



Individuals Current Account Opening Agreement

First: Parties to the Agreement

1. FIRST PARTY

THE SAUDI NATIONAL BANK A SAUDI JOINT STOCK COMPANY UNDER THE SUPERVISION OF THE SAUDI CENTRAL BANK/ COMMERCIAL REGISTRATION (NO.4030001588)/ LICENSED UNDER (3737).

2. SECOND PARTY

PERSONAL DETAILS¹

Full Name in Arabic				
Full Name in English				
Gender	<input type="checkbox"/> Male		<input type="checkbox"/> Female	
Nationality:				
Date of Birth:	.../.../..... H		.../.../..... CE	
Place of Birth:				
Education:	<input type="checkbox"/> Primary	<input type="checkbox"/> Middle School	<input type="checkbox"/> Secondary School	<input type="checkbox"/> College <input type="checkbox"/> Other

PERSONAL IDENTITY INFORMATION

Type of ID	<input type="checkbox"/> National ID	<input type="checkbox"/> Residency ID	<input type="checkbox"/> Passport	<input type="checkbox"/> Family register	<input type="checkbox"/> Other:
ID No.:					
Place of Issue:					
Expiry Date	.../.../..... H		.../.../..... CE		

NATIONAL ADDRESS AND CONTACT INFORMATION

National Address Details²:	Building No.	Street Name	District	Name of the City	Post Code	Additional Number
Mobile phone³:						
Landline Number⁴:						
Email⁵:						

INFORMATION IN THE HOME COUNTRY (NON-SAUDIS)

State	City	Street	Unit Number	PO Box	Post Code
Contact number in the home country					

- 1 As set out in the ID.
- 2 As registered with the Saudi Post.
- 3 If any.
- 4 If any.
- 5 If any.

ADDITIONAL CONTACT DETAILS

Full Name in Arabic					
Kinship / Type of relationship					
Mobile phone:					
Landline Number⁶:					

JOB INFORMATION⁷

Employer:				
Job title:				
Employer's business:	<input type="checkbox"/> Governmental	<input type="checkbox"/> Private	<input type="checkbox"/> Quasi Governmental	<input type="checkbox"/> Other:
Date of joining work	.../.../..... H		.../.../..... CE	

FINANCIAL INFORMATION

Type of base income	<input type="checkbox"/> Salary	<input type="checkbox"/> Self employed	<input type="checkbox"/> Aid	<input type="checkbox"/> Remuneration	<input type="checkbox"/> Other:
Amount per month:					
Type of additional income⁸:	<input type="checkbox"/> Rents	<input type="checkbox"/> Share Investments	<input type="checkbox"/> Other:		
Amount per month:					
Expected account's monthly traffic	Deposit		Withdrawal		

MISCELLANEOUS QUESTIONS

Are you a Politically Exposed Person⁹?	<input type="checkbox"/> yes	<input type="checkbox"/> No.
Are you a first or second degree ¹⁰relative of a politically identified person?	<input type="checkbox"/> yes	<input type="checkbox"/> No.
Are you the true beneficiary of the account?	<input type="checkbox"/> yes	<input type="checkbox"/> No.
Are you a person with disability? If the answer is (yes), please state the type of disability (hearing / visual / movement impairment...)	<input type="checkbox"/> yes	<input type="checkbox"/> No.
Would you like to receive promotional messages about the products and services provided by the bank?	<input type="checkbox"/> yes	<input type="checkbox"/> No.

ACCOUNT INFORMATION

What is the purpose of opening the account?		
Account type:	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint ¹¹
Account base currency:		

⁶ If any.

⁷ If any.

⁸ If any.

⁹ A person assigned to high public duties in the KSA or a foreign country, or high administrative positions or a job in an international organization, including the following positions or jobs:
a. Heads of states or governments, senior politicians, government, judiciary, or military officials, chief executives of state-owned companies, and prominent officials of political Parties.
b. Presidents and directors of international organizations, their deputies, board members, or any similar position.

¹⁰ First Degree: Father, mother, grandfather, grandmother and ancestors , second degree: Children, grandchildren and de

¹¹ The Agreement shall be filled out by each of the account partners individually and kept in one file under one account number. Each agreement must be attached to a form that includes a minimum of each partner's share of the account and he account's disbursement mechanism.

Second: General Terms and Conditions

1. Definitions and Notes

A. Definitions:

The following terms and expressions shall - wherever they appear in this Agreement - have the meanings assigned to each of them, unless the context requires otherwise:

First Party: The Bank whose details are set out in Clause (First) of this agreement.

Second Party: The Bank's Customer whose details are set out in Clause (First) of this Agreement, and who signed by himself or by proxy on this Agreement, or the natural account owners (Individuals) who signed this agreement by themselves or by proxy in case of joint account.

Current Account: An accounting register opened by the Bank, developed under this Agreement at the request of the customer, and entailing rights and obligations for both Parties. The rights and obligations include accounting restrictions that the Bank makes in accordance with the banking regulations, rules and customary practice.

B. Notes:

In this Agreement, unless the context otherwise requires:

1. Reference to years, months and days is a reference to the same according to the Hijri calendar.
2. Reference to the Agreement is a reference to Clause (First), Clause (Second), Clause (Third) and the annexes to the Agreement, amended or modified.

2. Preamble

As the Second Party wishes to open a current account with the First Party, and whereas the First Party agrees to the Second Party's request, the Parties who are fully legally capacitated, agree to conclude this Agreement. This Agreement is subject to the provisions of the relevant laws, regulations and instructions such as Anti-Money Laundering Law, Law of Crimes of Terrorism and their Financing and its Executive Regulations as well as the instructions issued by the Saudi Central Bank, such as the rules for bank accounts. In the event of a conflict between the provisions of the Agreement and the provisions of the regulations and instructions, the provisions of the regulations and instructions shall prevail.

The introduction above is an integral part of this Agreement.

3. The rights and obligations of the Parties

1. The First Party shall open a current account for the Second Party and exercise the necessary care to implement his orders on the account within the limits of banking regulations, rules and customs. The First Party shall not bear responsibility for any damage arising from the implementation of these orders unless this damage is a result of gross negligence, deliberate wrongful behavior or failure to exercise the necessary care which means for the purposes of implementing this agreement, Care, skill, prudence and diligence according to the conditions that are reasonably expected from any similar enterprise.
2. The First Party has the right to benefit from the amounts deposited in the current account for its benefit, but it is fully committed to enable the Second Party to possess these amounts immediately upon its request. The Second Party shall not claim any profits for that. However, the Parties make an independent agreement to arrange the relationship in which the Second Party can obtain profits from those amounts.
3. The Second Party may not use the account for any unlawful purpose or activity, and must inform the First Party in the event of any objection or suspicion related to transactions taking place on its account. The lapse of (thirty) days from the date of any transactions without the objection of the Second Party shall be deemed approval and confirmation of its safety.
4. The First Party may collect a specific fee from the Second Party in consideration of the services it provides to it. It may collect them directly without consulting the Second Party, provided that these fees are not inconsistent with what is issued by the Saudi Central Bank and that they be published in the branches and website of the First Party (30) days prior to fee collection.
5. The Second Party shall bear any expenses or taxes imposed by the State regarding any of the services or products provided by the First Party to the Second Party, whether they are imposed now or may be imposed in the future.
6. The First Party shall keep the Second Party informed of the following via text messages to the mobile phone number mentioned in the Agreement - or any other means agreed upon:
 - a. All transactions conducted on the current account immediately.
 - b. Before changing the account by sufficient period.
7. The Second Party shall update the ID and information recorded in the agreement in case they are updated or changed. The First Party may, in the event of a breach of this and for the purposes of adherence to the applicable regulations, freeze the current account.
8. The Second Party agrees that the First Party shall, for the purposes of opening and activating the current account and adhering to the applicable regulations, obtain the ID details and its updated information through the services provided by the National Information Center or any other reliable and independent bodies..

9. The First Party may, in the event that the Second Party violates this agreement, take the measures it deems appropriate within the limits of the banking regulations, rules and customs.
10. The Second Party has the right to close the current account and obtain the full credit balance at any time after submitting a request to the First Party accompanied by the ATM cards, checks and any belongings arising from the account. The First Party may reject the request to close the account if it is associated with any financial obligations such as issuing letters of guarantee, opening letters of credit, deducting commercial papers and other similar obligations that require the continuation of the account.
11. The First Party may close the account when the current account is opened without depositing any money in it for a period of (ninety) days from the date of opening the account or Second Party's deposit of a certain amount and make withdrawal from it so that the account balance is zero for a period of (four) years, taking into account notifying the Second Party via text messages to the mobile phone number mentioned in the agreement - or any other means agreed upon - long enough before closing the account.
12. The First Party may send text messages, communicate by phone, or send marketing publications to the Second Party regarding the services and products provided by the First Party unless the Second Party shows unwillingness to receive these marketing messages and publications in accordance with Clause (First) of Agreement.
13. The Second Party may view its account statement through electronic banking services, and may also request that an account statement be sent to its e-mail or national address indicated in the agreement or to any other address it specifies.
14. In the event that the First Party becomes aware of the death of the Second Party or loss of his eligibility or the opening of any of the liquidation or administrative liquidation procedures, it shall stop dealing on the account until the heirs are determined by a legal instrument or the guardian / legal guardian or the liquidator (the liquidation trustee or the bankruptcy committee) authorized to manage the account appointed by a decision of the competent court.
15. All accounts of the Second Party with the First Party shall be deemed as a single account, and the First Party may, at any time without consulting the Second Party, conduct a set off between them and deduct from them in order to meet any obligations imposed on it
16. The Party who neglects or fail to notify the other Party may not change its contact addresses or one of them within (seven) days, and may not use being unaware or not having received the notification as a justification.
17. The Second Party shall refrain from making any transfers outside the Kingdom of Saudi Arabia for any non-profit organizations. The First Party may refuse to make these transfers¹².
18. The First Party shall not bear any responsibility towards the Second Party in case of delay or failure to deliver the bank transfer to the beneficiary due to an error or malfunction occurring in the technical systems falling outside the control of the First Party, or in the event that the Beneficiary's information is incomplete or non-existent, or for any other reason outside the control of the First Party. Unless the delay or failure to deliver the bank transfer is caused by the failure of the First Party to exercise the necessary care or by its gross negligence.
19. All deposits and withdrawals in foreign currency shall be subject to the rate approved by the First Party for foreign exchange..
20. With regard to joint accounts, the credit balance available in the account is the property of its Parties as partners in proportion to the percentages specified for each of them in this Agreement. The partners shall bear the debit balance arising in the account for any reason whatsoever. The First Party has the right to suspend the account in the event of the death or loss of eligibility of one of the partners, the opening of any of the liquidation or administrative liquidation procedures against any of them, or receiving a notification from one of the partners that there is a dispute between them.
21. The invalidity, irregularity, or unenforceability of any of the provisions of the agreement shall not lead to the invalidity of the remaining provisions of the agreement. The Parties shall amend the clause in accordance with the relevant regulations and controls.
22. The First Party may amend the Agreement from time to time - without prejudice to the instructions of the Saudi Central Bank - provided that the First Party shall inform the Second Party of the amendments thirty (thirty) days before the date of its effectiveness. The amendments shall apply after the lapse of the period referred to in this paragraph starting from the date of its publication on the First Party's website. Non withdrawal from the agreement is the approval and acceptance of the amendments from the Second Party.
23. This agreement shall remain in effect until the date of closing the account by either Party.
24. The First Party must maintain the confidentiality of all details and account information provided by the Second Party, with the exception of the information disclosed by the First Party for specific professional and operational purposes - after obtaining the approval of the Second Party - and to the competent government agencies in accordance with the relevant regulations and controls..
25. The First Party shall have the right to keep all documents related to the Second Party's account for a minimum period of (ten) years from the date of the agreement's expiry.
26. To apply for, and activate, the additional services of the Instant Payment System: The account information will be automatically and confidentially shared with the Saudi Payments Network (the national operator of the system), as necessary. The information that will be shared is:
 - a. Name of the customer
 - b. Account number
 - c. Mobile No.
 - d. ID No.
 - e. Email

¹² The Royal Decree No. 55871 dated 09/05/1436H stipulates that the King Salman Humanitarian Aid and Relief Centre (KSRelief) is the only entity authorized to receive any relief, charitable and humanitarian donations, either from government or non-government sources, to be delivered to those in need outside Saudi Arabia.

27. This agreement shall be subject to the laws of the Kingdom of Saudi Arabia. Any dispute that arises between the Parties shall be settled amicably, and if the dispute cannot be resolved amicably, either Party shall have the right to refer it to the competent judicial authority.
28. This agreement has been developed in both Arabic and English, and in the event that there is a difference between them, the Arabic language, which is the original, shall prevail..

4. Services and products offered in relation to the current account

The First Party shall provide the Second Party with a number of services and products related to the current account, including those indicated below. Its submission shall be subject to the terms and conditions attached to this agreement, and is an integral part of it.

<input type="checkbox"/> ATM Card	<input type="checkbox"/> Phone Banking	<input type="checkbox"/> Online Banking	<input type="checkbox"/> Check Book
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5. Declarations and warrants of the First Party

The First Party undertakes and warrants the following for the Second Party :

1. Treat it fairly and equitably, and adhere to the principle of disclosure and transparency.
2. Protect the privacy and use of information except for specific professional and operational purposes - after obtaining the approval of the Second Party - with the exception of what the First Party discloses to the competent government agencies in accordance with the relevant regulations and controls.
3. Take all necessary technical and organizational measures to protect its technical information systems, customer details in its business and the work of its branches and subsidiary companies, and that it has taken the necessary care and made reasonable efforts in establishing, maintaining, implementing and following the controls, policies and procedures of information technology, information security, cybersecurity and data protection, including supervision and control processes related to access to systems, encryption, virtual and actual protection, and has plans for the necessary business continuity, recovery plans, and security plans designed to protect against any hacking, destruction, loss, interference, modification or exploitation.

6. Declarations and warrants of the Second Party

The Second Party who is fully competent under sharia and law, declares and warrants as follows:

1. It is not prohibited by law to deal with it, and that all the details it provided are correct, authentic and up-to-date.
2. It is responsible to the competent authorities for the funds deposited in its account of which it is aware, and those deposited in its account without its knowledge, whether or not it disposed of them personally, in the event that its was not officially informed of them upon its knowledge of their existence in its account.
3. The funds deposited in the account are the result of legitimate activities and that it is responsible for their safety, and if the First Party receives any illegal or fake money from it, it is not entitled to recover it or request compensation for it.
4. The First Party shall have the right to freeze the account or any of the amounts recorded in it and to notify the competent authorities in the event that the sums are suspected to be the result of financial fraud or illegal operations in accordance with the applicable laws and instructions.
5. It is the true beneficiary of the account.
6. It is fully aware that it is forbidden to transfer to persons or entities unknown to it according to the applicable laws and instructions, and that all transfers carried out by it are to persons and destinations known to it and for personal, known and legitimate purposes.
7. It has read and understood the terms and conditions set forth in this agreement, and that it will also read the terms and conditions for services and products related to the current account and published on the First Party's website.



شهادة اقرار ذاتي للمقيمين الخاضعين للضرائب Individual Tax Residency Self-Certification

Section A: (Mandatory)

فقرة أ: (الزامي)

- Are you a Tax Resident of any country or countries for tax purposes outside of Saudi Arabia?
هل أنت مقيم يتوجب عليه دفع ضرائب في أي دولة أو دول خارج المملكة العربية السعودية؟
نعم لا أرفض الإفصاح
Yes No I refuse to disclose
- If "Yes", please specify which country or countries:
إذا أجبت بـ «نعم»، يرجى تحديد الدولة أو الدول:
الدولة 1 Country 1 الدولة 2 Country 2 الدولة 3 Country 3
- Please state your country of birth
يرجى تحديد بلد الميلاد

Additional information for tax residents outside Saudi Arabia

معلومات اضافية لمن يتوجب عليهم دفع ضرائب خارج المملكة العربية السعودية

If you are a tax resident outside Saudi Arabia, please provide your Tax Identification Number in the table below: إذا كان يتوجب عليكم دفع ضرائب خارج المملكة العربية السعودية، فيرجى منكم تزويدنا برقم التعريف الضريبي الخاص بكم في الجدول أدناه:

Tax Identification Number/ Social Security Number in country 1	رقم التعريف الضريبي / رقم الضمان الاجتماعي في الدولة 1
Tax Identification Number/ Social Security Number in country 2	رقم التعريف الضريبي / رقم الضمان الاجتماعي في الدولة 2
Tax Identification Number/ Social Security Number in country 3	رقم التعريف الضريبي / رقم الضمان الاجتماعي في الدولة 3

معلومات اضافية لمن تنازل عن الجنسية الأمريكية

The date of renouncing USA nationality	/ /	تاريخ التنازل عن الجنسية الأمريكية
The date of providing USA Certicaiton of Loss of Nationality to NCB	/ /	تاريخ تزويد البنك بشهادة التنازل عن الجنسية الأمريكية

Section B: (Mandatory)

فقرة ب: (الزامي)

I hereby certify that the information I have provided in this form (in my personal capacity and as an attorney-in-fact [whenever applicable]) is true, correct and complete and I, furthermore, in my personal capacity and as an attorney-in-fact [whenever applicable] also approve the sharing and usage of this Certification including the details and information therein by NCB Capital Company and all other subsidiaries and affiliate companies within the Group of The National Commercial Bank."

بهذا أؤكد أن المعلومات التي قدمتها في هذا النموذج (بصفتي الشخصية، وبصفتي وكيلًا [حيثما يقتضي الحال])، هي معلومات صحيحة وسليمة وكاملة، وقد وافقت أيضًا (بصفتي الشخصية، وبصفتي وكيلًا [حيثما يقتضي الحال]) على مشاركة هذه الشهادة واستخدامها من قبل شركة الأهلي المالية وجميع الشركات التابعة والزميلة الأخرى ضمن مجموعة البنك الأهلي التجاري."

Customer Name _____ اسم العميل

Capacity of Signature (Please tick 1 box only) _____ صفة الموقع (الرجاء وضع إشارة في مربع واحد فقط)

<input type="checkbox"/>	أخرى (الرجاء تحديد الحالة) Other (Please specify)	<input type="checkbox"/>	وصي أو ولي Guardian	<input type="checkbox"/>	وكيل شرعي Power of Attorney	<input type="checkbox"/>	صاحب الحساب Account Holder
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التوقيع _____ التاريخ _____
Signature _____ Date

For Internal Use only

للإستخدام الداخلي فقط

Account Holder's First Name _____ الإسم الأول لصاحب الحساب

Account Holder's Father's Name _____ إسم الأب لصاحب الحساب

Account Holder's Surname _____ إسم العائلة لصاحب الحساب

Signature of RM or CSR or Sales Manager: _____ توقيع مدير العلاقات أو ممثل خدمة العملاء أو مدير المبيعات:

Customer CIF Number _____ رقم ملف بيانات العميل

Note By the Bank RM or SCR or Sales Manager _____ ملاحظة مدير العلاقات أو ممثل خدمة العملاء أو مدير المبيعات

Third: ID photocopy and Signature

ID copy

ID No.:										
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I, the Second Party (Full Name): agree to photocopy the identification document for official use in the First Party. I acknowledge the correctness of the information and details That I have provided. I assume any responsibility that may result from non-disclosure of any details that the agreement requires their disclosure, or their incorrectness, and I have read, understood and accepted the terms and conditions of this agreement consisting of "11 Pages", and I agree to abide by what is stated in it. Therefore, the signature was given below

Second Party Signature	
Please sign above (for the purpose of matching signatures)	Please, sign above

To be filled by the Fist Party's representative	
Representative's name	Signature
True copy of the ID <input type="checkbox"/>	
Signature matches <input type="checkbox"/>	
Date	

ANNEXES TO THE AGREEMENT¹³

1. Information of the guardian / custodian - as the case -

TYPE OF RELATIONSHIP WITH THE SECOND PARTY

<input type="checkbox"/> Father	<input type="checkbox"/> Mother	<input type="checkbox"/> Proxy	<input type="checkbox"/> Other:
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PERSONAL DETAILS¹⁴

Full Name in Arabic					
Full Name in English					
Gender:	<input type="checkbox"/> Male		<input type="checkbox"/> Female		
Nationality:					
Date of Birth:	.../.../..... H		.../.../..... CE		
Place of Birth:					
Education:	<input type="checkbox"/> Primary	<input type="checkbox"/> Middle School	<input type="checkbox"/> Secondary School	<input type="checkbox"/> College	<input type="checkbox"/> Other

PERSONAL IDENTITY INFORMATION

Type of ID	<input type="checkbox"/> National ID			<input type="checkbox"/> Residency ID		
ID No.:						
Place of Issue:						
Expiry Date	.../.../..... H			.../.../..... CE		

CONTACT DETAILS

National Address Details¹⁵:	Building No.	Street Name	District	Name of the City	Post Code	Additional Number
Mobile phone¹⁶:						
Landline Number¹⁷:						
Email¹⁸:						

JOB INFORMATION¹⁹

Employer:				
Job title:				
Employer's business:	<input type="checkbox"/> Governmental	<input type="checkbox"/> Private	<input type="checkbox"/> Quasi Governmental	<input type="checkbox"/> Other.....

MISCELLANEOUS QUESTIONS

Are you a disabled person? If yes, please specify your disability (Hearing disability, vision disability, mobility or physical impairment...)	<input type="checkbox"/> yes	<input type="checkbox"/> No
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¹³ When the agreement is concluded on behalf of the Second Party by its proxy or legal guardian/custodian and the like in accordance with official documents authorizing him to do so.

¹⁴ As set out in the ID.

¹⁵ As registered with the Saudi Post.

¹⁶ If any.

¹⁷ If any.

¹⁸ If any.

¹⁹ If any.

2. ID PHOTOCOPY²⁰

²⁰ Based on the form of the Customer's ID photocopy

Additional terms and conditions for services

1. The customer may activate Phone Banking service through of the Saudi National Bank (SNB) digital channels;
2. The customer may apply for, receive and sign SNB cards upon receiving them before the SNB employee. The customer's signature must be identical to his/her signature in the Bank's records. In addition, the customer may be issued an SNB card in case of card loss or the need for renewal SNB card through self-service kiosks located at identified SNB branches, if any;
3. The customer may activate the card and set the PIN code through the customer service employee or SNB ATMs. The PIN code is used when conducting transactions through ATMs or POS terminals; Moreover, the customer may use the card in SNB digital channels as per the terms and conditions set by SNB for this service;
4. The customer may not share the card or the PIN code with any person, or write such PIN code on the card for any reasons whatsoever;
5. If SNB card is lost, the cardholder shall immediately notify the Bank through its digital channels to deactivate the card. The cardholder shall be solely responsible for any transaction conducted using his/her lost or stolen card if he/she does not notify the Bank of the same;
6. The Bank has the right to document in the account any withdrawals, transfers, or purchase transactions that were made using the card conducted using the card. The cardholder shall, in all cases, be fully responsible for all transactions conducted using his card, whether such transactions are conducted with or without his/her knowledge or authorization. The cardholder accepts the Bank's terms and conditions in this regard as final, binding and applicable to all purposes;
7. If the "Offline" service is activated, the Bank shall have the right to collect any amounts for the Offline POS purchases made using the card within 180 days from the date the transaction is reported to the Bank. The cardholder accepts the Bank's terms and conditions in this regard as final, binding and applicable to all purposes;
8. The daily maximum limit for ATM cash withdrawals is SAR 5,000;
9. The daily maximum limit for POS purchases is SAR 20,000, and may be increased to SAR 60,000 for digital channels;
10. If "Atheer" Service is activated for the card, the payment can be remotely processed without the need for a PIN code. There is a limit for each Atheer transaction, and a maximum limit for the sum of the transactions. The maximum limit for the sum of the transactions is reset upon conducting a purchase transaction or cash withdrawal using the PIN code.
11. If the POS "Naqd" Service is used, a cash amount may be obtained from the merchant with a specified daily limit, provided that a purchase transaction is conducted via POS terminal so that the cash amount along with the purchase amount will be will be deducted directly from the customer's account;
12. The transaction limits for services (Atheer, Naqd, and Offline) can be viewed on the Bank's website: www.alahli.com
13. In the case of a dispute regarding any transaction related to the SNB card, the customer shall submit a claim to the Bank within 30 days from the date of the transaction;
14. The Bank has the right to charge to the customer's account the fees for issuing additional cards or replacement cards for stolen, lost or damaged cards;
15. The Bank has the right to charge to the customer's account the fees for POS transactions and international cash withdrawal according to the Bank fee structure available on the Bank's website: www.alahli.com
16. The Bank has the right to revoke or modify SNB digital services after notifying the customer through the available communication means;
17. The customer may obtain and print bank statements, certified bank cheque and personal cheque books from self-service kiosks, located at some SNB branches, against issuance fees;
18. The Bank shall not be held responsible for any complaint arising from any claim related to any instructions issued by the customer upon lapse of one (1) year from the date of those instructions;
19. The customer may submit complaints via the customer protection webpage on the Bank website: www.alahli.com
20. The Bank has the right to modify the product fees, product terms and conditions, or SNB service operations after notifying the customer through the national address, P.O. Box, e-mail, SMS, AlAhliOnline or AlAhliMobile, or the Bank website: www.alahli.com