



Opening Bank Account via Website Terms and Conditions

Opening Current Account Terms and Conditions

1. Al Rajhi Banking and Investment Corporation (Company) shall be responsible for opening a current account for its customers, in which it shall record all its credit or debit amounts, either in cash or transfer of any kind.
2. The Company may use the amounts recorded in such account, with a guarantee to pay the same upon request. The customer is not entitled to receive interests for such amounts as being prohibited under Sharia laws.
3. The dealing in the mentioned account shall be only by the customer him/herself or by his/her representative, and shall notify the Company in writing .
4. The customer authorizes the Company without referring to the customer to credit his/her account by the cheques or money deposited by him/herself or others in his/her account.
5. The customer is committed to keep his/her checkbooks issued by the Company and to notify the Company if they were lost, and to cooperate with the Company to give any information on how to keep it, and to return it in case of closing his/her account as per his/her request or his/her authorized representative's request or by the Company if the account remained without balance for four months after notifying the customer in writing.
6. The customer agreed to provide the Company with specimens of his/her signature, a signature of his/her representative; such specimens shall be considered legal and approved for all operations on the account.
7. The customer authorized and requested the Company to accept and pay all cheques, promissory notes and all payment orders drawn by the customer to the Company by him/her self or his/her representative. If the account was debit, the Company may execute the directives issued thereto regarding this account provided such directives are signed by the customer or his/her authorized signatory, and he shall be indebted to the company for all debit balance.
8. The Company may, without pursuing the customer, merge or consolidate the balances of the customer's opened accounts by any currency in any branch or centre of Company branches and centers to meet any obligations of the customer towards the Company, and set-off or transfer any amounts the customer is entitled to from the Company to pay such obligations arising from any account. In addition, the Company may debit the customer's account all the due from him/her against guarantees, bills, checks, payment orders or any other negotiable documents or sent by him/her for collection either in SAR, other currencies or in precious metals of the same due kind or other kinds; in addition to making any necessary replacement by the current price at the time of replacement. ARB may stop withdrawals from any account opened by the customer's name at any time and demand the customer to repay any payable debit balance immediately irrespective of any insurance or guarantees of the customer against its obligations towards ARB.
9. The Company may take from the customer a determined fee as declared in Company branches and/or electronic channels against the available services.
10. The customer agrees to link his/her mobile number registered in the current account opening form with OTP notification service and all Al Rajhi Bank electronic channels along with approving the transactions and requests linked to the customer number.
11. The customer discharges ARB from any liability for the period taken to deliver SMSs (obligatory – optional – automatic) or OTP notification service since sending them is controlled by various operators inside and outside the Kingdom.
12. The customer acknowledges that the mobile number shown in the current account opening form is registered in the customer's name, and possessed and used only by the customer; and that ARB will send SMSs, OTPs and other financial notifications to the registered number, whenever necessary. The customer acknowledges that he/she shall be fully responsible for maintaining and modifying the registered number via the ATM in cases of loss alteration or failure to use such number for whatsoever reason.
13. The customer discharges ARB for any damage or loss arising out of using the mobile number registered in the current account opening form by any person other than the customer, or using the number to access accounts other than the customer's accounts.





14. The Company records, documentation and accounts regarding the customer relationship with the Company are considered valid and binding on the customer, and the customer may not oppose them, except for any restrictions or transactions prove to be done in such account illegally and neither the customer nor his/her authorized representative was involved in that directly or indirectly, and hereby undertakes to inform the Company of any matter in this respect.

16. The Company may at any time change or modify the terms of the account - after approval of the Sharia Board on the required amendment - and such change or amendment shall be effective, unless otherwise opposed by the customer within one week of being so notified by the Company.

17. Any claim or dispute arising out from the application or interpretation of these terms and conditions shall be subject to the Sharia provisions and the competent judicial authority in Saudi Arabia shall determine it.

18. Special clause in case of opening the current account in a foreign currency:

Without prejudice to the provisions of the above clauses, if the account is opened in a foreign currency approved at the Company, The deposit and withdrawal shall be in the same currency without regard to the exchange rate with the local currency that applicable in the company. In the absence of such currency for withdrawal, the withdrawal shall be made in Saudi riyals at the exchange rate of the day. The customer acknowledges and agrees to bear all the fees and charges arising from such transactions.

19. ARB may, without notifying the customer, stop the debt movement on the account at the expiry of the customer's id or failure of the customer to update his/her data in general and his/her financial and personal information, addresses, sources of funds, signatures. ARB may request data update at any time.

20. Further, ARB may, without notifying the customer, stop the debt movement on the customer account after 24 calendar months from the date of the last transaction performed by the customer or his/her authorized representative in relation to the account.

21. ARB may close the account permanently if it has been five years with no transaction performed during such period.

22. I do hereby, upon opening the account, undertake to use the account only for the purposes they are intended for, as per the details indicated in the opening account agreement; not to perform any commercial transaction on my personal account, even if it is related to the company I work for; and if I failed to comply with this condition, my account shall be suspended and my relationship with the Company shall be ended, and I may subject to interrogation by the concerned parties to ensure the validity of transactions conducted on my account.

Acknowledgments:

1. The customer acknowledges his/her responsibility for the deposited cash in his/her account before the authorities and will report to the authorities any questionable deposit or deposit not entitled to him/her, as soon as he/she knows about it, whether or not the deposited cash was by his/her knowledge, and whether or not he/she disposes of such cash, and acknowledges that this cash is collected from legitimate activities, and recognizes its integrity of any counterfeiting and forgery, and also acknowledges that he/she is not entitled to recover any forged money delivered to the Company or to have a compensation against it.

2. The customer shall update the account data every three years at maximum or at the Company request. Further, the customer shall inform ARB in writing of any change to the address, or the last address shall be certified for correspondence. Moreover, the customer shall also renew the representatives or authorized persons' identities, if any, and submit them to the Company before their expiry date, knowing that the Company shall freeze his/her account if he/she violates this condition.

3. The customer undertakes and represents that he/she is not legally restricted from dealing by the account and that all of his/her details are correct and documented and he/she understood the provisions, and terms and conditions of opening a current account.

4. We hereby agree to provide Al Rajhi Banking and Investment Corporation with any information or data it require to establish, review and manage accounts; and we authorize it to obtain necessary or required information about the customer or the customer mentioned account or any other customer account at it from SIMAH and to disclose the information about customer, customer account or any other account that the customer may have with SIMAH or with any other entity approved by SAMA.

5. The customer acknowledged it has reviewed and complied with the terms and conditions indicated herein.





Al Rajhi Mada Card Terms and Conditions for Current Account

1. Al Rajhi Bank customer, by signing this form, accepts to abide by the terms and conditions of using Al Rajhi Mada Card for current account in the lawfully and legally allowed/ permitted transactions, whether inside or outside the Kingdom of Saudi Arabia and demonstrate the same.
2. Everything results out of the card usage, whether in cases of cash withdrawal, purchasing or any other transaction, whether this was made through the card directly or through the electronic services whereby the card is activated, shall be deducted from the customer's account. Customer shall, in all cases, be fully responsible for all uses and liabilities arising from using the card.
3. Without prejudice to the provisions of Clause (2), the customer authorizes ARB to debit the differences paid by ARB out of the variation of exchange rate and transfer fees inside KSA or abroad, and to the international companies owning the dealing networks in accordance with the annual settlement reports of the Mada Network for Payments issued by SAMA, in addition to any fees required by the international companies concerning the issuance and usage of the card. In case the card holder uses it in purchases or services whose currency differs from the currency of its current account (in Saudi Riyal) deduction will be made from the card account in SAR- immediately with the exchange rate determined by ARB or the international companies owning the dealing networks, in addition to (2.75%) from the amount in return for OIF for Classic customers, while the customer shall bear the differences resulting from the variation of exchange rate between currencies.
4. Without prejudice to the provisions of (Second) and (Third) Clauses, the customer authorizes ARB to deduct the fees shown in the table below, whenever the conditions apply or whenever the customer uses the service:

Fees Type	Classic	Platinum	Infinite	Signature
New card issuance upon opening the account	Free of charge	Free of charge	Free of charge	N/A
Signature card issuance	*****	*****	*****	According to accrual condition *
Card renewal	Free of charge	Free of charge	Free of charge	According to accrual condition *
Lost or damaged card reissuance	SAR 30	SAR 30	SAR 30	SAR 30
Additional card issuance	SAR 30	SAR 30	SAR 30	SAR 30
Cash withdrawal (Saudi Network for Payments)	Free of charge	Free of charge	Free of charge	Free of charge
Balance Inquiry (Saudi Network for Payments)	Free of charge	Free of charge	Free of charge	Free of charge
Cash withdrawal (GCC States)	SAR 10	SAR 10	SAR 10	SAR 10
Balance Inquiry (GCC states)	SAR 3	SAR 3	SAR 3	SAR 3
Purchases through points of sale (GCC states)	Free of charge	Free of charge	Free of charge	Free of charge
Cash Withdrawal (International-Non-GCC states)	SAR 25	SAR 25	SAR 25	SAR 25
Balance Inquiry (International-Non-GCC states)	SAR 3.5	SAR 3.5	SAR 3.5	SAR 3.5
Purchases through points of sale (non-GCC countries)	OIF only	OIF	OIF	OIF only
OIF: All transactions outside the Saudi Network for Payments excluding the cash withdrawal transactions from GCC ATMs.	2.75%	2.50%	2.50%	2.50%





* Accrual condition: annual exchange rate through points of sale outside KSA estimated by SAR 40.000 and above, whereas it continues free of charge throughout the validity of card upon issuance to the customer.

- An example demonstrating how OIF is calculated:

Card Type	Transaction amount	Exchange rate	Amount in SAR	OIF	Amount due
Classic	USD 100	USD 1/3.75	375	$2.75\% * 375 = \text{SAR } 10.31$	SAR 385.31
Platinum	USD 100	USD 1/3.75	375	$2.50\% * 375 = \text{SAR } 9.37$	SAR 384.37

5. Al Rajhi Mada Card for the current account may be used for cash withdrawals and purchases inside and outside KSA, thus in accordance with the limits shown in the below table by the customer segment:

	Signature	Infinite	Platinum	Classic
Purchases	SAR 200.000	SAR 200.000	SAR 100.000	SAR 50.000
Cash withdrawals	Equivalent to SAR 5.000			

Al Rajhi Mada Card shall be issued with SAR 20.000 limit for online purchases or points of sale on a daily basis. The customer may change the card purchases limit via ATMs or affiliate electronic services within alimit that doesn't exceed the maximum purchases for segments contained in the above table.

6. Ather service enables Mada cardholders to use it for electronic payment transactions within the payment limit specified by ARB without using password through near-field communication technology whereas the card is tapped over the device specified for such purpose. The customer acknowledges that it is familiar with the risks of performing transactions by this service, and shall be fully responsible for the transactions performed by such service. ARB may modify payment limit in compliance with the relevant laws and regulations without any need to obtain the customer's approval.

7. Online purchases service shall be availed upon the customer's activation to Mada card with the limits specified in the above table. The customer may deactivate online purchases by using Mada card through ATMs or electronic services of Al Rajhi Bank website. The customer acknowledge that he/she is fully responsible for all transactions conducted online, and that he/she accepts all actions taken by ARB on its account to conduct purchases online.

8. The customer shall be obliged to notify ARB immediately upon encountering any of the below cases:

1- Retaining of the card in an ATM whether or not belonging to ARB.

2-Non-collection of the cash amount withdrawn from the ATM.

3-Detection of fault in the registration of entries in the account as a result of using ATMs.

4-Card loss: In case of card retention, loss resulting from robbery or any other reason, the customer shall promptly notify ARB by calling ARB's no. 8001244455 within KSA free of charge, No. 920003344 for all mobile customers within KSA, and No. 000966920003344 for all customers from abroad. The customer shall, in such case, remain liable for bearing any amounts or damages arising out of card loss, or usage by a third party, thus from the time of loss until ARB suspends the card without delay by the competent officer, thus by not suspending the card or delay for the existence of any disruption in the system, unless delay was attributed to the customer. The customer acknowledges that the card retention and loss shall not result in the issuance of a replacement card unless requested in writing.

9. in case of divergence between the customer claim and ARB records concerning the amounts loaded on the card, bank records shall prevail and be binding upon the customer.

10. The customer shall be obliged neither to disclose its usage of the card nor disclose its PIN to a third party, including ARB employees. The customer shall be solely responsible for any damage or results arising out of its non-commitment while ARB bear no liability or damage borne by the customer for that.

11. The card validation is determined from the date of issuance to the customer. The customer shall be permitted to renew the card through the electronic channels 60 days prior to the expiry of the card.

12. The card shall remain ARB's property, and the customer is committed to delivering it and assumes full responsibility for not returning the same.

13. The customer may not enable third parties to use Mada Card for current account or disclose its PIN, and acknowledges that Al Rajhi Bank is not responsible for any loss or damage arising from non-compliance with this or other terms of service.





14. Upon receipt of renewed Mada Card for current account, the customer shall set the PIN code in a secure manner either through secure access to the electronic channels (answer machine or Mubasher service for individuals), or through ATM using the OTP. The parties (ARB and the customer) agreed that setting the Pin code shall be deemed a sufficient evidence for receiving and activating the renewed card by the account holder.

15. ARB shall have the right to constantly upgrade the services it provides under this agreement, add security services, or any new service and introduce any conditions that must be satisfied by the customer prior to making use of the upgrade of the added services.

16. ARB shall have the right, with no need to the customer consent or notification, to suspend the card or any of its services, whether for a definite or indefinite period, if, according to ARB's sole discretion, it deemed necessary to protect the rights of customers or ARB.

17. The customer acknowledges that the conditions of card usage, or approval service conditions, or other services or conditions issued from time to time by ARB or Visa Company are deemed part and parcel of this agreement and shall be read and construed as if it's some of its clauses provided that the customer shall be promptly notified.

18. The customer shall have the custodian hand over any cash owned by ARB or its other customers that is deposited by fault or by any other invalid way in its current account. ARB shall have the absolute right in reversing the balance entries in such cases, even if this caused the disclosure of the account, all thus without prejudice to the statutory rights of ARB, in case the Customer violation such as withdrawal or disclaiming of any funds not owned by it whether withdrawal was made through ATMs or any other way.

19. 1-An independent card may be issued for every partner in the mutual account, based on a written request submitted by all partners in the account, they all shall be severally and collectively be held liable towards ARB against all financial liabilities that arise out of using any of these cards.

2-ATM card may be issued for the companies or institutions account, based on written request submitted from the authorized signatory/signatories. The company/institution shall be held liable towards ARB against all financial liabilities that arise out of using the card on all accounts of the company or the institution with ARB.

20. These conditions shall be governed by the bylaws and regulations issued by the competent bodies in KSA, in a way not contravening the provisions of Islamic Sharia.

21. ARB shall have the right to cancel the card in case the customer breaches any of these conditions and terms, or in case of misuse, or for any of the adequate reasons. The customer hence shall undertake to return the card to ARB, while such cancellation shall have no impact upon its obligation to pay any amounts arise out of the card prior to cancellation.

22. The customer shall have the right to amend these terms and conditions in a way not contravening the provisions of Islamic Sharia, and without prejudice to customer's rights, the holder of card acquired from these terms and conditions throughout the validity of this card, subject to what is provided for in the applicable regulations regarding notification and announcement of the conditions amendment.

23. The customer acknowledges that all personal information and data are complete and genuine, and that it will notify ARB in writing of any change therein, while bearing any damages and consequences arising out of its negligence in doing so. The customer shall also acknowledges that it has reviewed the terms and conditions of using this card, while its signature contained in the request/suspension form represent irrevocable outstanding obligation under these terms and conditions.

24. Taxes:

1. The fees specified shall be free of applicable VAT and any other indirect payable tax. In case of application of tax law to any fees, commissions, trade discounts, or supply of goods or services related to this Agreement or Product, the tax deduction, regardless of amount deducted, shall not be applied to the amount specified in the above tables, but an addition paid by the obligor to the collection authority, and approved by the competent authority of the State. The customer has agreed to this and authorized ARB to give irrevocable authorization to deduct the tax each time from his account with ARB.

2. Indirect taxes shall be paid in accordance with the provisions of the VAT statute and other legislations that may be applicable from time to time, and Al Rajhi Bank shall not be liable for any interest or penalties payable to the Supplier or the Customer for failing to pay a tax or reverse tax credit for payments overdue by the schedule specified in the relevant VAT system.





Terms and Conditions for Opening Membership

1. The term "transfer" in this membership means: the transfer of amounts by remittance or cheque issued by Al Rajhi Bank to a beneficiary based on an order issued by the holder of the membership.
2. ARB shall be responsible for opening a membership for the customer in accordance with the terms stipulated in this membership, where transfers shall be made regardless of the type of such transfers.
3. The dealing in the mentioned membership shall be only by the customer him/her self or by his/her representative, and shall notify ARB in writing
4. All transfers shall be made in accordance with the controls and documents approved by ARB's Sharia Board.
5. ARB shall not accept and the member may not use its membership to send remittances for any purpose that is prohibited under Shariah provisions, such as sending them for adding them to interest (Riba) accounts, for those who promote or manage gambling games or for buying illicit goods. Thus, ARB shall not bear any liability upon returning any remittances of such kind to the transferor.
6. ARB records, documentation and accounts regarding the customer relationship with ARB are considered valid and binding on the customer, and the customer may not oppose them, except for any restrictions or transactions prove to be done in such account illegally and neither the customer nor his/her authorized representative was involved in that directly or indirectly, and hereby undertakes to inform ARB immediately after proving anything in this regard.
7. ARB may at any time change or modify the terms of the membership - after approval of the Sharia board on the required amendment - and such change or amendment shall be effective, unless otherwise opposed by the customer within one week from the date of displaying a written summary of such amendment in an apparent place in the transfer center where the subscription account is located, or from the date of availability of the agreement copy containing the amendment in a soft or hard copy to the customer to be signed. If the customer objects in writing during the aforesaid time-limit, it may request in writing to terminate this agreement and such termination shall not affect rights and obligations arising on or before the date of its entry into force.
8. The customer agreed to provide ARB with specimens of his/her signature, a signature of his/her representative; such instructions issued to ARB, which bear a signature conforming to these forms shall be considered legal and approved for all operations on the membership account.
9. ARB may take from the customer a determined fee as declared in bank branches and/or electronic channels against the available services.
10.
(10/A) The customer shall complete his / her data and beneficiary's personal and banking data in this form and the transfer forms accurately, and acknowledges that Al Rajhi Banking and Investment Corporation (Tahweel Al Rajhi) does not bear any consequential loss, damage or liability due to the customer's breach of this clause.
(10/B) The customer understands that its modification of the data of any transfer previously ordered to be conducted, does not guarantee refund or modification of the transfer amount. The customer acknowledges that Al Rajhi Banking and Investment Corporation (Tahweel Al Rajhi) shall not be liable in such cases and shall not be liable for any loss, damage by act, omission of the correspondent bank, the beneficiary or any third party, due to force majeure, weekly or official work holidays or difference in currency.

Customer Representations:

1. The customer acknowledges his/her responsibility for the deposited cash submitted by his/her or in his/her transactions with ARB before the authorities and will report the same to the authorities on any questionable deposit or deposit not entitled to him/her, as soon as he/she knows about it, whether the deposited cash was by his/her knowledge or not and whether the customer disposed from it later personally or by another person or not. In addition, the customer acknowledges and declares that the said cash is resulted from legitimate activities for legitimate purposes, and recognizes its integrity of any counterfeiting, money laundering and terrorist financing, and acknowledges that he/she is not entitled to recover or claim compensation for any amounts delivered to ARB and proved to be fraudulent or illegal due to its source, disbursement or for any other reason.
2. The customer shall update the membership data every three years at maximum or at ARB request. In addition, the customer shall inform ARB in writing of any change to the address, or the last address shall be certified for correspondence. Moreover, the customer shall also renew its identity and the representatives or authorized persons' identities (if any) and submit them to ARB before the expiry of any of them; the customer knew that ARB will freeze his/her membership in case of failure thereof.





3. The customer undertakes and represents that he/she is not legally restricted from dealing by transfers membership, and that all of his/her statements are correct and documented and he/she understood the provisions of opening membership its terms and conditions.
4. The Customer agrees to link his / her mobile phone number registered on top of the form with the one-time confidential notification service (OTP) and all electronic channels of Al Rajhi Bank and approve the transactions and orders associated with the customer's number.
5. The customer shall be responsible for the time required for the delivery of SMS (mandatory - optional - automatic) or notification of the one-time confidential numbers (OTP) as they are sent to networks operated by different service providers inside and outside the Kingdom.
6. The customer acknowledges that the mobile number at the top of this form is registered under the name of the customer, that it is in his possession and used only by him, and that the bank will send SMS messages, one-time confidential numbers (OTP) and other financial notices to the registered number whenever required. Customer acknowledges its full responsibility to maintain the registered number and to amend it by ATM if it cannot be used, lost or changed for any reason.
7. Customer disclaims responsibility for any damage or loss arising from using the mobile number registered at the top of this form by someone other than the Customer, or by using the number to access accounts other than Customer Accounts.
8. The customer agrees to provide ARB with any information or data it requires to establish, review and manage a membership at it, and authorizes ARB to obtain necessary information about the customer or the mentioned membership or any other membership that the customer may have from SIMAH. ARB shall disclose the information about the customer and its membership or any other membership that the customer may have to SIMAH and any other entity approved by SAMA.
9. The customer declares that he/she aware that the regulations of Saudi Arabia prohibit the transfer of funds without the knowledge of the client transferred to the beneficiary (transferred to it), or without a regular relationship with the beneficiary or without a legitimate purpose.
10. I do hereby acknowledge that the Kingdom of Saudi Arabia's Laws prohibit amount transfer without knowledge of the customer transferred to the beneficiary (transferee) or without a legal relationship with the beneficiary or without a legitimate purpose.
11. The customer declares and represents not to use personal membership for non-personal purposes and not to use commercial membership for personal purposes of a non-commercial nature in the light of SAMA's instructions regarding cash transfer.
12. The customer has acknowledged that he reviewed the said provisions and complied therewith.





General Terms and Conditions for Opening ARB Account via the Website

- The applicant acknowledges and confirms that he/she or his/her relatives of the first degree, does not occupy one and has not previously occupied any political position (ie: the political position: grade 14 and above for civilians, rank of Major General and above for military personnel) occupied by the client or a relative of the first degree at present time or previously (the first degree relatives are parents, husband & wife, sons and daughters).
- Customer acknowledges that he/she is fully qualified and his/her mental abilities considered legally also that he has the legal necessary procedures to open, manage his personal account with Al Rajhi bank by himself and that he/she is not owner of special cases that requires the existence of personal reference for banking procedures (blind or illiterate).
- The customer acknowledges and understands that registration of its data on the opening account website does not give him any rights against ARB, unless he is formally notified by ARB of the opening of the account.
- The customer consents to open the account via website, and that it is the beneficiary of the account.
- The customer acknowledges the validity and accuracy of the information and data provided by it, which has been filled out via the electronic form.
- The customer acknowledges that if it wishes to change the validity of the account to a normal current account to carry out banking operations within the branch, it must visit the branch to update the data and add the signatures.
- The customer agrees to provide ARB at any time with any information or data required by ARB to open the account.
- The Customer shall authorize ARB to verify the accuracy of the information entered by it with the National Information Center "NIC" databases directly or through a third party authorized by NIC.
- ARB shall be entitled to collect and use customer data solely for the ARB's purposes, or to use it to comply with any legal and regulatory requirements.
- ARB shall not impose or charge any fees for the current opening account service via the website.
- ARB shall make no representations or warranties with respect to quality, speed, performance or otherwise. The customer confirms that it is fully aware of this and relieves the of ARB from any responsibility for all matters related thereto.
- The customer acknowledges the request to open a current account with ARB through the internet/website and acknowledges its knowledge that this is a part of the pilot phase of opening the account through the internet, which is one of the SAMA SANDBOX initiatives.
- ARB shall make no promises or guarantees relating to the availability or time of the Sandbox technology, which is a test and development environment. ARB shall provide information and other materials listed and published on this website or linked to Sandbox on basis of "AS IS" and "AS AVAILABLE" without warranty of any kind, whether expressed or implied, including without limitation: the implied warranties of merchantability, fitness for a particular purpose or non-infringement of third party rights. The information and features functions are subject to change and do not constitute a binding obligation to implement services or specific technical or functional details of the Services.
- Unless otherwise stated, ARB shall own all intellectual property rights related to Sandbox applications, its functional characteristics and related information contained on this website.
- ARB shall bear no direct or indirect responsibility for the use of or arising from the information, including the use of software or features that have been released and developed for Sandbox.
- ARB may at any time suspend or terminate customer access to or use the Sandbox.
- ARB does not provide any additional services to the customer such as credit card application or credit facility until the customer visit the branch.
- ARB may introduce an amendment to this Agreement at any time by publishing a modified copy on the ARB's website and notify customer accordingly.
- This Agreement shall be governed by the Kingdom of Saudi Arabia laws. Any dispute arising out of or relating to this Agreement shall be referred to the competent judicial authority in Riyadh, Kingdom of Saudi Arabia.

The customer acknowledges that he has read all the [8] pages of this agreement, and has reviewed, understood, and is able to comply with, and agrees to be bound by, the terms and conditions indicated herein.

