bankmed SAL
مجمــــوعة البحر المتوســـط

It gives us a great pleasure to welcome you to a new world of convenience and privileges from Bankmed. While aiming to always provide you with excellent service and to ensure clarity and transparency, we invite you to note the following key information given below.

CUSTOMER'S RIGHTS

1. You have the right to take cognizance of the terms, conditions, and details of any product or service, offered by the Bank, and to request ample explanations to make sure that you understood them and can abide by them.

2. You have the right to obtain from the concerned employee a clear, ample and simplified explanation about the financial services and products that contain different risk levels.

3. You have the right to obtain from the concerned employee a professional and clear answer to any question concerning an ambiguous clause or condition.

4. You have the right to request the use of Arabic in any document, correspondence or transaction with the bank.

5. You have the right to request to read and obtain in advance a copy of each document and text referred to in any contract to be signed with the bank.

6. You have the right to obtain and retain a copy of the contracts and documents signed by you, without bearing any additional cost.

7. You have the right to request from the bank to determine the actual cost of the product or service, including the actual insurance cost and the computation method of the creditor and debtor interest rate.

8. You have the opportunity to choose freely an insurance company among, at least, five companies acceptable to the bank and mentioned in a written list, in case obtaining the product or service is contingent with the submission of an insurance policy in favor of the bank.

9. You have the right to obtain any product or service, provided it is suitable with your request, profile and perception of the likely financial risks associated to the product or service.

10. You have the right to obtain, for each product or service, a periodic detailed statement of account.

11. You have the right to refuse to sign a blank or incomplete form and make sure all the required fields and figures in the form to be signed by you are correct and complete.

12. You have the right to submit a complaint or claim about any service or product, and request from the bank an explanation about the complaints procedure and the time frame for the bank's reply, as well as the procedure to submit this complaint or claim to any other competent authority in case you are not satisfied with the outcome of your complaint.

Name: _____

ID: _____

Signature: _____

CUSTOMER'S DUTIES

1. You have to provide the Bank with a true, complete and accurate information when filling out any form provided by the bank, and avoid providing any false information.

2. You have to disclose all your financial obligations and liabilities when applying for a product or service, knowing that the rights conferred to you by the Banking Secrecy Law will be preserved.

3. You have to update the personal information submitted to the bank, on a continuous basis and whenever required to do so.

4. You have to comply with the terms and conditions governing the chosen service or product.

5. You have to promptly notify the bank of any transaction executed on your account you discover to be unknown to you.

6. You have to provide the bank with your home address, work address, email, ordinary mail, telephone number, and notify any change in this information to enable the bank to contact you personally and thus guarantee the privacy of personal information.

CUSTOMER'S INSTRUCTIONS

1. Do not provide any third party, under any circumstances, with any details about your bank account or any other banking or personal information.

2. Whenever you are facing financial difficulties preventing you to meet your obligations or to pay your installments in due time, you will have to refer to the bank in order to find out the best options.

3. Be careful when granting a proxy or powers to a third party to execute on your behalf banking and financial transactions, by clearly determining the included powers delegated to them in details.

Name: --

ID: --

Signature: --

Date: --