

Definitions

1. E-wallet : Mobile application provided by the Arab Bank through the mobile - the subject of this contract, according to which an electronic wallet account is opened to make deposits and / or withdrawals and / or electronic transfers between wallet subscribers and / or electronic payments for the subscriber liabilities.
2. Bank : Arab Bank PLC including all its branches and offices in Qatar.
3. Service Provider : Any of the entities with which the Bank contracts to provide some services related to the E- wallet. Service and authorized by the Bank.
4. User : means the natural person subscribed to the service as a payer or beneficiary and the subject of this contact.
5. Electronic Balance : means the credit balance of electronic money units in the mobile wallet account, resulting from depositing & withdrawing transactions performed on the wallet account by the customer, this electronic balance is transferable to any other customers and /or service providers, it is also usable as a payment tool for entities announced by the Bank.
6. Electronic Money Units : means the electronic units with cash value of 1 QR only issued by the Bank under the condition that the Bank receives the value in cash in the same currency that is not less the value of the electronic units issued by the Bank, and can be exchanged the same issued currency
7. Working day : It is the day on which the Bank is open and provides its services.

Terms and Conditions for E- Wallet service Application.

First: Mechanism of providing the service:

1. For Arab bank customers who subscribe to the service, the activation of the wallet shall be immediate after verifying the customer's data through the debit/Visa cards PIN and after obtaining the approval of Qatar Central Bank to activate the user wallet.
2. For non Arab bank customer, the subscription application is applied through the electronic wallet application , provided that all other conditions are met and obtaining the approval of Qatar Central Bank and completing the wallet account opening procedures, and creating the PIN for the wallet. the Bank will send a short SMS to customer confirming the mobile wallet account opening .
3. The wallet user keeps his PIN for himself and at his personal responsibility and the subscriber has to change it in case it was exposed to others.
4. The Bank reserves the right to review and approve the customer's application to subscribe to the service, as well as to fully control the financial transactions and to ensure that they comply with the regulations issued by the Central Bank Of Qatar and to ensure good use and not to misuse it in accordance with the provisions of the laws and regulating in the country, and to verify that there is no suspicion of the service use at any time during the period of validity of the service.

5. The e-wallet has to be linked to the user mobile number provided by any of the active mobile networks in Qatar , and this number has to be owned by the customer and under his/her actual possession.
6. The Customer has the right to deal with his/her electronic account by depositing or withdrawing amounts whether ATMs upon service availability or transferring amounts from his/her electronic account to other users.
7. The customer may refill the wallet balance by transferring amounts from his/her account with the bank to the wallet account.
8. The Customer has the right at any time to close his/her mobile wallet account after he liquidates his/her electronic balance.

Second: Service User:

1. The right to use the service is limited to the Customer only and the customer is committed at all times not to let any other person to use or benefit from it and on his full responsibility.
2. Users shall not deposit amounts in wallets of other customers.
3. The Bank has an absolute right according to its discretion to stop or cancel the service in case used in contradiction to any of the terms and conditions or applied laws and regulations in Qatar from time to time.
4. The Customer is committed to keep his /her PIN under his/her own protection at all times, and according to that he/she will be solely responsible for disclosing any data or information related or any of his/her accounts whether this disclosure is the result of a mistake or default, or negligence in protecting his/her PIN.
5. The user who decides to stop the mobile phone number linked to his/her e-wallet account will lose an integral condition of him/her being the user of the service and hence will automatically lose his/her right to use the service through his/her suspended mobile phone number.
6. The user admits his/her full responsibility of all transactions carried through the mobile wallet as long as these transactions have been carried out through the mobile number linked to the e- wallet and using the PIN, and Bank's books and records shall act as evidence against him her and anyone else.
7. The user commits that he is the sole actual beneficiary of service account and he is fully responsible for accepting or crediting suspicious or anonymous money.
8. The Bank will not be responsible in any way for any losses or damages that can affect Customer resulting from his/her misuse of the service and/or because of any mistake done or any damage that might happen from Customer side and/or because of insufficiency of the mobile wallet account and/or any other reason that might be caused by the customer or because of any problems or malfunctioning that might occur on the accounting systems an/ or mobile networks.
9. The Bank will not be responsible in any way for any entities refusal of electronic balance as a payment method and will not responsible for goods or services that the Customer will acquire using this balance. Any complaint from the Customer in this regard will have to be resolved by the Customer with this entity directly, and the Bank's role will be limited only to adding any amount he might get refunded to the mobile account.

10. In case the Customer's phone has been lost or stolen, and others carried any transactions on his/her account through this phone, the Customer will be fully responsible towards the Bank for all results based on this usage and the Customer must quickly change his/her PIN and stop using the account through calling the customer service center or visiting the branch.
11. In the event that you have questions about this service or about using the application, contact Arab Bank Customer Service Center.
12. All the -wallet payment transactions are to be carried inside Qatar only.
13. In the event of a problem or interruption of the service for specific maintenance work, the Customer will be informed through the application without any responsibility on the bank.

Third: Charges and Fees:

1. The Customer commits to pay the withdrawal, deposit and transfer fees, and any other additional services fees provided through the service determined by the Bank according to the banking services tariff announced by one of used announcement means by the Bank from time to time.
2. The Bank reserves its right to amend any fees at any time according to its absolute discretion, and the Customer shall be notified accordingly.

Fourth: General Conditions:

1. The currencies used in providing services is Qatari Riyal only.
2. Customers have the right to open one electronic wallet for each mobile phone number within Arab Bank wallets.
3. A Customer (Qatari citizen or resident) may not have more than ten subscriptions to the service, so that each subscription of the customer is linked to the personal number with the mobile phone number .
4. A non-resident customer may not have more than one subscription to the service, so that the subscription of the customer is linked to the ID number accepted in accordance with the legislation approved from time to time with the mobile phone number registered in his/her name with the mobile network operator inside Qatar .
5. The Bank is committed to maintain the secrecy of all data and information that might be handed over by the Customer for providing the service. The Bank is also committed to preserve the secrecy of all transactions performed by Customer through any of the electronic mediums used in providing the service. The Bank and the User are committed not to disclose any of the above according to the Qatari laws or for applying any sentences or abiding orders or according to the terms and conditions of using the service
6. The User acknowledges his/her consent that the Bank can provide or disclose all or some information related to his/her account (s) to any of its branches and/or any of the entities approved by legislation in force from time to time and/or its agents and/or the entities that provide technical or banking services or any of the entities the Bank contracts to provide services related to carrying out the service which is authorized by the Bank according to what the Bank deems adequate and necessary.

7. The Bank has the right to entrust any second party inside Qatar to carry out some of its commitments (not all of them) according to terms and conditions of using the service, and in this case the Bank will be responsible to keep the secrecy of Customer data and all his /her accounts.
8. The Bank or any other party that might be handed over any of the Bank's commitments according to the service terms and conditions have the right to record phone calls received on the numbers dedicated to call center and keep it.
9. If the Bank discovers any action or any attempt by the Customer may violate and/or breach any applicable laws and/or the service terms and conditions, the Bank has the right to suspend dealing on the e-wallet without affecting Bank's right in taking all legal actions.
10. In case any information or data related to Customer are changed during the contract duration & before the date of updating data, the Customer shall be committed to inform the Bank right away of the change.
11. This contract is governed by the laws of Qatar and the instructions of the Central Bank and any dispute that may arise with regard to implementation or interpretation of any condition of this contract shall be settled by the related courts in Qatar of all degrees and types.
12. The Bank has the right to change the maximum limit of withdrawals or payments as the Bank deems adequate from time to time and is committed to inform the Customer with means it sees adequate.
13. The Bank is offering the service through the communications networks (Internet/ Fixed Phone/ Mobile), utilizing the best security measures, but the Bank is not responsible in any way for any errors that might be occurred to the user as a result of using these networks. Therefore, the User shall be solely responsible for all risks inherent in, or resulting from using the service which the User has subscribed to.
14. The Bank shall have the right not to perform any funds transfers if the wallet user - Arab Bank Customer does not have sufficient balance in the account at the time the payment order is to be performed or if there is any condition that prevents debiting the Customer account or to credit the amount to the beneficiary's account, or if the transfer amount exceeds the daily transfer limit.
15. The User can not cancel any financial transaction that has been already inputted and executed using the E- Wallet.
16. The service will be automatically locked in case log in password was entered incorrectly more often than allowed.
17. The Bank may suspend the service temporarily for any period of time without notifying the Customer as long as this is in link with security of customer account or the banking system.
18. The mobile balance shall not be transferred to the E-wallet .
19. In the event that the e-wallet holder does not make any financial transactions for a period of time as specified by the Bank, the Bank has the right to stop the e- wallet automatically after notifying the customer.
20. The Bank reserves the right to amend or change any of the terms and/or conditions of using the service, and such amendment or change shall be effective and binding on the Customer. In the

event that the Subscriber does not accept any of these amendments or changes upon becoming aware of them, he/she must notify the bank on writing of his/her desire to terminate the contract and to immediately stop conducting any transactions on the e-wallet and submit application to the Bank to terminate the service and make the necessary settlements, including the payment of his liability and receiving any remaining amounts in the wallet balance.

21. The user acknowledges that the bank's records, entries and accounts are correct and final and are conclusive evidence in relation to the service .