



Mashreq Bank

Kuwait Branch

Customer's Responsibilities and Obligations

Customer's Responsibilities and Obligations:

In the framework of determining the responsibilities and liabilities of customer, he should ensure:

- 1) That he shall be honest in all information which he submits to the bank dealt with.
- 2) That he shall review carefully all documents which are offered to him by the bank, on obtaining any service or product, with the importance of knowing any fees, commissions, or any obligations or liabilities, and the customer shall keep a copy of these documents, before any banking or financial liability arises on him.
- 3) In case the customer doesn't understand any one of the conditions and procedures connected with the service or product which he desires to obtain, he shall submit his inquiries to the concerned employees of the bank, till it could take its decisions based upon a clear and complete vision.
- 4) That he shall be obliged to submit the complaints, including the procedures of complaint, to the customer's protection unit with the Central Bank of Kuwait.
- 5) That he shall be aware of the risks which might be resulted from his using a service or product offered by the bank, through the inquiries directed to the concerned about the effects resulting on these risks, and he shall avoid them as long as it is possible.

- 6) That he shall select among the products and services offered to him, the most suitable for his real and actual circumstances and abilities, meeting his actual needs.
- 7) That he shall notify the bank dealt therewith, immediately after he becomes aware thereof, that there are some banking operations which were done on his accounts which are not known by him, and their reasons, or those for which no authorization was issued by him for completing them.
- 8) That he shall be cautious and careful in keeping on the secrecy of his information relating to his dealings with the bank, and not disclose them to any other party, for keeping on his moneys.
- 9) That he shall take advice and consultation from the concerned employees of the bank in case he faces any financial difficulties that impede him from compliance with the conditions of contract with him or using the services and products offered to him.
- 10) That he shall update his banking and personal details with the bank as long as it was requested by the bank to do so or as long as a change happened therein.
- 11) In affirmation on keeping on the banking confidentiality, and in case the customer needs to correspond the bank dealt with, via ordinary mailing or email, he shall use his mailing address, for avoiding the viewing of third parties on his banking and personal information, if he resorts to use an address not oneself.

- 12) In case the customer needs granting an authorization or delegation of third parties to deal on his accounts or moneys with the bank, he shall be careful with regard to the powers and information which are granted to them, and take necessary action, immediately in case of cancellation of these powers of attorney and notify the bank.
- 13) Non-signing in any financial documents, blank contracts or of incomplete details, and he shall review all documents which he offers to the bank before signing them.
- 14) The necessity of keeping of the customer of copies of the documents of the dealings with the bank in a safe place, with the form by which it is easy to review them if necessary.

CENTRAL BANK OF KUWAIT

The customers can communicate with the customer's protection unit with the Central Bank of Kuwait, through contact on Tel. No.: 1864444, or through visiting the website of the Central Bank of Kuwait: www.cbk.gov.com .