

### Eligibility Criteria

- This program is exclusively offered to our valued customers who fulfill the criteria set by the Bank in terms of relationship value.
- Minimum Salary requirement to be entitled to join Arabi Premium is 2,000,000 IQD or maintains a balance of 45,000,000 IQD.

### Subscription cost

- The subscription cost to the "Arabi Premium" program is 9,000 Iraqi dinars per month.

### Terms & Conditions

1. Subscription of the customer to the Arabi Premium program shall not serve as a prior approval by the Bank on granting the customer the privileges of this program.
2. The customer will be notified in the event of his/her transfer from one customer tier to another and the amendments made to the privileges.
3. The Bank reserves the right to contact the company for which the customer works to inquire about any details that the Bank considers necessary and the customer shall provide the Bank with any information or documentation that the Bank requests.
4. The Bank reserves the right, at its sole discretion and without justification or liability, to cancel the subscription of the customer to this program after sending a written notification to his/her official address.
5. In the event of subscription cancellation, all privileges granted to the customer as a result of subscription to the program shall be canceled, including the branded Visa Electron card for this program. Interest rates, fees and commission prescribed for services and products shall apply as approved by the Bank.
6. Credit cards' terms, conditions and instructions shall be considered valid and applicable upon credit card issuance.
7. All terms and conditions and instructions for the banking products and services (including loans) offered by the Bank shall be considered effective upon customer's signature. Subscription of the customer to the Arabi Premium program shall be of no effect to those terms and conditions and instructions.
8. The Bank has the right to amend the interest rate on the debit balance and the commissions of the products, either by means of increase or decrease, according to the periodically announced rates by it and with notifying the customer in any method deemed proper.
9. Preferential prices granted to the customers within the Bank's privileges shall not apply in case the Bank carries out promotional campaigns for all customers to encourage them to procure any of the retail products stated within the Arabi Premium program.
10. The customer hereby undertakes to notify the Bank in writing of any change or alteration that may occur to his/her address or phone numbers; otherwise the notices sent by the Bank to the addresses provided by the customer shall be deemed as legal and valid.
11. The customer hereby absolutely, unconditionally and irrevocably undertakes, subject to full liability in case of violation of this obligation, the responsibility to notify the Bank in writing of any adjustment, change and/or pledge that may occur to his/her salary and/or in case of cessation of delivery of the salary thereof, in whole or part, regardless of the cause thereof.

12. Except for the obvious arithmetic error, the customer hereby acknowledges that the Bank's books, records and accounts are correct and final in relation thereto and that he/she deems them as conclusive evidence to establish the amounts payable or which shall be payable under this contract without having the right to object to the same; and that he/she accepts the written certificate issued by the Bank which indicates the amount of the debit and/or claimed amount as evidence against him/her, and further hereby waives the right to challenge the validity of such certificate and any legal right that permits him/her to request producing the Bank's books, records or statements and/or to request expertise for the purpose of auditing the Bank's accounts, books, records and any documents of whatever type. This waiver includes waiving the right to challenge the validity of signatures to any bank transactions or the incompetence or authority of the signatory or signatories thereto.
13. The customer hereby agrees on considering the letters, telegraphs, facsimiles, microfilms (microfiches and the like), computer extracts, photostatic photos or photographs and any means of communication or other documentation that the Bank submits from its files, records, books and accounts, as legal means of proof and the customer hereby accepts to consider the same as conclusive evidence on the validity of the content thereof and further waives each and every right to object thereto or to any of them for whatever reason of whatever type or source.
14. In case of mistakenly crediting any amount to the customer's account, the Bank shall be entitled to claim the customer to debit the same amount credited to his/her account to the account thereof; where as the customer shall in no case be entitled to claim such an amount.

