabilities owed by the Customer to the Bank.

3.21 Term Deposits Accounts

- 3.21.1 Withdrawals from and deposits to the term deposit Blink Account may only be made through transfer instructions.
- 3.21.2 When a term deposit Blink Account is opened, the Bank issues a confirmation in which it indicates the deposit amount, its term, and the amount of interest paid thereon.
- 3.21.3 The credit interest shall be paid on the maturity date of the deposit according to the instructions specified in the term deposit Blink Account opening application, unless the Customer instructs the Bank otherwise at least five Business Days before the maturity date. However, if the Customer does not notify the Bank five Business Days before his intention not to renew the deposit, the deposit shall be renewed for a further similar period at the interest rate prevailing at the Bank, with prior notice being given to the Customer.



- 3.21.4 The Bank shall have the absolute right and full authority at any time to reject any deposits in the term deposit Blink Account and/or to determine the amounts authorized to be deposited in the term deposit Blink Account and/or to return any deposits or any part thereof.
- 3.21.5 The deposits which are added during the fixed deposit term shall be kept in a non-interest-bearing account, and to be actually added to the term deposit Blink Account on the maturity date of the deposit, unless the Bank agrees otherwise.
- 3.21.6 If the Bank agrees to enable the Customer to a partial or total withdrawal of the deposit before the maturity date, a debit interest (penalty) shall be calculated according to the formula applied by the Bank, provided that the Customer does not lose any amount of the principal fixed deposit.
- 3.21.7 In the event of the Customer's death, the Bank shall continue to calculate the interest on the term deposit Blink Account in accordance with the contract signed with the Customer, despite the occurrence of death, unless otherwise decided by a competent authority.

3.22 Dormant Accounts

- 3.22.1 It is understood and agreed by the Customer that the funds credited to the Blink Account, which remain dormant for a long time, may be subject to the statute of limitations under the Jordanian laws and that such funds may become the property of the Government of Jordan. The Customer agrees that the Bank shall not be liable as a result of such actions to be taken under the Jordanian laws.
- 3.22.2 A Blink Account shall be deemed dormant if it has no withdrawal or deposit transactions, and it becomes impossible to identify the account holder through his other dealings with Blink, after exhausting all means of communication with him, and after the lapse of the following periods from the date of the last withdrawal or deposit transaction, with the suspension of all ATM Cards, Debit Cards, and Credit Cards belonging to the Customer:
- One (1) year for current Blink Accounts.
 - Three (3) years for term deposit Blink Accounts, and a notification or text message shall be sent accordingly.

Login to the Application – Login

- If the Customer logs into the Blink Application (Login) without conducting any banking transactions, such login shall be deemed as an indication of the Customer's activity through his other dealings with Blink and shall constitute a reason for keeping the account active. Blink shall accordingly recalculate the dormancy period.
- If the Customer holds more than one account with Blink (current / term deposit), and all such accounts are in active status, and the Customer logs into the Blink Application (Login) on a certain date, such date shall automatically be reflected on all other accounts when recalculating the dormancy period.



- 3.22.3 The Blink Account shall only be activated by the presence of the Customer in person at any of Capital Bank branches, or through a video call, or via digital authentication within the Application, after completing the Customer identity verification procedures, or by another individual authorized by the Customer to do so by virtue of a duly notarized power of attorney or a written authorization certified by the Bank.
- 3.22.4 Charging or collecting interests, any costs, or commissions, or the automatic settlement of any due amounts, in addition to any inward transfers to the Customer's account, including salary transfers, shall not be deemed as activation of the Blink Account.
- 3.22.5 The Bank shall have the right to conduct a set-off between the dormant Blink Account and any other debit accounts or liabilities outstanding towards the Customer.
- 3.22.6 The Bank shall, with the suspension of debit and credit cards that belong to the Blink Account, have the right to continue to calculate the interests and profits credited to Blink Accounts according to the contract, effective at the date on which the Blink Account is considered dormant.
- 3.22.7 The Bank shall continue to send the Customer periodic notices and Blink Statements of Account, upon the Customer's request.

4. Transfers

4.1 Funds transfer between Blink Accounts:

- 4.1.1 The Bank shall immediately process the transfer on the same day specified by the Customer, if the transfer is to be made between the Customer's Blink Accounts, except for a term deposit Blink Account to which the amount is credited and is transferred on the second Business Day.
- 4.1.2 In case the transfer is made from a Blink Account to another Blink Account of another customer, the amount shall be debited from the Customer and credited in favor of the beneficiary instantly.
- 4.1.3 In case of transfer from the Customer's Blink Account to other accounts, the amount shall be debited from the Customer on the same Business Day and be transferred within the subsequent three Business Days. The Bank shall not be deemed responsible for any delay in carrying out the requested transfer for reasons beyond its control.
- 4.1.4 Upon suspension and/or cancellation of any of the Digital Banking Services for whatever reason, the transfer and payment orders previously requested by the Customer shall remain valid and executable on the day specified by the Customer, unless the Customer requests the transfer to be canceled, and under the terms contained in the following Article hereunder.
- 4.1.5 The Customer may request to execute or cancel a standing transfer and/or payment order, provided that the Customer's request is made before executing the related transfer and/or payment order by the Bank. Notwithstanding the above, the Bank shall be entitled to accept, amend, or reject the Customer's request, at the Bank's special discretion and without any liability on the Bank's part.



4.2 Transfers Requests

- 4.2.1 All transfer requests shall be subject to and governed by all applicable Jordanian laws, regulations, and instructions issued by the regulatory authorities in connection therewith.
- 4.2.2 The Customer acknowledges and undertakes to indemnify the Bank against any losses, claims, or demands, and shall assume full liability in this regard if any transfer or execution of a Digital Banking Service results in a violation of any applicable laws, regulations, or instructions. Furthermore, the Customer irrevocably undertakes to pay and indemnify the Bank for any loss, damages, fines, or otherwise resulting from such violation and/or breach.
- 4.2.3 The Customer declares that the total sum of the amount of the transfer and the total amount of all other transactions made by the Customer in the past/during the current calendar year does not exceed the maximum limit allowed by the regulatory authorities.
- 4.2.4 The Customer hereby acknowledges, under these Terms and Conditions, that the execution of any transfer or payment order is subject to any restrictions imposed on currency exchange worldwide. The Bank's liability with respect to the encashment of the transfer or payment of the transferred funds shall not, in any case, exceed the extent to which payment may be permitted in the currency in which the transfer is drawn or to the extent that the transferred amounts are subject to governmental or other restrictions existing in the place of payment upon receipt of the payment instructions. Neither the Bank nor its correspondents or agents shall be liable for any delay or loss caused by or resulting from any law, regulation, or order issued by any government or public authority, or due to any other cause of whatever type or nature arising from such restrictions.
- 4.2.5 Unless otherwise expressly and specifically agreed upon in writing, the Bank may, at its sole discretion, convert the amounts received from the applicant into a foreign currency at the exchange rate prevailing at the Bank on the day such amounts are received.
- 4.2.6 Should the request to make payment be in currency other than the country to which the transfer is made, the Bank, its correspondents, and agents shall not be liable if it becomes evident that the laws and regulations of the said country do not permit payment in a currency other than that of its national currency.
- 4.2.7 The Bank shall be entitled to implement its customary procedures for the issuance of transfers or for remittance of funds when using the Digital Channel. Moreover, the Bank shall be entitled, on behalf of the Customer, to deal with any correspondent, sub-agent or other institution, but in no case will the Bank or any of its correspondents or agents be liable for any breach, interruptions, omissions, errors or delays occurring whether by sending the transfer through a wire transfer, postal money order or cable and wireless telegraphy or any other means or any employee of such authority or for any other cause. The Bank may send a message in respect of this transfer in explicit language, code, or cipher.
- 4.2.8 The Bank shall not be liable for any errors or defaults of any of the correspondents, sub-agents, or other agents, or their employees, whether directly or indirectly.
- 4.2.9 The Bank and all of its correspondents, agents, and employees shall not be liable for any damages and/or any loss which may be sustained by the Customer or the final beneficiary as a result of the refusal of the beneficiary bank to pay the value of the transfer or any part thereof.



- 4.2.10 The Bank shall not be liable for any loss, delay, error, or omission that may occur during sending a SWIFT message or incorrect interpretation thereof upon receipt or for any delay caused by the laws and regulations of the country in which the payment shall be made or for any act, error, or omission caused by the beneficiary bank and the Bank shall not, under no circumstance, be liable for any such loss, or direct or indirect damage whatsoever.
- 4.2.11 The Bank shall not be obliged to execute transfer requests unless a sufficient balance is available in the Blink Accounts or the Customer's account with the Bank covering the required transfer amount and any fees/commissions /other amounts needed to execute transfers, provided that the customer must be notified thereof. If the Bank, at its special discretion, chooses to execute transfers requests for whatever reason without having sufficient funds in the Blink Account, then the Customer shall be bound to promptly cover the amounts incurred by the Bank in the execution of such transfers subject to the interest and commissions of the rates prevailing at the Bank on the date such amount is charged to the Blink Account. Furthermore, the Customer hereby declares that the procedure described in this Clause shall not give the Customer the right to the automatic response by the Bank to the request for the re-issuance of a transfer without having a sufficient balance.
- 4.2.12 The transfer of any amount in the required currency shall be subject to the applicable foreign exchange regulations and any other restrictions imposed by the relevant regulatory authorities in the country where the transfer is executed. The Bank shall not be liable for any loss, delay, or damage arising from or attributable to the application of such rules, regulations.
- 4.2.13 The Customer hereby declares and agrees that:
- The collection of transfers shall be subject to any restrictions on encashment or any other restrictions issued by the regulatory authorities imposed under the rules and regulations of the country in which collection is made; neither the Bank nor its correspondents or agents shall be liable for any losses, delay, or damage that may be caused by such rules and regulations.
 - The Bank shall take the reasonable actions to execute transfers on the Business Day following the day on which such transfers are received, unless execution of transfers requires providing the Bank with information, documents, or additional data.
 - Transfers shall be executed in two Business Days, in the event that the Bank consents to execute transfers at the same business value date on which the request is submitted, it is permissible not to receive transfers by the beneficiary bank at the same value date, owing to differences in time zones of the transfers' parties banks on the one hand, and the time limits adopted by such banks for the purposes of executing inward transfers on the other hand.
- 4.2.14 The Bank shall not be entitled to revoke transfer requests after the Blink Account is debited with the amounts required to be transferred. Despite this, however, if the Bank, at its special discretion and with due regard to the laws and instructions applicable in the beneficiary bank, agrees to return the amount for whatever reason, the Bank would have the option of paying at the prevailing purchase rate for the relevant currency, less all fees and commissions.
- 4.2.15 The Customer hereby authorizes the Bank to exchange information and/or any relevant documents with any institution or bank unspecified in this application, if the Bank (at its discretion) considers there is a need to do so, without the Bank being deemed in breach of any of its obligations towards the Customer, particularly those related to bank secrecy.



- 4.2.16 The Customer confirms his/her agreement to bear the consequence of any liability or loss that may be incurred by the Bank, as a result of recourse to the Bank by any third party due to the execution of transfers, including, without limitations, any loss that may arise for expenses, costs, charges, fees, or any additional financial burden obligated by the Bank toward others.
- 4.2.17 The Bank shall be entitled to adjust all transfer fees, with notice being given to the Customer thereof.
- 4.2.18 The Bank, its correspondents and agents shall not be liable, in the event that other entities or official bodies in the beneficiary country or any other place impose a seizure and/or retention, for any reason, of the value of transfers.
- 4.2.19 In case of the lack of sufficient information in the transfer issuance application, the Bank shall not be liable for any damages resulting from the delay in the execution of transfers. The Bank shall also be entitled to reject the execution of any transfer due to any non-compliance with the regulatory directives, its policies, or internal procedures without giving reasons or justifications thereof.
- 4.2.20 The Customer agrees that the Bank shall, at any time it deems fit, be entitled to apply protection procedures and any other procedures, including "the exercise of professional due diligence" for the purpose of identifying any parties involved in the financial transaction that the Customer intends to conduct, the purpose of such financial transaction and the relationship between the Bank and the beneficiary.
- 4.2.21 Without prejudice to any requirements set out in the relevant laws and instructions, the Customer hereby authorizes the Bank to disclose the information, bills, documents, or the relevant information to any third party and to the extent relating to the financial transaction, including, without limitations, the Customer's Blink Account number/IBAN, date of birth, contact details, the beneficiary's address and contact details, and the purpose of these transfers within the outward transfers data, if the requirements of the regulatory authority at the country of the payor bank or the beneficiary country so require or as the Bank deems fit.
- 4.2.22 The Customer hereby declares that any transfer issued from the Blink Account to the beneficiary with any bank inside or outside the country where the IBAN is applied, shall be made according to the IBAN. In countries where the IBAN number is not applied, the Customer shall hold the Bank harmless in case the payor bank executes transfers to the beneficiary's account based on the account number only, without being matched with the name of the beneficiary.
- 4.2.23 The Customer shall hold the Bank harmless in case any outward transfer from the Blink Account to the beneficiary's account is debited pursuant to the IBAN or the account number without being matched with the name of the beneficiary or any other details contained in the transfer application.



5. Credit Cards and Debit Cards

5.1 In exchange for the Capital Bank of Jordan (hereinafter referred to as the "Bank") consent to grant a Card for the applicant as specified below (hereinafter referred to as the Cardholder") at the request of the "Cardholder", the Cardholder consents to the terms below of using Visa Card (hereinafter referred to as the "Card"), and hereby commits himself and agrees to the Cardholder guarantee in connection with the execution of the terms set out below, and recognizes his jointly and severally liability for the settlement of all dues accrued on the Cardholder as a result of using the Card, regardless of the value, as long as such amounts remain outstanding, provided that his guarantee remains valid and irrevocable until notified otherwise by the Bank. Moreover, the Cardholder absolutely consent to deem all amounts, funds, bonds, shares, and other items of monetary value that belongs to any of them, whether those under the custody of the Bank or those deposited with the Bank or registered in the name of any of them in the Bank's records, as security to settle all the dues owed by the Cardholder and/or the guarantor under the Visa membership, and both absolutely and irrevocably authorizes the Bank to dispose of all of the above in various kinds of disposal whenever as the Bank deems fit and in the manner and at the rate it determines, and to conduct set-off between any of their payable Card Accounts and the amounts owed by the Cardholder, and in case of different currencies, they authorize the Bank to exchange currencies, as appropriate, in the manner and at the rate as the Bank deems fit, all of the foregoing shall be without recourse to any of them, giving warning or notice or otherwise.

5.2 Issuance of Cards

- 5.2.1 The Card shall be used exclusively by the Cardholder and shall be subject to these terms and conditions. The Card shall remain valid until the date shown thereon expires.
- 5.2.2 As a precondition of the consent to accept any application for Card issuance, the Bank, at its special discretion, may request the applicant/Cardholder to present an undertaking and /or withdrawal deed of cash deposit and/or bank guarantee in favor of the Bank of whatever amount specified by the Bank. The Bank shall keep such guarantee during the period of validity of the Card and as long as a debit balance remains available in the Card Account. If the debit balance has been withdrawn in full, the Bank shall have to keep this guarantee for no less than ninety days from the cancellation date of this Card.
- 5.2.3 The Cardholder and Supplementary Cardholder(s) explicitly agree(s) that the Bank shall have the right to impose an attachment on any amounts deposited in the current Blink Account/ term deposit Blink Account or any other account held by the Cardholder and Supplementary Cardholders with the Bank or any other deposits with the Bank as security to issue the Card and/or any Supplementary Card/Cards for at least (90) days after the Card is cancelled and surrendered to the Bank, and conducting set- off for all amounts due to the Bank from the Cardholder against any of such amounts, without a notice being given to the Cardholder or the Supplementary Cardholder, whether such cancellation is made by a decision taken by the Bank or at the request of the Cardholder.
- 5.2.4 The Bank reserves the right to change the design of the Card at any time and without advance notice.



- 5.2.5 The Card shall be deemed and remain, at all times, a property of the Bank, and it shall be surrendered to the Bank immediately upon the Bank's request or its duly authorized agent. The Bank reserves the right to withdraw the Card, at its special discretion, and/or terminate the use of the Card, with advance notice
- 5.2.6 The Customer shall be entitled to obtain the Card Service electronically, and the Card shall be delivered to the Principal Cardholder in person or through ordinary or express mail to the address which has been notified to the Bank by the Principal Cardholder, at his own responsibility.
- 5.2.7 Once the Card is received, the Principal Cardholder shall immediately sign all required documents and forms requested by the regulatory authorities. The signature of the Principal Cardholder shall be deemed as conclusive evidence of his acceptance of the Terms and Conditions of Cardholders, regardless of whether the Principal Cardholder has notified the Bank of receiving the Card or not.
- 5.2.8 In the event that the Cardholder is unwilling to be bound by the terms and conditions of the Cardholder, the Cardholder must cut the Card in half and return such two halves to the Bank, and in such case, the provisions of clause (8) of these terms shall apply.
- 5.2.9 The Card shall be deemed non-transferable, and the Cardholder shall not misuse it.
- 5.2.10 The Card may not be pledged by the Cardholder as security for whatever purpose.

5.3 Usage of the Card

- 5.3.1 Visa Credit Card enables the Customer to domestically use the Bank's automated teller machines (ATMs), to withdraw and deposit cash, deposit cheques, transfer funds between accounts, request an ordinary Statement of Account by ordinary mail, request a special Statement of Account, inquire about balance of accounts, change the Password, and any other future banking services, as may be introduced by the Bank from time to time. Furthermore, the Card enables the Customer to use ATMs worldwide that bear the Visa Credit logos for cash withdrawal and balance inquiry. The Card shall also allow the Customer to purchase from shops/ service centers (the Merchant), domestically and internationally, through Points of Sale (POS) terminals bearing (Visa Credit) logo (for credit cards), which accepts/authorizes the transaction immediately after the amount, if available, is debited to the Blink Account, on which the Card is issued.
- 5.3.2 The Cardholder must not allow any person to use the Card and shall permanently keep such Card and any "Password" related thereto under the Cardholder's direct and personal control. The Bank shall send a One-Time Password (OTP) indicating the amount to be debited from the Customer's account, and the Customer must not share this message with any third party.
- 5.3.3 The Cardholder shall be liable for all credit facilities or other facilities granted by the Bank regarding the Card, together with all charges and fees related thereto, regardless of the validity, cancellation, of the Cardholder's terms and conditions.
- 5.3.4 The Card is issued for use in exchange for the facilities offered by the Bank from time to time at its special discretion. This will include, but not be limited to:
- i. Payment in exchange for purchasing any goods and/or services charged to the "Card Account".
 - ii. Cash withdrawal



5.3.5 In cases where the use of the Card includes the ATM cash withdrawal service, the Cardholder shall be liable for all transactions made using the Card, whether such transactions were made with the knowledge of the Cardholder, without his knowledge, or by his explicit or implicit authorization. The Cardholder hereby authorizes the Bank to debit his Blink Account with any amount withdrawn in accordance with the transaction receipt. The Cardholder also agrees that the registration of any transaction carried out by the Card shall be deemed as conclusive and binding evidence in all cases.

5.3.6 The Bank may issue a "Password" to the Cardholder to be used at any ATM which accepts Cards, and the Cardholder hereby agrees to the following:

- It is permissible to send the Cardholder the Password by mail, courier, or electronically through Digital Channel to the Cardholder. The Cardholder shall not disclose the Password to any person, and he shall have to take every necessary precaution and due diligence to avoid the Password from being disclosed to any person.
- The Cardholder shall be reasonably cautious to prevent the Card from being lost or stolen. The Cardholder shall be fully liable before the Bank for all Card Transactions which are made by using the Password, whether with or without the Cardholder's knowledge.
- Any deposits made through ATM or otherwise by using the Card at any ATM/terminal installed by the Bank, whether depositing cheques or cash, shall be subject to verification by two of the Bank's employees whom the Bank may, at its special discretion, assign and authorize. The Cardholder agrees that the amount so verified with the knowledge of the said Bank's employees is the correct amount for the deposits so affected. Any cheque deposit shall be acceptable for collection, and the proceeds shall not be available until the cheque is cleared.
- The Card may be used by the Cardholder within the Credit Limit, which is notified to him/her by the Bank.
- Despite the Limit of the Cardholder has not been used, the Bank shall be entitled, at any time, without giving reasons and without liability towards the Cardholder, to remove and restrict the right of the Cardholder to use the Card, or not to allow any transaction to be made by using the Card.
- The Cardholder undertakes not to use the Card for unlawful purposes whatsoever, including purchasing goods and services which violate the provisions of the Jordanian Laws.
- The Customer agrees to the cash withdrawal/ purchase maximum limit, and that such limit is changeable, upon prior notice to the Customer.

5.4 Cash Withdrawal

The Cardholder may request to obtain a cash withdrawal of any amount accepted by the Bank and at the Bank's sole discretion through:

- Using the Card at any of the Bank's ATMs or at any other institution with which the Bank has made prior arrangements for the use of its ATMs or those of such institutions. In this case, each withdrawal shall be subject to the daily permitted ATM withdrawal limit.
- Using the Card to obtain a cash withdrawal shall be deemed as the final and absolute approval by the Cardholder to pay the fixed transaction fee for cash withdrawals as determined by the Bank from time to time.



5.5 Authorization

- 5.5.1 Upon issuance or renewal of the Credit Card or upon issuance of a Supplementary Card, the Cardholder agrees to pay to the Bank, and authorizes the Bank to debit his Blink Account with, the applicable annual fees as per the announced Price list of Fees & Commissions.
- 5.5.2 The Cardholder undertakes not to exceed the "Credit Limit" determined by the Bank unless prior written approval is obtained from the Bank to increase such limit. The Cardholder also undertakes not to make any purchase or perform any transaction that may result in an increase in the total outstanding debit balance owed to the Bank in relation to all purchases and transactions exceeding the Credit Limit. In the event that the Cardholder exceeds the Credit Limit, which constitutes a violation of this Article, the Cardholder shall immediately pay the full amount exceeding the Credit Limit, in addition to the amount due under Article (5.8) of the Terms and Conditions of Cardholders, as well as any commissions, fees, and other interests at the rate prevailing on the date the amount is debited to the Card Account, in accordance with the regulatory authorities' instructions. The Cardholder hereby authorizes the Bank to debit all such fees or any part thereof to his Blink Account, in addition to the Bank's right to debit the cash withdrawal fees to the Cardholder's Blink Account, in accordance with the Visa International Rules and Regulations. If the Cardholder fails to pay the full amount requested by the Bank as specified above, all outstanding balances in the Cardholder's Account shall become immediately due and payable.
- 5.5.3 If the Cardholder exceeds the determined Credit Limit without the Bank's prior consent, the Bank may, at its sole discretion, immediately cancel the Card, without having to notify the Cardholder, and in such a case, all the outstanding amounts due under the Card, including fees and interests, shall be due and immediately payable to the Bank.
- 5.5.4 The Card Account shall be debited with all the amounts paid to purchase goods and/or provide services and Cash Advances, all Card Transactions made by using the Card, all annual fees, trading fees, additional expenses, interest fees, or overdue payment fees, in the currency used for this purpose, which is reflected in the Statement of Account.
- 5.5.5 The Cardholder absolutely authorizes the Bank to debit his/her Blink Account, shown in the subscription application, with all the amounts owed by using the Card, including the commissions and interests on any day that the Bank deems fit. The Cardholder undertakes to keep a sufficient balance in the Blink Account to cover all card withdrawals, whether carried out inside or outside the Hashemite Kingdom of Jordan.
- 5.5.6 The Cardholder irrevocably authorizes the Bank, without the Bank assuming any liability, to increase or decrease the withdrawal limit of the Card, without recourse to the Cardholder, as the Bank deems fit and without the need to give reasons, provided that such right remains valid and continuous throughout the Card validity period and its renewals.
- 5.5.7 In the event that there is insufficient balance in the Blink Account to cover the full value of the amount and the commissions due on the Card, the Bank shall have the absolute authority to charge interest on the debit balance of the said account at the rate prevailing on the date when the Blink Account is debited, in accordance with the Bank's policies and the regulations and instructions of the regulatory authorities.
- 5.5.8 If the Cardholder fails to pay the minimum payment on the payment due date, a late payment fee shall be imposed by the Bank in accordance with the Price list of Fees & Commissions announced by the Bank.



- 5.5.9 All amounts payable by the Cardholder shall be in the currency used in the Card Account's invoices.
- 5.5.10 All payments received by the Bank from the Cardholder may be used in accordance with the following order or in accordance with any other priorities, as the Bank deems fit:
- All unpaid interests, expenses, fees, cash advances, costs, and other charges set out in any previous Statement of Account.
 - All unpaid interests, expenses, fees, cash advances, costs, and other charges set out in the current Statement of Account.
 - All unpaid card transactions and fees set out in any previous Statement of Account.
 - All unpaid card transactions and fees set out in the current Statement of Account.
 - All Cash advances and card transactions not set out yet in the current Statement of Account.
- 5.5.11 The Bank, at its special discretion after notifying the Cardholder, shall be entitled to adjust the rate or method of calculation of annual fees, trading fees, additional fees, interest fees, minimum payment and /or overdue payment fees, or any other fees.
- 5.5.12 If the Cardholder objects to the execution of a transaction, and it is subsequently confirmed that such financial transaction was made by the Cardholder, the Bank shall have the right to impose fees on the date such transaction is finalized, in accordance with the Price list of Fees & Commissions announced by the Bank, in addition to any extra charges imposed by international payment networks.
- 5.5.13 The Bank's acceptance of overdue payments, partial payments, cheques, or funds transfer marked as constituting payment in full or any waiver of any right by the Bank or any indulgence granted by the Bank to the Cardholder shall not prevent the Bank from later enforcing any of its rights under the terms and conditions of cardholders to collect the amounts due hereunder and such acceptance shall not prevent the Bank from later enforcing any of its rights under these Terms and Conditions to collect the amounts due hereunder, and such acceptance shall not serve as an approval by the Bank to modify these Terms and Conditions in any respect.
- 5.5.14 The Cardholder explicitly agrees, under these Terms and Conditions, that the utilized balance under the Card Account shall become immediately due and payable, and that the provisions of Article (5.5.8) of these Terms and Conditions shall apply in the event of any amounts owed by the Cardholder to the Bank under the Card Account, or upon the Bank's request to the Cardholder under any of the Customer's Blink Accounts, or in the event of the Cardholder's breach of the terms of such accounts or the terms of any banking facilities granted by the Bank to the Cardholder.
- 5.5.15 Notwithstanding that the Bank exercises any of its rights under these Terms and Conditions, the interest, finance charges, and payment fees that are specified at the rates determined by the Bank will continue to be charged to any amounts that remain due and outstanding. This shall be applied when the Bank exercises any of its rights. In the event that a decision is obtained with respect to paying whatever amount to the Bank, the interest, finance charges, and overdue payment fees on the amounts that are judged in favor of the Bank, as from the date this decision is delivered until full payment of the amount adjudged in favor of the Bank.



- 5.5.16 Any cheque deposit shall be acceptable for collection, and the proceeds shall not be available until the cheque has been cleared and the proceeds paid to the Bank by the paying bank. Any cash deposits may only be regarded as having been received by the Bank upon crediting the same to the Card Account.
- 5.5.17 If payment is made by the Cardholder through cash or cheque deposit by using any of the ATMs/ terminals specified by the Bank, the Bank shall not be liable for any loss or delay arising out of using such ATM/terminal. Checks that are deposited in any ATM/terminal shall be credited to the Card Account after verification by the Bank (which shall be conclusive and binding against the Cardholder), and any Statement of Account issued at the time of deposit shall only represent what the Cardholder purports to have deposited and shall in no way bind the Bank as to its accuracy.
- 5.5.18 The cardholder agrees that any Bank's records of any transaction made by using the Card shall be conclusive evidence and binding on the Cardholder for all purposes.
- 5.5.19 Non-receipt of the Statement of Account shall not be interpreted by the Cardholder to be sufficient reason for failure to pay the due amounts on their maturity date.
- 5.5.20 The Cardholder shall not be permitted to transfer funds from one Card Account to another for the purpose of settling any outstanding amounts.
- 5.5.21 Reliance shall be upon the value of the amounts deposited in the ATM and not upon the data that the Customer records at the time of deposit. The Customer authorizes the Bank to credit the actual deposited amount to the Account.
- 5.5.22 If there is a discrepancy between the amount debited upon cash withdrawal and the actual amount that was received by the Customer, or if the Customer does not receive any amount, the Customer must notify the Bank thereof in writing within the next Business Day at the least. Otherwise, the Bank shall not be liable towards the Customer for any discrepancy; the results of cash counting conducted by the Bank shall be the reference in judging the validity of the Customer's claim of shortage.
- 5.5.23 In the event that a transaction is recorded on the Card's Statement of Account which is not executed by the Customer, he/she shall have the right to object to such transaction, and in case he/she proves his/her right to claim the chargeback amount, the value of such transaction will not be credited to Blink Account unless it was collected actually from the collecting Bank and charged to the Blink Account, noting that the collection period may take two months according to Visa International Regulations. In case the Customer fails to prove his/her claim, the Bank will deduct charges and fees against its efforts or against paying any other amounts arising from such a claim to the collecting bank or any other party at the rate/percentages to be determined by the Bank.
- 5.5.24 The information displayed on the ATM screen shall be deemed an integral part of the terms of dealing/contracting, and the Bank's decision shall be considered acceptable evidence confirming the validity of such terms.



5.6 Supplementary Card / Joint and shared Liability

- 5.6.1 The Bank, at its sole discretion, may issue a Supplementary Card to a specific person upon the request of the Principal Cardholder, subject to the Bank's approval. The issuance of the Supplementary Card shall be governed by the terms and conditions deemed necessary by the Bank.
- 5.6.2 All the terms and conditions applicable to the Principal Cardholder, after making the necessary amendments, shall also apply to the Supplementary Cardholder. For this purpose, the terms "Cardholder" and "Card" shall be read and construed as if the terms "Supplementary Cardholder" and "Supplementary Card" had replaced them. The Principal and Supplementary Cardholders shall be jointly and severally liable for all costs related to goods, services, and cash withdrawals obtained, and for all financial transactions carried out through the use of the Card.
- 5.6. The Bank, at its special discretion, may file lawsuits or take legal actions to claim its rights under this subsection against the Principal Cardholder, the Supplementary Cardholder, or both.
- 5.6.4 The Credit Limit assigned to the Principal Cardholder shall include the Credit Limit of the Supplementary Cardholder. Neither the Principal Cardholder nor the Supplementary Cardholder shall exceed the Credit Limit assigned to their Cards.
- 5.6.5 The validity of the Supplementary Card shall depend on the validity of the Principal Card. The termination of the Supplementary Card or the conclusion of any agreement between the Supplementary Cardholder and the Bank, for any reason whatsoever, shall not result in the termination of the Principal Card or the agreement between the Principal Cardholder and the Bank.
- 5.6.6 The undertakings, responsibilities, and obligations of the Principal Cardholder and the Supplementary Cardholder towards the Bank, as well as the Bank's rights stipulated herein, shall in no way be affected by any dispute, counterclaim, or right of set-off that the Principal Cardholder may raise or exercise against the Supplementary Cardholder.
- 5.6.7 In addition to the foregoing, and as a separate undertaking, the Principal Cardholder shall be fully liable to the Bank for all expenses and obligations incurred by both the Principal Cardholder and the Supplementary Cardholder, regardless of any legal proceedings taken or any inability of the Supplementary Cardholder to comply therewith. The Principal Cardholder shall also indemnify the Bank against any losses, damages, liabilities, fees, or expenses, whether legal or otherwise, that the Bank may incur as a result of any breach by the Supplementary Cardholder(s) of the Terms and Conditions of Cardholders.

5.7 Loss of Card / Password

- 5.7.1 In the event that the Card is lost or stolen, or the password is disclosed to any other party, the Cardholder shall immediately notify the Bank of such loss, theft, or disclosure together with the particulars thereof and of the Card to Bank and the Police of the country where such loss or theft or disclosure occurred.
- 5.7.2 The Cardholder shall be and remain fully liable to make payment to the Bank for any debit to the Card Account arising from any Card Transactions, goods or services supplied by the Merchants, Cash Advances or ATM transactions effected through the use of the Card by any person whether with or without knowledge of the Cardholder and irrespective of whether they were authorized by the Cardholder or not.



- 5.7.3 The Bank, at its special discretion, may issue a replacement for any lost or stolen Card or a new password on these Terms and Conditions or such other Terms and Conditions the Bank may deem fit. The Bank reserves its right to debit the Cardholder's Account with the fees of replacement Card issuance, at the value determined by the Bank.
- 5.7.4 In the event that the Cardholder recovers the lost or stolen Card, he/she shall immediately return the same damaged Card to the Bank without using it. The Cardholder shall not use the Password after notifying the Bank that it has been disclosed to third parties.

5.8 Termination

- 5.8.1 The Bank shall have the right to cancel the Card at any time and without stating the reasons for such cancellation, provided that the Customer is notified thereof without mentioning the reasons. The Principal Cardholder and/or the Supplementary Cardholders shall return the Cards issued to them by the Bank. In this case, the Card balance, together with the interest, commissions, and other applicable fees and charges, shall become immediately payable to the Bank.
- 5.8.2 The Bank shall be entitled to terminate the use of the Card without prior notice in the event of the death, bankruptcy, insolvency, or incapacity of the Cardholder, or if the place of residence of the Cardholder becomes unknown. The foregoing shall also apply to the holder of any Supplementary Card.
- 5.8.3 In the event of mortgaging the Cardholder's properties, or a judgment being issued for the attachment and/or dissolution thereof, and/or the Cardholder's declaration of bankruptcy, and/or inability to pay, and/or incapacity, or in the event of breaching these Terms and Conditions or any of them, or in the case of irregular payments, the Principal and Supplementary Cardholder(s) shall cease to use the Card(s) and shall return the Card(s) to the Bank in a damaged condition. All amounts owed by the Cardholder shall become immediately due and payable without the need for any warning, notice, or otherwise, and this obligation shall thereafter extend to the Cardholder's heirs.
- 5.8.4 Notwithstanding the payment provisions outlined under Article (5) above, all amounts outstanding on a Card Account (including that of all Supplementary Cards) together with the amount incurred by the use of the Card but not yet charged to the Cardholder's Card Account shall be payable immediately in full upon the termination of these Terms and Conditions in conformity with the terms and conditions of Cardholders.
- 5.8.5 The Cardholder shall have the right to cancel the Card at any time upon notifying the Bank thereof. The Cardholder shall return to the Bank the Principal Card and any Supplementary Cards. However, the Cardholder shall remain liable for settling all financial obligations arising from the use of the Card.
- 5.8.6 The Cardholder and/or his heirs shall be responsible for settling the debit balances under the Card Account. The Cardholder and/or his heirs shall indemnify the Bank for all costs (including legal fees and expenses) and charges incurred in recovering such outstanding amounts.
- 5.8.7 The Bank shall have the right to provide the Customer with a clearance certificate for the Credit Card after the full settlement of its balance within seven (7) days.



5.9 Exemptions and Exclusions

- 5.9.1 The Bank shall not be liable towards the Cardholder for any loss or damage of any kind whatsoever incurred or suffered by the Cardholder due to the Bank, a Merchant, another bank, a financial institution, or due to any ATM or other electronic payment device refusing to process a Card Transaction, or rejecting the insertion of the Card or the Customer Identification Card, or refusing to provide cash advances up to the credit limit, or to provide any service at all.
- 5.9.2 The Bank shall not be liable for any refusal by any Merchant, member institution, and/or Visa International to honor or accept the Card, or for any defect or deficiency in the goods or services provided to the Cardholder by any Merchant, as applicable, or for any breach or failure by any Merchant to perform a Card Transaction.
- 5.9.3 In the event of any dispute between the Cardholder and any Merchant, bank, financial institution, or any other person, the Cardholder's liability towards the Bank shall in no way be affected by such dispute, counterclaim, or right to set-off that the Cardholder may raise or exercise against such Merchant, bank, financial institution, or person. The Bank shall not be a party to, or be involved in any capacity in, any dispute or legal action initiated by the Cardholder against the Merchant.
- 5.9.4 The Bank shall be under no liability whatsoever to the Cardholder in respect of any loss or damage of whatever nature arising out of non-operational, defect or malfunction in any of the ATMs, communication device, facilities, data processing system, broadcasting link, any industrial dispute, or otherwise or due to insufficient funds temporarily in such devices or whatever reason whether beyond the Bank's control or otherwise.

5.10 Disclosure of Information

- 5.10.1 The Cardholder explicitly authorizes the Bank to disclose and furnish, as it deems fit, whether inside or outside the Hashemite Kingdom of Jordan, information concerning his/her Accounts with the Bank or his/her relationships, to and between:
- The Bank's head office, or any of its offices, branches, subsidiaries, representative offices, affiliates, related companies, or any of its partners.
 - Any associate or sub-associate, actual or proposed, in the Bank's right concerning Accounts, or any of its shops, or any substitute to the Bank's rights concerning Accounts.
 - Any service provider, agent, contractor, or third party provides the Bank with any type of services related to the conduct of its business.
 - Any financial institution with which the Cardholder deals or proposes to deal, for the purpose of reviewing or examining his Accounts.
- 5.10.2 The Cardholder consents to the disclosure of the last known address of the Customer to any bank or Visa International or its successors and the disclosure of the Card numbers of the new, renewed, or replacement Cards to Merchants and other relevant interested persons.



5.10.3 The Cardholder shall, whenever so requested by the Bank, provide the Bank with the statements related to his/her financial position. Furthermore, the Cardholder authorizes the Bank to validate such statements. If the Bank has not provided such statements at request, the Bank may, at its special discretion, refuse to renew the Card or may cancel the same immediately.

5.10.4 The data and information obtained from the Customer and/or the Guarantor within the framework of the contractual relationship shall be subject to the banking secrecy provisions stipulated under the effective Banking Law.

5.11 Indemnity

The Cardholder undertakes and agrees to indemnify the Bank against any loss, damage, liability, costs, and expenses, whether legal or otherwise, which the Bank may incur by reason of these Terms and Conditions of Cardholders or any breach thereof or the enforcement of the Bank's rights as herein provided. All costs and charges are inclusive of legal costs and attorneys' fees incurred by the Bank in enforcing and seeking enforcement of such Terms and Conditions or otherwise may be debited to the Card Account and shall be payable by the Cardholder.

5.12 Right to Set-off

5.12.1 In addition to any right to set-off or other rights conferred by the law to the Bank, the Cardholder agrees that the Bank may, at its special discretion at any time and upon a prior notice, combine and consolidate all or any account(s) held by Cardholder with the Bank of whatever description and wherever located and whether in Jordanian Dinar or in any other currency or setoff or transfer any sum standing to the credit of any such account(s) with a Supplementary Cardholder in or towards discharge of all sums due to the Bank under any account(s) of the Cardholder with the Bank of whatever description or wherever located and whether in Jordanian Dinar or any other currency and may do so notwithstanding that the balances of such account(s) and the sums due may not be expressed in the same currency, and the Cardholder hereby authorizes the Bank to offset any such combination, consolidation, set-off or transfer with the necessary conversion at the Bank's prevailing exchange rates as may be determined by the Bank at its special discretion

5.12.2 For the purpose of enforcing the Bank's rights in respect of any liabilities owed by the Cardholder, upon obtaining a court order or filing a lawsuit to prove the bankruptcy or insolvency of the Cardholder, or for any other reason as the Bank deems appropriate, the Bank may, at any time and place, seize or withhold any amounts received, refunded, or collected pursuant to these Terms and Conditions or under any other security or guarantee in favor of the Cardholder, as the Bank deems fit, without imposing any obligation on the Bank to apply the same or any part thereof towards the discharge of the amounts due to it.

5.13 Notifications

5.13.1 The Cardholder must promptly notify the Bank, through the permissible notification methods stipulated under these Terms and Conditions, of any changes that may occur in the employment, business, address, or work/office/residence phone number of the primary Cardholder and/or the Supplementary Cardholder.



5.13.2 All Cards, usernames, notices, statement of account, demands, or any other communications under these Terms and Conditions (hereinafter referred to as "Communications") may be delivered personally or sent by ordinary post to the last known billing address or other address of the Cardholder or electronically through the Digital Channel, and such communications shall be deemed to have been served on the Cardholder on the day of delivery if delivered by hand, on the next business day after posting, if sent by post and immediately once sent through the Digital Channel. All communications under these Terms and Conditions sent to the Primary Cardholder or the Supplementary Cardholder shall be deemed to be communications sent to both.

5.14 Authorization and Indemnity with respect to the Instructions issued by Mail and Telecommunication Methods.

5.14.1 The Cardholder authorizes the Bank to rely upon and act in pursuance of any notices, instructions, requests, or any other messages issued by the Cardholder from time to time via telephone, the Digital Channel, or facsimile, or which may be construed as being issued by him or on his behalf ("Instructions"), without the need for any inquiry from the Bank, including – without prejudice to the generality of the foregoing – with respect to the authority or identity of the person issuing such Instructions or construed as being issued by him, regardless of the prevailing circumstances at the time of receipt of such Instructions. The Bank shall be entitled to treat such Instructions as if issued under a full authorization from the Cardholder and as binding upon him. The Bank shall be entitled to take any necessary steps with respect to, or based on, such Instructions, as the Bank deems appropriate, whether such Instructions include directions to pay or debit any amount from, or credit any amount to, any Blink Account, or relate to the disposal of any funds, securities, or documents, or are construed as agreements or binding arrangements upon the Cardholder with the Bank or any other person, or otherwise bind the Cardholder to any other kind of dealings or arrangements whatsoever, regardless of the nature of the dealing, arrangement, or the related amount.

5.14.2 Under the terms of this authorization and indemnity, the Bank shall not be obliged to accept such Instructions and to act thereunder if they contain the following:

- Changes in the authorization.
- Changes in the Authorized signatories.
- Granting a power of attorney to another person or entity.
- Closing the Card Account/Accounts and transferring the remaining balances in any manner.
- Claims and damages.

Given that the Bank acts under the terms of this authorization and indemnity, accordingly, the Cardholder irrevocably undertakes to indemnify the Bank at all times for all losses, claims, lawsuits, legal proceedings, costs, attorneys' fees, and expenses incurred and borne by the Bank of whatever type or reason as a consequence of the instructions or what relates thereto. The terms of this authorization and indemnity shall continue in full force and effect unless the Bank receives a notice to their termination by the Cardholder under the terms of authorization, and the Bank shall be entitled to a reasonable period to act thereunder, otherwise, this termination shall not hold the Cardholder free from any liability under this authorization and indemnity in connection with any act performed in accordance with the terms of this authorization and indemnity before the expiry of that period.



5.14.3 Any Instructions issued by the Bank to the Cardholder through facsimile, email, ordinary mail, text messages, or telephone or video calls shall be deemed effective and binding upon the Cardholder. The Bank may act upon such Instructions and may use images or copies sent via facsimile as evidence before courts of law.

5.15 General Card Terms

5.15.1 The Bank shall not be liable for its acts in good faith when executing the Instructions of the Cardholder.

5.15.2 The Cardholder shall sign any additional documents as may be requested by the Bank from time to time.

5.15.3 The Bank shall be entitled to appoint an agent to collect all sums due to the Bank from the Cardholder under these Terms and Conditions.

5.15.4 The Bank shall be entitled at any time without the consent of the Cardholder and/or guarantor or without being notified thereof to assign the whole or any part of its rights or obligations under these Terms and Conditions to any third party whatsoever, whether a bank or otherwise or to more than one party, whether individually or collectively together with all collaterals or part thereof.

5.15.5 The Bank may, at its own will and option, annually renew the Card without the need to obtain the Customer's written or verbal consent unless the Bank otherwise notified in writing 1 month before the expiration of the Card's validity.

5.15.6 The Cardholder authorizes the Bank at its discretion to record any instructions and to use such records as evidence in courts of law or other legal proceedings.

5.15.7 The Cardholder shall indemnify the Bank against any consequences, claims, proceedings, or losses that may arise or be incurred by reason of executing the telephonic instructions from or purported to be from the Cardholder.

5.15.8 The rights and remedies herein provided are cumulative and not confined to any rights or remedies provided by law.

5.15.9 The Terms and Conditions herein are binding upon the Cardholder, and he shall not assign his obligations herein to anyone else.

5.15.10 Each of these Terms and Conditions shall be severable and distinct from one another, and if at any time any one or more of such Terms and Conditions becomes invalid, illegal, or unenforceable, the validity, legality, or enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

5.15.11 The Bank may at any time waive, unconditionally or otherwise, any of these Terms and Conditions or any default or breach in execution by the Cardholder, provided that such waiver is given in writing by the Bank and save as aforesaid no condoning or excusing of and no neglect or forbearance on the part of the Bank or any default or breach of any of these Terms and Conditions shall operate as a waiver of the Bank's rights and powers and no waiver shall be inferred from or implied by anything is done or not done by the Bank unless expressed in writing to the Bank. Any waiver shall operate only as a waiver of the particular matter to which it relates and shall not operate as a waiver of any of these Terms and Conditions.



- 5.15.12 In connection with the special discounts/offers made by the respective Merchants, the Bank does not hold out any warranty or make any representation of the delivery, quality, design, specifications, or otherwise set out in respect of these offers, furthermore, such products/services shall be subject to the possibility of their availability and such products/services will be made available on a priority basis.
- 5.15.13 With respect to discounts or special offers provided by participating merchants, the Bank shall bear no liability whatsoever for any withdrawal, cancellation, modification, or alteration of such products or services by any merchant. The Bank shall also have the right to amend or change the benefits available to the Cardholder at any time, provided that the Client is informed of the existing privileges or any amendments thereto.
- 5.15.14 The Bank shall not be liable for goods and services purchased by the Cardholder. In all circumstances, the Cardholder shall pay the amounts requested by him under these Terms and Conditions.
- 5.15.15 The Cardholder and guarantor authorize the Bank to take any actions that it deems fit and/or necessary for the purposes of applying the local and international laws and regulations of combating money-laundering and terrorist financing in whatever form, including, but not limited to, closing any opened accounts of the Cardholder and guarantor, rejecting any incoming transfers or applications to their accounts and/or transactions with the Bank, and to impose seizure immediately or at any time thereafter on any amount from any Blink Account and/or deposit and/or transfer of the Cardholder and guarantor with the Bank and in whatever currency without obligation on its part to take their written consent thereto and without the need to be notified of the reasons for taking such action waiving their right to recourse to the Bank, its directors of the board therein, authorized persons, and managers to any demand or claim whatsoever, whether directly or indirectly, provided that the content of this authorization is deemed final, conclusive and/or irrevocable.
- 5.15.16 The Customer agrees that the Bank shall send the Card to the Customer's address registered with the Bank. In this regard, the following should be observed:
- The Bank shall have the full authority to specify the company and/or entity that will handle the delivery and handover of the Card to the Customer.
 - Prior to receiving the Card, the Customer must show his/her valid identification Card issued by the Civil Status and Passports Department, or his/her original passport in the event that the Customer was a non-Jordanian, for the purposes of enabling the employee of the delivery company to properly verify the identity of the Customer.
 - After the employee of the delivery company completes the registration of the Customer's information, the Customer shall receive an envelope that includes the Card and a receipt.
 - After the Customer has received the above-mentioned receipt, the Customer shall sign, before the employee of the delivery company, in the signature box on said receipt and write his/her full name, and then hand it over to the said employee to return it to the Bank.



6. Exceptional circumstances

The Bank, subsidiaries, or affiliates shall assume no obligation to provide the Digital Banking Services or execute any pending transaction, or be liable in any way whatsoever towards the Customer and/or third-party for any decrease in the funds' value caused by (direct or subsequent) losses, charges, and fees which may be incurred by the Customer (or incurred on his behalf) as a result of the following:

- The values given to funds by a beneficiary bank;
- Delay owing to mail, facsimile, telex, swift, or other communications;
- Loss of mail or express cargo;
- Periods required for the foreign collection system or for collection time;
- Computer malfunctions and the delay arising therefrom;
- The acts of deposits, agents, and other parties;
- Taxes, fees, or impairment of the value of funds;
- Failure to provide funds due to restrictions imposed on currency transfers and/or transmissions;
- Any actions or restrictions may be imposed by any authorities domestically and overseas.
- War, civil disorder, labor disputes, fires, natural disasters, and/or any other reasons of whatever type and nature, as long as they are beyond the control of the Bank.

7. FATCA Disclosure Authorization

7.1 The Customer hereby, irrevocably, and unconditionally, authorizes the Bank, and without referring to the client, to close the Blink Account when the Customer refrains from disclosing any of the information requested by the Bank for the FATCA disclosure purposes, or if the Customer disclosed incorrect information. If the Customer refrained from disclosing information or disclosed incorrect information, the Customer shall bear sole responsibility for such breach; if otherwise is proved in any manner found reasonable by the Bank, the Bank shall be entitled to disclose to the US Tax Department, any details about the account and to deduct any amounts as required by such authorities, provided that the Client is notified of such deduction. The Customer further undertakes to promptly inform the Bank of any changes to the information previously disclosed; otherwise, the Customer shall bear full responsibility for any resulting consequences.

7.2 The Customer irrevocably authorizes the Bank, without any responsibility on the Bank, to do the following:

- Deduct any amount from any of the Blink Account upon the request of the Internal Revenue Service or any related party and transfer the amount to the mentioned parties.
- Authorize the Bank to disclose any information related to the Blink Account upon the request of the US Tax Department or any related party, and agree in advance to provide the Bank and/or the US Tax Department with any required documents without any liability on the Bank or any of its employees.



8. Governing Law and Jurisdiction

8.1 Governing Law

It is understood and agreed that in the event of any dispute or controversy arising from or in connection with these Terms and Conditions and/or the Digital Banking Services, including any matter related to any type of Blink Account, the transfer of funds or the use of the card shall be governed by and construed in accordance with the applicable laws of the Hashemite Kingdom of Jordan, as well as the Visa regulations and the terms and conditions of the National Network linking the ATMs of local banks.

8.2 Jurisdiction

The courts of Amman/Palace of Justice shall be competent to resolve such dispute or conflict, provided that the Bank shall be entitled to sue the Customer /Cardholder before any other court at its option, and that the Customer /Cardholder/guarantor shall grant the Bank the right of absolute option to prosecute any of them before the courts of the Hashemite Kingdom of Jordan, Enforcement Departments therein and/or before any court and/or competent department inside and/or outside the Kingdom, in case there are movable/immovable properties for the borrower /guarantor, and the Customer/Cardholder is not entitled in that case to raise any legal defenses relating to the competence chosen by the Bank. The Bank shall be entitled to exercise the power to sue the Customer /Cardholder in any country in which he resides, owns properties, either real or personal, or carries on business therein. Furthermore, taking legal proceedings in any country shall not preclude taking legal proceedings by the Bank at the same time, at any other time, or in another country or more. Notwithstanding the above, the Customer/ Cardholder shall only be entitled to file any lawsuit before the courts of Amman, Jordan.

9. Disclaimer

9.1 I agree with the use of my personal data and/or personal photograph for the purpose of verifying my identity and for any legal or regulatory requirements, if I remain a Customer of Capital Bank, while retaining the full right to withdraw my consent at any time, subject to all resulting consequences.

9.2 I hereby authorize the Bank to accept and receive correspondence.

9.3 I acknowledge my knowledge of and consent to the Bank's right to securely store my personal data and personal photograph in its records, in accordance with the applicable legal and regulatory requirements.

10. Acknowledgment and Consent for Processing of Personal Data (Pursuant to the Jordanian Personal Data Protection Law No. 24 of 2023)

10.1 By virtue of my explicit consent, I hereby agree that the Bank may collect, process, and retain my following personal data:

Processed Data: Identity data (name, national number, date of birth, mother's name, Id card number), passport details for any other nationality, residence details, contact information, financial status, and employment details, as well as transaction-related data.



Purpose of Processing and Specific Duration:

- **Contracting and Account Operation:** For verifying my identity, assessing my eligibility to open the account, and providing the required banking services under the agreement.
- **Legal Compliance:** For complying with the Know Your Customer (KYC) and Anti-Money Laundering (AML) requirements, as well as the requirements of the Central Bank, and reporting to the competent governmental and regulatory authorities as required by law.
- **Credit Risk Assessment:** For conducting basic credit checks and exchanging the necessary data with the licensed credit information companies (such as CRIF) to assess my financial eligibility for current and future products.

Retention Period: The data shall be retained for the entire duration of my banking relationship with the Bank, in addition to the legally prescribed period for record retention following the closure of the account.

10.2 Data Sharing with Third Parties

I agree that the Bank may share the necessary data with third parties, whether inside or outside the Hashemite Kingdom of Jordan, to enable the provision of banking services. You may review this list by referring to the Privacy Policy available on the Bank's website: [Privacy Policy | Capital Bank of Jordan].

10.3 Digital Acknowledgment:

I expressly consent to the processing and exchange of my personal data for the mandatory purposes mentioned in Section (1). (Note: Refusal to provide this consent will prevent the Bank from completing the procedures required to open and operate your account.)

10.4 Optional Processing (Separate Consent)

The consents set out below are not required for opening the account or for providing basic banking services. They relate to secondary purposes, namely, for marketing and promotional communications.

- I agree that the Bank may use the notifications of the online Application to send me information and promotional offers about new products and services offered by the Bank and its subsidiaries.
- I agree to receive marketing and promotional notifications. (I understand that I may withdraw this specific consent at any time through the Application settings or by contacting the Bank.)

11 Contradictions

For Any contradictions that may occur in this document vs. the arabic terms and conditions, the customer must refer to the Arabic one as main reference.