FABMISR Online and Mobile Banking Terms and Conditions

1. Usage of the Online Banking Service

1.1 The Customer authorizes the Bank to accept and implement its instructions to make payments to and from the Customer's account(s) for the amounts listed in these instructions after verifying the transaction through the confidentiality procedures in force and applicable in the Bank's service, noting that the Bank is not responsible for the inaccuracy of the data provided by the Customer, and the Customer is not entitled to cancel or amend any transaction after its due date.

1.2 After the Customer signs the request to subscribe to the Online Banking service and this Agreement, the Customer receives his password and username, and once the Customer enters the service system for the first time, he is asked to change the password.

1.3 To activate the Soft-Token Self-Activation application, the Customer must log in through the Online Banking service and activate the service through the (Token Activation) settings.

1.4 The Customer represents full awareness of the Bank's delegation to third parties to ensure the execution of this service. Accordingly, the Customer absolves the Bank and the delegated third parties in this regard from the obligation of maintaining the banking confidentiality of the Customer's accounts among them, knowing that such delegated third parties are committed, by virtue of a special non-disclosure agreement with the Bank, to maintain such confidential information and not disclose any of this information to third parties.

2. Specific Terms for Usage of the Service Over Joint Accounts

2.1 It is agreed that the Bank does not allow subscription to FABMISR Online Banking for joint accounts with a combined signature, and in the event that a subscription to FABMISR Online Banking on a joint account is requested by a single-signature instruction from any of the joint account holders, this is considered an acknowledgment by all joint account holders that any of them has the sole right to request to subscribe or unsubscribe from this service, and that any transaction or service made by any of them through Online Banking on the account shall be deemed to have been made with the knowledge and consent of all the holders of the Joint Account, and shall be considered effective and binding upon all of them.

2.2 This service will be suspended or terminated in any of the following cases:
A. Any of the account holders notifies the Bank of his/her request to stop the service.
B. Any of the account holders notifies the Bank in writing of the occurrence of any disputes between the account holders.

C. Any of the account holders becomes subject to a seizure, death, loss of civil capacity, declaration of bankruptcy, and/or judicial or legal custodianship.

3. **The Secret Code**

3.1 The Customer must maintain the secret code at all times under the Customer's own responsibility and must not disclose the secret code to any third party.

3.2 In case a third party learns the Customer's secret code, the Customer must change it immediately. The responsibility for this remains with the Customer, and in case the secret code has not been changed, all instructions/banking transactions made via this secret code by others will be considered as if they were emanating from the Customer himself/herself, and the Customer cannot have recourse against the Bank for such concluded transactions, since the Customer has absolved the Bank of any liability whatsoever, to the maximum extent possible, resulting from the usage of the secret code by third parties for conducting any transactions.

3.3 The Customer is responsible for all instructions sent by him to the Bank from the time he enters the service using the Bank's confidential procedures in effect until the time he exits the service.

3.4 If the Customer becomes aware that someone else has obtained his confidential data, he should immediately contact the Bank. Failure to do so—regardless of the reasons—makes the Customer responsible for any unauthorized transaction conducted on the Customer's account and confirmed by the Customer's confidential data.

3.5 Phone calls to the Bank's call center are recorded for quality assurance purposes.

4. Banking Transactions

4.1 The Bank is able to carry out some banking transactions delivered from the Customer to the Bank related to the service immediately after they are provided by the Customer at any time, 24 hours a day, seven days a week, while some other banking instructions delivered from the Customer to the Bank related to the service are valid until two o'clock in the afternoon on any working day of banks in the Arab Republic of Egypt. These instructions are implemented in accordance with the Bank's procedures and rules. Instructions sent to the Bank after two o'clock in the afternoon will be implemented according to the Bank's rules on the first following working day.

4.2 All the transaction requests emanating from the Customer will be executed within the Bank's regular procedures and regulations.

4.3 All instructions emanating from the Customer will be executed based on the availability of funds in the account(s) and the instant debit from the Customer's account(s).

4.4 All instructions emanating from the Customer will be executed based on the foreign exchange rates and profit rates applicable at the Bank on the date of execution of the requested transactions.

4.5 The Customer's use of the service does not give the Customer the right to overdraw the balance of his/her Islamic account.

4.6 The Customer is responsible for all transactions conducted using the service and for the payment of any dues owed to the Bank resulting from such usage.

5. Fees of the Service

5.1 The Customer represents that the banking tariffs applicable at the Bank have been made available to the Customer and that the Customer has taken full note of them and accepts dealing with the Bank on the basis of such tariffs as amended from time to time. The Bank retains the sole right—without the objection of the Customer—to deduct the commissions and/or fees from the Customer's account(s).

5.2 The Customer authorizes the Bank to deduct the fees of the service from the Customer's account(s), and the Customer agrees to pay any fee for the execution of the service or any part thereof.

5.3 The Bank will notify the Customer in writing with details of any new fees or any amendments to the current fees through any of the notification means adopted by the Bank. These amendments will also be available on the Bank's website and posted in the Bank's official tariffs bulletin, and the Customer hereby accepts the enforceability of these amendments once posted as mentioned earlier.

6. Availability of the Service

6.1 The Customer represents that he/she has taken full notice of all instructions, warnings, and all the terms and conditions relevant to the usage of the service posted on the Bank's website—as amended from time to time. The Customer also represents full knowledge that this service is subject at any time to technical problems and that fixing such problems shall be carried out in accordance with the business continuity plan set by the Bank in this regard. Accordingly, the Bank shall not be liable for any failure to partially or fully provide the service for any reason outside the Bank's control, including any outage of the service for maintenance or update purposes within the Bank or any party the Bank uses to provide the service, provided the Customer will be notified in cases of predefined maintenance works.

6.2 In case the Customer has any complaint regarding the Online Banking Service, the Customer may call the Bank's call center or visit the nearest branch during normal business hours, and the Customer will be contacted by the Bank no later than 48 hours afterward.

6.3 The Customer undertakes to abide by all security standards in addition to any other instructions issued by the Bank. The Customer is responsible for ensuring the level of security of the devices used to access the Bank's electronic services, and if the Customer notices any manipulation or theft in his accounts, he is immediately

obliged to go to the nearest branch or contact the customer service center in order to take the necessary measures to prevent damage (if possible), without any liability on the Bank.

7. Alteration / Cancellation of the Service

7.1 The Bank retains the right to amend the service from time to time, and the Customer will be notified of any substantial amendments to the service.

7.2 The Bank is entitled, at its sole discretion and for the protection of the Customer's interests, to stop or limit the Customer's usage of the service or any part thereof. Once such step is taken, the Bank will notify the Customer within five business days of stopping or cancelling the service.

7.3 The Bank is entitled to change or amend the terms and conditions of this Agreement, and the Customer will be notified prior to any substantial change or amendment to the service within one business day.

7.4 The Customer is entitled to terminate this Agreement in writing or via the correspondence means available through the service, and any termination notice shall not be legally effective unless received by the Bank.

7.5 The Bank is entitled to ask the Customer and/or holders of the referenced joint accounts to sign any document and/or provide any information and/or data and/or clarification the Bank deems necessary for the continuity of the account and/or the FABMISR Online e-service. Should the Customer fail to answer the Bank's request, the Bank will have the right, at its sole discretion, to suspend the service as a first step for ten calendar days (such period to be notified to the Customer), and to cancel the service after the lapse of such suspension period without the Customer's fulfillment of the Bank's request.

8. Terms and Clauses of the Agreement

8.1 The Customer acknowledges the correctness of the banking instructions/transactions made through this service, and the Customer has no right to claim that the transactions recorded on his account are contrary to his instructions.

8.2 The Customer agrees to receive the information, notifications, codes, and other data related to his use of any of these services on the numbers and addresses indicated in the request submitted by the Customer. The Customer undertakes to inform the Bank in writing of any amendment to any of the data mentioned in this contract or the request to subscribe to the service, including telephone numbers and/or email addresses. The Bank shall not be liable for any direct and/or indirect damage that may occur due to failure to notify the amendment and/or if the notification is incomplete and/or inaccurate.

8.3 The Customer expressly represents that all the Bank's records constitute conclusive evidence for all the instructions/banking transactions given or concluded through the service.

8.4 The Customer hereby authorizes the Bank, by signing the application to subscribe to the service and this Agreement, to carry out the banking instructions/transactions notified to the Bank through this service.

8.5 All transactions concluded via the service within the Bank's business hours and reflected on the account will appear on the Customer's statement the same day; however, transactions concluded after business hours or during holidays will appear on the Customer's statement on the following business day.

8.6 For the purpose of the implementation of this Agreement and the provision of the services requested hereunder and any ancillary services, the Customer absolves the Bank from the obligation of maintaining banking confidentiality imposed according to the law of the Central Bank of Egypt.

8.7 The Bank may not be held liable for any unauthorized usage by third parties not authorized by the Bank to deal with Customers.

8.8 The Customer is responsible to notify the Bank once he becomes aware of any unauthorized deduction or any other transactions not made by him. The Bank is not responsible for invalid transactions except from the date of receiving a correct notification from the Customer to the competent official representative of the Bank or through calling 16555, the customer service center which is available 24/7. The Customer shall bear any transactions that took place without his consent/approval as a result of negligence or a mistake on his part or for a reason beyond the Bank's control.

8.9 The Customer acknowledges that the account statements and correspondence sent to him by the Bank shall be considered valid and approved unless any objection is made within thirty days from the date of sending them to the correspondence address provided in this contract or the request to subscribe to the service. If the aforementioned period elapses without the Customer submitting an explicit, specific written objection supported by documents, his right to challenge the account statements and/or correspondence shall be forfeited—immediately and in the future—and this shall be considered an acknowledgment by the Customer of the correctness of the contents of his account statements and balances.

8.10 Channels of Communication: The Customer agrees that communication may be made by the Bank through one of the following channels:

A. SMS

B. Email

C. Regular mail

D. Registered mail

E. The Bank's website

F. Announcements and promotional alerts printed on account statements

9. Complaints

The Customer may submit complaints to the call center by calling the call center service or submitting a written complaint to any branch of the Bank's network (the Customer will receive a reference number for the complaint). If the Bank does not respond to the complaint within a maximum of fifteen working days from the date of receipt—except for transactions with external parties, where a longer period is required and the Customer is informed of the expected response time—then the Customer has the right to escalate to the Central Bank of Egypt.

If the Customer notifies the Bank that the response was not accepted within a maximum of fifteen business days from the date the Bank notifies him/her of the response, the Bank shall reconsider and re-examine the complaint and provide a final response within the next fifteen working days. If the Customer does not accept the final response, he/she has the right to escalate the complaint to the Central Bank of Egypt.

10. Governing Law and Specialized Courts

This Agreement shall be governed, implemented, and construed in accordance with Egyptian law and the applicable regulations issued by the Central Bank of Egypt. The competent Economic Court shall have jurisdiction over any dispute that may arise hereunder.

11. Enforceability of the Agreement

This Agreement shall enter into force from the date of signature and remain valid for one year, automatically renewed for similar period(s), unless either party notifies the other in writing of its desire not to renew at least thirty days before expiry. The Bank has the right to terminate this Agreement at any time in accordance with its right to close the current account prescribed by the General Contract for the Opening of Islamic Accounts. Online banking is available 24/7; however, there may be system downtime from time to time for necessary improvements or updates, and the Customer will be notified beforehand and provided with alternative solutions during the predetermined downtime, which may be approximately four hours.

A. Customers should not choose passwords that include information such as date of birth, telephone number, or part of the customer's name, which is easy to identify.

B. Customers should not disclose any personal information (e.g., identity card, passport, addresses, or bank account numbers) to any person of unverified identity or suspicious website. They should not disclose passwords to any person, including Bank employees or agents.

C. Customers should be reminded not to log into Online banking services through public or shared computers (e.g., cyber cafés or public libraries).

D. The Customer must follow the precautionary instructions mentioned in the regulations of the Central Bank of Egypt No. 4.3 and must observe security standards and ensure that necessary protection programs are available on the devices used.