

Customer Protection Policy



Introduction

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Policy Statement

It is the policy of Burgan Bank (The Bank) to deal and treat all customers with justice, equality, fairness, honesty, and attention is given to those with limited income, senior citizens, and persons with special needs without discrimination between the genders.

Purpose

The purpose of this document is to establish the necessary guidelines within the framework of CBK's regulations issued on this subject, to enhance the protection of the bank's customers by affirming the concept of transparency and disclosure in financial and banking transactions offered by the bank to its customers in all sectors.

The scope of this policy applies to customers as defined in CBK's guidelines, as those customers who are natural persons dealing with the Bank and other legal persons, especially small and medium-size companies, to the extent that the CBK instructions apply to them and in light of the nature of their transactions and dealings with the Bank.

Application

1. GENERAL PRINCIPLES FOR CUSTOMERS PROTECTION IN BURGAN BANK

1.1. FIRST PRINCIPLE: FAIR & EQUAL TREATMENT

The Bank must, during all its stages of dealing with customers, observe that its dealings should be characterized with fairness, equality, and honesty and to make this method part of its governance rules. It should also give more attention and care to customers who are low in income and education, elderly people, and persons with special needs, without differentiation between genders.

1.2. SECOND PRINCIPLE: DISCLOSURE & TRANSPARENCY

The Bank must provide to its customers all information on the services and products it provides to them. This information must be characterized with clarity, ease of understanding, simplicity, and accuracy in order to guarantee customers view the benefits and risks with clarity and transparency, and customers aren't burdened in order to obtain that information. The Bank must take care that the information it provides to customers contains an explanation of the rights and responsibilities of those customers, details on prices, fees, and commissions charged by the Bank for each service or product, and an explanation of the benefits and risks associated with it and the mechanism of terminating the relationship and its consequences, in a way that facilitates the customers' decision making.

The advice given to the customer must suit his abilities, capabilities, and financial goals, in light of his/her experience about those products and services. Care must be given to urge customers to give comprehensive and accurate information on their status and needs, to enable the Bank to offer suitable advice and services.

1.3. THIRD PRINCIPLE: FINANCIAL AWARENESS & EDUCATION

The Bank must put in place suitable plans, programs, and mechanisms to develop and publish financial and banking knowledge to its current and potential customers, and seek to raise their awareness and education level to enable them to identify all the related aspects of the banking services or products offered to them, then help in making studied decisions, and guide them to the suitable party through which they can obtain additional information if needed. The Bank must inform customers of their rights and responsibilities, especially individual customers who have limited income and education.

1.4. FOURTH PRINCIPLE: PROFESSIONAL BEHAVIOR

The Bank must take care to practice and perform its work in a professional and responsible manner, taking into consideration achieving the best benefit for customers at all the stages of their dealings with the Bank, as it is responsible for protecting the customer for the banking services or products offered to him/her. At the top of these behaviors are honesty and credibility and ensuring the offered services and products suit the customer's needs, abilities, and capabilities. The Bank must ensure sufficient training is given to its employees who interact with customers and present banking services.

1.5. FIFTH PRINCIPLE: CUSTOMER PROTECTION AGAINST FINANCIAL FRAUD

The Bank must protect the customers' deposits, savings, and other financial assets which are in the purview of their dealings with the Bank, by placing efficient internal control systems that are efficient and have a high standard of accurate control for the goal of limiting fraud and embezzlement transactions or misuse of financial services, and continuously ensure the efficiency of the systems used to keep up with the changes in fraud methods.

1.6. SIXTH PRINCIPLE: PRIVACY PROTECTION & INFORMATION CONFIDENTIALITY

The Bank must install supervisory systems, mechanisms, and policies which guarantee the protection of its customers' financial and personal information. All transactions with the Bank are confidential and may not be viewed or revealed except as regulated by law and current legislations. The Bank must provide secure systems for electronic transactions.

1.7. SEVENTH PRINCIPLE: HANDLING CUSTOMER COMPLAINTS

The Bank must give sufficient care to handle customers' complaints in a quick, fair, and independent way and to ensure its Client Complaints Unit performs its responsibilities effectively in light of the existence of clear and specific mechanisms to handle and treat those complaints without delay. The CCU must be given suitable care and supervision by the Bank's Board of Directors and the Bank should have an internal mechanism to solve disputes with customers.

1.8. EIGHTH PRINCIPLE: COMPETITIVENESS

The required information must be provided in order to enable the customers perform comparisons between the best banking services and products available to them from banks. This includes ease of transfer and movement of funds between banks and between different services and products without hardships or complications. It should be done at a reasonable cost, taking into consideration that it leads to raising the quality standard of the services offered by the Bank to its customers.

1.9. NINTH PRINCIPLE: CUSTOMER PROTECTION FROM THE RISKS OF OUTSOURCING

In the event that the Bank uses operational services from external parties, outsourcing, the Bank must ensure the external parties adhere to the principles included in this policy and that it is working for the benefit of the Bank's customers and bears responsibility to protect them, including confidentiality of their information, taking into consideration the continued responsibility of the Bank for the actions taken by those external parties. The Bank must obtain proof of the external parties' adherence to customer protection guidelines and the CCU shall bear the responsibility of confirming it.

1.10. TENTH PRINCIPLE: CONFLICT OF INTEREST

The Bank must possess a clear written policy ratified by its board of directors on conflicts of interest, which must continuously confirm the sufficiency of the procedures and the implemented policy in discovering possible cases of conflicts of interest and that it is being effectively implemented. There should be confirmation that any cases of conflicts of interest are disclosed per the policy's specifications and the rules and regulations of governance issued by CBK in this regard.

2. Practices for Disclosure and Providing Banking Services and Products

The Bank must adhere to the following in this regard:

- Collect sufficient information on the customer before recommending specific products or services, in order to ensure that the product or service fulfills the customer's needs and suits his/her abilities
- Provide to its customers a written copy of the general terms and conditions related to each product or service before they receive that product or service.
- Use transparent and fair means to market its banking products and services.
- Provide staff that are qualified for direct dealings with customers, suitable to the degree of complications of the products or services it provides, and those employees must receive sufficient training to reply to all the customers' questions with correct information.
- Observe the implementation of all disclosure requirements for products and services which must be disclosed.
- All the rules and regulations related to all banking services provided by the Bank must be available on the Bank's website in an easy to view format.

3. Handling Customers Accounts in the Bank

The Bank must adhere to the following in this regard:

- Provide to its customers and on periodical basis information on the main details of financial transactions and their account balances.
- Notify its customers within sufficient time in written form or via electronic means before making any changes in interest rates/return, fees, commissions, or imposing new fees, or other terms of products and services the customers obtain or contract to.
- Maintain historical records of customers transactions and the records should be easily accessible and without charge or for reasonable fees.
- Observe that the procedures followed in clearing and settlement of payments of customers are clear and known to the customers, including specifying the periods for settling the amounts of cheques deposited in their accounts, and all the terms and conditions related to collecting cheques and other payment instruments, while specifying the sources which these procedures are based on.
- Inform customers of the legal action they might be exposed to in the event of issuing cheques without sufficient balance, before they begin to issue such cheques and the consequences of this action.
- Inform customers of the procedures that are required to be taken in the event of having to stop disbursing the cheques which the customer issued in light of any circumstances that require informing the Bank of it.
- Explain to customers any expenses or fees related to the services and products offered by the Bank, including cheque service, whether related to obtaining cheque books or approving and settling the cheques, or other related procedures.
- In the case of lack of instructions by the customer stating otherwise, the Bank must present to its customers a free monthly account statement explaining all the customer's transactions done during the month, interest/return or fees placed on the accounts, and if customers choose to

obtain their account statements through electronic means or the phone service as an alternative to monthly paper statements, then the information should be in a format that is easy to read and contains appropriate details.

- The Bank should notify in writing its customers whose accounts have no movement by the customers for a long period of time, and place these accounts under care and place regulatory controls for its access and protection.
- Acknowledgments and information sent to customers for their signature should be easy to read and comprehend and suitable for all types and categories of customers.

4. Protection of Banking Confidentiality and Information Privacy

The Bank must adhere to the following in this regard:

- Protect customers through establishing high level control systems containing suitable mechanisms that specify the purposes for which information is collected and handled.
- The Bank's responsibility for customer information protection and maintaining its confidentiality extends to the information it holds or that is available at a third party which the Bank uses in its performance of its customer-related activity.
- Provide the internal environment which guarantees achieving safety and security for all information available on its customers and their transactions. The Bank must continuously test this environment and ensure its validity.
- Disclose to its customers in a suitable manner the cases where the customers' information confidentiality rule is excluded, which are:
 - Cases where information disclosure is done with the customer's written consent.
 - Cases where information is required to be disclosed per the applicable laws and legislations.
- When the Bank appoints their employees or use other parties, it is necessary to obtain forms confirming their adherence to information confidentiality related to customers.

5. Financial and Banking Awareness

- The Bank must design and establish suitable mechanisms to develop the knowledge and skills of current and future customers and raise their awareness level and enable them to comprehend the basic risks of transactions they perform with the Bank and to enable them to take suitable decisions for themselves and guide them to the appropriate party to obtain information if they require it.
- As a type of financial and banking education, the Bank's website must contain a special page for financial and banking awareness, including this guide, in addition to the customer's rights and responsibilities, method of filing a complaint, and frequently asked questions (FAQ) expected from customers and the Bank's answers to it.
- The Bank must put in place an annual plan containing specific programs to support the publication of financial and banking information aimed at increasing banking and financial awareness.

- The Bank's participation with civil society's establishments and authorities and professional and academic institutions that aim at strengthening financial and banking awareness and raising the awareness level, in addition to cooperation in establishing and executing financial and banking awareness programs.
- The Bank's participation from time to time in performing special studies for measurement of the financial awareness and the effect of the actions taken in this regard on increasing this awareness and financial education in the framework of evaluating the results of the policies implemented at the Bank and to look into its development.

6. Financial and Banking Inclusion Programs

"Financial and banking inclusion" is defined as a group of policies and procedures with an aim at making financial and banking services available to all categories of society, including persons with special needs, persons with limited or weak income, persons working in the service sector and simple craftsmen, and business owners of small, and medium businesses, while taking into consideration that it is according to their needs and circumstances and characterized by fairness and transparency. In this regard, the Bank must do the following:

- Establish annual programs to achieve financial and banking inclusion goals with the existence of mechanisms that allow follow-up on the execution of these programs and the number of its beneficiaries. It should be varied to include several categories of potential customers and achieve widening the circle of those dealing with the banking system's units.
- Exert more efforts in studying the needs of categories that don't deal with the Bank and take serious steps to facilitate obtainment of their needs according to safe and easy methods for them.
- When planning activities and programs for financial and banking inclusion, the Bank must use suitable methods to attract the categories that are not used to dealing with them (e.g. persons with special needs and persons with weak incomes) while providing positive procedures for this category and encouraging it to raise the level of dealings and benefit from developments in several fields, especially the technological field.

7. Advertising and Advertising Materials

The Bank must adhere to the following in this regard:

- Ensure that all its advertisements and advertising materials used in presenting its products and services don't contain false or inaccurate information leading to an unsound understanding by current or potential customers and which may lead to any wrong decisions being taken by those customers.
- Ensure that all advertising materials for its products and services are easy to read and comprehend by the public.
- Take into consideration when issuing any advertisements or advertising materials the legal responsibility which may ensue from the existence of false information in the advertising or advertising materials used to sell its products and services to customers.
- Observe not to advertise products or services which contain risks only specialists are aware of,

- and not to encourage customers to benefit from these services and products without suitable explanation of its related risks.
- Establish an advertising policy approved by its board of directors and it should include the principles, rules, and practices that are professionally and legally accepted in regards to any advertisement or advertising materials issued by the Bank.
- Client Complaints Unit (CCU) in the Bank should ensure that the advertising materials policy corresponds to the rules and practices in the Customer Protection Guide, as a minimum limit, and that it is free of any messages which may be misunderstood. In the case of the units receiving questions or clarifications raised by the advertising materials, immediate suitable action must be taken to remove any vagueness or confusion.
- When the Bank announces being awarded prizes, certificates of excellence, or given preferences, the Bank must disclose it by providing sufficient information on the party granting it and the mechanism and method upon which the certificate was given and the standards used by that party.

8. Customer Service Employees and the Bank's Service and Product Marketers

- Customer service employees and the Bank's services & products marketers must possess good knowledge and awareness of legislative and regulatory rules for customer protection and the content of this guide in regards to rules and regulations on their practicing of their business in customer service, in addition to knowledge of all technical aspects related to the service or the product offered to customers.
- During the selection of customer service employees and the Bank's services & products marketers, the Bank must take into consideration a group of standards it places which these employees should possess, whether in terms of employment period in similar businesses, degree of knowledge of banking products and services, in a way that suits its degree of complexity, suitable personal characteristics and communication skills for the nature of the tasks given to them, and the necessary certificates and training.

9. Loans / Consumer and Installment Financing Transactions

The Bank must adhere to the following in this regard:

- Obtain an authorization from the customer, enclosed with the loan contract to inquire about credit card information and loans/consumer and installment financing transactions which he/her she received from banks, investment companies, financing companies, and other parties. The matter also requires obtaining a signed statement from the customer of the balance of loans/financing transactions he/she received from the above-mentioned parties and which are standing at the time of requesting a new loan/financing.
- Give customers of loans/consumer& installment financing transactions a (Reflection Period) of two business days at least (excluding the review period for loans/financing transactions given for medical treatment purposes). Customers should be provided with a copy - unsigned and not final - of the loan/financing contract when they apply for a loan/financing request. Customers must provide a written acknowledgment of receipt of a copy of the loan/financing contract for

- review purposes, without there being any commitment on part of the customer during the reflection period, and the contract will be signed after the period ends in the event that both parties agree.
- The customer should be acquainted with all the financial effects resulting from the loan/financing which will be given to him/her and the contractual terms and its resulting commitments per the contract to be concluded for the loan/financing. The Bank shall maintain the documents evidencing it, and present to the customer - at the beginning of the reflection period - a clear and simplified statistical table showing the following:
 - Value and number of the loan's installments.
 - Components of each loan in terms of interest and the paid amount of the principal on the assumption of regular payments.
 - Total value of interest and amounts which will be paid until the end of the loan's period.
 - Statement with possible changes in financing burdens for installment loans on the assumption that the interest rate increases by the maximum specified limit of (2%) every five years.
 - No customer is obligated to purchase another service or product as a condition for offering a related service or product, such as insurance as a condition to obtaining a loan/financing; borrowers must have the freedom to select the service or other product and agree to it.
 - For loan accounts/financing transactions received by the customer, the monthly statement must show the paid installments or amounts during the period covered by the statement, and the standing balance in the loan/financing account distributed between the loan principal/financing and interest/return, and the paid amounts from loans/financing transactions distributed over the principal and interest/return.
 - Loan contracts/consumer and installment financing transactions must contain - as a minimum limit - the following items:
 - Client's basic information (address for correspondence, profession and place of employment, telephone numbers, etc.).
 - Type of loan (consumer/installment-housing).
 - Value of loan.
 - Purpose of loan and method of verifying its use in this purpose, the documents required from the client which support the use of the loan for the purpose it was given, and its date of presentation.
 - Period of loan, number of monthly installments, and payment dates, in addition to the value of the monthly installment and its percentage to the net monthly salary (after deductions) or the client's continuous monthly income.
 - Account from which the value of the monthly installment will be deducted.
 - Interest rate on the loan and its collection method, in accordance with CBK's instructions in this regard, and the total cost of financing (interest) should be clear to the client before granting the loan, while maintaining evidence of the client's having viewed it.
 - Client should obtain a copy of the contract and sign an acknowledgment of it.
- Provide all required information for loans/consumer and installment financing transactions on electronic accounts of customers subscribed to (online banking). Statements of loan accounts and financing transactions should contain detailed information related to the number and value of paid installments and remaining installments until the due date, detailed according to interest/return and principal.

10. Credit Cards

- The Bank must disclose all requirements related to issuing credit cards, such as issuance fees and expenses including those related to financing, credit limits, exchange rates, applied interest/return rates, calculation method, minimum limit of monthly installment, etc., before contracting with customers.
- The Bank must inform its customers in writing, or through email or SMS, in the event of imposing new fees, or changing any fee or expenses on credit cards previously issued to customers, while heeding CBK's instructions on the specified period between the announcement and actual implementation.
- The Bank must inform its credit cards customers of the minimum amount to be paid monthly, and clarify any costs related to interest/return rates that will ensue if the customer pays only the minimum limit. The statement of credit card transactions should contain a clarification of the minimum limit to be paid and total cost of interest/return (percentage and amount) - if any - that will be calculated on the standing balance if the card holder pays only the minimum limit/monthly installment.

11. Banking Services Via the Internet and Phone Services

- When providing services to customers through the internet or phone service, The Bank must use protection programs which ensure it can verify the following:
 - Maintain the privacy and confidentiality of customer information and prevent it from being hacked.
 - Authenticate the transaction, possibility of specifying counter parties, and control over access to the systems in use.
 - Accept and execute transactions performed by customers on their accounts through the systems available to the Bank in this regard.
 - A business continuity plan should exist.
 - Notify customers at a sufficient time beforehand if the Bank is forced to or will cease some services for maintenance purposes or other reasons.
 - The Bank must impose a type of control and follow-up for the performance of other parties when using them to provide banking services via the internet or phone systems.
 - The Bank must inform customers wishing to use the internet or phone service to perform their transactions of the fees and expenses - if any - related to the services offered via these two methods and its amount.
 - The Bank must establish clear and specific rules to treat any cases of error or fraud if it occurs.
 - The Bank must perform procedures which aim at raising the level of understanding and dealing with the customers using its internet or phone banking service, establish continuous awareness programs, and inform customers of any changes or development in the systems it uses and to ensure their protection. The Bank shall inform customers of the risks associated with electronic transactions and provide guidelines that enhance its safe use and protection.

12. Remittances and Electronic Money Transfers

- The Bank must provide sufficient information to its customers, who use remittance services and electronic transfer of funds, on the rates and benefits of those services and the method of obtaining in an easy and comprehensible manner, as much as possible. This information includes the fees borne by the customer or the beneficiary from the service (remittance or draft) and the foreign currency exchange rates and expenses, time required to perform the remittance or draft until the funds reach the beneficiary, and other terms and conditions related to electronic transfer of funds including rights, responsibilities, and obligations.
- In the event that the Bank is unsure of the cost related to the remittance or electronic transfer due to the different circumstances of each case, the Bank must disclose this to its client beforehand and without imposing certain conditions on the client and the client's prior approval must be obtained for this.
- When receiving, sending, or performing electronic money transfers, the Bank must document all basic information related to those transactions, and inform their customers of the details of those transactions as soon as it's done and without imposing any fees on it.
- The Bank must provide to their customers in an easy and clear manner all information on the procedures taken in the event of an error or the customer being a victim of fraud during the performance of remittances or electronic money transfer.
- The Bank must inform their customers who use credit cards/pre-paid cards/ATM cards outside the country of the terms and conditions including the fees for external transactions and foreign currency exchange rates that may be implemented in such cases.

13. Demand to Customers to Pay Their Debt to The Bank

- For customers who obtained loans or possess debts, The Bank must not use any unprofessional practices or methods, including incorrect information and reasons or unfair practices, when demanding that customers pay.
- In the event of payment by offsetting between the customer's accounts, the Bank must include this text in the contracts done with customers. The Bank must notify its customers of this after the payment process.

14. Enhancement of Client Complaints Unit's Tasks

The Bank must adhere to the following in this regard:

- Adhere to instructions issued by CBK on protecting the Bank's customers and the board of directors must ensure this.
- Place in a prominent location a written summary of the steps and procedures to be followed by

customers if they have a complaint related to their transactions with the Bank. These procedures should include specifying the steps to be taken in a gradual manner until the customer's complaint is considered in a final manner, including presenting a complaint to CBK.

- The Client Complaints Unit (CCU) in the Bank is responsible for verifying the degree of compliance to the Customer Protection Guide and other related regulations.
- The board of directors of the Bank is responsible for placing policies and procedures that ensure the CCU is able to effectively perform its tasks and its reports should be presented to the board to take whatever decisions it sees fit. The CCU should prepare an annual report on compliance to the Customer Protection Guide to be presented to the Bank's board of directors containing its suggestions and recommendations. This report should be presented to CBK upon request.
- In the event that the customer can't remove the reasons for his/her complaint through the CCU, then the customer should be directed to present his/her complaint to the Customer Protection Unit at CBK.
- CCU should verify that the customer has viewed all the documents given to him/her by the Bank when obtaining any service or product, and that clients had received a copy of the documents through obtaining the customer's signature upon receipt.

15. Customer's Responsibilities and Obligations

Within the framework of specifying the Bank customer's (Individuals, legal persons and small and medium-size companies) responsibilities and obligations, he/she should perform the following:

- Be truthful in all the information he/she provides to the Bank that he/she deals with.
- Carefully view all documents presented to him/her by the Bank upon obtaining any service or product and it is important to identify any fees, commissions, commitments, or responsibilities that may ensue. The customer must maintain a copy of the documents before any financial or banking obligation arises for him/her.
- In the event that the customer doesn't understand any of the terms or procedures related to the service or product he wishes to obtain, he/she must present his/her enquiries to the concerned employees at the Bank in order to make his/her decisions based on a clear and full view.
- Adhere to the procedures for presenting a complaint, including presenting a complaint to the Customer Protection Unit at CBK.
- Identify the risks that might result from using a service or product offered by the bank, through enquiries addressed to the specialists on the effects of those risks and he must avoid these whenever possible.
- Select from among the products and services offered to him/her the one that is most suited to his/her circumstances and actual, realistic abilities and to fulfill his/her actual needs.
- Inform the Bank he/she deals with as soon as he/she knows there are some banking transactions made on his/her accounts which he/she doesn't know of or its reasons, or those without an authorization from his/her side.
- Practice care and caution in maintaining the secrecy of his information in his/her dealings with the Bank and not disclose it to any other party in order to maintain his/her funds.
- Use advice from the specialist employees at the Bank if he/she faces any financial difficulties which prevent him/her from adhering to his contract's terms or the use of the services and products given to him/her.
- Update his personal and banking information at the Bank whenever he/she is requested to or if there is a change.

As affirmation of maintaining banking confidentiality, and if the customer needs to correspond with the Bank he/she deals with by normal mail or electronic mail, he/she must use his/her personal mailing address in order to avoid others viewing his personal information and banking information, if he/she seeks to use an address that doesn't belong to him.

- In the event that the customer needs to give an authorization or agency to others to handle his/her accounts or funds at the Bank, he must be cautious about the authorizations and information he/she gives to them, and to do what is necessary as soon as he/she wishes to cancel this agency and notify the Bank.
- Refuse to sign any financial documents and empty or incomplete contracts, and review all documents presented to him/her by the Bank before he/she signs them.
- The necessity of the customer maintaining copies of the documents of his/her dealings with the Bank in a safe place and in a manner that is easy to refer to when needed.

16. SPECIAL NEEDS

16.1. DEFINITION OF CLIENT WITH SPECIAL NEEDS

For the purpose of implementing these instructions, the client with special needs is defined as: "every client suffering from permanent impairment, whether full or partial, leading to shortcomings in his/her physical or sensory abilities which might prevent him from obtaining banking services in a full form on an equal footing with other clients." This means the client has the ability to take decisions related to him/her but due to his/her special circumstances may require assistance to do so, for example: hearing impairment, sight impairment, blindness, and physical disabilities. This definition doesn't include persons who have a limited ability to take decisions related to them, for example person with mental illnesses.

16.2. GENERAL GUIDELINES

Within the framework of implementing these instructions and its principles and practices, the Bank must take the following into consideration when dealing with clients/persons of special needs:

- Identify the client and his/her ability to take decisions within the framework of procedures used by the Bank to know the client "KYC-Know Your Client", and provide the client with arrangements and/or assistance which might be necessary to facilitate his/her interaction with the Bank.
- Specify one branch (as a minimum limit) in every governorate to provide banking services to persons with special needs in addition to the normal business of the branch.
- The Bank must designate one ATM machine - at least - in the branch chosen in each Kuwait governorate to offer banking services to persons with special needs.
- Provide ramps or an automated lifting machine to enable clients who use wheelchairs to easily reach ATM machines and the Bank's branch. Note that the ATMs must be of a suitable height for them and not present an obstacle for its use by them.
- Provide safety deposit boxes for this category of clients upon request and these boxes must be suitable and comfortable for use in terms of its location and ease of accessibility. Present the same banking services to clients/persons with special needs, including credit facilities and financing, which banks provide to any other client and without increasing any burden on them in terms of interest/revenue or fees, due to the clients/persons having special needs. The Bank must inform and guide clients who belong to this category of the risks of providing these services, taking into consideration the special nature of their situation compared to other clients.
- Take all appropriate and effective measures to guarantee equal rights to clients/persons with

special needs in the management of their financial affairs and in obtaining banking services, credit facilities and other forms of financial services.

- Don't treat educated clients/persons with special needs who can use (Braille) language or sign language in their banking transactions the same way as illiterate clients.
- Work on facilitating the task of those with special needs and the judicial assistant.
- Allow clients/persons with special needs to appoint a person(s) as agents for them to activate their banking accounts if the client wishes, and the bank must explain to the client the associated risks and the procedures for ending the agency.
- Inform clients/persons with special needs of all rights, obligations, and risks before offering any banking services.
- Designate special numbers for accounts of clients/person with special needs to differentiate them from other Bank clients in order to hasten and facilitate the services provided whether by phone or in the event of the client coming in person to the Bank.
- Take care that the documents required from those clients are the same as those required from any other client, except for proof of disability. The account must be classified as "account holder is a client/person with special needs."
- Provide the possibility of cash withdrawal from inside the branch for those with special needs without requiring fees.

16.3. SPECIAL INSTRUCTIONS FOR DEAF AND BLIND CLIENTS

16.3.1. Training in Sign Language

The Bank must train some of its employees in sign language or appoint specialists in this language in the branch designated for clients/persons with special needs in order to provide the required assistance to perform those clients' transactions with the Bank.

16.4. SPECIAL INSTRUCTIONS FOR BLIND CLIENTS AND THOSE WITH SIGHT IMPAIRMENT

16.4.1. General Guidelines

The Bank must perform the following:

- Provide automated audio recordings on the Bank's website or through a machine with speakers inside the Bank explaining the most important rules and terms contained in the contracts, forms, and documents which the blind client signs and the text of these contracts must be read in full to the client before signing the contract.
- Use special forms for account opening, facilities contracts, and other financial transactions. Take care that the services and account statements and notices sent to this category of clients are printed in (Braille) and ensure the client has received the account opening forms, facilities contracts, and any other contract the client made with the Bank.
- Assist those clients in filling forms and it should be done by two Bank employees together, in addition to the presence of witnesses, if the client requests it.
- Fulfill legal requirements in transactions done between the Bank and the client, including in relation to the client's agents and witnesses when making agreements, especially in dealings with blind clients.
- In the event of cash dealings between the Bank and those clients, it should be done in the presence of another employee and there is no need for external witnesses unless requested by the client.

16.4.2. Credit Cards / Automated Withdrawal

The Bank must perform the following:

- Issue credit cards/automated withdrawal for this category of clients if they request it.
- Banks' employees must read the rules and terms for credit cards/automated withdrawal to this client category and explain the associated risks.
- Issue credit cards/automated withdrawal with a picture (linked with a picture) as the picture will be used to match the client's person and verify his identity.

16.4.3. ATM Machines

- Automated Teller Machines (ATMs) must have special characteristics such as being updated and provided with a Braille keyboard for blind people and placed in a suitable location in the branch.
- ATMs must have audio reception or sending while placing this machine in a glass room providing privacy for the user and opened via the card.

16.4.4. Banking Services via the Internet and Mobile Phones / Automated Transactions with the Bank

- Use of modern and safe technological programs such as screen readers, electronic fingerprint, and mobile apps to help this client category to perform banking transactions, taking into consideration the security requirements in account management.
- Provide highest degree of security when these clients use banking services through the internet and mobile phones.

16.4.5. Safety Deposit Boxes

- The Bank's steps and procedures prior to allocating safety deposit boxes for blind clients and clients with sight impairment must be suitable and must not differ greatly from the same procedures for any other client.
- When using the safety deposit boxes, it is allowed to give blind clients and clients with sight impairment the following options:
 - Individual use of the box.
 - Use of the box with a judicial assistant.
- In the event of blind clients and clients with sight impairment request that the person in charge of the safety deposit boxes be present upon opening the boxes, he/she must fulfill the client's request and be in the presence of two employees, including the person in charge of the safety deposit boxes.