

## Risks related to personal finance product

### Failure of the customer to receive the commodity on time:

For the delayed receipt of the commodity by the customer within the period specified in the contract, the commodity shall be sold based on the customer's authorization in the contract.

### Delay in depositing shares for any reason:

In the event of a delay in depositing the shares after the sale is completed, the bank will not be responsible for the drop in the share price.

### Change in the financial situation of the customer:

If the customer's financial situation changes, examples of such change include, but are not limited to, the decrease of the customer's salary or early retirement, the personal finance will be rescheduled according to the personal finance rescheduling policies.

### Delay in objecting to the personal finance account statement:

If there is an objection to a financial transaction in the financing account, where the bank has not been notified through the approved means within a maximum period of 30 days, the objection request will be rejected.

### Breach of contract:

- The customer is deemed to be in breach of his liabilities and obligations in any of the following cases:
  - Failure to pay two consecutive installments.
  - Failure to fulfill any of his liabilities or representations stipulated in the finance contract.
  - Any error, negligence, or otherwise by the customer that caused damage to the bank for reasons specified in the contract. The customer shall be responsible for compensating the bank for these damages.
  - If any of the above cases applies, all unpaid installments will become payable immediately regardless of their due date.

### Merge accounts:

All customer accounts are considered guarantors of each other, and the bank has the right to debit them in case the customer does not fulfill his obligations.

### Address change:

The customer will bear the responsibility if the customer's address is changed without notifying the bank of such change. The bank will not be subject to any resulting consequences.

### The customer's indebtedness is paid from another bank:

The customer must transfer his salary within a period of 14 days of the date of signing the financing contract with SNB.

If the customer files a lawsuit related to the contract against the bank and lost his case, he must pay the bank legal fees of 3% of the amount claimed in the statement of claim, and the customer is not entitled to object to the percentage.

The outstanding indebtedness may not be waived in the cases specified in the contract, including;

- Incorrect or incomplete data provided by the customer.
- The customer's death or total disability as a result of:
  - intentional injury.
  - Attempted suicide whether the customer was sane or mentally disturbed at the time.
  - Natural disasters.
  - Court orders.
  - Use of alcohol, pills, or illegal drugs.
  - Participation in a dangerous sport, such as car or horse races.
- Occupational injury or death.
- In cases of customer defaults in any way followed by the subsequent death and/or permanent disability of the customer, only the installments deducted from the time of the event will be refunded