

# **Terms and Conditions**

## **The Bank's Rights & Responsibilities**

- The Bank is committed to ensure the confidentiality of customer's information and not to disclose it to unauthorized internal or external parties. In case the data is disclosed to any third party by the Bank or any party entrusted by the Bank to carry out its operations, the Bank will be responsible for keeping the secrecy of the customer's data.
- Ensuring the service available continuously around the clock by providing backup and recovery service when necessary in emergency or Force Majeure events, which are beyond the bank's reasonable control such as fire, earthquakes and civil disorders. In this case, the Bank is required to notify its customers by any available means of communication.
- All financial transactions carried out by the customer, the Bank's applicable return rates and transfer fees on the day of the transaction will be applied.
- Providing a 24/7 customer assistance service "Call Center" to respond to (customer requests, inquiries or objection to a transaction or etc....). The response time for such issues will be up to 15 days depending on the nature of the issue. Additionally, a Service Guide will be published and provided to customers in order to know how to make best use of the available banking services.
- Providing a secure operating environment against hacking threats to keep customer data confidential and private.
- The Bank shall be entitled – in certain cases which are required to protect the customer's interest – to completely or partially suspend the service, notifying the customer of the suspension by available means of communication.
- The Bank is committed to provide procedures and steps required to carry out transactions via E-Banking service/ services, which are represented in Service Guide that contains protection guidelines published in an appropriate manner to be available for customers.

## **Customer's Rights & Responsibilities**

- The customer must never disclose or reveal his/her password created by the Bank to use the service to any party for any reason including the Bank staff.
- In case the password is disclosed to any third party, the customer will be fully responsible for all consequences of such disclosure.
- If the password is forgotten or lost, password recovery or creating a new password through the service function will be under the full responsibility of the customer.
- When changing phone number or email address, the customer is required to notify the bank immediately of such changes in order for his/her data to be updated, as it is deemed a means of communication between the two parties.
- The Bank has the right to debit from any of the Bank's customer accounts any "monthly/annual" fees or charges and fixed commissions for the service. The Bank also reserves its right to amend any fees, charges or commissions at any time without notifying the customer and obtaining his/her approval.
- The Bank has the right to stop or cancel the service subscription at any time if the customer fails to comply with service regulations or fails to pay the fees or commissions on a regular basis with no need for obtaining customer's approval.
- The customer acknowledges that all transactions carried out on his/her accounts through E-banking services are correct, bearing responsibility for all consequences resulting from such transactions. In that case, the customer does not have the right to ask the Bank to confirm its accuracy.
- The customer agrees to indemnify the bank against any loss or damage of any kind, which the Bank may suffer as a result of failure by the customer to comply with any of the terms of service contract.

## **General Conditions**

- All E-banking service transactions and operations of Faisal Islamic Bank of Egypt are subject to the provisions of the Bank's establishment Law No. 48 of 1977.
- In the case of a legal dispute that may arise regarding the validity of transactions and operations executed on any of customer's accounts through E-banking services, the data recorded and stored by the bank's automated media shall be deemed as an evidence of the balance, and shall be binding on the customer and the bank.
- Any dispute that may arise between the customer and the Bank with regard to the terms and conditions of this contract shall be settled by the Egyptian courts that have exclusive jurisdiction in the region where the Bank's branch is located, the branch to which the customer request to subscribe to E-banking services was applied.
- E-banking services are governed by laws related to their executive regulations, instructions and regulatory laws.

Therefore, after having considered contractual terms and conditions and Service Guide, I fully understand and adhere to these terms and conditions.