

Risks related to the current and savings account and the services associated with the account

Sr.	Current Account Risks	Required action
1	personal responsibility	<ul style="list-style-type: none"> • The bank has the right to close the account and take the appropriate action with the customer if it is found that he has not provided (personal information, identity data, contact information, e-mail, national address, financial information, employment, and monthly income) and preserved it, or provided misleading information or Wrong details. • The use of addresses of third parties such as relatives and friends (e-mail, regular mail, contact numbers) leads to disclosure of the financial information of the client. • Ensure the mobile number that is used constantly when opening the account or updating its data, to be aware of all the operations that take place on his account. • The customer may be held accountable if the bank is not informed of any irregular or unknown source transaction that took place on his account. • The customer's account will be suspended if the bank finds that the account was used for non-personal purposes
2	checks	<ul style="list-style-type: none"> • Issuing a check without balance exposes the customer to penalties, which may amount to imprisonment, a fine, and defamation. • Not informing the bank immediately of the loss of the check book, the customer shall bear all the consequences of operations carried out on the lost check book. • Not keeping the check book in a safe place and signing all its papers in blank may expose the customer to theft, and he must bear all the operations that take place using it.
3	Debit Card (Mada)	<ul style="list-style-type: none"> • Using a mada ATM card and disclosing its secret number to others and not informing the bank when it is lost or not canceled from electronic wallets such as Apple Pay (Mada), the customer is charged with all the operations that were carried out, whether by card or electronic wallets without any responsibility on the bank. • When using the card in point of sale operations, the customer must verify the amount written on the point of sale device before passing the card through the device in order to avoid any error or exploitation. • Choosing a secret number that can be guessed, such as serial and repeated numbers, or related to personal data, exposes the customer to information theft and bears full responsibility for using the card from third parties. • The customer must maintain privacy when using the ATM, and

		<p>make sure that there is a sufficient distance to preserve privacy during the completion of the process and enter the password to avoid theft.</p> <ul style="list-style-type: none"> • The customer must, before purchasing from the websites, verify the reliability of the service provider or the merchant in order to avoid penetration of his information. • Taking pictures of bank cards, keeping them in the phone's memory, or sharing them through social networking sites may expose the customer to theft and misuse them. • When traveling outside the Kingdom, the customer must check the validity date of the card's use in order to avoid its expiry while traveling, and keep the mobile phone registered with the bank in operating mode when traveling to view messages of financial operations.
4	online	<ul style="list-style-type: none"> • Failure to maintain the confidentiality of the access data to the electronic service channels may expose the customer to information theft. • The customer is responsible for all the consequences of operations or modifications made to the account through the electronic channels, and he must sign out after completing the use of the electronic channels. • Using computers and public internet networks to carry out financial operations exposes the client to the theft of his information.
5	fraud	<ul style="list-style-type: none"> • Implementing any process (payment - deposits - transfer) on behalf of others that may make the client a victim of suspicious operations and expose him to legal accountability. • The customer not ignoring messages and calls from suspicious numbers that claim to be from the bank, will make the customer a victim of fraud. • The client may be subject to accountability and penalties in the event of depositing or transferring amounts of unknown origin to his account and it has not been reported. • In the event of purchasing from stores, the customer must carry out the purchase process using the ATM card himself and not allow the seller to take the card in order to avoid data theft. • The customer bears all the consequences of the operations carried out using the ATM card on the websites, and he must remove the card data from the websites so that the customer's data is not exposed to theft.
6	the transfer	<ul style="list-style-type: none"> • Uncertainty of the transfer process data in the transfer form and alternative channels may affect the correct completion of the process, and the customer bears full responsibility in the event of any error in the transfer process. • The client must not transfer to unaccredited and unlicensed charities in order not to be a victim of terrorist financing operations. • Accepting transfers on behalf of third parties may expose the client to money laundering or terrorist financing operations.

7	Account closing	<p>The customer should avoid the cases in which the bank has the right to close the customer's account, which are:</p> <ul style="list-style-type: none"> • Not using the account within 90 days from the date of opening the account without making a deposit. • Using the account without the terms agreed upon in the account opening agreement. • In the event that the account is opened and the customer deposits and then withdraws from it and his balance becomes zero and it remains without balance or use for a period of 4 years, then the bank, after verifying that there are no commitments or obligations on the account, will close the account.
8	safe boxes	<ul style="list-style-type: none"> • The customer is responsible for misuse of safety boxes and their content, as they are intended for documents, documents, jewelry, and all tools made of gold and silver only. • The customer bears the value of the safety deposit box key, and in case of misuse or loss of the key, the customer will be obligated to pay the value of changing the lock of the safe box and, if necessary, the expenses of opening the box.
9	Standing Instructions	<ul style="list-style-type: none"> • The customer must ensure the adequacy of the balance on the maturity date of the standing instructions, the beneficiary's account number, the duration and date of the standing instructions in order to avoid any delay or wrong transfer that hinders the customer's commitment to any party.
10	Official agency - general / authorized signatories	<ul style="list-style-type: none"> • The agent will have complete and absolute discretion for all

In order to get more information and advices on the risks associated with the current account and saving account' product, do not hesitate contacting Bank Al Jazira credit advisor via the Bank telephone number: 8002449999 or via the following e-mail: CreditAdvisor@BAJ.Com.SA

