

First: General Terms and Conditions for All Types of Accounts for Al Ahli Bank of Kuwait:

In addition to the terms and conditions particular to each type of the accounts listed in the designated paragraph, and to other terms and conditions stipulating any other services, the following terms and conditions shall apply to all types of accounts:

1. The operation of the account shall be assigned to its holder (the Customer), his representative, his legal delegate or his proxy. No expiration of the capacity of operates the account shall be recognized by the Bank unless the Bank receives a written notification, thereof.
2. The Customer hereby authorizes the Bank to collect the amounts of the commercial papers and the other Banking transactions and to credit the net value, thereof, to his account with the Bank.
3. **The Bank shall have the right to automatically deduct from the Customer's account all expenses related to maintaining the account, plus commissions as well as any amounts credited to his account by error. In addition to the commissions received by K-Net for using the card, as well as the commissions and charges approved by CBK.**
4. **All Customer's accounts with the Bank, at present or in the future, shall be deemed securing each other, notwithstanding their nature, names or currencies, and the Bank shall have the right to enter a debit entry in the debit side of any such accounts, any amount due to the Bank from the Customer to settle the debited balance of the other accounts. The Bank shall also have the right to merge and unify any of the Customer's accounts into one account and to set-off between such accounts, and to transfer from one account to another, in order to settle the Bank's claims, without the need of requiring the Customer's prior consent. Further, all the Customer's deposits of commercial papers and securities, precious metals and others, or any of its branches, or subsidiaries inside or outside the State of Kuwait shall be deemed pledged in the Bank's favor to secure the fulfillment of all the Customer's obligations towards the Bank.**
5. The account statements which are sent by the Bank to the Customer, to the address kept with the Bank shall be deemed correct unless the Bank receives a written objection from the Customer within fifteen days from the date of dispatching the statement to him via regular mail or Email or any other channels agreed between the bank and the customer, the Customer shall be deemed to have received the account statement if the same is not requested within fifteen days from the agreed date on which the same should have been sent to the Customer. The Bank shall not be held responsible for any damages resulted from mail services such as delay, loss of mail or disclosure of the confidentiality thereof as a result of the same or for any other reasons.
6. The Bank's books and entries shall be conclusive evidence to prove the rights and obligations of the Customer while dealing with the Bank, and the Customer may not object to the correctness thereof, by any means whatsoever, unless the Customer proves otherwise.
7. **The Bank shall have the right to charge interest to the debit account on daily basis. Such interest shall be calculated at the maximum contractual interest rate imposed by the Central Bank of Kuwait for debit balances in Kuwaiti Dinars and at the highest rate that the Bank applies on debit balances in foreign currencies. Nevertheless, the Bank shall have the right to request the Customer to settle the debited balance immediately.**
8. The Customer hereby authorizes the Bank to irrevocably exchange any information about him/her - within the limits of the law – his/her balances and assets with other Banks in accordance with the applicable banking systems, and without any responsibility on the bank or Ci-Net in this respect. The customer may request to cancel this authorization at any time.
9. The customer confirms that all transactions on Al Ahli bank of Kuwait accounts are legitimate activities without any suspicion of Money Laundering and Terrorism Financing, also the bank shall have the right to set aside the funds transferred to or from the customer's account if such funds are suspected to be money laundering or terrorist financing in accordance with the terms of the law and the discretion of the bank without any responsibility on the bank.
10. The customer confirms that all transactions on Al Ahli bank of Kuwait accounts are legitimate The Customer declares his full responsibility and his knowledge of the consequences resulting from all deposit transactions which are credited to his account from any person or party, unless he objects to it within 15 days from the date of the statement incorporating such deposit or from the date of his knowledge of it by any other means whichever is earlier.
11. **The Bank shall have the right, at any time, to close the account without the need to state any reasons thereof, and the Customer shall be obliged, upon being notified thereof to deliver to the Bank the saving and cheques books as well as the credit cards, the ATM cards and the likes, and shall be obliged to pay the debit balance and all interests and other amounts becoming due. In all cases, the rate of interest, after closing the account, shall be the same and calculated by the same method used for the calculation of the contractual interest.**
12. The Customer's address specified in this application shall be the selected domicile for any correspondence or notifications to be sent to him/her from the Bank, unless the Bank receives a written notice from the Customer of his new address.
13. The Bank shall be entitled to amend these terms and conditions at any time. Upon the Bank's announcement of such amendment through its various customer communication channels or by any other means it deems appropriate, the amendment shall become effective after (30) days from the date of such announcement and the Customer shall be

obligated hereof.

14. **It is agreed that in the event there is no movement on the account by the Customer or his attorney authorized to manage it for 12 consecutive months, then the account shall be dormant upon the expiry of this period The Bank from this time shall suspend the charge of interest and sending account statements without any liability on the part of the Bank in this regard. The fees and commissions shall be calculated on the dormant account as per Fees & Commissions list approved by Central Bank of Kuwait.**
15. It is agreed among all parties concerned that the Customer's account number consists of the first 10 digits, from left to right. The other three digits represent sub-accounts of the main account. They are entries made by the Bank for internal entry purposes. They include for example but not limited to the entries of the various types of facilities, the deposits, the foreign currencies accounts, fees, commissions and other Banking transactions. The Customer authorizes the Bank to open or close any of these sub-accounts of the main account. He/she also authorizes the Bank to enter the amounts, transfer them from a sub-account to another within the main account as deemed appropriate by the Bank and without obtaining the prior consent of the Customer.
16. The signature form of the Customer shall be valid by the Bank for all his/her transactions in all his/her accounts currently open or that will be opened in the future with the Bank including sub and additional accounts and any account that may be opened at any time through e-Ahli online service, unless the Bank receives from the Customer – before opening any of such accounts –written instructions stating otherwise, and acceptable to the Bank as per the regulations applicable. The Customer declares that any sub or additional accounts to be opened at any time, including any account to be opened through ABK tele-Banking service or e-Ahli online service, shall be subject to the current terms and conditions that regulate the accounts and amendments thereof.
17. The Customer shall pay the Bank all commissions, charges, expenses, compensations, and any other charges resulting from granting him/ her the banking facilities or using them. The Customer shall also pay the Bank the fees, commissions, and expenses listed in the fees and commissions list approved by the Central Bank of Kuwait and applicable throughout the bank. The Customer shall acknowledge that he/she has reviewed such list, has fully understood and become aware of its content, and further acknowledge having received a copy thereof for implementation and compliance. The Bank may occasionally amend the aforementioned fees and commissions, provided that the Customer is notified of the new fees and commissions at least (90) days prior to the effective date thereof, and after obtaining the necessary approvals from the competent authorities.
18. The Bank shall not resume any liability of any consequences resulted from such collection such as the decrease of credit balance of the account and the non-utilization by the Customer of the advantages of the Banking products accordingly. The Customer undertakes to pay the due interests, fees, commissions and expenses (As per CBK list of charges and fees) on their due dates free and clear of any taxes, duties, assessments or charges of whatsoever nature, reason or by whomsoever imposed, whether currently in effect or to be imposed in the future.

Second: Specific Terms and Conditions for Current Accounts:

1. The Customer's withdrawals from the account shall be made by using the cheques prepared by the Bank which are delivered to the Customer, or by any other withdrawal document complying with the legal conditions acceptable to the Bank. Also, withdrawals can be made by ATM card or any other Banking card in accordance with the terms and conditions related thereto.
2. The Customer is obliged to maintain the cheque books delivered to him/her and should inform the Bank if he/she loses the same or any of his/her cheques. The Customer shall also be solely responsible for all damages which may result from having the cheque book or any of his/her cheques kept with any of his/her followers or a third party.
3. The Bank may refrain from paying any cheques drawn against deposited cheques under collection unless such deposited cheques have been actually collected.
4. **The client shall declare his absolute and final consent to comply with the instructions of the Central Bank of Kuwait in respect of closing all his cheque accounts and blacklisting his name in the list of clients whose accounts are closed because of returned cheques withdrawn from him or from any person authorized by him to that effect due to insufficient funds, should a maximum of three cheques have been returned within one year due to insufficient funds. Furthermore, he shall declare his prior consent to any other measures that may be taken by the Bank in this regard. The Bank - at its absolute discretion - may open another account for that client without any cheques in replacement of the account which had been closed. The credit facilities, which were previously granted to the closed account, shall be debited to the new account, if any. The Customer shall bear all legal liabilities resulted from his issue of these cheques and shall have no right to hold the Bank responsible for closing his account, blacklisting his name in the above-mentioned list or any measures taken by the Bank in this respect.**

Third: Specific Terms and Conditions for Saving Accounts:

1. Withdrawals from the account shall be made by the designated forms, the ATM cards or by any other instrument provided by the Bank in accordance with the rules and regulations applicable thereto.

2. The interest shall be calculated and credited to the account in accordance with the rules applicable at the Bank.
3. No interest shall be calculated on any balance less than the stipulated minimum balance and shall vary according to the currency or the balance denomination.
4. The Bank shall issue an account statement to be sent to the Customer via regular mail to his address kept with the Bank, such statement shall be subject to Paragraphs (5) and (6) of Item (First) of these terms and conditions.

Fourth: Specific Terms and Conditions for Joint Accounts:

1. Withdrawing shall be limited to the person(s) appointed by the account holders.
2. **The shares of the account holders shall be deemed equal unless otherwise a written agreement is made and delivered to the Bank at the time of opening the account.**
3. **All of the account holders are jointly liable towards the Bank for repaying any amounts due to it on this account, notwithstanding the reasons or sources related to such amounts, the Bank may recover such amounts from the credit balance of any individual account kept in the name of any of the account holders or from his share in any other joint account.**
4. The account holders agree that the Bank, while setting-off amongst different accounts of one of the joint account holders, may include his share in such joint account within such set-off.
5. The Bank shall have the right to suspend withdrawal from the joint account and distribute its credit balance among its holders, each in accordance with his share in such account and without notification or warning, in the event of any of the following cases.
 - a. Attachment is exercised on any of the account partners for any reason and that the share of such partner shall be frozen, accordingly.
 - b. The death of any of the account partners or declaring the Bankruptcy or the loss of the legal capacity of any of them and that the share of the deceased, the Bankrupt or the incapacitated shall be frozen, accordingly.
 - c. Notification to the Bank by one of the account partners of a dispute between him and any of the other account partners.
6. **The Bank shall have the right, on closing or suspending withdrawal from the account, to distribute the credit balance on independent accounts which the Bank shall open in the name of account holders, each according to his share therein, taking into consideration the terms of foregoing paragraph.**

Fifth: Terms and Conditions for using ATM, (e-Ahli – Mobile Banking) and Tele-Banking Services:

1. ATM cards and the use of (e-Ahli and Mobile Banking) services and the Tele-Banking Services are all subject to ABK's approval. The Bank may at any time call off the use of the ATM card, its PIN and any other related service (e-Ahli and Mobile Banking) or to reject renewal of the same - at any time - without stating the reasons thereof and the Bank shall not be held responsible of any consequences resulted from the same. The (e-Ahli and Mobile Banking) service shall be subject to change.
2. The Customer undertakes to keep his/her card, user's name and related PINs delivered to him/her. Since the access to (e-Ahli and Mobile Banking) service is only possible by using the PIN of the Customer's ATM card, then the Customer shall declare that he/she bears all the consequences resulted from using PIN to obtain the services of ABK. The use of PIN for accessing such service shall be sufficient reason to hold the Customer responsible for bearing all the consequences of these transactions, even if such transactions are not done by the Customer himself. To assure this issue, the Customer may not argue the validity of the voice recording of his own or of another party as long as the transaction is made by using his/her PIN, unless the Customer notifies the Bank before conducting such transaction that he/she lost the PIN or such PIN is disclosed to another party. The Customer shall not be entitled to claim the voice recordings kept with the Bank after the expiry of the archiving period as per the policy applied by the Bank. He/she shall bear all the damages resulted from leaving his/her cards or PINs to be used by his dependents or third parties. He/she shall bear all the consequences resulted from disclosing, theft, loss or misuse of the card. The Customer shall not respond to any SMS or any e-mails received by him, which denoting as if they are issued by the Bank – requesting him/her to reply to requests, inquiries or updating his/her information/details of whatsoever type or content. In case of his/her reply to the same, then the Customer shall be fully responsible of all the losses resulted from his/her reply.
3. The Customer agrees to keep in his account(s) with the Bank sufficient funds to cover all withdrawals, transfers or transactions relating to the use of the card, the PIN or using the (e-Ahli and Mobile Banking) service and the Tele-Banking service through the user's name and the PIN; the amount of the withdrawals, transfers or transactions should not exceed the limit that is specified by the Bank for daily withdrawals and may not-in any time, for (e-Ahli and Mobile Banking) withdrawals or transfers or transactions, to exceed the credit balance of the Customer's account.
4. All withdrawals, transfers and transactions effected by using the card, the PIN, the (e-Ahli and Mobile Banking) and the Tele-Banking service will be registered as applicable by the Bank to the Customer's account(s) designated in the application and to any other Customer's account(s) with the Bank; the Bank shall have the right to debit any of the Customer's credit

accounts with the Bank towards settlement of the debit balance resulting from any transaction completed using the said service. Statements relating to withdrawals, transfers or transactions completed by the card, (e-Ahli and Mobile Banking) or Telebanking will be considered conclusive evidence on the rights that the Customer owes to the Bank and the Customer agrees thereto.

5. **The Bank will not be considered liable for any loss or damage that may result directly or indirectly as a result of a breakdown or damage of the ATM machines or rejection of the card by any of those machines or a POS, the same applies on (e-Ahli and Mobile Banking) and Tele-Banking which could reject the user's name and PIN.**
6. **In case of issuing additional cards or a user name and PIN for use by other joint persons on the same joint account, each one will be treated as jointly responsible to the Bank for paying all withdrawals, transfers and transactions that are completed on this account using any of the said cards or using any of the users' names and related PINs.**
7. The Customer may use the card, the (e-Ahli and Mobile Banking) service or the Tele-Banking for obtaining other services that may be announced from time to time by the Bank against fees and commissions charged by the Bank; the Bank may cancel or change these services related fees and commissions.
8. The card may be cancelled at any time in case it is retained in any of the ATM machines; the (e-Ahli and Mobile Banking) and the Tele-Banking Services may also be canceled in case of losing the user's name and the PIN; the Bank in this case may issue a new card and a new user's name and new PIN against additional charges.
9. **The under-signed legal representative of the customer (manager), declare that they are severally and jointly responsible in their personal capacity for paying all the debits and obligations of the company towards the bank due to the transfer transactions made by (e-Ahli and Mobile Banking), ATM and tele-banking service to his personal account. The manager shall obtain the consent of all partners of the company to conduct the transfer transactions to his personal account before affecting such transfer without any liability on the part of the bank.**
10. All amounts due to the Cardholder as a result of issuing and using the Card shall be charged in Kuwaiti Dinars; and for this purpose, amounts relating to any Transaction in foreign currency must be exchanged for the local currency (Kuwaiti Dinars) at the spot rate of the Kuwaiti Dinar applicable at the Bank against the relevant foreign currency at the date the Bank receives statement indicating such amounts. All amounts due shall be debited to the Card Account on the day deemed appropriate by the Bank, plus an applicable added conversion rate, fees and cashback percentage which is determined by the Bank and the company's issuer of the card. In the event of cash withdrawal at any ABK or other bank ATMs, a cash fee rate (refer to fees and commission table) of the transaction amount shall be applied at a minimum of One Kuwaiti Dinar. This is without prejudice to the Bank's right to amend the rate of the commission/fees at any time, and to notify the Cardholder accordingly and this rate on the statement of account, shall be deemed to be a notification to the Cardholder.

Sixth: Specific Terms and Conditions for Corporate Accounts:

1. For All Types of Companies:

- a. The bank should be notified – in writing – of any amendment made to the company's articles of association and to provide the bank with supporting documents upon effecting such amendment.
- b. **Those undersigned, heron, declare that they have the absolute authority to transact of company's behalf in relation to all banking operations with the bank, to make necessary arrangement to obtain banking facilities or loan from it, to provide collaterals and securities against such facilities, to sign assignments of rights and all other documents and papers presented to the bank and to authorized hereby, the bank to debit the company's account(s) with all cheques, withdrawals, financial advices, transfers, other payment orders, accepted bills of exchange and promissory notes when signed by signatory(s) of the company whose name(s) appear on the application and whether the company's account balance is credit or debit or becomes – as a result of such entry – debit, unless the bank receives written instructions to the contrary. The company shall be obligated to pay all the amounts due to the bank as a result of any of the banking transactions refer to or which result from its account being temporarily overdrawn together with interest and expenses due thereon, calculated in accordance with the rules and regulations applicable at the bank.**

2. For Share Holding Companies:

- a. The company declare that, while dealing with the bank, its board of directors' resolutions are in conformity with its article and memorandum of association and in accordance with its resent amendments and that all documents enclosed with this application shall remain valid until the bank receives a written notification of the amendment thereto.
- b. **The company undertakes to notify the bank, in writing of any change in its board of directors or in the management of its accounts with the bank.**

3. For Non-Shareholding Companies:

- a. **If the account of any other commercial companies (non-shareholding companies) shows any debit balance, for whatever reason, then the company shall pay it with the interest due upon the first claim by the bank. The parties signed**

hereunder shall declare that they are severally and jointly responsible in their personal capacity to pay all debits and obligations of the company towards the bank on maturity dates with the interest and all other obligations as per the regulations of the bank; being due because of banking facilities, loans or as a result of temporarily overdraft of the company's account with the bank without any need to have a subsequent declaration from the parties regarding the same.

4. For Partnerships, Commentate Partnerships And Sole Proprietorship Companies:

- a. The joint partners in each of the partnerships, commentate partnerships and the partner in sole proprietorship companies shall be responsible in their assets, for all indebtedness and obligations of the company towards the bank and shall be committed to repay such indebtedness and obligations to the bank on due dates together with interest and other amount to accordance with the rules and regulations applicable at the bank, notwithstanding whether or not such amount are due from banking facilities, loans or as a result of temporary overdraft of the company's account with the bank. This is done jointly among themselves on the one hand, and among themselves and the company on the other hand.

Seventh: Terms and Conditions for Banking Transfers:

1. The customer agrees that the bank shall not be responsible for any delay or abstention or completion of the transfer as a result of insufficient funds or error or missing information in the transfer application or transfer order, or in completed data, or imposition of any restrictions on transfers or if the amount withheld or confiscated by local authorities or other state authorities or if there is any suspicion that money laundering or terrorist financing is involved or for any other reason beyond the control of the bank.
2. **In the event that the Customer chooses to bear all correspondent banks' charges, the Bank shall be entitled to debit estimated charges in respect of such correspondent banks on their behalf, and the Customer shall be obligated to pay any additional charges subsequently claimed by the correspondent banks. The Customer further undertakes to pay to the Bank all commissions, fees, expenses, costs, compensations and any other amounts arising from the transfer, in addition to the fees, commissions and charges set out in the Bank's Schedule of Fees and Commissions approved by the Central Bank of Kuwait and applicable at the Bank. The Customer acknowledges having reviewed, understood and received a copy thereof. The Bank reserves the right to amend such fees and commissions from time to time, subject to obtaining the necessary approvals from the competent authorities and notifying the Customer of the new fees and commissions at least three (3) months prior to their effective date.**
3. In case the amount of the transfer has not been paid, the determination of the amount which the Customer can claim for a refund shall be the average purchase price of the currency used by the Bank on the same day the transfer has taken place. The Customer cannot claim the refund of the amount of the transfer unless he returns to the Bank what he has received in terms of Bank cheques or other documents issued by it, and after the Bank has received a final notification from its corresponding Bank that the amount of the transfer has not been paid and that the original instructions relating thereto have been cancelled.
4. It is hereby agreed that the Bank and its correspondent Banks shall not be responsible for any consequences resulting from any conflict, delay, oversight, or telegraphic error in the transfer instructions or technical, and the Customer agrees that the Bank and its correspondent Banks shall not be responsible whatsoever if the payment of the amount is delayed in order to obtain the required confirmation for the correctness of names and statements of the transfer order or payment instructions. The Customer shall compensate the Bank and its correspondent Banks for any loss resulting there from; and in all circumstances, the Bank shall not be responsible for any loss resulting from the execution of the transfer or from any error or negligence on the part of any corresponding Bank.
5. In the event the Customer requests a transfer to be made between Banks inside Kuwait or abroad the Customer declares his full knowledge that such transfer is based only on the principle of the verifications of the IBAN number of the beneficiary, and the Customer accordingly, releases each of the Bank and the Bank of the beneficiary from any liability towards either of them for verifying the name of the beneficiary or his account number in order to complete this transfer.
6. **In case customer provided the bank with wrong transfer data or in the case the customer is exposed to any type of fraud or theft in connection to fund transfer procedures or electronic fund transfer, the customer shall immediately contact the bank call center or contact any branch to report such error or fraud.**
7. The time required for the amount to reach the beneficiary's account shall be up to a maximum of one (1) day for local transfers and one (1) week for international transfers, unless there are any reasons beyond the Bank's control that may result in a delay of the transfer.
8. **The customer acknowledges that he/she has granted the Bank an irrevocable authorization — including after the customer's death — to reverse any amount mistakenly deposited into his/her account under the following circumstances:**

- a) If the Bank determines that the customer is not the intended beneficiary of the transfer, in which case the amount shall be reversed either to the account of the intended beneficiary specified in the transfer order or to the account of the transfer requester, as the Bank deems appropriate.
- b) If a transfer is made to the Customer's account from any government ministry, authority, or public institution, and such ministry, authority or institution issues instructions to the Bank to reclaim previously transferred amounts, provided that these instructions indicate that the Customer is not entitled to the amounts previously credited to his/her account. The reversal shall be limited to the available credit balance in the account as of the date of reversal, without prejudice to the Bank's right to debit the full amount requested for recovery to the customer's account, even if this results in an account overdraft. The Bank shall have the right to make all necessary entries on the account to affect such reversal.

Eighth: Other Terms and Conditions:

1. The Customer declares that the address specified in this application shall be the selected domicile for all correspondence related to his accounts with the Bank, and for all disputes or lawsuits arise from such accounts before all grades of litigation and for all the compulsory execution measures. All correspondence, legal or court notifications to be sent to him from the Bank to this address by mail, fax, registered or first-class mail shall be true, valid and effective for all legal consequences. The selected domicile of the customer shall be the location which is legally specified for notifying the customer officially and for sending all correspondence to him in terms of all his accounts with the Bank. Any change of this domicile, post office box number, or fax number shall be effective from the date of receiving a notification of such change by a registered mail delivered to the Bank.
2. **The Bank shall maintain the confidentiality of the Customer's information, data, and documents. The Customer hereby agrees that the Bank may, without any liability over the bank, disclose to official authorities or competent entities, within the limits of the law, any information, data, or documents requested by such authorities and related to the Customer's accounts held with the Bank, the transactions conducted on such accounts, or any acts or procedures associated with such accounts or transactions. The Bank is also entitled to submit such information, data, or documents in connection with any lawsuit, claim, or dispute arising in relation to any of the aforementioned accounts or transactions.**
3. **I agree that Al Ahli Bank of Kuwait KSCP to obtain the data recorded in my Civil ID, my work address and any amendments thereto from the Public Authority for Civil Information without any liability to the Authority.**
4. It is hereby agreed that the Politically Exposed Person (PEP) is:
 - a. Any natural person, whether as customer or beneficial owner, who is or was entrusted with a prominent public function in the State of Kuwait or in a foreign country. Or any person who is or has been entrusted with a prominent function in an international organization. This term also includes up to second degree family members and close associates (partners, counselors and legal representatives). The First degree family members include (father, mother, husband, wife and children) and the Second degree includes (grandfather, grandmother, brother, sister, grandson and granddaughter).
 - b. This definition also includes: Senior Governmental Officials (Heads of State and Government, Ministers, Governors, Heads of Governmental and Public entities and their Deputies), High Ranking/Senior Politicians (Parliament Chairman, Members of Parliament and Senior Management Positions in an International Organization: such as 'Directors, Deputy Directors, Board Members'), Senior Military (who holds Major General rank and above), Senior Executives Officers (Executives of state-owned companies and their deputies), Ambassadors - High Ranking Diplomats (Ambassador and Consul inside and outside Kuwait), Senior Ranking Judicial (President of the Court :Partial, Elementary, Appeal, Discrimination and Constitutional, General Attorney, Public Prosecutor and their deputies), Political Party officials (Heads of parties in all countries), Royal Family Members (with Government and Public Positions).
5. In the event of a conflict between the Arabic and English texts of these terms and conditions, the Arabic text shall prevail.

Ninth: Applicable Law and Jurisdiction:

Any dispute that may arise in respect, hereof, shall be subject to the Kuwaiti Law and to the jurisdiction of the Kuwaiti Courts, and the Customer, hereby, confirms his submission to the jurisdiction of the Kuwaiti Courts of the Governorate of the Capital of the State of Kuwait.

I hereby declare that I am the authorized signatory of this account. I confirm that the information and details stated herein are true. I have read and understood them. I have received a copy of the terms and conditions of the account and I am aware of the contents. Therefore, I comply with all contents, And I hereby declare also that I have received a copy of bank fees and Commissions list.