

1) Definitions

- 1.1. Card: It is the Business credit card issued by Bank AlJazira.
- 1.2. The Company: is the authority authorized to request and issue the Card in whose name the Business Card Account was opened and the Company is fiduciary responsible for all amounts of money due and incurred from the use and issuance of the Card(s).
- 1.3. Cardholder: The person in whose name the Card is issued at the request of the Company.
- 1.4. Company Card Account: It is the Business card account that has been created, which is a separate account from other companies' accounts in the Bank and which records all details of transactions made by the Business card and other fees incurred on the card.
- 1.5. Cost/Management Center Account: It is the open account of the Company's cost centers/departments and is linked to the Company's cards account to organize the cards issued at the Company's request. The total outstanding balance for each cardholder account is reflected in the cost/management center account through the statement cycle.
- 1.6. Cardholder Account: It is an account opened for the Cardholder and linked to the Company's Cards Account through the Cost/Management Center Account, and the Cardholder's Account reflects all fees and financial transactions in relation to the Card Account.
- 1.7. Company Credit Limit: It is the maximum limit set by the Bank for the Company's Cards account and the Bank reserves the right to amend the Company's credit limit at any time without the need for prior approval from the Company.
- 1.8. Cardholder Credit Limit: The maximum amount that can be used by the Cardholder for purchases or cash withdrawals on the Card.

2) Issuance of Card

- 2.1. The company shall be responsible for all obligations arising from the issuance of cards under the name of the company and for all paid transactions.

- 2.2. The use of the card is only restricted to the cardholder and it is subject to these terms and conditions and the card shall remain in force until the expiration date shown on it.
- 2.3. The cardholder shall maintain the card and not allow anyone else to use it, and the cardholder shall be obligated to have its password under his control and personal responsibility, and the cardholder shall set the card PIN number by calling the Phone Banking.
- 2.4. Upon issuance of the card, the Bank will charge the annual fee to the card when issuing the first monthly statement. After that, the renewal fees are automatically credited at the beginning of each year. The Bank reserves the right to amend such fees from time to time, provided that the Company is notified before the time of amendment takes effect and the Company's failure to respond to the rejection of the amendment shall be considered acceptance of the new fees.
- 2.5. The company's failure to receive the card statement is not considered a justification for non-payment and the Bank is not responsible for the monthly statements that do not reach the company's specified address.

3) Card Account Conditions

- 3.1. The company is fully responsible for all credit facilities and/or other facilities granted by the bank regarding the card and all the relevant expenses regardless of ending or termination of this Agreement.
- 3.2. The company may be provided with copies of sales receipts or cash withdrawals for an extra fee of 10 riyals per page paid by the customer. It may take a period of 30 days to provide copies of sales' receipts after the submission of a written request from the company to the Bank.
- 3.3. All card transactions are recorded against the card account in the currency of the card as soon as the Bank is informed. As for card transactions that are in a currency, other than the account currency, these will be charged to the card account after their conversion into the currency of the account at the exchange rate determined by the Bank at the time of conversion.
- 3.4. The company is obliged to notify the Bank immediately in the event of any change in the company's address or phone number, at least one week before the new address or phone number takes effect.

- 3.5. The Bank's relationship with the Company under these Terms and Conditions is completely independent of the Card User's dealings with others through the Card, and the Bank shall not be liable for the refusal of any commercial establishment to accept the Card nor shall it be liable in any way for the goods or services provided to the Cardholder. The cardholder/company shall resolve any such complaints directly with the commercial establishment, and the bank will not incur any liability in this regard and no claim by the cardholder/company against the commercial establishment will be the subject of a claim or compensation against the Bank, and the bank will not credit any refund amount to the company's card account until after passing a credit entry in favor of the company.
- 3.6. The credit limit of the cardholder is determined by the company and forms part of the credit limit of the card. All cards issued under the company's name are linked to the company's card account and are collectively subject to the company's credit limit.
- 3.7. The cardholder/company is not permitted to use the card for any illegal purpose, including the purchase of goods or services that are prohibited under the laws of the Kingdom of Saudi Arabia and it is not permissible to use the card in purchases or services which are not Sharia compliant. It is not permissible to use the card in buying gold or silver. In case that happened, the Bank has the right to cancel the card and the company must pay the due amounts immediately.
- 3.8. The Bank is committed to update the credit record of the company with the Saudi Credit Bureau (SIMAH) on a regular basis and if the company fails to pay any installment of the amounts due in the monthly account statement, this will be reflected in the update of the company's payment status with the Bank and its name, and the company's credit status will not be updated until after the full amounts due by the company have been paid. Note that default in payment negatively affects the company when applying for any type of credit facility with any of the Banks operating in the Kingdom.

4) Lost or Stolen Cards

- 4.1. Cardholder must report a lost or stolen card to the banking services management of the bank on the phone number 8002440606 (from within

the Kingdom) or +966114315656 (from outside the Kingdom). The company will be responsible for any transactions made on the card before the Bank receives any notice by telephone reporting the loss or theft of the card unless such incidents are reported to the Bank through Phone Banking.

- 4.2. After the bank receives the notice of the card loss or theft as described in clause 4-1 by the customer addressed to the Bank, then the bank stops the card reported as lost or stolen and the customer will not bear any other responsibility after reporting, provided that he has reported in good faith and has made every necessary attention and effort to maintain the card. Unless it is proved to the bank that his behavior was in bad faith, and in case of finding the card, the cardholder must inform the bank immediately and give the card back to one of the bank branches for the purpose of destroying it. The cardholder must not try to use it.
- 4.3. Regardless of the violation of any mentioned provision, the company is responsible for all losses incurred by the Bank as a result of the use of the card by any person who obtains the card with the company's approval.
- 4.4. The Bank may alone and according to its absolute decision approve the issuance of a replacement card for any lost or damaged card and it will be issued in the same terms and conditions of the lost or damaged card or as may be amended from time to time. The Bank reserves the right to charge a replacement fee at the expense of the customer and inform the customer, and the customer has the right to accept or reject the replacement card if the customer had no objection within 2 weeks or if the customer activated the card.
- 4.5. Registering (Provisioning) the card in mobile wallets such as ApplePay, MADA Pay...etc. is an unconditional and irrevocable authorization issued by the Customer to the person using the mobile or any accessories that accept mobile payment at any time for any transaction. The Customer is therefore directly responsible for all obligations arising from these transactions as if these obligations originated from the Customer himself. In the event of loss of the card, mobile phone or any accessories that accept mobile payment (in case the card is provisioned in such wallets), the Customer shall immediately notify the bank of the request to stop mobile payment transactions. The Customer shall be responsible for any

transactions performed by mobile\ accessories before the Bank's call center receives written or telephone notification to stop the mobile payment transactions.

5) Credit Limit

5.1. The bank sets a limit for the credit card facilities (credit limit) and the company assigns the credit limit of the cardholder, which forms part of the company's credit limit, and all cards issued under the company's name will be linked to the company's cards account, which is subject to the company's credit limit, and the credit limit is subject to change from time to time according to the bank's sole discretion and the company is notified of the change. The company can apply for a credit limit review at any time and the Bank has the absolute right to accept or reject without giving reasons.

5.2. The bank does not allow the company or the cardholder to exceed the set credit limit.

6) Payment of the Card Transactions

6.1. The Company undertakes either to pay the total amount due related to the issuance/use of the Cards or to pay the minimum amount that the Company is required to pay, and it is a certain percentage (5% or SAR 200, whichever is higher) of the total amount due on the Company's account and the outstanding amount is paid within the time frame specified in the monthly account statement.

6.2. The Bank sends the monthly card statement by mail to the last address provided by the Company to the Bank with details of the amount due on the Card Account which includes the amounts of purchases and cash withdrawals, and the statement also includes the date by which the minimum amount payable to the Bank is to be paid, as well as any previous minimum amount payable from any previous unpaid statement, any amount above the credit limit and any other fees. The Bank also sends the card statement monthly via electronic channels to the cardholders according to the Bank's records.

6.3. The monthly statements of accounts include a monthly summary statement indicating the total outstanding balance to be paid (due) and

the outstanding balance (due) for all cost centers / management accounts, the cost/management center account linked to the company cards account. The monthly statements of accounts also include the monthly statement of account of the cost center, which is sent for each cost/management center account, and reflects the total balance due to the cost center/management accounts on the cost center/management account, and the balance due for each card linked to the center account. Cost/Management.

- 6.4. The company has the right to choose between paying the minimum due as specified in the statement sent monthly to him or making a full payment of the total due amount. If the company did not pay the full due amount, this will be considered as an acceptance from the customer to perform Tawaroq process to repay his due at a monthly profit margin as mentioned in the price table. Consequently, the Bank will conduct the Tawaroq process with the company's agent to enable the Bank to use the funds obtained by the company from the process of Tawaroq to repay the total due amount on the card account statement. And the total value of the Tawaroq process will be shown in the next card statement. The Tawaroq process will be due in one month, and the company is required to repay on the due date of the following month. Note: The statement of account must include details of the accounting entries for the operations including any fees charged by the Bank separately, and that no fees charged by the Bank are included in the amount due and on which the Murabaha transaction will be made (devolves to Tawaroq).
- 6.5. Murabaha (devolves to Tawaroq) is carried out by an authorized agent at Bank AlJazira to carry out a Murabaha transaction (devolves to Tawaroq) with the Bank, and for this purpose, it has been agreed between the Bank and one of the offices to carry out Murabaha operations (devolves to Tawaroq) on behalf of the company. The agency form is available as part of the card application form, and the company must sign this form.
- 6.6. In all cases mentioned above, Tawaroq processes is not taken into action except after the grace period (21 days) from the date of issuing the statement, and the company should not be delinquent.
- 6.7. If the company fails to pay the amounts due on the due date for three consecutive months, the card will be stopped, and the Bank will not

execute Murabaha transactions (devolves to Tawaroq) to pay the dues owed by the company as a result of its use of the card.

6.8. When payment is made by check, the company must submit the check seven (7) days before the due date to ensure clearing of the check.

6.9. The company is entitled to issue a standard order to deduct directly from its account at the Bank (the assigned account) for the payment of the due amount on the due date. The following additional Terms and Conditions apply on the standard orders:

- a) The company agrees that the Bank reserves the right to determine the priority of any of these standard orders related to submitted checks to the assigned account or any other arrangements made with the Bank.
- b) The company agrees that any modification or cancellation of any of the standard orders must reach the Bank at least a week prior to the date of the next due payment.

6.10. The Company authorizes the Bank to deduct the minimum or full amount due on the Company's cards account as shown in the monthly statements on the due date as deducted from the bank account without the need for the Bank to obtain the Company's approval and the Company undertakes to pay the minimum or full amount due related to the issuance or use of the cards in accordance with the Bank's records within the time frame specified in the monthly statement of account.

6.11. The cardholder not signing any sales receipts, coupons, cash withdrawals or postal orders, does not excuse the company of its responsibility towards the Bank with regard to such sales, cash withdrawals or postal orders. In case the company's objection to any amount contained in the monthly statement, the company must inform the Bank within 30 days from the date of issuing the statement according to the mechanism instructed by the Bank otherwise, the Bank does not guarantee the acceptance of the objection on the transaction performed by bank and / or merchant. A dispute fee will be charged as mentioned in the price table in case the objection is not true.

6.12. The Bank will use any payments made by the cardholder to repay the commitments occurred from the use of the card towards the Bank under

these terms and conditions, according to the order in which the Bank decides.

- 6.13. In case the company's objection processed after performing of the Murabaha process (devolves to Tawaroq) which includes the amounts objected, then the amounts that will be returned to the card account will be valued of the objected transaction and the calculated profit in the Murabaha process (devolves to Tawaroq) will be deducted.

7) Fees and Financial Commitments

- 7.1. The Company is obligated to pay a non-refundable annual fee as indicated in the Card Fee Table.
- 7.2. The value of purchases of goods and services, cash withdrawals, fees and expenses arising from the use of the Card (Card Transactions) and any other obligations arising under these Terms and Conditions and any loss incurred by the Bank due to the use of the Card or Card Number shall be credited to the Cardholder's account and the Company shall be obliged to pay the outstanding debit balance in accordance with the agreed repayment period and in the event that the Company is late in paying the amounts due, the Bank has the right to hold the Company responsible for all compensation incurred by the Bank in this regard.
- 7.3. The Bank charges a fixed fee for each cash withdrawal/cash transfer transaction as mentioned in the price table and it is recorded on the cardholder's card account regardless of the withdrawn amount, and the maximum amount for each withdrawal/transfer transaction is SR 5,000.
- 7.4. The Bank must notify the company of any amendment or change regarding the following matters in this paragraph relating to the credit card Agreement by notifying the customer from the Bank's official channels within a period of not less than 30 calendar days prior to the amendment implementation, the matters are as follows:
1. Any increase in the annual fees and/or administrative expenses that are charged to the company.
 2. Any increase in Murabaha profit margin (devolves to Tawaroq).
 3. Any change in the methods of calculating Murabaha profit margin (devolves to Tawaroq).
 4. Any increase in expenditures and / or recurring charges.

5. Any new fees or expenses.

The company acknowledges that in case of non-acceptance of the amendments made by the Bank and informed them, the Bank will treat such refusal as a request for card cancellation, and the Bank will not return any amounts paid by the customer in order to obtain the card.

7.5. As soon as the cardholder activates the card, the Bank calculates the annual fees as mentioned in the fees table and is credited to the card account, and in the event that the cardholder does not activate the card for a period of 3 months from the date of issuance, the Bank has the right to cancel the card without paying any fees and without legal consequences.

7.6. If the Company notifies the Bank of its wish to terminate the Credit Card Agreement within 10 days of receipt of the Credit Cards issued and approved by the Bank, the Bank may not collect any fees from the Company or even claim them unless the Cardholder uses the Credit Card.

7.7. Foreign Exchange Transactions: The Company shall pay the Bank the credit card balance according to the currency of the account at the exchange rate determined by the Visa/MasterCard authorities in addition to the international usage fees as mentioned in the Fees Table on the day of recording each purchase or cash withdrawal made by the Cardholder in any foreign currency. The company is also obligated to bear any differences in currency rates that may be claimed by the bank by debiting them to the card account.

7.8. The Bank charges international transaction fees when the cardholder uses his/her card for any international transaction inside and/or outside the Kingdom, whether online, through points of sale or ATM cash withdrawals, irrespective of the currency chosen by the cardholder on payment, even if the payment has been made in Saudi Riyals, as long as the performed transaction is an international transaction. The Bank has the right to amend the fees from time to time. Any amendment, if any, shall be carried out after the cardholder has been notified of the amendment within at least 30 days.

7.9. Implications of the minimum payment: Example for the duration if you pay the minimum payment 5%:

Due Amount = SR 7,000, Paid amount (minimum monthly payment 5%) = SR 350

Total Due Amount Unpaid= SR 7,000- SR 350= SR 6,650

Tawaroq Markup = 2.2% x SR 6,650= SR 146.3

Outstanding Amount= SR 6,650 + SR 146.3 = SR 6,796.3

If you pay only the 5% minimum payment every month and you do not use the card, the duration to repay the full amount shall be 44 months and the total amount you shall actually pay at the end of the duration is SR 10,330 (SR 3,330+ SR 7,000).

8) Agreement Cancellation and Termination

- 8.1. The Bank may terminate this Agreement with the company at any time by cancelling the Company's Card accounts without the need to send notice to the Company and the Company undertakes to settle any outstanding balance immediately and both the Cardholder and the Company are obligated to refund the cancelled Card(s) to the Bank. In the event that the bank cancels the card account due to the company's violation of the terms and conditions of the card, the company has no right to ask the Bank to refund any fees paid, but if the cancellation is based on the Bank's absolute desire, the Bank will refund the issuance fees or annual fees.
- 8.2. The company may request the cancellation of the company's card accounts and all the cards related to the company's account according to a written notice sent to the Bank and the company's commitment to settle the outstanding balance. Also, the company may request the cancellation of the card user's account according to the written notice of the Bank, and the company is obliged to pay all the amounts and any fees due after the cancellation (whether it is in the monthly statements or not).
- 8.3. The company remains responsible for paying all amounts that may become due and resulting from transactions made with the card until the date of cancellation.

- 8.4. The company remains responsible for paying all amounts that may become due and resulting from transactions made with the card until the date of cancellation.
- 8.5. The card remains bank property at all times and must be returned to the Bank upon request with any supplementary cards the company is responsible for.
- 8.6. The company shall be deemed to be in breach of its obligations and undertakings under this Agreement in the event of the company's bankruptcy or insolvency, appointment of a receiver or manager of its assets or the cessation of its operations, in which case all amounts based on the company shall become due and payable immediately without the need to send any notice by the Bank to the company.
- 8.7. If the company fails - for whatever reason - to comply with the terms and conditions of this Agreement, the Bank may terminate this Agreement and ask the company to pay all outstanding amounts the company owes, hereunder. The company will be responsible for all expenses, fees and expenses incurred by the Bank, including legal fees aiming for full compensation.

9) Authorization and Compensation for the Instructions Issued by Telephone and Fax

- 9.1. The company may request the Bank to act in accordance with any notice or instruction, request or any other message that the company may issue from time to time by phone, fax, or believes it is issued on the company's behalf (instructions) without the Bank inquiry, and without prejudice in the general rules of authorization or the identification of the person who issued the instructions or who is believed to be from him, regardless of the circumstances at the time of issuing the instructions.
- 9.2. The Bank may consider the instructions are issued by full authorization of the company and the company is obliged by them. And the Bank has the right to take the necessary steps in regard to the instructions whether the instructions provided guidance to pay money, debit from any account or related to disposition of any funds, securities, documents shows that the company is obliged to any other type of transactions or arrangements

whatsoever regardless of the nature of the transaction, arrangement or the amount associated with it.

9.3. The Bank shall not be bound by the terms of this authorization to accept instructions by telephone and fax and act whereby if they contain the following:

- a) Change in the authorization
- b) A change in the person authorized to sign
- c) To grant power of attorney to another person or another entity
- d) To close the account / accounts and transfer the remaining balances by any means

9.4. Under the Bank acting according to the terms of this authorization and compensation, the company undertakes irrevocable pledge to compensate the Bank and protect it at all times from and against all losses, claims, lawsuits and legal proceedings, claims, damages, costs and expenses incurred by the Bank or borne of whatever nature or causes arising in connection with the instructions.

9.5. This authorization and compensation terms remain valid and fully effective until the Bank receives notice of termination from the company in accordance with the terms of the authorization on condition that the Bank has the time to act accordingly, except that such termination will not relieve the company from any liability resulting from this authorization.

10) General Provisions

10.1. The relationship between the company and the businesses, merchants or companies who accepted the card, and the Bank is an ensuring relationship where the Bank insures to the businesses, merchants or companies who accepted the card the debt owed by the company as a result of using the card under the provisions of this Agreement.

10.2. The Bank may, upon its sole discretion, to transform and disclaim, and in any capacity, partly or wholly for any amounts owed by the company, and the company should pay all unpaid amounts and if necessary to claim payments through collecting agents or recourse to the law for the force for the payment.

10.3. The company must provide the Bank with data about the company's financial status when requested by the Bank. The company also authorizes

the Bank to verify the validity of such data and in case of failure to provide such data to the Bank upon request, the Bank may – upon its sole discretion - refuse to renew or cancel the card(s) immediately. All bonds and property of the company of any kind held by the Bank or any of its branches by any means or capacity are considered as collateral for the payment of obligations and debit balances, whether current, probable, or under the company's guarantee. The Bank may, without any notice and upon its wishes, convert these bonds and properties into money and dispose of them in addition to the funds in its possession in order to pay the obligations and debit balances. The company also authorizes the Bank to consolidate and conduct set-off between all its credit and debit balances in any accounts and in any currencies opened with their shares with the Bank. The Company authorizes the Bank to convert account balances in foreign currencies into Saudi Riyals at the same time.

- 10.4. Using the card on the Internet is a complete responsibility of the company/ cardholder. Note that using the card by its number and PIN code is considered as a signature of the company/ cardholder to perform the transaction.
- 10.5. The company authorizes the Bank to send the company's and supplementary cardholders' data declaration and primary card and supplementary cards accounts details to Saudi Central Bank (SAMA), Banks and the concerned authorities. The company authorizes the Bank to get and / or disclose to the Saudi Credit Bureau (SIMAH) or any other certified parties by the Saudi Central Bank such information may be required by the Bank at its discretion to prove, review or manage the account / facilities at the bank.
- 10.6. The company approved in an irrevocable consent that the Bank may at its discretion exchange any information or data regarding the company and/or cardholder or his transactions with any internal function, (Including the purpose of preventing fraud, auditing, or the providing services by a third party, collecting a debt or pursuant to a request of any government organizations or regulatory authorities).
- 10.7. The company approved in an irrevocable consent that the Bank may assign to a third party the process of providing services to the company or any part of it, whether this third party works or does not work within another judicial jurisdiction or any other area. The Bank will remain responsible to the company for any refundable losses or damages incurred

and to maintain the confidentiality of this information just as carried out by the Bank.

- 10.8. The Bank has the right to record and retain the telephone calls of the Company and the Cardholder.
- 10.9. The company authorizes the Bank without notice to combine the payable due amounts on the card account with any other account maintained by the company at the Bank and to conduct clearing or transfer any other of the company's payable accounts balance to meet his obligations to the Bank in accordance with these terms and conditions. Clause will be applied as per SAMA regulations.
- 10.10. This Agreement supersedes any similar agreement previously concluded by the Company with the Bank in relation to the issuance or use of the Card(s) and the previous agreements shall be void.
- 10.11. The Bank reserves the right at all times to change or amend the above terms and conditions or to introduce new terms and conditions, and any change or amendment shall become effective and binding on the company after notifying it by any means the Bank deems appropriate, and in the event that the company does not wish to accept any of these amendments or changes, it must return the card with the supplementary cards of the Bank to cancel it within 14 days from the date of notification, and the company shall pay the outstanding amounts owed to the Bank for transactions made using those the supplementary card or cards before being returned to the Bank within 5 days from the date of delivery of the card and supplementary cards.
- 10.12. The Bank shall not be responsible for any loss incurred by the company in the event of the Bank prevents or delays providing the company and the cardholder with banking services or any other services because of an events and reasons of force majeure like turmoil, the publication of regulations, decrees, directives, regulations or the provisions of the concerned authorities or any reasons beyond the Bank control.
- 10.13. The company remains responsible for any fees incurred, if for any reason mentioned in item 10-12, the account statement does not reach the company.
- 10.14. The Bank, at any time, may request any document (documents) from the company or the cardholder that the Bank deems necessary to enforce

this Agreement or any of the transactions to be conducted using the card by the company or the cardholder.

- 10.15. The company shall update the company's personal contact data like mailbox and mobile number with the Bank records for the card account and the Bank shall not be responsible for failure to inform the company of any amendments thereto this Agreement as a result of a violation of this obligation.
- 10.16. This Agreement is subject to and interpreted in accordance with the rules and regulations in force in the Kingdom of Saudi Arabia and any dispute will be transferred to the concerned judicial authority for its rule without contradicting the provisions of Islamic Sharia.
- 10.17. The card must be signed by the company and cardholder at the back of the card as soon the card is received.
- 10.18. The Company agrees to receive text messages for financial and non-financial transactions related to the Card Account, in addition to marketing offer messages for credit cards, personal finance, real estate finance or any of the products that fall under retail banking.
- 10.19. The company agrees to receive calls from the Bank for promoting banking products (all retail products and services), and authorizes the Bank to inquire and get any information that belonged to the company from Saudi Credit Bureau (SIMAH) as an initial acceptance for the product after providing the company with all information about the product or/and service.
- 10.20. Registering (Provisioning) the card in mobile wallets such as Apple Pay, mada Pay...etc. is an unconditional and irrevocable authorization issued by the Customer to the person using the mobile or any accessories that accept mobile payment at any time for any transaction. The Customer is therefore directly responsible for all obligations arising from these transactions as if these obligations originated from the Customer himself. In the event of loss of the card, mobile phone or any accessories that accept mobile payment (in case the card is provisioned in such wallets), the Customer shall immediately notify the bank of the request to stop mobile payment transactions. The Customer shall be responsible for any transactions performed by mobile\ accessories before the Bank's call

center receives written or telephone notification to stop the mobile payment transactions.

- 10.21. The airport lounge access program it depends on the type of card and the service provider (Visa/MasterCard) and is subject to the terms and conditions provided by them, including but not limited to: the number of free entry times, lounges participating in the program and others apply. Please visit AlJazira website for a list of approved lounges and updated by the service providers.
- 10.22. Ather Contactless service allows the cardholder to use it in electronic payments by not exceeding the payment limit for Ather service specified by Bank AlJazira without entering the PIN number through the NFC technology where the customer passes the card in front of the special device and acknowledges the customer's knowledge of the risks associated with conducting operations through this service and takes full responsibility for the operations through. The Bank has the right to amend the payment limit in accordance with the relevant regulations without having to encounter customer's consent.
- 10.23. The Arabic language is the authorized language in interpreting and executing this Agreement. If there is any discrepancy between Arabic and English text, the Arabic text prevails.