



Terms and Conditions Opening Bank Account via Application or Website

1. The customer 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).
2. the 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).
3. 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.
4. The customer consents to open the account via website, and that it is the beneficiary of the account.
5. Customer agrees that his National ID or Iqama card is exist and valid.
6. The customer acknowledges the validity and accuracy of the information and data provided by it, which has been filled out via the electronic form.
7. 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.
8. The customer agrees to provide ARB at any time with any information or data required by ARB to his account.
9. 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.
10. 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.
11. ARB may impose or charge fees on opening current account service via the website, to a limit not violate the instructions and regulations of the Saudi Central Bank.
12. 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.
13. 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 and customer shall continue use services and accounts that are the subjected in the agreement with his approval of these modifications.
14. 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.
15. The customer acknowledges that he/she does not have any visual impairment, hearing impairment, mental disability, physical and movement disability, learning difficulties, speech and speech disorders, behavioral and emotional disorders, double, multiple or any disabilities, or any of the disabilities that require special care. The customer is obligated that if he/she has any of these disabilities, he/she will notify the bank and attach supporting documents to that, as determined by the bank.

The customer acknowledges that he has read all the 11 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.



Current Bank Account Opening Agreement for Individuals

First: Parties to the Agreement

1. **First Party:** (Al Rajhi Bank), Commercial Register No.: (1010000096) licensed under no.: (1420), subject to the supervision and control of the Saudi Central Bank (hereinafter referred to as the "Bank").

2. Second Party

Personal Information						
Full Name in Arabic:						
Full Name in English:						
Gender:	<input type="checkbox"/> Male			<input type="checkbox"/> Female		
Nationality:						
Date of Birth:	.../.../..... AH			.../.../..... AD		
Place of Birth:						
Educational Level:	<input type="checkbox"/> Elementary	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Secondary	<input type="checkbox"/> University	<input type="checkbox"/> Other	
Personal ID Information						
ID Type	<input type="checkbox"/> National ID	<input type="checkbox"/> Residence Permit (IQAMA)	<input type="checkbox"/> Passport	<input type="checkbox"/> Family Record	<input type="checkbox"/> Other:	
ID No.:						
Place of Issue:						
Expiry Date:	.../.../..... AH			.../.../..... AD		
National Address and Contact Information						
National Address:	Building Number	Street	District	City	Postal Code	Additional Number
Mobile No.:						
Home Tel. No.:						
E-mail:						
Information in Home Country (for non-Saudis)						
Country	City	Street	Unit No.	P.O. Box	Postal Code	
Contact Number in Home Country						
Additional Contact Information						
Full Name in Arabic:						
Kinship/Type of Relation:						
Mobile No.:						
Home Tel. No.:						
Job Details						
Employer's Name:						
Job Title:						
Employer's Sector:	<input type="checkbox"/> Public	<input type="checkbox"/> Private	<input type="checkbox"/> Semi-public	<input type="checkbox"/> Other:		
Date of Employment:	.../.../..... AH			.../.../..... AD		



Financial Information					
Main Source of Income:	<input type="checkbox"/> Salary	<input type="checkbox"/> Freelance	<input type="checkbox"/> Subsidy	<input type="checkbox"/> Gratuity	<input type="checkbox"/> Other:
Monthly Amount:	>				
Additional Income:	<input type="checkbox"/> Rent	<input type="checkbox"/> Investment in shares	<input type="checkbox"/> Other:		
Monthly Amount:					
Expected monthly movement on the account:	Deposit		Withdraw		
Miscellaneous Questions					
Are you a politically exposed person ¹ ?	<input type="checkbox"/> Yes		<input type="checkbox"/> No		
Do you have a first or second-degree relative who is ² politically exposed?	<input type="checkbox"/> Yes		<input type="checkbox"/> No		
Are you the principal beneficiary of the account?	<input type="checkbox"/> Yes		<input type="checkbox"/> No		
Do you have a disability? If (yes), please state the type of disability (auditory/visual/movement impairment ...).	<input type="checkbox"/> Yes		<input type="checkbox"/> No		
Would you like to receive advertising 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?					
Type of Account:	<input type="checkbox"/> Sole		<input type="checkbox"/> Joint		
Account Base Currency:					

Second: General Terms and Conditions

1. Definitions and Interpretation

A. Definitions:

The following words and expressions, wherever stated herein, shall have the meanings ascribed thereto, unless the context requires otherwise:

First Party: Al Rajhi Bank as prescribed in Clause (First) herein.

Second Party: The bank's client whose details are provided in (First) Clause herein, who has principally, or through a POA, signed this Agreement, or account holders who are natural persons (individuals) who have principally, or through a POA, signed this Agreement, in case of joint account.

Current Account: An accounting record maintained by the bank and generated hereunder at the request of the client. The Agreement sets out the rights and obligations of each of the parties including accounting entries posted by the bank in accordance with the applicable laws, regulations, acceptable rules and practices.

B. Interpretation:

In this Agreement, unless the context requires otherwise:

- References to years, months and days shall constitute reference to the Hijri calendar.
- Reference to the Agreement shall constitute reference to Clauses (First), (Second), (Third) and annexes thereto, including any amendments or additions thereto.

2. Preamble

Whereas the Second Party desires to open a current account with the First Party. Whereas the First Party accepted the Second Party's request. Therefore, both Parties, with their full legal and lawful capacity, agreed to enter into this Agreement. This Agreement shall be subject to the provisions of relevant laws, regulations and instructions such as Anti-Money Laundering Law, Combating Terrorism Crimes and their Financing Law and Implementing Regulations thereof, together with Saudi Central Bank instructions such as Bank Account Rules. In case of a conflict between the provisions hereof and the provisions of regulations and instructions, such provisions of regulations and instructions shall prevail.

The Preamble above shall be deemed as an integral part hereof.

3. Rights and Obligations of the Parties

- The First Party undertakes to open a current account for the Second Party and exercise due diligence to implement instructions thereof on the account within the limits permitted by the applicable banking regulations, rules and practices. The First Party may not be liable for any damage arising from the implementation of such instructions unless this damage is a result of its gross negligence, intentional misconduct, or failure to exercise due diligence, which means, for the purposes of this Agreement, attention, skill, prudence and diligence, as the case may be, that are expected to be reasonably pursued by any similar enterprise.
- The First Party shall have the right to benefit from amounts deposited in the current account for its own interest, and shall fully enable the Second Party to obtain such amounts upon request, while the Second Party may not claim any profits related thereto. However, both Parties may conclude a separate agreement to arrange the relationship where the Second Party may obtain profits from such amounts.
- The Second Party should not use the account for any unlawful purposes or activities. Further, the Second Party shall inform the First Party of any objection or suspicious activity on its account. After the lapse of (thirty) days from the date of any transaction without any objection from the Second Party, such operation shall be considered approved and confirmed thereby in terms of its integrity.

¹ A person assigned to senior public duties in KSA or foreign country, or senior administrative positions or job in an international organization, including the following jobs or positions:

A. Heads of States or of governments, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, and prominent political party officials.

B. Heads and directors of international organizations, their deputies, BOD members, or any similar position.





4. The First Party shall be entitled to collect a specified fee from the Second Party in return for the rendered services, and may directly collect such fees without referring to the Second Party. However, such fees shall not be inconsistent with decisions issued by Saudi Central Bank and shall be published in the First Party's branches and website 30 days before collecting such fees.
5. The Second Party shall bear any expenses or taxes that are or may be imposed by the State against any services or products provided by the First Party to the Second Party.
6. The First Party shall inform the Second Party of the following via text messages sent to the mobile phone number indicated herein, or via any other means as agreed:
 - A. All operations carried out on the current account upon execution thereof.
 - B. Before changing the account status well in advance.
7. The Second Party shall update the personal ID and its information indicated herein if updated or changed. In case of a breach of this provision and for the purposes of compliance with the applicable regulations, the First Party may freeze the current account.
8. For the purposes of opening and operating the current account, and pursuant to the applicable regulations, the Second Party agrees that the First Party may obtain personal ID data and its updated information through services provided by the National Information Center or any other reliable and independent bodies.
9. In case of any breach by the Second Party of this Agreement, the First Party may take any actions, as it deems appropriate subject to the banking regulations, rules and practices.
10. After submitting a request to the First Party, accompanied by ATM cards, checks and any belongings related to the account, the Second Party shall have the right to close the current account and obtain the credit balance in full at any time. However, the First Party may reject the account closure request if it is associated with any financial obligations such as issuance of LGs, LCs and commercial papers discounts, checks/checkbooks and other similar obligations that require account continuation.
11. The First Party may close the account after opening a current account and not receiving any deposits for a period of (ninety) days from the date of such opening, or from the Second Party's depositing of a certain amount and withdrawing therefrom so that the account balance is (zero) for a period of (four) years. In such case, the First Party shall notify the Second Party via text messages to the mobile number indicated herein, or via any other means as agreed, well in advance before account closure.
12. The First Party may send text messages, communicate over the phone, or send marketing brochures to the Second Party with regard to services and products provided by the First Party, as long as the Second Party expresses no objection to receive such messages or brochures, in accordance with (First) Clause herein.
13. The Second Party may review its account statement via e-banking services, and may further request receipt of an account statement via its E-mail or national address indicated herein or to any other specified address.
14. The First Party shall, upon being aware of the Second Party's death or incapacity, or the commencement of any liquidation or administrative liquidation procedures, suspend the account until the heirs are identified under a legal deed, or the legal guardian/custodian or receiver (Liquidating Trustee or Bankruptcy Committee) authorized to manage the account is appointed subject to a decision of the competent court.
15. All Second Party's accounts with the First Party shall be considered as one account. The First Party may, at any time and without referring to the Second Party, set off such accounts and deduct any amount therefrom so as to meet any of its due obligations.
16. Any Party fails or neglects to notify the other party of changing all or any of its contact addresses within (seven) days, may have no excuse of being unaware of delivery of any notification.
17. The Second Party shall refrain from making any transfers outside KSA for any NPOs. The First Party may refuse to conduct such transfers.
18. The First Party shall not bear any responsibility towards the Second Party when the bank transfer is delayed or not delivered to the beneficiary due to an error or malfunction in technical systems beyond the control of the First Party, or in case of beneficiary's incomplete information or absence, or for any other reason beyond the control of the First Party, unless such delay or failure to deliver the bank transfer results from failure of the First Party to exercise due diligence or its gross negligence.
19. All deposits and withdrawals in foreign currency shall be subject to a rate approved by the First Party to exchange such currencies.
20. With regard to joint accounts, credit balance available in the account shall be the property of the parties thereto as partners pro-rate pursuant to this Agreement. In addition, partners shall jointly bear debit balance on such account generated for any reason whatsoever. The First Party shall have the right to suspend the account in case of death or incapacity of one of the partners or initiating any liquidation or administrative liquidation procedures against any of them, or receiving a notice from any partner indicating a conflict among them.
21. Invalidity, illegality or unenforceability of any of the provisions of this Agreement shall not cause the invalidity of the remaining provisions contained herein, provided that both Parties shall amend such provision in accordance with the relevant regulations and controls.
22. Without prejudice to Saudi Central Bank's instructions, the First Party may amend the Agreement from time to time. However, the First party shall inform the Second Party of amendments (thirty) days before effective date thereof. Such amendments shall be applied after the lapse of the period referred to in this Paragraph as from the date of its publication on the First Party's website. Non-withdrawal of the Second Party from the Agreement shall be deemed as an approval and acceptance on such amendments.
23. This Agreement shall remain in effect until the date of account closure by either party.
24. The First Party shall maintain confidentiality of all account data and information provided by the Second Party, save for information disclosed, under the Second Party's approval, by the First Party for specific professional and operational purposes, to competent government agencies in accordance with the relevant regulations and controls.
25. The First Party shall have the right to keep all documentation related to the Second Party's account for at least (ten) years as from the Agreement's expiration.
26. For the purpose of activation and participation in the additional services provided in the instant payments Service, the account information will be shared automatically and confidentially with the Saudi Payments Company (The national operator of the system) as needed, and the information that will be shared is:
 - a. Customer name
 - b. Account number
 - c. Mobile Number
 - d. Identity number, commercial register or unified number
 - e. E-mail
27. This Agreement shall be governed by KSA applicable laws. Any dispute arises between the Parties shall be amicably settled, and if not, any of the Parties may refer such dispute to a competent judicial authority.
28. This Agreement is drafted in both Arabic and English, and in case of a conflict, the Arabic version shall prevail.





4. Current Account-Associated Services and Products

The First Party shall provide the Second Party with a number of services and products associated with the current account, as shown below. Rendering of services and products shall be subject to terms and conditions annexed hereto, and shall be deemed as an integral part hereof.

Tahweel Membership Creation

5. First Party's Undertakings and Acknowledgments

First Party hereby undertakes and acknowledges the following to the Second Party:

1. The First Party shall practice fair and equitable treatment, and shall adhere to Disclosure and Transparency principle.
2. The First Party shall protect privacy of, and not use, information except for specific professional and operational purposes - after obtaining the Second Party's consent - save for information disclosed by the First Party to the competent governmental authorities in accordance with the relevant regulations and controls.
3. The First Party shall take all necessary technical and regulatory measures to protect IT systems and customer data across all of its branches and subsidiaries. Further, the First Party shall exercise due diligence and reasonable efforts to develop, maintain, implement and follow the controls, policies and procedures of information technology, security, cybersecurity and data protection, including supervision and control of access over IT systems as well as encryption, virtual and actual protection. The First Party shall adopt necessary business continuity, recovery and security plans designed to avoid any hacking, destruction, loss, interference, alteration or exploitation.

6. Second Party's Undertakings and Acknowledgments

The Second Party, with its full legal and lawful capacity, undertakes and acknowledges the following:

1. The Second Party is not lawfully prevented to be dealt with, and that all data provided thereby is correct, reliable and up-to-date.
2. The Second Party shall be responsible before the competent authorities for the funds deposited in its account under or without knowledge thereof, whether disposed by the Second Party in person or not, in case the Second Party has not officially reported such funds upon being aware of their existence in account thereof.
3. The Second Party shall ensure that funds deposited in its account are generated from legal activities and shall be responsible for integrity thereof. In case the First Party receives any illegal or forfeited funds from the Second Party, then Second Party shall not be entitled to recover or request a compensation for such funds.
4. The First Party may freeze the account or any of the amounts deposited therein, and notify the competent authorities, in case such amounts are suspected to be generated from financial fraud or illegal transactions, in accordance with the applicable regulations and instructions.
5. The Second Party is the principal beneficiary of the account.
6. The Second Party is fully aware that it is prevented to transfer amounts to anonymous persons or entities, subject to the applicable laws and instructions. The Second Party shall ensure that all transfers conducted thereby are made to persons and entities known thereto and for personal, known and legal purposes.
7. The Second Party has read and understood the terms and conditions set forth herein. Further, the Second Party will read the terms and conditions of services and products associated to the current account that are published on the First Party's website.

7. Tax Declaration:

Self-declaration certificate for exchanging individuals' information for tax purposes.

Definitions

The definitions in this section are the definitions relevant to this form and are not a comprehensive list. For a full set of definitions, please refer to the Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard on the internet.

Foreign Account Tax Compliance Act (FATCA) Definitions

- 1- U.S. Person: Means a U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof.
- 2- US Resident: US resident is a US citizen or a resident alien, which is an individual that is not a citizen or national of the United States and who meets either the green card test or the substantial presence test for the calendar year.
- 3- Green Card: "green card" recipient as an alien who has been granted "the status of having been lawfully accorded the privilege of residing permanently in the United States as an immigrant in accordance with the immigration laws, such status not having changed."
- 4- Born in the United States of America – A person born in the USA is considered as a 'US person' under FATCA unless the person has formally renounced his or her right to US citizenship.
- 5- US Address an address in the US. Please Note: "Shop and Ship" addresses or other similar services maintained by customers will not be considered as a relevant address for this purpose.
- 6- Telephone number: Telephone number(s) provided is a US telephone number
- 7- Standing Instructions: Standing instruction to periodically transfer funds to an account with US address.
- 8- Hold mail address: Address for communication AND all mails are retained at the Bank for physical collection by a representative of the customer.
- 9- Substantial Presence Test - You shall be considered as resident of the United States of America for tax purposes if you meet the Substantial Presence Test for the calendar year. To meet this test, you must be physically present in the United States (U.S.) on at least:
 - 31 days during the current year, and
 - 183 days during the 3- years that includes the current year and the 2 years immediately before that, counting:
 - All days you were present in the current year, and
 - 1/3 of the days you were present in the first year before the current year, and



- 1/6 of the days you were present in the second year before the current year

Common Reporting Standard (CRS) Definitions

Tax residency - The tax residency is the country you resident in/registered for tax purposes. Each country has its own rules for defining tax residency. For more information regarding tax residency, please consult your tax advisor or check the OECD information readily available on the internet. (<http://www.oecd.org>)

Tax Information Number – A Taxpayer Identification / Information Number (TIN) is a unique combination of letters and/or numbers assigned to the person or you/your entity. Some countries do not issue a TIN, but may rely on other issued numbers such as social security/insurance numbers or company registration numbers for entities. You may need to provide these if requested. The OECD has published a list of the acceptable Taxpayer Identification Number (TIN) formats and their alternatives.

Self-Certification Forms: A completed self-certification form is used to confirm your tax residency status under the CRS.

The form is filled in by individual clients "natural person" and sole proprietorships.

A separate form is to be filled in by clients who have a joint account.

All sections are mandatory in this form

Section A - Information of the account holder / customer									
Title	<input type="checkbox"/> Mr.		<input type="checkbox"/> Mrs.		<input type="checkbox"/> Miss		<input type="checkbox"/> other		
Customer's full name in Arabic: (First name, father's name, last name)	First			Middle			Last		
Customer's full name in English: (First name, father's name, last name)	First			Middle			Last		
Date of birth (Gregorian/ Western)	D	D	M	M	Y	Y	Y	Y	
Gender:	Female <input type="checkbox"/>				Male <input type="checkbox"/>				
Town or City of Birth:									
Country of Birth:									
Current Residence Address in Saudi Arabia:									
Building #									
Street Name									
District									
Postal Code									
City									
Country									
If there is residence address outside Saudi Arabia, please indicate:									
Building #									
Street Name									
District									
Postal Code									
City									
Country									
Mailing Address: (if different from the Current Residence) to be included)									
Building #									
Street Name									
District									
Postal Code									
City									
Are you a US person?	Yes <input type="checkbox"/>				No <input type="checkbox"/>				
If yes, please complete section B									
If more than one citizenship, please indicate each country of citizenship									
Do you have an immigrant visa or permanent resident status in a country other than Saudi Arabia	Yes <input type="checkbox"/>				No <input type="checkbox"/>				
If yes, please indicate the state of each permanent residency									
Are you a Tax Resident of any country or countries outside of Saudi Arabia? By selecting 'No', I confirm that Saudi Arabia is my sole residency for tax purposes	Yes <input type="checkbox"/>				No <input type="checkbox"/>				
If Yes, please complete section C									



Section B - Tax Residency Information

If you are a USA Tax Resident please provide one of the following TINs. A US TIN can be one of the following:

1. A Social Security Number (SSN), or
2. An Individual Taxpayer Identification Number (ITIN), or
3. A Taxpayer Identification Number for Pending US Adoptions (ATIN).

Please provide your TIN in one of the lines provided below:

N	N	N	-	N	N	-	N	N	N	N	(SSN)
N	N	N	-	N	N	-	N	N	N	N	(ITIN)
N	N	N	-	N	N	-	N	N	N	N	(ATIN)

Section C - Information of Taxable Residents in the United States of America

Please specify your Country (ies)/Jurisdiction(s) of Residence for Tax Purposes including Taxpayer Identification number.

	Country/jurisdiction	Taxpayer Identification Number (TIN) or Functional Equivalent	If no TIN available enter Reason A, B or C
1			
2			
3			

If TIN is not available please choose one of the following reasons:

- A. The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents
- B. The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN if you have selected this reason):
 Country1:.....
 Country2:.....
 Country3:.....
- C. No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction

Section D - Declaration and Signature

I/We declare that all the particulars and information provided herein, are true, correct, complete and up-to-date in all respects and I/We have not withheld any information and I/We acknowledge that Al Rajhi Bank will rely on the information provided in this form until notice in writing satisfactory to the Al Rajhi Bank of its revocation and by submission of an updated Self-Certification & Declaration Form is received by Al Rajhi Bank, within 30 days where any change in circumstances occurs.

I/We hereby undertake to inform Al Rajhi Bank of any change in information / circumstances provided, and to furnish to Al Rajhi Bank any changes/amendments taking place in future with reference to the documents submitted by me/us as and when such changes/amendments occur.

I/We undertake to inform Al Rajhi Bank if I/We are away from my/our own country of residence for any period that may impact the United States Substantial Presence Test as herein defined, or the presence test related to any other countries I/We are tax residents in.

I/We confirm and accept that should any withholding, tax, other impositions or other governmental dues related to me/us become payable to domestic or overseas regulators or tax authorities, all payments made to me/us shall be net of any such taxes etc. and Al Rajhi Bank assumes no liability in this regard.

I/We waive Al Rajhi Bank of its duty of confidentiality and grant Al Rajhi Bank the liberty to make available, as and when required by law/authorities, to the Courts, regulatory/or other authorities of Saudi Arabia or my/our country of residence or the country in whose currency this account will be maintained or routed, or to any other regulator/tax authority or other authorities in domestic and other jurisdictions, any information relating to my/our account, without any prior consent from me/us.

Name of Signatory in Arabic

Name of Signatory in English

Signatory's capacity

(Please check one box only)

- Account Holder
- Power of Attorney
- Guardian
- Other (Please specify below)

Signature

Date (Gregorian)	D	D	M	M	Y	Y	Y	Y
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Annexes to the Agreement

1. Information of the Guardian /Trustee /Attorney /Custodian - as the case may be –

Type of Relation with the Second Party						
<input type="checkbox"/> Father	<input type="checkbox"/> Mother	<input type="checkbox"/> Attorney	<input type="checkbox"/> Other:			
Personal Information						
Full Name in Arabic:						
Full Name in English:						
Gender:	<input type="checkbox"/> Male			<input type="checkbox"/> Female		
Nationality:						
Date of Birth:	.../.../..... AH			.../.../..... AD		
Place of Birth:						
Educational Level:	<input type="checkbox"/> Elementary	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Secondary	<input type="checkbox"/> University	<input type="checkbox"/> Other	
Personal ID Information						
ID Type	<input type="checkbox"/> National ID			<input type="checkbox"/> Residence Permit (IQAMA)		
ID No.:						
Place of issue:						
Expiry date:	.../.../..... AH			.../.../..... AD		
Contact Information						
National Address:	Building No.	Street	District	City	Postal Code	Additional Number
Mobile No.:						
Home Tel. No.:						
E-mail:						
Job Details						
Employer's Name:						
Job Title:						
Employer's Sector:	<input type="checkbox"/> Public	<input type="checkbox"/> Private	<input type="checkbox"/> Semi-public	<input type="checkbox"/> Other:		
Miscellaneous Questions						
Do you have a disability? If (yes), please state the type of disability (auditory/visual/movement impairment ...).	<input type="checkbox"/>			<input type="checkbox"/>		



Terms and Conditions for Initiating Membership

1. The term "transfer" in this membership means: the transfer of amounts by remittance or cheque issued by the First Party ("the bank") to a beneficiary based on an order issued by the holder of the membership ("Second Party" or "Customer").
2. The First Party shall be responsible for opening a membership for The Second Party in accordance with/under 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 made only by The Second Party or by his attorney, and shall notify the bank in writing.
4. All transfers shall be made in accordance with the controls and documents approved by The First Party Sharia Board.
5. The First Party shall not accept and The Second Party may not use its membership to send transfers 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 or otherwise similar purposes. Thus, The First Party shall not bear any liability upon returning any transfers of such kind to the transferor, provided that The Second Party shall bear all resulting costs including currency exchange costs, if any.
6. The First Party records, documentation and accounts regarding The Second Party relationship with the bank are considered valid and binding on the customer, and the customer may not oppose them, except for any entries or transactions proved to be done in such membership illegally and neither The Second Party nor its authorized attorney was involved in that directly or indirectly, and hereby undertakes to inform the bank immediately after proving anything in this regard.
7. The First Party 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 Second Party within one week from the date of displaying a written summary of such amendment in an apparent place in the bank Tahweel center and branches, or from the date of availability of the Agreement copy containing the amendment in any of the bank electronic channels. 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 Second Party agreed to provide The First Party with specimens of his signature, a signature of his representative; such instructions issued to The First Party, which bear a signature conforming to these forms shall be considered legal and approved for all operations on the membership account.
9. The First Party may collect from The Second Party a determined fee as declared in bank branches and/or electronic channels against the available services.
- 10.

(10/A) The Second Party shall accurately complete his data and beneficiary's personal and banking data in this form and the transfer forms, and acknowledges that The First Party and its affiliates do not bear any consequential loss, damage or liability due to the customer's breach of this clause.

(10/B) The Second Party 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 Second Party acknowledges that the bank and its affiliates 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, difference of business days, weekly or official work holidays or difference in currency.





The Second Party Representations:

1. The Second Party acknowledges his responsibility for the deposited cash placed by or to him in his transactions with The First Party before the authorities and will report to the authorities any suspected amount or deposit not entitled to him, as soon as he knows about it, whether the deposited cash was transferred under his knowledge or not and whether The Second Party disposed of it later personally or by another person or not. In addition, The Second Party acknowledges and declares that the said amount is generated from legitimate activities for legitimate purposes, and recognizes its integrity of any counterfeiting, money laundering and terrorist financing, and acknowledges that he is not entitled to recover or claim compensation for any amounts delivered to The First Party and proved to be fraudulent or illegal due to its source, way of disbursement or for any other reason.
2. The Second Party shall update the membership data every three years at maximum or at The First Party request. In addition, The Second Party shall inform The First Party in writing of any change to the address, or the last address shall be certified for correspondence. Moreover, The Second Party shall also renew its identity and the representatives or authorized persons' identities (if any) and submit them to The First Party before the expiry of any of them; The Second Party know that The First Party will freeze his membership in case of failure to comply with the same.
3. The Second Party undertakes and represents that he is not legally restricted from transferring through membership, and that all of his data and documented are correct. Also, he understood the provisions of opening membership as well as its terms and conditions.
4. The Second Party agrees to link his mobile number registered in the top of this form with OTP notification service and all The First Party electronic channels along with approving the transactions and requests linked to The Second Party number.
5. The Second Party discharges The First Party from any liability for the period taken to deliver SMSs (Obligatory – Optional – Automated) or OTP notification service since the sending process is controlled by various service providers inside and outside the Kingdom.
6. The Second Party acknowledges that the mobile number shown in the top of this form is registered in The Second Party's name, possessed and used only by The Second Party; and that The First Party will send SMSs, OTPs and other financial notifications to the registered number, whenever necessary. The Second Party acknowledges that he shall be fully responsible for maintaining and modifying the registered number via the bank ATMs in cases of failure to use, loss, and change of such number for whatsoever reason.
7. The Second Party discharges The First Party from any damage or loss arising out of using the mobile number registered in the top of this form by any person other than The Second Party, or using the number to access accounts other than The Second Party's accounts.
8. The Second Party agrees to provide The First Party with any information or data requested from it for establishing, reviewing or managing the membership and authorizes The First Party to get any required information relating to The Second Party or the said membership or any other membership of The Second Party with The First Party from SIMAH and acknowledges that The First Party may disclose information pertaining to The First Party and his membership or any other membership to SIMAH or any other body approved by the Saudi Central Bank.
9. Any claim or dispute arising out from provisions of initiating such membership or application or interpretation thereof shall be determined by the competent judicial authority in Riyadh in accordance with KSA Laws and regulations without prejudice to Sharia provisions.
10. The Second Party hereby acknowledges that the Kingdom of Saudi Arabia's Laws prohibit the amount to be transferred without the transferring customer knows the beneficiary (transferee) or without a statutory relationship with the beneficiary or without a legitimate purpose.
11. The Second Party 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 light of the Saudi Central Bank's instructions on cash transfer.
12. The Second Party acknowledged having reviewed the said provisions and complied therewith.

[] The Second Party acknowledges that he does not suffer any visual or hearing, mental, physical or motor disability, learning difficulties, speech disorders, behavioral and emotional disorders, double or multiple disabilities, or any special care-related disabilities, and recognizes that if he suffers any such disabilities, he will notify The First Party and attach the supporting documents as determined by The First Party.

