

Omnichannel Terms and Conditions

When you access your accounts through Mobile Banking, Internet Banking or any other electronic channel of QIB, you agree to be bound by the terms and conditions of this Omnichannel Agreement (“Agreement”) and acknowledge its receipt and your understanding of its terms by accepting it.

Introduction

This Agreement explains the terms and conditions for accessing accounts and conducting transactions at **Qatar Islamic Bank** (QIB) (“Institution”, “Bank”, “we”, “us” and “our”) via our electronic channels Application or browser. As used in this Agreement, the terms “you” and “your” refer to each person any of QIB electronic channels. These Terms form the contract between the user and QIB for availing electronic channels services. Anything contained herein, all terms and conditions stipulated by QIB pertaining to the Account(s) or Card(s) and/or to any services/facilities offered by QIB, shall continue to be applicable to the users, provided, however, in the event of a conflict in such other terms and conditions stipulated by QIB and the Terms herein, the Terms shall have an overriding effect. These Terms will be in addition to and not in derogation of the terms and conditions relating to any Account(s) or Card(s) of the user and/or to those relating to services/facilities offered by QIB and availed by the user. The user agrees that in the event the user avails of any services/ facilities offered by QIB through the electronic channels, the user shall be bound by all the terms and conditions stipulated by QIB pertaining to such services/facilities, offered by QIB and availed by the user through the electronic channels.

Definitions:

QIB: In this document all the following names, Qatar Islamic Bank, the Bank, Al Masraf will mean QIB.

Customer: any customer with an eligible account to access the services.

Electronic Channels are any services accessed electronically through smart phones, internet browsers, Mobile Banking, Internet Banking, ATM Banking, Kiosk Banking or any future electronic services provided by QIB. You can access your account/accounts and QIB products and services through any of the electronic channels subject to eligibility.

Electronic channels

Through electronic channels, you can manage eligible accounts to conduct any of the following services:

- Registration and creating your own username and passwords and any other authentication credentials
- Logon and reset passwords
- Obtain balances and transaction histories on all eligible accounts enrolled in electronic banking (All account balances and transaction histories reflect activity through the last transaction);
- Update your contact details
- Set up future dated transactions and create beneficiaries within QIB or outside QIB
- Transfer money between eligible accounts, within your own accounts or other third parties inside and outside QIB..
- If a hold is placed on any funds deposited in an eligible account, you may not transfer the portion of funds being held until that hold expires or removed;
- Pay for your credit cards, utility bills, any other beneficiary (defined by QIB and available through the channels) or donating to charities
- QIB may, from time to time, introduce new electronic Banking services. By using those services when they become available, you agree to be bound by the terms contained in this Agreement, and its subsequent amendments.
- Make a request to any of the services or products provided by QIB.

The information provided to the user through any of the electronic channels is not updated continuously but at regular intervals. Consequently, any information supplied to the user through the electronic services will pertain to the date and time when it was last updated and not as the date and time when it is supplied to the user. QIB shall not be liable for any loss that the user may suffer by relying on or acting on such information. QIB may keep its records of the transactions in any form it wishes. In the event of any dispute, QIB's records shall be binding as the conclusive evidence of the transactions carried out through electronic services in the absence of clear proof that QIB's records are erroneous or incomplete.

Any request for any service/facility, which is offered as a part of the electronic services, shall be binding on the user as and when QIB receives such a request. If any request for a service is such that it cannot be given effect to unless it is followed up by requisite documentation on part of the user, QIB shall not be required to act on the request until it receives such documentation from the user.

In case of any request for a service relating to any foreign currency transaction made by the user, the exchange rates quoted by QIB shall only be provisional and indicative and shall be subject to future

variations in the exchange rate. The rate at which the transaction is given effect to would be the effective rate for all intents and purposes at the time the transaction is processed by QIB.

The user shall ensure that any of the electronic services is not used for any purpose which is illegal, improper or which is not authorized under these Terms or in violation of the Qatar Central Bank or any other regulatory bodies within Qatar.

The user shall ensure that there are sufficient funds in the Account for transactions initiated through any of the electronic services and QIB shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds, provided always that QIB shall at its sole discretion, be entitled to carry out the instructions notwithstanding such inadequacy without seeking the prior approval from or notice to the user and the user shall be responsible to compensate for the resulting overdrawn amount thereby created and for all related costs and charges.

QIB may levy service charges for use of any of the electronic channels which will be notified by QIB to the user from time to time. The user authorizes QIB to recover all charges related to electronic services as determined by QIB from time to time by debiting one of the Accounts held by the customer.

QIB may withdraw any of the electronic services, wholly or partly, without giving any further notice to the user and / or without incurring any liability or responsibility whatsoever by reason of such withdrawal.

You can usually access the electronic services, seven (7) days a week, 24 hours a day. However, at certain times, some or all of electronic services may not be available due to system maintenance or reasons beyond QIB's control. Consequently, QIB does not warrant that the electronic services will be available at all times. When unavailable, QIB shall not be held responsible of any direct or indirect losses incurred by the user to the services being unavailable. An electronic services transaction initiated prior to end of the day processing shall be posted on your account during the "End of the Day Process" to update the Current Balance of your account and the Account Statement. All request made for transfers of funds to accounts maintained with other banks in and outside Qatar will be posted to your account the following business day.

Any of the electronic services maybe provided by QIB directly or through its contracted service providers.

- QIB strives to provide its channels services to its customers with the best efforts to ensure seamless and uninterrupted services. There might be cases whereby these services might not be available due to maintenance or technical failures that might be due to QIB or other third part service providers. In case of these service interruptions, QIB will not be held responsible on any losses or inconvenience that might occur due to this service interruption.

Further, QIB has the full right to remove or stop any function or service whether partially or fully, temporarily or permanently with no liability on QIB. Hence, QIB will not be held responsible for any losses or inconvenience the customer might incur.

Security & Confidentiality

We are strongly committed to protecting the security and confidentiality of our customer accounts information. We use several techniques to help secure our Mobile Banking service, including the following:

- You must have a valid electronic services User ID and password to logon.
- For electronic services provided through Mobile and Internet Banking, you will require to enter a One Time Password (OTP) which will be delivered to you by SMS on your mobile number registered in our records. Alternatively, you can generate your OTP by using QIB Aman Application.
- In case of inactivity for more than a certain number of minutes, subject to change by QIB at any time, you will be automatically logged off the electronic services.
- Your User ID, will be temporarily disabled after three (3) failed login attempts.
- Any of the electronic services may become inactive after 180 days from the last logon by the user. The number of days of inactivity may be changed by QIB without referring to the customer, however, this will be updated on QIB website qib.com.qa

The user shall take all necessary precautions to prevent unauthorized and illegal use of the electronic services and unauthorized access to the Accounts provided by the electronic services. QIB shall take all commercially reasonable care to, ensure the security of and to prevent unauthorized access to the electronic services using commercially reasonable technology available in Qatar to QIB.

If you believe your Username or Password has become known by an unauthorized person or that someone has transferred money without your permission, call our Customer Services Center immediately at +974 44448444 or send email through your mail box to info@qib.com.qa. If you suggest that an unauthorized transfer may have occurred, we may require you to sign an affidavit.

Requirements for Accessing the Services

To access the electronic services, you should register by downloading and installing our application from an Application Store, access QIB Internet Banking from www.qib.com.qa or call the QIB Customer Services Center on +974 44448444 for further guidance. To register for the service you will require your active Debit Card and Debit Card PIN. You should maintain an account at QIB to be eligible for any of the electronic services.

User ID & Passwords

The user acknowledges, represents and warrants that the credentials submitted correctly provides access to the Account and that user is the sole and exclusive owner and is the only authorized user of the credentials and accepts sole responsibility for use, confidentiality and protection of the credentials, as well as for all orders or instructions and information entered into Accounts using such credentials.

The User unconditionally undertakes to have the username of at least six characters or such number of letters/digits as may be notified by QIB from time to time and ensure that the same is kept confidential; and to not let any unauthorized person have access to the mobile or device or channel while the User is accessing the electronic services. If the User forgets the username or the same gets disabled after a three incorrect password attempts or up to such number as may be intimated by QIB from time to time, then the user may request for the re-set of his user ID through the QIB Customer Service Centre and this shall not be construed as the commencement of a new contract.

In addition to username and other logon credentials, QIB may, at its discretion, advise the user to adopt such other means of authentication including but not limited to digital certification, device finger prints, voice or any other biometric means and/ or smart cards. The user shall not attempt or permit others to attempt accessing the Account information stored in the computers of QIB through any means other than the electronic services.

QIB is entitled to act on any instructions it receives using your correct credentials. For security purposes, it is recommended that you memorize your password and do not write it down as well as keeping your mobile device always with you. We also recommend that you change your password

regularly to try and avoid misappropriation by a third party. Your password can be changed after logging on to the respective electronic service and selecting Change Password. You are responsible for keeping your password and other credentials and account data confidential. When you give someone your password and other authentication credentials, you are authorizing that person to use the electronic services which we strongly discourage. You are responsible for all transactions performed using your password and other credentials, even if you did not intend or authorize them. In addition, fraudulent transactions initiated using your correct credentials will be considered true and will be charged against your account(s).

Fees and Other Charges

QIB reserves the right to charge and recover from the user, service charge for providing the electronic services (including but not limited to the right of charging the user for the use of electronic funds transfer). The user hereby authorizes QIB to recover the service charge by debiting one of the Accounts of the user or by sending a bill to the user who will be liable to make the payment within the specified period. Failure to do so shall result in recovery of the service charge by QIB in a manner as QIB may deem fit along with additional charges, if any, and/or suspension of the facility of any electronic services without any liability to QIB.

There is currently no charge for the use of the electronic services as described in this Agreement.

Restrictions

You should not appropriate any information or material that violates any copyright, trademark or other proprietary or intellectual property rights of any person or entity while using any of the QIB electronic services. You should not gain, or attempt to gain, access to any electronic services servers, network or data not specifically permitted to you by QIB, and you must not include any obscene, libelous, scandalous or defamatory content in any communications to us.

Electronic services Funds Transfers & Utility Bill Pay Provisions

As a QIB electronic services customer, you may make transfers between your QIB accounts, or transfer from your QIB accounts to other accounts maintained with QIB, or transfer from your QIB accounts to accounts maintained with other banks operating in or outside Qatar.

The User accepts that s/he will be responsible for keying in the correct account number for the fund transfer request. In no case, QIB will be held liable for any erroneous transactions incurred arising out of or relating to the User entering wrong account numbers.

The User shall not use or attempt to use the electronic services for funds transfer without sufficient funds in the relative Account or without a pre-existing arrangement with QIB for the grant of an overdraft. QIB will endeavor to effect funds transfer transaction received through electronic services subject to availability of sufficient funds in the Account and Confirmation of Payee Registration by the User. QIB shall specify from time to time the limit for carrying out the various kinds of funds transfer or any other services through the electronic services. The transfer and payment facilities will be provided in accordance with the arrangement specified by QIB from time to time.

QIB shall not be liable for any omission to make all or any of the payments or for late payments due to circumstances beyond its reasonable control including non-confirmation of Payee Registration. QIB reserves the right to charge the User for the use of funds transfer by giving due notice on the website about such charges.

If external funds transfer is made available to the user, it may be used for transfer of funds from Account to other accounts belonging to third parties maintained at QIB and/or at any other Bank. In the event such transfer of funds is from the Account to accounts belonging to third parties maintained at any other Bank, which falls under the network of Qatar Central Bank's Electronic Fund Transfer system, then the same shall be governed by the terms and conditions as applicable to the Electronic Funds Transfer of the Qatar Central Bank.

All such transfers are subject to following terms:

- By using the Funds Transfer Service, you agree that you are responsible for all transfers you or your authorized representative makes using the service. You authorize us to debit your designated account(s) for any transactions accomplished through the use of the service. You agree that we may comply with transfer instructions entered by any one person successfully logged on and authenticated with your credentials, notwithstanding any provision that may be contained in other account documentation purporting to require more than one signature to withdraw funds from the account.
- If you permit another person to use QIB electronic services or give them your logon credentials, you are responsible for transfers or payments that person makes from your accounts to any other account or accounts whether maintained with QIB or with other Banks in and outside of Qatar even if that person exceeds your authorization.
- Limits on Transactions: There is a maximum limit on any transfer equal to the available balance in your account or accounts. Also the maximum amount that can be transferred to an account outside QIB in a day has been fixed at QAR 50,000, through any of the channels which may be increased or reduced by QIB from time to time.
- Availability: Funds must be available in the account from which you wish to transfer funds on the date you enter or have scheduled a transaction.
- Insufficient Funds to Complete Transfer: If your account does not have sufficient funds to complete a transfer as of the date the transfer is scheduled to be made, the transfer may not be completed, but if we do complete the transfer as an accommodation to you, you are responsible for any overdrawn position created in your account.
- Correcting or Canceling Your Transfer: You cannot cancel your transfer after it has been entered in on any of the electronic services and the transfer transaction is completed by the system. You can correct information about a transfer before you entered into the system. You can cancel a transfer prior to a future date, if the transfer is scheduled for a particular future date.
- Documentation and Verification of Transfers: The date and amount of transfers made through QIB electronic services will be shown on the Transaction History screen of QIB electronic services and will also be shown on your printed statements for the accounts from which and to which the transfer is made.
- Some services provided by other parties, correspondent banks or beneficiary banks might get delayed or rejected. This might result in requests being delayed, rejected or reversed. QIB will not be held responsible for this delay or any losses that might be caused due to this.
- Transfers cancellations or rejections by correspondent banks or beneficiary banks for any reasons e.g. wrong beneficiary details, beneficiary or correspondent bank policies will result in the amounts being refunded and might be charged from the different parties. QIB will not be held responsible for any losses in foreign currency exchange rates or additional fees which is part of the cancellation request. Before submitting any request for cancellation or reversal of transfer you should be aware about this fees which will be debited from your account or transfer amount based on service or transfer type.
- QIB will not be responsible to validate the beneficiary details entered by the customer. The customer holds the full responsibility to ensure the details entered are correct and complete. QIB will assume the details entered by the customer are correct and QIB will process the transfer request based on provided details (IBAN, Account number, Swift, Address, Beneficiary Name, ...etc.). In some cases, were QIB believes the transfer details are incomplete, wrong or violates QIB internal policies or QIB believes might violate beneficiary or correspondent banks policies, QIB has the right to reject these transfer requests before transmitting the transfer. This is being done in favour of the customer to reduce losses due to reversal of payments and the difference in exchange rates and fees.

QIB will not be held responsible for any losses partially or fully and will not compensate customer with any amount.

QIB shall incur no liability if it is unable to give effect to any Utility Bill Payment Instruction on the payment date because of the existence of any one or more of the following circumstances:

- If your account does not contain sufficient funds to process the Payment Instruction or the amount exceeds the credit limit, if any, granted to you.
- If the funds available in your account are under any encumbrance or charge.
- The name of Payee and/or details required for effecting the payment is not correctly provided by the User.
- Due to circumstances beyond its reasonable control.

You have to contact us with any other questions or problems that you may have regarding the Service, including:

- You have a problem with a transfer you authorized, or your statement reflects a transfer you think is in error.
- You need to obtain documentation concerning a transfer previously issued from your account.
- Unless otherwise required by law, in no event will QIB be liable to you for special, indirect or consequential damages including, without limitation, lost profits or lawyer's ' fees, even if we are advised in advance of the possibility of such damages.

Artificial Intelligence (AI) Utilization in Digital Channels

QIB may, at its discretion, use artificial intelligence, machine learning, and automated decision-making technologies ("AI Technologies") across its digital and Omni-Channels — including but not limited to chatbots, virtual assistants, automated advisory tools, and other AI-enabled interfaces — to enhance service delivery, improve customer experience, provide personalized recommendations and offers, facilitate transactions, conduct risk assessment, perform fraud detection, and deliver customer support.

AI-generated outputs, insights, recommendations, and responses are assistive in nature, provided for the Customer's convenience and enhanced banking experience, and do not constitute professional financial, investment, legal, tax, or Shari'a advice, nor replace the Customer's independent judgment or professional consultation.

The Bank is committed to the accuracy and reliability of its AI Technologies and remains accountable for the outcomes of their use, in line with QCB requirements. The Customer acknowledges that AI systems may, on occasion, produce incomplete or inaccurate outputs, and is encouraged to verify material information or recommendations before acting on it. Where a discrepancy arises between AI-generated content and the Bank's official records or human-verified communications, the latter shall prevail. The Bank's official records and human-verified communications shall always prevail over AI-generated responses in the event of any conflict.

The Customer may request escalation to a customer representative where AI-generated responses are unclear, insufficient, or disputed. Certain services may involve automated processing that supports or informs decisions; final decisions impacting Customer rights or obligations remain subject to applicable regulatory safeguards, including human oversight where required.

AI Technologies may use Customer interaction data across any of the channels offered by QIB including transactional data and behavioral patterns for defined purposes, including service improvement, personalization, fraud detection, and regulatory compliance. The Bank maintains controls to monitor and mitigate unintended bias in its AI systems to ensure equitable treatment of Customers.

AI services may not be continuously available and may be subject to interruptions, errors, or delays. All AI processing is conducted in compliance with Qatar Central Bank regulations, applicable Qatari data protection laws, the Bank's Privacy Policy, and Islamic banking ethical standards, including the principles of fairness and transparency.

The Customer may opt out of AI-driven personalization features where technically feasible; however, the Bank reserves the right to continue AI processing for fraud prevention, risk management, regulatory compliance, and security purposes regardless of opt-out preferences.

The Bank reserves the right to modify, suspend, or terminate AI services, features, or functionalities at any time, subject to applicable notice requirements.

By acknowledging these Terms and Conditions, the Customer acknowledges the use of AI services as described herein. For queries or complaints regarding AI usage, or to request a review of an AI-

influenced decision, the Customer may contact info@qib.com.qa. Upon receipt of a request, the Bank will conduct a thorough review of the relevant automated decision and any information provided by the Customer. Following this review, the Bank retains the sole discretion and authority to issue a final, binding decision.

Linking and delinking joint accounts via QIB Mobile App

Joint Account Holders may request to link joint accounts to QIB Mobile App subject to authenticated express consent from authorized person. The Bank retains sole discretion to approve or reject any linking request. Unless restricted by a valid mandate filed with the Bank, all holders retain equal rights to view account information and initiate transactions to be based on authorization on account. Delinking requires authenticated consent, a court order, regulatory directive, account closure, conversion to single-holder status, or the Bank's internal risk, compliance, security, or fraud-prevention determination. All holders remain jointly and severally liable for transactions conducted during the linked period. The Bank is not liable for disputes arising from one holder initiating linking or delinking without others' knowledge, unless the Bank failed to follow its prescribed verification procedures.

Deletion of Channel User Names by the bank

The Bank reserves the absolute right to delete, deactivate, suspend, or revoke any channel username, credential, access code, digital identifier, registered device, or authentication token at any time, with or without notice. Grounds include suspected fraud, unauthorized activity, policy breach, regulatory or court directive, prolonged inactivity per internal policy, system rationalization or security upgrades, failure to update KYC information or respond to due diligence requests, account closure or freeze, or any internal decision for operational integrity, compliance, or financial system protection. The Bank will endeavor to provide prior notice where practicable, except when immediate action is required, notice is prohibited by law or regulation, an investigation would be compromised, or contact details are invalid. Re-registration or re-verification may be required before access is restored. The Bank is not liable for loss arising from good-faith deletion or suspension exercised in accordance with this Article.

Restriction of access to Channels

The Bank may restrict, suspend, downgrade, or terminate access to any or all Channels, in whole or in part, temporarily or permanently, at its sole discretion. Restrictions may be imposed based on internal risk assessment, fraud alerts or suspicious activity, unauthorized access or credential compromise, regulatory non-compliance or QCB directive, AML or sanctions screening failure, overdue obligations, scheduled or emergency system maintenance, force majeure, failure to comply with security protocols, or any internal policy or commercial decision by the Bank's management or board. The Bank shall notify the Customer where practicable unless prohibited or where urgency precludes notice. Reinstatement requires a customer request, completion of any Bank-specified remediation or verification, internal approval, and passage of any required cooling-off period. The Bank may impose enhanced monitoring or reduced limits upon reinstatement.

Limitation of offered services Via Channels

The Bank may limit, cap, modify, replace, or discontinue specific services, features, or functionalities available through the Channels for any Customer, segment, region, device, or account type based on internal policy, risk classification, regulatory mandate, commercial decision, system capacity, or strategic priority. Limitations include transaction thresholds, excluded transaction types, availability windows, geographic or device restrictions, eligibility criteria tied to segments, balances, tenure, or risk ratings, and fees for enhanced services. All limitations comply with QCB minimum standards, Islamic banking requirements including Shari'a compliance, the Bank's contractual obligations, and applicable consumer protection law, and are applied prospectively with advance notice where required by regulation. The Bank's decisions on service scope and limitation are final and binding, subject only to regulatory override by the QCB or a court, a resolved formal complaint, or a subsequent Bank waiver. The Customer's exclusive remedy for service limitation disputes is the complaint resolution procedure under the Main Terms and Conditions.

SMS Mobile Number Change via QIB Mobile App

1. The Mobile Number Change feature allows customers to update their registered mobile number for receiving SMS notifications and alerts through QIB Mobile App.
2. By utilizing this feature, the customer acknowledges and agrees to the following:
 - a. The customer is solely responsible for providing accurate and up-to-date information while changing the SMS mobile number.
 - b. The customer understands that the SMS mobile number change will affect the delivery of notifications and alerts, and they accept all risks and consequences associated with this action.
 - c. The customer agrees that any SMS messages, including sensitive information, sent to the old mobile number after the change request has been processed will be the customer's responsibility and at their own risk.
 - d. The customer acknowledges that the availability and functionality of the SMS Mobile Number Change feature may be subject to limitations or interruptions, which could result in delays or errors in the change process.
 - e. The customer agrees to indemnify and hold the bank or its service providers harmless from any claims, losses, or damages arising from the use of the SMS Mobile Number Change feature, including any unauthorized access or misuse of the updated mobile number.
 - f. The customer understands and agrees that the bank reserves the right to reject or suspend the SMS mobile number change request at its sole discretion, without providing any specific reasons.
 - g. The customer agrees to comply with all applicable laws, regulations, and terms of service while using the SMS Mobile Number Change feature.
3. The bank reserves the right to modify, suspend, or terminate the SMS Mobile Number Change feature or these terms and conditions at any time without prior notice, and the customer agrees that the bank shall not be liable for any such modifications, suspensions, or terminations.

Please review these terms and conditions carefully before using the SMS Mobile Number Change feature. By proceeding with the change request, the customer indicates their acceptance and agreement to be bound by these terms and conditions."

Customer acknowledge and agree that all general terms and condition for any service in the application are valid, and it is legally obliged

Transfer Limits Control

The Bank has the sole and absolute right to set, assign, modify, reduce, suspend, or reinstate transfer limits, transaction ceilings, daily or periodic caps, and aggregate thresholds for any Customer across all Channels, whether for domestic, international, own-account, third-party, or any other category of transfer. Such limits are determined exclusively by the Bank based on internal policies, risk appetite, customer segmentation, product classification, account type, relationship tenure, creditworthiness assessment, behavioral scoring, device trust level, channel risk profile, regulatory classification, or any other criterion the Bank deems appropriate. Where Qatar Central Bank instructions, circulars, or directives prescribe specific limits, the Bank shall align its limits accordingly; in all other respects, transfer limits remain entirely within the Bank's internal control and discretion. The Customer has no right to challenge, contest, object to, or demand justification, explanation, or reversal of any transfer limit decision, nor to claim any loss, damage, or inconvenience resulting therefrom. The Bank may apply different limits to different customers, segments, channels, or transaction types without uniformity or parity, and may effect changes immediately or prospectively with or without notice. The Customer's sole recourse is to request a review through the Bank's formal channels, which the Bank may accept or reject at its absolute discretion without obligation to provide reasons. The Bank shall not be liable for any declined, delayed, or blocked transaction attributable to transfer limit enforcement, system validation, or risk-control protocols.

Cheque History

The cheque history function will display all cheques presented on account, inward or outward in the clearing system of QCB. Other cheques presented over the counter or processed a transfers will not be fetched in the history search.

The cheques history is provided to the best of the records maintained in QIB records. QIB shall not be liable for any erroneous presentation of the cheques or for missing details of cheques.

Video Banking

means the conversation conducted through a video call feature supported by QIB in line with QIB external regulators and QIB policy.

Requirements for availing of Video Banking feature:

- Video Banking is available for customers after using their credentials to login to QIB Mobile App or for New to Bank customers within Digital Onboarding account opening journey
- QIB will make the Video Banking service in line with its policies to make the services available when deemed suitable during national and official bank holidays including weekends and after working hours.
- The service will require an acceptable internet network strength which has to be available on the customer's device used to access the service
- As a part of Video banking process, the customer is required to verify their identity by answering certain questions asked by QIB Bank officials through a video call. By proceeding with the video call, you are accepting the Terms herein as well as the Terms and Conditions for using the electronic and digital channels of QIB available to customers.
- By using the service you are required to co-operate with QIB Bank officials in every manner and provide all such relevant information/data/documents including but not limited to allowing QIB Bank officials to capture your photographs, video/screenshots
- By using this service you authorize QIB Bank to collect/store/verify any and all information/details received through the Video Banking conversation including but not limited to the video call itself, information received from documents/information captured/shared through the video call.
- Customers who have opted for Video Banking for any of the Products, Facilities or inquiries agree that their request is subject to verification and may be rejected by the Bank for various reasons including, but not limited to:
 - Call drop due to network/internet issues at the Customer's or QIB Bank's end; or
 - verification questions matching criteria is not fulfilled or
 - Customer is not ready to co-operate with Bank officials or
 - For any other reason at the discretion of QIB.

Acceptance of Terms and Conditions:

The Customer or anyone using the Video Banking service understands that the Video Banking is subject to the availability of QIB Bank officials to conduct such Video Banking Calls, and technical stipulations including but not limited to: those arising due to any delay, interruption, suspension, resolution or error of QIB in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or request to and from the telecommunication equipment of the Customer and the network of any internet service provider and QIB system or any breakdown, interruption, suspension or failure of the

telecommunication equipment of the Customer, or QIB system or the network of any internet service provider and/or any third party who provides such services as is necessary to provide the Video banking call.

By accepting these terms and conditions in the digital journey of the Video Banking Call, QIB deems that you have rendered and gave your approval/consent to (i) complete verification for the Product/Facility/ inquiry application through Video Call (ii) the consents, authorisations, declarations and undertakings, etc. mentioned therein. (iii) record the call.

Miscellaneous:

- By using this service you agree that all costs (if any) incurred by you due to your use of the video banking call (technical/data plan related or otherwise) will be borne by you solely. You authorize QIB to debit your account for such cost.
- You agree that QIB shall not be liable for any connectivity/signal/data related issues leading to incomplete information/application being provided by you.
- The user of the service hereby agrees to indemnify, defend and hold harmless QIB from and against any and all liability, loss that may occur, arise from reliance by QIB on the information, declarations, documents, images and undertakings, etc. provided by the user of Video Banking Service (on account of them being fake/incorrect/erroneous), the usage of online/offline mode for the Products, Facilities or inquiries applications including the details provided during this Video Banking Call or breach, non-performance or inadequate performance by the user of any of these Terms, Primary Terms and Conditions or the acts, errors, representations, misrepresentations, misconduct or negligence of the user in performance of its obligations.
- The Bank reserves the right, at any time and from time to time, and without notice, to cancel, withdraw, suspend, vary, change, add to or supplement the Video Banking and facilities offered to customers hereunder.

Limitation of Liability

- Neither QIB nor its employees shall be responsible or liable in any way for any direct or consequential loss suffered by the customer or any third party or towards any claims that may arise due to the rejections of the Product/Facility/ inquiry application submitted or received during the Video Banking call availed by the customer.
- QIB shall not be liable for any failure to perform any obligation contained in these Terms or for any loss or damage whatsoever suffered or incurred by the Customer or a third party howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.

- Under no circumstances shall the Bank be liable to the Customer or a third party for any indirect, incidental, consequential, special or exemplary loss or damages in connection with the Video Banking call

It is agreed between the customer and QIB that QIB is obliged to provide the governmental authorities or the courts when they request the video call for any reason.

RESPONSIBILITY

The user is responsible for the correctness of information supplied to QIB for use of the electronic services or through any other means such as electronic mail or written communication. QIB accepts no liability for the consequences arising out of erroneous information supplied by the user. If the user notices an error in the information supplied to QIB either in the application form or any other communication, he shall immediately advise QIB, which will endeavor to correct the error wherever possible on a “reasonable efforts” basis.

Neither QIB nor its employees will be liable for any transaction if: (i) you do not have enough money in your account to complete the transaction; (ii) an order or instruction from a competent authority prohibits withdrawals from your account; (iii) your account is closed or has been frozen; (iv) you, or anyone you allow, commits fraud or violates any law or rule or regulation in connection with Mobile Banking; (v) any electronic terminal, telecommunication device or part of the electronic fund transfer system is not working properly; (vi) you did not provide us with complete and correct payment or transfer information; (vii) you did not properly follow the instructions for use of QIB electronic services; (viii) you knew that the channel of electronic services was not operating properly at the time you initiated the transaction or payment; (ix) there is postal delay; or (x) circumstances beyond our control that prevent, hinder or delay the transaction.

The user irrevocably and unconditionally authorizes QIB to access all his Account(s) for effecting banking or other transactions performed by the user through the electronic services. The instructions of the user shall be effected only when such instruction is in accordance with the prescribed procedure.

QIB shall have no obligation to verify the authenticity of any transaction / instruction received or purported to have been received from the user through any of the electronic services or purporting to have been sent by the user other than by means of verification of the electronic services credentials.

The read-out, the email output or the printed output, if any, that is received by the user at the time of operation of electronic services is a record of the operation of the computer by the user and shall be accepted as conclusive and binding for all purpose. All the records of QIB generated by the transactions arising out of the use of the QIB electronic services, including the time the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transaction. While QIB and the Affiliates shall endeavor to carry out the instructions promptly, they shall not be responsible for any delay in carrying on the instructions due to any reason whatsoever, including due to failure of operational systems or any requirement of law. All the transactions arising through the use of the electronic services to operate a joint account shall be binding on all the joint account holders, jointly and severally.

All data messages/ notifications will be sent to the primary device chosen by Customer for login and selected by the Customer as a primary device. In case the customer loses their device or chooses to hand it over to someone else, the notifications will continue to go the primary device. It is the sole responsibility of the Customer to login from the chosen primary device and/or select a new device as a primary device and to call us immediately on +974 44448444 to delink the accounts from the chosen/lost primary device. The Customer shall remain liable for all transactions made by means of the primary chosen device.

Unauthorized Transactions

You should notify us immediately if you believe anyone has improperly obtained your password or if you suspect any fraudulent activity in your account(s). You should also notify us immediately if you discover the loss or misappropriation, or your password has been compromised, or you identify any errors or discrepancies in your statement or transaction record. When you report a problem or discrepancy, please: (i) tell us your name and account number; (ii) describe the error or the transaction you are unsure about, and explain why you believe it is in error or what additional information you need; (iii) tell us the monetary value of any suspected error.

Generally speaking, we will tell you the results of our investigation within ten to thirty (10 to 30) business days, after we hear from you. However, we may take more time if the manipulation is complex and need assistance with third parties. If we confirm an error, we will correct your account record

within ten (10) business days. If we determine that there was no error, we will send you a written explanation within three (3) business days after we conclude our investigation, and update your records if such update is required. Upon request, we may supply you copies of documents that we used in our investigation.

Electronic Mail (E-mail)

Electronic messages sent and received through mail box assigned to you or via QIB electronic services (i.e., once your Username and Password have been accepted by QIB and your browser shows that a secure connection has been established) are secure. Communications sent over the public Internet or communication channels are not necessarily secure. Therefore, we will not send, and we strongly suggest that you do not send, any confidential account information unless using the electronic communication options provided in through any of the electronic services. You agree that we may take a reasonable time to act on any email. Correspondence that requires expeditious handling, for example, if you need to report an unauthorized transaction from one of your accounts or if you need to immediately stop payment on a check you have issued, should be made by contacting the Customers Services Centre of the Bank. You agree that the QIB may send you electronic messages about other products or services we offer.

Disclosure of Information

Information submitted to QIB is our property, and we are free to use and disclose that information or any ideas, concepts, know-how or techniques contained in that information to any third party for any purpose whatsoever, except as specifically agreed by us or prohibited by law.

Links to other Sites

Information that QIB publishes on the electronic services may contain links to other sites and third parties may establish links to QIB's site. QIB makes no representations about any other web site that you may access to, from or through this site. Unless expressly stated in writing, QIB does not endorse the products or services offered by any company or person linked to this site or is responsible for any software or the content of any information published on the site of any third party. You should take

precautions when downloading files from sites to protect your mobile software and data from viruses and other destructive programs.

Viruses, Malware Protection and additional security controls

QIB is not responsible for any electronic virus or malware that you may encounter when using QIB electronic services through any device. We encourage you to routinely scan your mobile or computer using reliable virus protection product to detect and remove viruses or any vulnerabilities. If undetected and unrepaired, a virus can corrupt and destroy your programs, files and hardware. QIB does not guarantee to the user or any other third party that QIB electronic services would be virus free.

For enhanced security and to protect your accounts and financial details, QIB reviews the security of the browser and/or Mobile Banking App used by the customer periodically. QIB may decide to add further security controls, if deemed necessary that may stop you from using any of these electronic services. In doing so, QIB will not be responsible of any direct or indirect losses due to the unavailability of the services.

Damages and Warranties

The Customer expressly agrees that use of the QIB electronic services is at its sole risk. The application is provided on an “as is” and “as available” basis. QIB does not warrant that access to QIB electronic services shall be uninterrupted, timely, secure, or error free nor does it make any warranty as to the results that may be obtained from any of QIB electronic services or use, accuracy or reliability of these electronic services.

For enhanced security and to protect your accounts and financial details, QIB reviews the security of the browser and/or Mobile Banking App used by the customer periodically. QIB may decide to add further security controls, if deemed necessary, that may stop you from using any of these electronic services. In doing so, QIB will not be responsible of any direct or indirect losses due to the unavailability of the services.

In addition to the terms previously disclosed, QIB is not responsible for any losses, errors, injuries, expenses, claims, lawyer's fees, interest or other damages, whether direct, indirect, special, punitive, incidental or consequential, (collectively, "Losses") caused by any of the electronic services or in any way arising out of the installation, use or maintenance of your mobile device or software, including any software provided by QIB or one of its suppliers. In addition, QIB disclaims any responsibility for any electronic viruses Customer may encounter after installation of such software or use of the electronic services. Without limiting the foregoing, neither QIB nor its suppliers shall be liable for any: (i) failure to perform or any Losses arising out of an event or condition beyond their reasonable control, including but not limited to communications breakdown or interruption, acts of God; or (ii) the loss, confidentiality or security of any data while in transit via the Internet, communication lines, postal system or network. QIB provide its electronic services from its own sites and it make no representation or warranty that any information, material or functions included in these services are appropriate for use by you in your jurisdiction. If you choose to use our electronic services, you use it on your own initiative and are solely responsible for compliance with applicable local laws and regulations. QIB does not warrant the adequacy, accuracy or completeness of any information provided as a part of any of the electronic services, or contained in any third-party sites linked to or from the QIB electronic services. QIB makes no representations or warranties regarding the Accuracy, Functionality or performance of its electronic services, or any software that may be used in connection with same. QIB disclaims any warranties any express or implied warranties, including any warranties of merchantability, fitness for a particular purpose or error-free operations.

Indemnification

Customer shall indemnify, defend and hold harmless QIB and its executives, employees, directors, suppliers and agents, in their individual capacities or otherwise, from and against any losses arising out of: (i) Customer's negligence; (ii) Customer's failure to comply with applicable law; or (iii) Customer's failure to comply with the terms of this Agreement.

Regulatory Disclaimer

This Statement is for information only and should not be construed as legal, tax or investment advice. Securities shown in this statement may be held in a nominee name

either directly or indirectly by one or more Agents or third parties. The issuer will only recognize the nominee as the owner of the Investments for all purposes including, but not limited to, communications related to Purchase, Sale and Corporate Actions. Prices of Securities shown on the report are generally as of the end of the business day on the date of this statement. Where the markets are in different time zones, the end of a previous day price may be shown. Securities that are not traded on an Exchange and which does not have daily liquidity have been given the most recent prices provided to Qatar Islamic Bank by the Issuer and this may not be the price that can be realized. Where current prices are not available, as in the case of illiquid Securities, the last available market prices will be quoted. Prices of Sukuks and Structured Notes are displayed in percentages.

Prices used to determine valuations are obtained from various sources believed to be reliable, but their accuracy cannot be assured. Valuations should only be regarded as estimates. Valuations may not accurately reflect the value at which securities may actually be bought or sold. The value of securities shown in the statement may be different from the actual liquidation value.

The valuation of some illiquid investments such as Private Equity and Real Estate may decrease over the life of the investment, as cash is returned to investors.

Investments in hedge funds are speculative and include a high degree of risk. Investors could lose their entire investment. Past performance is not a guarantee of future results.

Performance of Securities may go down as well as up and you may not receive back the original capital that you invested.

The FX rate used for the calculations is a standard system rate and is for reporting purposes only.

Please check this statement carefully. It is your responsibility to notify us immediately of any discrepancies, errors, omissions or inaccuracies and incorrect entries in this statement, failing which, upon the expiry of 15 days, we will deem that you have

approved the contents of this statement in which case you shall be barred from asserting any claim against us based on the errors or omissions disclosed in this statement.

Your Relationship Manager will be pleased to provide you any additional clarification.

Additional Remedies

Due to the likelihood of irreparable injury, QIB shall be entitled to an injunction prohibiting any breach of this Agreement by Customer.

Termination and Changes in Terms

QIB reserves the right to terminate this Agreement or to change the charges, fees or other terms described in this Agreement at any time. When changes are made, we will notify you by: 1) electronic mail; 2) physical mail at the address shown in our records; and/or 3) update of our web site.

Applicable Rules, Laws, and Regulations

You submit to the jurisdiction of, and the laws of, the State of Qatar, the rules and regulations of QIB and our regulators, Qatar Central Bank by this Agreement. The prevailing party in any such action shall be entitled to the recovery of its reasonable attorney's fees, costs and expenses.

Assignment

QIB may assign its rights and/or delegate all or a portion of its duties under this Agreement to a third party.

Integration

This Agreement constitutes the entire understanding of the parties with respect to the subject matter of this Agreement, and all prior agreements, understandings and representations concerning such subject matter are canceled in their entirety. Notwithstanding the foregoing, this Agreement is in addition to any other agreements between you and the QIB.

Severability

If there is a conflict between the terms and conditions of this Agreement and one or more terms contained in another agreement between you and QIB, this Agreement will prevail on issues arising from the use of the electronic services.

Waiver

QIB shall not, by the mere lapse of time, without giving notice or taking other action, be deemed to have waived any of its rights under this Agreement. No waiver by QIB of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of this Agreement.

Force Majeure

Neither party shall be liable for any loss nor damage due to causes beyond its control, including fire, explosion, lightning, pest damage, power surges or failures, strikes or labor disputes, water, acts of God, the elements, war, civil disturbances, acts of civil or military authorities or the public enemy, inability to secure raw materials, transportation facilities, fuel or energy shortages, acts or omissions of communications carriers, or other causes beyond that party's control. Either party may terminate this Agreement immediately on written notice if the other party is prevented from performing its obligations under this Agreement for a period of more than thirty (30) days due to the reasons set forth in this subsection.

Construction

This Agreement shall be construed equally against the parties regardless of who is more responsible for its preparation. If there is a conflict between a part of this Agreement and any present or future law, the part of this Agreement that is affected shall be curtailed only to the extent necessary to bring it within the requirements of that law.

**I have read and understand the foregoing Agreement
and agree to be bound by all its terms**