البنك الأهلي الأردني
Jordan Ahli Bank

ahli

Account Opening Terms & Conditions -(individuals)

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Account Opening Terms & Conditions - (individuals)

Accounts Opening Terms and Conditions ("Terms & Conditions"):

The Terms and Conditions hereunder shall constitute a complementary part to the account opening application form ("Application") submitted and signed by the applicant (hereinafter referred to as the "Customer") for the purpose of opening an account ("Account") with any of Jordan Ahli Bank Branches in Jordan (the "Bank").

The Customer hereby acknowledges and confirms that he/she has read and understood the Terms & Conditions stated hereunder, and by signing the Application, consents and agrees to the application of said Terms & Conditions to the Account.

Using the website services / electronic banking services / banking operations Jordan Ahli Bank constitutes the Customers unconditional agreement to be bound by and comply with these Terms and Conditions.

The bank reserves the right to amend the terms and conditions at any time, with such amendments becoming effective and enforceable upon their publication on the website and notification to the customer via SMS. The customer alone is responsible for regularly reviewing the terms and conditions and any amendments thereto.

Definitions:

The following Words and phrases as provided in this application shall have the same meaning ascribed to them hereunder unless the context indicates otherwise:

Bank:	Jordan Ahli Bank.
Account Holder, Client, and Customer:	The natural or legal person who has obtained or used any of the banking services or will obtain them.
Account:	The account opened with the Bank in local or any other currency, whether interest bearing or non-interest bearing.
Expenses:	All stamp duties, post, telephone, telegraph, telex, transportation and travel and notification charges, foreign exchange differences, collection fees and commissions, all banking costs and commissions, any fees (including legal and expert's fees) and/or any other expense the Bank may incur as a result of litigation and arbitration, the enforcement of judgments and securities.

Definitions/ continued:	
File/ Account number:	The Bank shall assign a number for each Account, which shall be used by its holder on all the correspondences with the Bank in relation to said account, and for any withdrawal or deposit and other operations) from or into the account) .
Signature:	A term given to signature, stamp and fingerprint, and defined by the Law of Dealing with Persons with Disabilities, any form of approved signature chosen by a Customer with a disability, which includes signature, stamp, electronic fingerprint, fingerprint, finger vein authentication technology, or eye print.
Electronic Signature:	Article 2 of the Electronic Transactions Law No. (58) of 2001 referred to "data that take the form of letters, numbers, symbols, signs, or others, and are included electronically, digitally, optically, or by any other similar means in an information message or added to it." Or linked to it and has a character that allows identifying the person who signed it and distinguishes him from others in order to sign it and for the purpose of approving its content.
A minor:	A person or individual who has not completed the age of (18) years.
initial account	An account created through the Bank's application and/or through the Bank's website(s) or through other trusted electronic or digital methods that are subject to the special terms and conditions for using the following service, which the Bank may update from time to time after giving the Customer a notice or obtaining his/her consent as appropriate. In all cases, the Customer should review these Terms on a regular basis. The Customer acknowledges that he/she accepts the Terms of Service, and that continuing to use the Service after any modification shall be deemed acceptance of such modifications by the Customer

General Conditions Applicable on all Accounts:	
1	Customer hereby grants the Bank an absolute, unconditional and irrevocable right and permits the Bank to inquire about him/her at the Department of Dishonored Cheques at the Central Bank of Jordan and or at any other bank or credit information company licensed by the Central Bank, and the Bank shall be exempt from any liability that may result from this.
2	Without the need to obtain the Customer's prior consent, the Bank is authorized to charge any of the Customer's accounts such out-of-pocket expenses as may be incurred in connection herewith in the form of postage, fees duties interest, commissions, taxes, and stamp duties and other charges either these expenses are paid on the Customer's behalf of that the same incur or bear on behalf, or those which result from any transaction.
3	The Bank is authorized to debit its dues to the Customer's account regarding all types of commissions, discounted bills or letters of guaranteed issued or commercial and financial papers, promissory notes, bought securities, or others. In case of Customer's default in his contractual obligations, and after the same being served with a notification on the address thereof as is in the records of the Bank, the Bank will at any time dormant or close any account opened in the name of the Customer with the Bank and to request the Customer to pay at first demand the amount of any debit balance along with accrued interest and other expenses regardless of any guarantees or securities given to the Bank linked to his/her account.
4	The Bank shall have full right to withhold all Customer's funds, securities, financial papers, deposited with the Bank, as well as all credit balances, deposits and any other money of whatsoever nature kept for the Customer by the Bank, currently or in future, in whatever account or branch of the Bank in favor of the Bank, who shall have the right to collect any amounts for which the Customer is indebted, owes , such amounts shall be considered a security and guarantee for the repayment of any amount, interest and/or costs expenses due for the Bank as per its records with respect to the accounts of the Customer, whereby the Bank's records and books are conclusive, irrefutable evidence against the same.
5	The Customer irrevocably authorizes the Bank in his sole decision to debit the account and to dispose, according to its absolute discretion; of any withdrawals that take place with the knowledge of the Customer such as checks transfers or payment orders or any other transfers without having sufficient funds to cover it in the current account of the Customer. By considering the Customers deposits as guarantee, the Customer authorizes the Bank to transfer the deposit(s) to cash collateral account(s) in return of banking facilities, and to settle on due dates without any notice or notification or any other legal action, and the Customer shall not have the right to revoke such authorization except upon the written consent of the Bank.
6	The Customer specimen signature as it appears on the Bank's special card / / Copy of the authenticated signatures of the accounts that were created through the various electronic channels and approved by the Bank are considered legal and binding for any transaction with the Bank and in case any application or order for payment of a cheque carried a different signature, the Bank may, according to its absolute discretion, execute the transaction or refrain from the same, even if a letter or an affirmation from the Customer is provided.

General Conditions Applicable on all Accounts/ continued:	
7	The Customer acknowledges that the Bank's books, records, statements, and entries whether in ordinary or in electronic full and in all types and forms shall be considered correct, conclusive, and binding against him, and he shall not object against or contest the same in the future for whatever reason, unless the Bank receives from the Customer a written objection thereto within a period of (15) days from the date of sending such statement, notice, or else.
8	The Customer hereby approves all deposits, cheques and monetary transfers credited into the account by any third party, unless the Customer notifies the Bank otherwise in writing. Such notification shall be effective as of the first business day following the date of notifying the Bank.
9	The Bank shall bear no responsibility in respect of any changes affected to the Customer's written cheques, with the spaces of which have been filled out by electronic, electric, or other typewriter.
10	The Bank shall have the absolute right to off-set (conduct clearing) between the amounts deposited in the accounts of the Customer receivable and payable in any of the branches of the Bank. In case such off-set was not made, the Bank may debit interest to the overdrawn accounts.
11	In case of the Customer having several obligations towards the Bank either loans, overdraft, credit cards or any other facility, the Bank has the right to choose the account or the facility or loans to cover without any responsibility.
12	The Bank shall not be obliged to meet Customer's requests of foreign currency withdrawals from his foreign currency accounts unless such currency is available in the local market, provided that the maximum one- time withdrawal not to exceed the specified amount by the Bank. The Customer is requested to give the Bank a prior notice of at least two working days before the withdrawal date.
13	The Bank shall accept objections against the honoring, encashment of any cheques if a written and signed request to that effect was submitted by the Customer on the form accepted by the Bank, and in accordance with the provisions of the law.
14	I bear all material damage and loss that may arise from the suspension of cashing the cheque/cheques and recording on my account any sums resulting from stopping the cheque / cheques.
15	The Bank is not responsible for the Customer's cashing of the cheque / cheques due to errors, omissions, and/or the incorrectness of the data provided to the Bank by the Customer.
16	The Customer shall notify the Bank in writing of the cancellation or suspension of any order issued by his/her to cash the cheque / cheques.

General Conditions Applicable on all Accounts/ continued:	
17	In the event that a request to reserve an amount (insurances) is not submitted for the purposes of stopping the cash disbursement and / or there is not enough balance available in the account, then it is understandable to the Customer that he/she will be notified for the purposes of including his/her name on the list of returned cheques unit unless the Customer provides the Bank with the following: A. Evidence that the cheque holder has been declared bankrupt. B. Evidence of reporting (to the competent security or judicial authorities) of the cheque (s) have been lost or stolen. C. That the drawer submits a judicial decision that the reason for the objection is legitimate. D. That the drawer submits a judicial decision freezing the procedures regarding the cheque (s). E. That the drawer submits a settlement concluded with the beneficiary. F. That the drawer presents the original cheque.
18	The Bank shall bear no responsibility in the event of any loss of cheques sent for collection by mail (whether local and / or foreign) and for reasons beyond Bank's control or power.
19	It is understood that any cheque deposited for collection in the Customer's account will be deposited with the Customer, the Bank will present it in accordance with the usual procedures and during a reasonable period of time, and the Customer waives the Bank of any liability arising from the delay in submitting the cheque for collection or delay in the collection process and depositing the cheque in the Customer's account for any reason.
20	The Bank reserves the right to close or refuse the opening of any account in case it became evident that any document or information provided by the Customer was false, or that the Customer's name is listed on the blacklists, and/or if the Customer breaches any of the contractual terms related to the account opening process.
21	The Customer acknowledges that the Bank shall bear no responsibility nor liability as a result of any diminution or devaluation in the value of funds credited to the account, or for the non-availability or transferability of such funds as a result of forfeiture, compulsory transfers, civil strife, exercise of military or usurping power or to any other cause to event of force majeure, national strike, national unrest, or emergency situations of whatever type of nature, so long as the same are beyond the control of the Bank, in which case the Bank, any of the branches, offices, and affiliates thereof, shall not be responsible for the consequences of the aforementioned on the accounts of the Customer, this shall also include any judicial or administrative attachment applied by whatever entity, even if the Bank nor the Customer were parties thereof, and whether the same was civil or criminal.

General Conditions Applicable on all Accounts/ continued:	
22	The initial credit entries of cheques (available for collection or direct deposit) or any other instruments paid into the account will only become final upon due clearance and collection of the proceeds of such cheques and instruments, in case of non-clearance / non- collection of any cheque / instrument, the Bank will automatically cancel any entry made thereof in the account. the Customer acknowledges that the Bank's records shall be considered the only conclusive final evidence of the balance of the Customer in the account / accounts thereof, and the Customer authorize the Bank to reverse any such entries made on the account in error, and he releases the Bank rom any liability resulting therefrom, and the Customer undertakes to notify the Bank immediately upon discovery of any error, the Bank and to return any amounts erroneously withdrawn from the as soon as the error comes to his knowledge, and / or upon the Bank first request and without an objection thereto.
23	The Customer unconditionally agrees that all, monies, shares, bonds, securities bills documents, and other valuable assets and possessions whether held in his name by the Bank as collateral or as deposits including the content of the safe deposits boxes, shall be considered security to guarantee the payments of any debit balance therein as debtors and/ or guarantors to the Bank, regardless of how the ineptness was incurred or whether it is actual or potential. and whether in Bank's Jordan branches or overseas branches, and the Customer irrevocably and unconditionally authorizes the Bank to dispose of or sell assets when due, at the price and method it choses and to whomever it choses at its discretion.
24	The Customer irrevocably authorizes the Bank in the event of suspicion of money laundering transaction or any transaction might be considered illegal in respect to any of his accounts thereof with the Bank, to refrain from executing any transaction on the account, dormant the account, take the due procedures. And the Customer releases the Bank from any liability that may result from the stopping any transaction, whether withdrawal, deposit, transfers... or other on the account.
25	Information and data acquired from the Customer is subject to banking confidentiality and secrecy provisions.
26	The Customer shall not object to the Bank dormanting or suspending any of the accounts, or any monies / amounts received to his benefit upon request from any official entity.

General Conditions Applicable on all Accounts/ continued:	
27	The accounts of customers with outstanding balances are considered dormant if they have had no withdrawal or deposit activity and if it is not possible to ascertain the existence of the account holder through other transactions with the bank, even after exhausting all means of communication. The following specified periods from the date of the last withdrawal or deposit shall apply, provided that the bank's application of any new automated system does not change the mentioned date: A- One year for current and call accounts. B- Two years for savings accounts. C- Three years for term deposit accounts subject to notice. Clarifications: Each account shall have a dormancy period in accordance with the provisions of Article 67 of the Financial Consumer Protection Instructions for the Banking Sector No. (14/2024), taking into account the following: a. Any transaction on any of the customer's accounts with the bank shall constitute a new starting point for calculating all dormancy periods for these accounts. b. Deductions of periodic installments for repayment of facilities granted to the customer from their debit accounts ,in addition to inward transfers and salary transfer and transactions for commissions and fees for the benefit of the bank shall not be considered as reasons for keeping the account active. c. Taking into consideration the above, upon expiration of the specified dormancy period for any of the accounts, it shall be dormant, and any transactions occurring thereafter on the customer's other accounts shall not affect the dormant account. The bank reserves the right to modify these periods in case instructions are issued by the Central Bank of Jordan to amend them. d- Only the commission for dormant accounts will be charged when the account becomes dormant.
28	A credit or debit transaction or the encashment of a cheque drawn therefrom shall not be enough to reactivate an account.
29	The Bank has the right to set off between dormant accounts and any debit accounts or existing obligations of the account holder with the Bank, with the right to suspend the ATM cards, payment and credit cards belonging to the account.
30	Interest or profits on dormant accounts shall continue to be calculated according to the contract in effect on the date the account was considered dormant
31	Account statements and notifications shall continue to be sent periodically to dormant account holders

General Conditions Applicable on all Accounts/ continued:	
32	The dormant account may only be activated upon the presence of the Customer in person, or the presence of an attorney thereof pursuant to a notarized power of attorney or an authorization approved by the Bank , or through any of the available and approved means to request the reactivation of the account, and upon verifying the identity of the Customer or the representative thereof, and the signature thereof on an acknowledgement of the accuracy of the account balance in the respective date, or in the event of the Customer's presence in person, or any person representing the same depositing or withdrawing from the account.
33	In the event the balance becomes zero, the Customer, as per his free well, authorizes the Bank, at any time it deems appropriate, to close the account, and notify the customer via SMS, and therefore, the Customer releases the Bank, after the account is closed, from any duty to comply with any instructions he had issued regarding the account, whether in respect of suspended cheques, standing orders, and / or any other procedures even if the account becomes operative again for any different reasons, and without the Bank bearing any responsibility, liability as a result of such actions, the Customer undertakes to return the checkbook(s) in his possession upon closing the account, and he irrevocably and absolutely authorizes the Bank to close the account and / or the Accounts with the Bank in the event the account and / or the accounts were misused, such as, drawing a cheque against insufficient credit balance without the Bank bearing any responsibility of the aforementioned.
34	The Customer understands that all deposits in and withdrawals from the accounts in foreign currencies, as well as the expenses and interests relevant thereto is subject to the instructions of the Central Bank, and / or the administrative instructions applicable within the Bank.
35	In the event of Customer's death, no credit interest will be credited into the account, according to the type of the account, and the current account will be closed except for term deposits which are mentioned later.

General Conditions Applicable on all Accounts/ continued:	
36	A- The Customer(s) accept(s) that the Bank will notify the Central Bank and / or any Entity the same approves, and / or all the Entities that the Bank have the right to notify in accordance with the banking Laws and the return cheques which refers to handling of returned checks withdrawn by the Customer / Customers from any of their accounts with the Bank and which are returned for whatever reason, and applying on Customers all the instructions of the Returned Cheques Unit of the Central Bank of Jordan & / or any other entities that the Bank has right to notify in accordance with respective law. B -The Customer shall have the right to authorize others using a banking authorization letter approved by the Bank or by a notarized power of attorney that should be approved by the legal department within the Bank to verify the accuracy and the validity thereof, and the authorized body shall exercise all the privileges of the original account holder within the scope of the authorization or the power or attorney, and in the event such authorization is terminated, the Bank shall be notified of the fact in writing and / or by fax or by electronic services, or in person, and the Bank shall, as per its absolute discretion, accepts to cash cheques and other instruments signed under the previous authorization in the event cheques and other instruments had dates prior to the new instructions date, and are submitted after the new instructions were effected.
37	The Customer shall notify the Bank with any changes taking place in the names of the authorized signatory(ices) of the account and / or the accounts with the Bank, the conditions of their authorization, changes in the objectives or capital and in general any changes that affect the legal position of the company as soon as such change take place, provided that the Bank shall not be responsible for such changes except from the date the same receives a letter from the Customer informing of the change, and the Bank shall have the right to in cash any cheque or payment orders in case the same carried a prior date or were submitted to the Bank prior to the date of the change in the authorized persons. As for the checks and payment orders signed by the previous authorized signatories, which hold a later date for the amendment of the authorized signatories, these orders, which had been received before the date of the amendment, the Bank has the right to implement them.
38	The Bank is entitled to reject or refuse any power of attorney in the event it was issued or organized in a date beyond a specific period determined by the Bank's bylaws and regulations.
39	It is forbidden for the Customer to use his/her personal account for commercial purposes. The Bank has the right to close down the account if it becomes aware that a Bank account for personal use is being used for commercial purposes, without any liabilities.
40	The Customer agrees that these General Terms and Conditions shall apply to all accounts whether opened at the time of signing this form or at a later or prior date.

General Conditions Applicable on all Accounts/ continued:	
41	The address as indicated on this application form shall be the only valid one. The Customer declares and agrees that any communications or notices sent to him/her (including judicial notices) on the mentioned address in relation to the account shall be deemed notified to and received by him/her upon posting and shall constitute conclusive evidence against the Customer .The Bank shall be under neither the obligation nor bear any responsibility resulting from any delay or loss of post to the Customers address. The Customer waives unconditionally and irrevocable his/her right in raising any contestation in this respect including the invalidation of notification, before any concerned party.
42	The Customer undertakes to notify the Bank in writing of any change in his/her address otherwise the address provided herein shall be the legal and valid one on all banking correspondences as mentioned in these Terms and Conditions including judicial notifications.
43	The Customer authorizes the Bank, as per its discretion, to overdraw the account, and to charge his account with accrued interest. and authorizes the same to charge his account with the amount of any Bill promissory notes, Cheques or other documents whether on a collection basis or otherwise, and to credit the account with other balances available from other account opened in the name of the Customer with the Bank or with any other branch thereof as a cover to all the Customer's liabilities to the Bank, the balance of the account or any other account of the Customer will not be paid to him until the full settlement of his accounts. The Bank shall have the right to off-set the balances of all the accounts opened in the name of the Customer with the Bank, including the accounts open in any other currency. Overdrawing of the account, shall not be considered as an overdraft facility but an easing to him that he shall be obliged to repay within a period of no more than thirty days from the date of any overdraft.
44	In the event the Customer received any banking facilities of whatever nature, and in case of nonpayment, the Bank shall transfer amounts to the cash collateral account from clients deposits accounts, in order to insure the payment of the granted loan, and the Customer fully authorizes the Bank to charge his account with any amounts due on the Customer in addition to the debit interest and any other expenses after claiming any dues against the Bank; such obligations shall be off set against the cash amounts seized in the cash collateral Account in return of banking facilities without referring to the Customer and without the need to give any notice or any other prerequisites, and the Customer shall not have the right to object against such measure, being a legal measure for which the same has given prior approval, and the Customer acknowledges that the cash collateral account is an internal account of the Bank, of which the same may not dispose of, and the same is for the order, and in the name of the Bank and / or in the name of the Bank / and the name of the Customer.
45	The bank has the right to gradually suspend certain financial transactions and services provided to the customer, or to suspend, dormant, or close the account if the customer refuses or fails to respond to the bank's request to update the data within the period specified by the bank, in accordance with the instructions of the central bank in this regard.
46	The Non-Jordanian client acknowledges to provide the Bank with a copy of the passport once it has been renewed and the Bank has the right to gradually stop some financial transactions and services provided to the Customer in case that he is not provided with this.

General Conditions Applicable on all Accounts/ continued:	
47	The Customer hereby freely gives the Bank consent to collect, use, disclose, share, transfer and process his personal information / data set out in his application form, account opening documents and / or otherwise provided by him or possessed by the Bank, for one or more of the purposes as stated in the Bank's Privacy Policy at the link: https://ahli.com/privacy-policy, which in summary includes but is not limited to the following: A. Processing his applications for and providing him with the services and products of the Bank as well as services and products by external providers provided through the Bank. B. Administering and / or managing his relationship and / or account(s) with the Bank; and. Sending him marketing, advertising and promotional information about other products/ services that the Bank, the Bank's affiliates, business partners and related companies may be offering, and which the Bank believes may be of interest or benefit to him ("Marketing Messages"), by way of postal mail, telephone, text message, electronic mail, facsimile or other mean (as set out in any application form, account opening documents and / or otherwise provided by the Customer or possessed by the Bank); (collectively the "Purposes")
48	The Customer's hereby acknowledge and agree that his personal data may / will be disclosed by the Bank to its third-party service providers or agents (including its lawyers / law firms), which may be sited outside of Jordan and the European Economic Area (EEA), for one or more of the Purposes, as such third-party service providers or agents, if engaged by the Bank, would be processing the Customer's personal data for the Bank for one or more of the Purposes.
49	The Customer hereby acknowledge and agree that the Bank shall process his personal data by means of automated reading, verification of the authenticity and other automated processing of photos and scanned copies of documents and with further check against the data in multiple databases, including inter alia International politically exposed persons (PEPs) and Sanctions, Country Specific Sanctions Lists, Criminal Lists and Financial Lists.
50	The consent for the processing expressed hereby covers the following operations: collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

General Conditions Applicable on all Accounts/ continued:	
51	The Customer hereby acknowledges that he has been informed about his right to: A- Withdraw its consent to personal data processing at any time, if it does withdraw its consent, this will not affect any processing which has already happened, or any other processing of its data not in relation to this consent but will mean that the Bank will stop processing its data for the purposes outlined above. B- Access and adjust its personal data. C- Make a justified demand in writing for the blocking of the processing of its data due to situation. D- Object to the processing of its personal data. E- Object to the transfer of his personal data, including the right to object to engaging any of the Bank's contractors to processing his personal data. F- All which rights may be exercised by contacting the Bank through available communication channels. G- Make a justified demand in writing to erase his personal data subject to applicable laws.
52	The Customer hereby represent that he has carefully read all the above terms and does voluntarily and unequivocally agree with them.
53	All messages whether, registered and / or standard and / or sent by facsimile and / or microfilm and / or scanned and / or SMS extracted by the ank for its records, books, accounts and the contents of its files are considered legal evidence.
54	**The Customer hereby represent that he has carefully read all the above terms and does voluntarily and unequivocally agree with them.**
55	The Terms and Conditions shall be governed by and constructed in accordance with the laws of the Hashemite Kingdom of Jordan, and in the event of any claim or dispute arising from the relationship between the Bank and its Customer or otherwise shall be subject to the jurisdiction of the Court of Amman, Palace of justice in any claim from the side of the Customer against the Bank, or from the side of the Bank against the Customer; and the Bank may, upon its absolute discretion, recourse to any court inside or outside the Hashemite Kingdom of Jordan if it so desires, with regard to the place of residence of the Customer, the relevant branch, or the place where monies of the Customer exists, and the Customer shall bear all the fees, legal expenses, and attorney fees in case the Bank raised a lawsuit of any claim relevant to the account and the Customer hereby irrevocably authorize the Bank to charge the same on the account of the Customer.
56	The Bank shall abide by the provisions of the Temporary Law on Governmental appropriation of lapsed monies No. 35 of the year 85 and its amendments or replacements.
57	Customers' complaint resolution unit shall be considered the sole reference for reviewing and processing the complaints of the Customer, And study it, provide an opinion on it and respond to it within the time periods specified in the instructions and in case of any complaint, the Customer may contact the Unit though various communications means, whether through visiting in person the Unit's office, or through paper P.O. Box 3103 Amman 11181 Jordan or electronic mailing services complaints@ahli.com, electronic channels, telephone line 06-5656300 or fax 06-5657268.

General Conditions Applicable on all Accounts/ continued:	
58	The customer/complainant must notify the bank if he submits a complaint to the court, before receiving a response from the bank regarding it.
59	The Customer undertakes to provide the Bank with all requested documents and within the specified period of time set by the Bank otherwise the Bank has the right to close all Customers' accounts.
60	The Customer will take full re0sponsibility of any occurring risk in the event he accepts to send instructions to conduct transactions using Fax or Telex or Phone or E-Mail, and the Bank shall bear no responsibility for any occurring risk resulting in acting on Customers request sent by any of the above-mentioned means.
61	The Bank and its employees work according to the normal working conditions, so Bank or its employees do not bear the slightest responsibility in any circumstances that lead to delayed execution of the standing order or loss or damage and arise from causes outside its control, and the Customer bears all risks related to each process of executing the process.
62	The Customer undertakes to withdraw and deposit in the currency of the account, and the Customer shall not object, in case the Bank was unable to execute the withdrawals of the Customer in the currency of the account, and in that case the Customer will execute the withdrawal in a different foreign currency, or, if not possible, in the local currency, and as per the exchange rate at the time of withdrawal.
63	The instructions issued by the Central Bank of Jordan applied regarding the Financial Consumer Protection Instructions for the Banking Sector No. (14/2024) and the Financial Consumer Protection Instructions for Customers with Disabilities No. (18/2018) and Regulatory Instructions for Know-Your-Customer Procedures and Electronic Dealing No. (7/2021) and its amendments.
64	The Customer consents that the Bank inquires, becomes informed of, discloses, provides, and exchanges credit/other information about the Customer with CRIF Jordan or with any other authorized entity.
65	The customer hereby authorizes the bank to inquire about him through the Returned Cheques Units within the Central Bank of Jordan and / or any other Bank.
66	Incomplete accounts with a zero balance will be automatically closed after 10 days. If there are any credit balances, the customer will be contacted to withdraw the amount from the account, and the closure procedures will be followed.
67	Dormant accounts will be automatically closed at the beginning of each month if the balance is zero, there are no transactions on other accounts, and all means of contacting the customer have been exhausted.
68	Loan accounts will be automatically closed when the loan balance becomes zero.
69	Fees and commissions related to any costs arising from the provision of any banking services and/or products are applied in accordance with the approved fees and commissions list and its amendments, as published on the bank's website.

General Conditions Applicable on all Accounts/ continued:	
70	As a general rule, the Customer are strictly prohibited from dealing with crypto currencies in any form that are banned by the Central Bank of Jordan, or to exchange the same for any other currency using their accounts at the Bank or perform any transactions using these currencies, including making or receiving transfers with the objective of purchasing or selling these crypto currencies. If a Customer breaches this policy, the Bank reserves the right to terminate the account associated with the client immediately with no prior notification.
71	The Customers privacy and security are very important to the Bank as the Bank treats the Customers personal information as private and confidential. The Bank is dedicated to protecting the Customers privacy and providing the Customer with the highest level of security and the Bank takes appropriate measures to keep the Customers personal information that the Bank holds about the Customer secure and ensure that it is protected from loss, unauthorized access, misuse, modification, or disclosure. To maintain protecting the Customers personal information, the Customer must conduct the following: • Check the Customers account balance and bank statements regularly and notify the branch of any discrepancies promptly. • Contact the Bank immediately if the Bank believes someone else may have access to the Customers password, username, or other confidential information and the Customer shall be liable for any harm until the date of informing the Bank. The Bank will not be responsible in the event of erratic of the service, interruption or if inaccurate information is given through the Service. The Customer should ensure virus protection is regularly updated and that he/she does not use public networks. For more information on how to protect the Customers password security and other related practices designed to safeguard the privacy and security of his/her financial information, please see security and privacy policy.
72	The value date for a cash deposit is the second business day. Any withdrawal made from the deposited amount on the same day as the deposit will result in the customer incurring a debit interest at the applicable overdraft interest rate on that date for the overdraft account.
73	The bank shall not be held liable for the actions of correspondent banks, agents, or intermediaries it engages or deals with in the course of executing any transactions requested or carried out by the customer. Furthermore, the bank shall not be liable for the return of any documents or papers that may be retained by official authorities or institutions with which the bank transacts, provided that such retention is for reasons beyond the bank's control.
74	The customer shall bear full responsibility for any actions or restrictions imposed by any authorities, whether domestic or foreign, on their accounts with us or any banking transactions they may carry out.

General Conditions Applicable on all Accounts/ continued:	
75	The bank has the right, for the purpose of providing financial or banking services to its clients, to utilize the bank's servers or electronic applications, or to seek technical or technological assistance from the bank's headquarters in Jordan, its branches, its affiliated or subsidiary companies, whether inside or outside the country, or through the bank's contracts with third parties inside or outside the country. Therefore, the customer hereby agrees in advance and authorizes the bank to transmit their financial and non-financial data, in any form, including allowing these parties to access the bank's systems and view the data, without the bank being considered in breach of any of its obligations toward the customer, particularly those relating to banking confidentiality.
76	The bank, without being obligated, may accept any authorization or power of attorney authenticated by the customer's signature by the official authorities of any country or correspondent banks, even if the customer's signature does not match the specimen signature held by the bank.
77	In the event that the customer requests to withdraw large sums of cash in either local or foreign currency, the bank has the right to postpone the execution of the customer's request until a time it determines.
78	The customer confirms that they are the ultimate beneficiary of all banking transactions conducted on their account with the bank.
79	These terms and conditions apply to any sub-accounts the customer opens or any transactions or services provided by the bank that the customer has requested upon opening the account or at any subsequent time.
80	The customer can contact the bank through the available channels: -Visiting any branch of Jordan Ahli Bank. -Call Center and Customer Retention at the number: 06-5007777. -Customer Complaints Unit: In person at the unit's headquarters, by regular mail to P.O. Box 3013 Amman 18111 Jordan, by email at complaints@ahli.com, through electronic channels, by phone at 06-5656300, or by fax at 06-5657268.
Current Account Terms and Conditions:	
1	No credit interest shall be paid on credit balance unless otherwise agreed.
2	The Bank will not accept any cheque drawn on it or deposited with the collection fees unless it is issued on the forms issued by the banks for this purpose, accordingly the Customer undertakes not to withdraw from the Account except by cheques on the form approved by the Bank, and the Bank may, without any responsibility thereon, refuse the encashment of any cheque withdrawn by the Customer if not made on the cheque forms issued to the Customer by the Bank, and the Customer shall undertake to protect the cheques provided thereto, and shall be responsible for any loss or damage that may result from fraudulent or erroneous use of, or the bribery, or losing it, including the loss in the post as from the date the same were sent to the Customer, and the Customer undertakes to notify the Bank in case the same were stolen or lost.

Current Account Terms and Conditions/ continued:	
3	The Customer authorizes the Bank, as per its discretion, to overdraw the account, and to charge his account with accrued interest. and authorizes the same to charge his account with the amount of any Bill promissory notes, Cheques or other documents whether on a collection basis or otherwise, and to credit the account with other balances available from other account opened in the name of the Customer with the Bank or with any other branch thereof as a cover to all the Customer's liabilities to the Bank, The balance of the account or any other account of the Customer will not be paid to him until the full settlement of his accounts. The Bank shall have the right to off-set the balances of all the accounts opened in the name of the Customer with the Bank, including the accounts open in any other currency. Overdrawing of the account, shall not be considered as an overdraft facility but an easing to him that he shall be obliged to repay within a period of no more than thirty days from the date of any overdraft.
4	Checkbooks may only be issued for current accounts.
5	The Customer undertakes to keep received checkbooks upon his request and the approval of the Bank, in safe custody, and to notify the Bank in writing using the approved channels in the event of loss or theft or forgery., and in all events, the Customer releases the Bank from any liability arising therefrom and / or from forgery and / or from dispatching the same by post.
6	The bank will deduct a fee of 20 Jordanian Dinars for returned checks due to insufficient funds, whether it is a counter check or a clearing check, and this fee will be charged only once for the same check regardless of the number of times it is presented. The fee will be collected from the customer's (drawer's) account, and if there are insufficient funds in the account, the account will be overdrawn, and the fee will be debited to the account. The bank reserves the right to adjust these amounts if amended by the Central Bank of Jordan.
7	The Bank shall bounce (return) overdrawn (uncovered) cheques, and shall have the right to notify the Central Bank of Jordan with that fact in case the cheque was not settled within a period of 15 working days from the next day the date it was returned, in which case the name of the Customer will appear on the list of Customers with returned cheques maintained by the Central Bank of Jordan and commission will be charged to the client's account without referring to the Customer.
8	The balance of the account may not fall below the minimum agreed on with the Customer, and as provided in the Granting Terms, in which case the Bank shall not be obliged to accept any instructions or allow any transaction in respect to the account if such would result in the account falling below the mentioned minimum, which shall result in debiting clients account with fees for not keeping the minimum balance.
9	In case the Customer's account is overdrawn debt interest will be calculated on the overdrawn balance.
10	The Bank shall execute all the instructions issued by the Customer unless instructed otherwise and shall refuse the execution of unclear and incomplete instructions provided that the Customer is notified of that fact.

Current Account Terms and Conditions/ continued:	
11	The client acknowledges that in case of issuing a cheque with a postponed date and this cheque was presented to the Bank on a date prior to the date stated in the cheque even if it is stated on the cheque that the cheque will be honored on this specific date or not, the Bank will honor the cheque if there is an equivalent balance or return it if there was no sufficient funds.
12	Customer's denunciation to owner payment of cheques drawn on his account will not be accepted unless the Bank was notified in writing of Customer's denunciation before these cheques were presented for encashment or deposit.
13	The Bank has the right to close Customer's current account in the event of having three or more cheques returned for no sufficient or existing balance, and to apply the CBJ's Regulations of the Returned Cheques Unit.
14	The debit interest is credited to the account at the end of the month or according to the periods specified by the bank.
Call Accounts Deposits Terms and Conditions:	
1	The balance of the account may not fall below the minimum specified by the Bank from time to time regarding the Accounts deriving interest, in case the balance went below the mentioned minimum, no credit interest will be credited to the Account.
2	The daily free balance of the account shall derive a credit interest.
3	The Bank shall not issue for the Customer a cheque book on this account , and the Customer is not permitted to write cheques or payment orders on the account. Furthermore, the Bank is not obligated to make payments from call deposits accounts without the personal presence of the Customer.
Term Deposits Terms and Conditions:	
1	The Customer cannot withdraw any amount before the due date (maturity).
2	At maturity, the Bank has the option of either to renew the deposit term for an equal period (extend the principle of the deposit for another equal term) as per the prevailing price at that time or to transfer the principal to the Customer's current account.
3	In urgent cases were the Bank approves for the Customer to withdraw from the term deposit in part or in full before the maturity date and in such cases the Instructions of Interests on deposits and facilities no. (14/2002) dated 15/12/2002 issued by the Central Bank of Jordan will apply, which specifies penalty and interest calculation in accordance with the following formula: (Principal X Agreed Upon Interest Rate X Period) - (Withdrawn amount X the maximum rate quoted on the withdrawal date for an equal period deposit plus 2% X the no. of days remaining to maturity or in accordance with any other applicable formula at that time.
4	The term deposit period is a critical factor in determining the payable interest rate.
5	The deposit's amount or the account shall be withheld or transferred to the concerned authority in the event of a legal or official decision to SEIZE or transfer the amount of the deposit to any legal, executive or official body, up to the limited amount seized or transferred from the deposit.

Term Deposits Terms and Conditions/ continued:	
6	in case the interest was credited to Customer's account in advance, the Bank has the right and any to recourse for the interest value and has the right to set-off between the paid interest held for the Customer at the Bank account or to have the deposit breaking penalty from the deposit itself in case there are no credit accounts or the interest was taken in advance, then the paid interest and the deposit itself will be considered one unit for the purpose of collecting the breaking penalty as the above equation and what is meant by the sentence (one unit) is that the collection of the penalty should not extend to the original deposit amount at the time of the period, but the amount can be deducted from the original amount of the deposit in case the interests were received in advance.
7	The Bank continues to calculate the interest on the deposit in accordance with the contract signed with the Customer notwithstanding the precautionary verdict issued on the Account by a competent body.
8	The Balance of the account shall not fall below the agreed upon minimum, in which case the Bank will not be obligated to credit interest to the account and will charge fees to client's account for failing to keep the minimum balance and close the deposit account.
9	If the Bank receives an additional amount for deposit during the term deposit period, the Bank will either accept to deposit the additional amount(s) to the Account or to open a subsidiary account that bears the prevailing interest rate at the time.
10	The Customer undertakes to notify the Bank in writing in case he is not willing to renew the term of the deposit account one week prior to the account the maturity date. Otherwise he authorizes the Bank to renew the term of the deposit account for an additional equal period (second term) as per the prevailing rates and conditions at the time of the renewal, and subject to the pertinent administrative regulations applicable by the Bank in this regard.
11	The Customer under all circumstances accepts the binding agreement, not to request that the deposit be liquidated before maturity date nor to withdraw therefrom before maturity in case the Customer requests that the deposit be liquidated or withdraws amounts therefrom, and the Bank approves such request, the Customer's right in the interest resulting from the withdrawn amount shall be fully forfeited between the date the deposit was held and the withdrawal date.
12	The bank will continue to accrue interest on the deposit as per the contract signed with the client, despite any precautionary seizure order issued by a competent authority and/or the death of the client, unless otherwise directed by the competent authority.
13	In case the competent court orders transfer of the deposit amount to the deceased customer before maturity, the Bank may break such deposit in line with the instructions and directives and the customer be cast for deposit breaking penalty as set forth in the above formula in clause (3).

Saving Account Terms and Conditions:	
1	The balance of the account shall not fall below the minimum specified by the Bank for interest calculation purposes; otherwise, no interest will be credited to the account.
2	the Customer shall have the choice whether to have credit interest paid or not to his (saving account) by stating.
3	The calculation of Interest will apply to the minimum monthly account balance, and in the event the account was closed before the agreed upon term, the interest calculation will be on the minimum monthly account balance of the preceding month and will be credited on closure date.
4	No employee of the Bank can be a beneficiary of a prize (Winner of a Prize) from any of the Saving Accounts Prizes related to customers.
5	In the event of Customer's death, the calculation of credit interest on saving accounts shall be suspended.
6	The customer may not issue cheques, payment orders on saving accounts.
7	The Bank reserves the right to photograph the winners of the prizes, whether in-kind or cash prizes, and announce them through any of the advertising means that the Bank deems appropriate. The Bank also reserves the right to withhold any prize from any of its winners in the event that the winner does not agree to announce his victory, whether by publishing his name or photo. Or photographed to announce his victory.
8	Prizes are subject to the income tax specified in accordance with the income tax law in Jordan, and it is automatically deducted when the prize value is deposited in the account.
9	The validity of the prize is 3 months from the date of the draw, and in the event that the period expires, the winner's right to obtain the prize will be forfeited.
10	If the prize recipient is a minor, the prize money will be transferred to the client's account. Thereafter, the guardian and/or legal representative and/or legal custodian has the right to withdraw the prize under their authority granted by guardianship or custodianship, in accordance with the law. In the case of a non-monetary prize, it will be personally handed over to the minor in the presence of the guardian and/or legal representative and/or legal custodian.
11	If the beneficiary passes away before the draw and the bank has not been informed, the right to the prize is forfeited. However, if the beneficiary passes away after the draw, the prize will go to the rightful heirs and be distributed according to the bank's established instructions.

Special Conditions Digital Onboarding:	
1	The access and continued use of the Service and completion of the same through the Application, Website, or through any reliable electronic or digital methods and signing and/or clicking on the "I agree" constitutes a binding and conclusive acceptance and agreement by the Customer of all such Terms contained herein and the Bank's general account opening Terms and Conditions. If at any time the Customer does not accept the Terms, then upon clicking on "I do not agree" the Service will immediately cease the right to use the Service of the Bank is personal to the Customer only and is not transferable to any other person or entity whatsoever or disclose the same. The Bank has the right to refuse or withdraw Service to any user that refuses to abide by the Terms herein or does not complete the final opening of an account as detailed below or abuses their rights related to the Service.
2	These Terms of opening initial account Service apply to all Customers and users of the Banks Application, Website or any reliable electronic or digital methods for the Service provided including but not limited to subscribers of the trustee/guardian and legal guardian of minors (who are underage of) as well as any other user who desires to benefit from the Banks Service.
3	The Customer acknowledges that he/she are responsible for any information he/she may provide to open the initial account and complete the required for the opening the account in full at the branch or digital boarding branch and the Bank will neither be held responsible to verify nor for the accuracy, completeness, appropriateness, or legality of files, and/or originality of any such information.
4	All field(s) in the online application form are mandatory (except where specified otherwise). If any field is left blank, or is filled with incorrect or incomplete data, the online application form shall be considered as incomplete and will be rejected by the Bank.
5	The client acknowledges and agrees that all information, details, data, forms, and documents provided by them at any stage of the account opening process, up to and including the full completion of the account opening, must be accurate, up-to-date, original, genuine, and correct in all respects.
6	The Customer agrees and understands that online initial account opening up until the completion of the account opening process in full are subject to the completion of 'the know your Customer requirements (whether provided in person as a hard copy or software through electronic methods) as the case may be ("KYC") in which the Customer agrees to provide as per the authenticated manner whether digital or else considered by the Bank, and the Bank reserves its right to require the Customer to serve additional documents or information or visit the branch wherever required.
7	It is understood that certain additional information that may be requested from the Bank's users to be provided electronically may include links to third-party websites that are not owned or controlled by the Bank, which may relate to know-your-customer procedures and others. In this context, the Bank commits that any third party contracted to complete these procedures must comply with the Bank's policies and instructions and conform to the regulatory standards approved by the Central Bank of Jordan. The Customer acknowledges and agrees that the service is provided 'as is,' and the Bank assumes no responsibility for any damages or claims arising from the Customer's use of any third-party system beyond what has been contracted.

Special Conditions Digital Onboarding/ continued:	
8	Accordingly, the Customer has Ten days only to complete the opening of the account in full and deposit up to ten thousand JDs through ATM, over the counter at the branch/digital onboarding branch or wire transfer and such statement is sent by e-mail accredited by the Bank in compliance with the Central Bank instructions. Otherwise, notes will be automatically set stating "post no debit post not credit on (debit/credit) until completion of the account.
9	Opening an initial account can either be through call center or through electronic channels or digital onboarding branch, subject to the requirements of KYC, the Terms and limited to current or savings accounts.
10	The Customer agrees and understands that upon completion of KYC verification in compliance with the relevant laws, and Customer due diligence as the Bank may deem fit, the account will be opened. Obtaining any missing documents can be through the authenticated digital ways, visiting the branch or having a designated person from the Bank visiting the Customer or any other manner. However, the Customer may receive his/her debit card through visiting a branch.
11	By affixing the Customers E-signature on the Online Application Form and clicking on "I AGREE", the Customer will be deemed to have accorded his/her written consent on the application form, authorizations, declarations and undertakings mentioned therein, including Anti Money Laundering Law, relevant regulations, other Central Bank regulations, applicable laws, including these Terms, and the general accounts opening terms and conditions of the Bank.
12	The Customer agrees and understands that the same account information, authorized signature and correspondence address of his/her existing account(s) or provided upon opening the account to benefit from the Service through the online application form will apply for the new account the Customer requested to open using this service and shall be considered upon clicking the "I AGREE" icon.
13	The Customer can and in the event that he/she are a complete full Customer for the Bank to register online to the Service by using the debit for the personal Services for his/her current or saving account only. The Bank recommends that the Customer does not access from public networks and remember to log out from his/her account by clicking the 'Logout' tab at the (upper) of the page.
14	Accessing the Banks Application, Website, or through other reliable electronic or digital methods free of charge. However, the Customer acknowledges that the Bank may charge or impose subscription fees for all or part of the Services in addition to other costs and expense including but not limited to the account dormancy fee added after one year for current accounts and 2 years for saving account.
15	The Customer acknowledges that, the Bank owns the copyrights and all other intellectual property rights in its Application, Website, and other online or offline platform including the design of Ahli Application and Ahli Bank and protected by the applicable copyright laws and treaties around the world. As stated above, the Service is provided to the Customer as is for his/her information and personal use only. The Bank reserves all rights not expressly granted in and to the Service.

Special Conditions Digital Onboarding/ continued:	
16	The Bank grants the Customer a limited, revocable, non- sub licensable, non-transferable and non-exclusive right to access and use the Service subject to the Customers eligibility and continued compliance with these Terms; provided that the Customer does not (and does not allow any third party to) copy, modify, create a derivative work of, reverse engineer, or otherwise attempt to discover any source code, sell, assign, sublicense, grant a security interest in or otherwise transfer any right in the Service. The Customer agrees not to modify the Service in any manner or form, or to use modified versions of the Service, including (without limitation) for the purpose of obtaining unauthorized access to the Service.
17	The Customer expressly understands and agrees that his/her use of the service is at his/her sole free will the service is provided on as an “as is” and “as available” basis. except as otherwise expressly provided in the terms herein or required by applicable law. The Bank expressly disclaims all warranties of any kind, whether express or implied, regarding any matter, including, without limitation, the implied warranties of merchantability, suitability, fitness for a particular use or purpose, and non-infringement, any content on the service, as well as warranties implied from a course of performance or course of dealing.
18	The Bank makes no warranty that (I) the service will meet the Customers requirements; (ii) the service will be uninterrupted, timely, secured, or error-free; or the server available will be virus-free (iii) that information on the server will be correct, accurate, adequate, useful, timely, and reliable or otherwise complete or the results that may be obtained from the use of the service will be accurate or reliable. no advice or information, whether oral or written, obtained by the Customer from the Bank or through or from the service shall create any warranty not expressly stated in the terms.
19	The Bank reserves the right to limit or terminate access to the Application/Website or through any electronic or digital trusted methods or any feature or part thereof at any time. If the Customer breaches these Terms or discloses his/her account number, username and password, he/she will be solely responsible for any damage to his/her phone, computer, system, account or funds and not to share any data related to his card or accounts with any party.

Special Conditions Digital Onboarding/ continued:	
20	Notices to the Customer will be sent through SMS and the other approved means, either via email, regular mail. The Bank will also provide notices of changes to the Terms or Service or updates to the Service. The Bank's mailing address is: (info@ahlibank.com.jo
21	These Terms in addition to the general opening account terms and conditions constitute the entire agreement between the Customer and the Bank and governs his/her use of the Service unless there is another account opening agreement in the branch which shall be read with these Terms as one. The Bank and the Customer shall use their best efforts to resolve any disputes amicably. These Terms shall be governed by the Jordanian Laws including the Electronic Transactions Law No. (15), 2015 as amended and the Transfer and E-Payment Regulation No. 111, 2017. Further, and in case any dispute concerning this website shall arise, then it shall be submitted to the Jordanian Courts located in Amman while in case any of the terms and conditions shall be invalid or unenforceable, then the same shall be of no impact as for the enforceability of the remaining terms and conditions that shall remain applicable.
22	All the terms that were not expressly stated shall apply on the Service and account opening. In the event of any inconstancy with these Terms and any other terms or conditions, then the Terms shall prevail.
23	**I the undersigned, hereby acknowledge that by clicking the "I agree icon" and/or signing electronically or wet signature that I have reviewed the terms and conditions of opening accounts, Jordan Ahli Bank Terms, understood its content, our review thereof was prior to clicking the icon and/or signing thereon, and that I was given the chance to read these Terms and the terms and conditions of the Bank and to precisely and realistically observe the same. The bank reserves the right to amend the terms and conditions at any time, with such amendments becoming effective and enforceable upon their publication on the website and notification to the customer via SMS. The customer alone is responsible for regularly reviewing the terms and conditions and any amendments thereto.**

Conditions for minors' Accounts, mandate and Custody and for the benefit of:	
A- For the Benefit of Accounts:	
1	Is an account opened by a person in his / her personal name for the benefit of a minor the Customer understands that such account is a personal account and having it for the benefit of is for regulatory purposes only and will not provide the beneficiary any mandate and / or authority over the account. No relation of kinship, trusteeship, or guardianship is required, and in the event the account was for the benefit of a minor. If the account is for the benefit of a minor, the account holder may sign a letter of relinquishment of the credit balance upon the minor reaching the age of majority, and they have the right to revoke the relinquishment at any time.
2	The beneficiary (to whose benefit the account is opened for) cannot withdraw from the account any amounts, nor has he the right to claim any amount that was deposited or withdrawn from the account by the account owner.
3	The account Owner will be subject to all blacklists and AML checking and requirements.
4	In the event of receiving a judicial attachment on the account owner, the Bank will block the account.
5	For Current Accounts Opened for the benefit of the bank will issue checkbooks for and the customer may issue cheques or payment orders from that account.
6	In the event the account was opened for the benefit of a minor, the he turned major, and an assignment was made for his benefit, the minor (now major) has to open a new account to transfer the balance thereof, and / or the same may withdraw the whole balance in cash in the event he was not willing to open a new account to fulfill the above indicated assignment, unless such assignment was cancelled by the account Owner.
7	In the event of Account Owner's death, the account will go to the legal heirs and in accordance to the procedures applicable by the bank, and in case any prize is won, the same shall be credited to the opened account and the same shall be eligible thereof.

Conditions for minors' Accounts, mandate and Custody and for the benefit of/ continued:	
B- Mandate Accounts:	
1	Mandate accounts are opened in the name of the minor under the mandate of his father/ grandfather, whereby the guardian can perform withdrawal and deposit transactions.
2	The Minor has no right to withdraw any monies before the same is of legal age, and he has no right to claim any amounts deposited in the account or withdrawn from the account by the guardian.
3	Mandate over the account of the minor shall end when the minor becomes major, (is of legal age) (18) years, at which point the right of the guardian to the account will be seized, and the credit balance of the account will go to the minor upon the same reaching the legal age.
4	No Checkbooks, cheques, payment orders will be issued for mandate current accounts.
5	Upon opening an account for a minor, guardian information and documents shall be required.
C- Trusteeship (Custody) Accounts:	
1	Accounts in the name of a minor may be opened by the legal trustee after submitting the trusteeship deed as provided by the specialized Court, specifying clearly the authorities given to the trustee to withdrawing from the minor account.
2	Upon opening an account for a minor, trustee information and documents shall be required.
3	Custody over the account of the minor shall end when the minor becomes major, (is of legal age) (18) years, at which point the right of the custodian to the account will be seized. A custody account for an adult may be opened as per the Interdiction Certificate issued by the court, as a result of him being incapacitated, and the account will remain under the custody until a new certificate was issued by the court in this regard.
4	No Checkbooks, cheques, payment orders will be issued for custody current accounts.
Special Conditions for Joint Accounts:	
1	Joint Accounts are opened for any natural person(s) (of legal age), and the account is jointly owned by more than one person. No Joint Accounts are opened for minors.
2	Signature Authority for joint accounts is set in accordance to the joint owners' agreement as indicated in the account opening application (whether jointly or severally).
3	Amendment to Joint Accounts requests the approval of all (joint owners) unless the amendment was to change signature (specimen signature) of one of the owners.
4	No joint accounts will be opened in the event of having one of the partners names listed on the blacklists.
5	The balance of the joint account is owned equally by the joint owners of the account unless otherwise agreed on in writing.
6	All the parties (owners of a joint account) are jointly and severally responsible to settle the debt balance of the account and any facilities granted thereto, whether as a result of a current account overdrawn, or an overdraft account, or discounted promissory notes, letters of credit, guarantees, or any other facilities they are committed to pay.

Special Conditions for Joint Accounts/ continued:	
7	In the event of the death of one of the joint account owners, the account shall be suspended, and the balance shall be equally divided between the partner, the share of the deceased party shall be withheld as being due for his legal heirs, and the account shall be disposed of in accordance with the applicable laws and regulations, and the share / shares of the other parties shall be transferred to their accounts. The Bank will not be responsible for any loss resulting from transactions or withdrawals done on the account, in the event of not notifying the Bank in writing accompanied with legal documents of the insolvency and or bankruptcy and or the death of any of the owners of the joint account.
8	All joint account owners bear the responsibility in the event of not notifying the Bank upon the death of any of the owners and / or for the resulting negligence, and they release the Bank from any responsibility for the withdrawals done after the death of one of the owners and before the Bank was notified.
9	Amounts deposited or credited in the account belongs to all the joint owners, and all withdrawn or disposed amounts through cheques, payment orders or any other banking transaction must be signed by the authorized signatory / signatories of the account.
10	Joint Accounts may be closed upon the request of any of the partners (owners) unless the owners agree otherwise.
11	The owners of the joint account understand that drawing a cheque from this account with no sufficient balance and the return thereof for whatever reason will result in the drawer's liability of the crime of issuing an uncovered cheque as per the provision of Article 421 of the penal code or any of its future amendments, and the Bank will not be held responsible for any penal complaint submitted against the joint owners , notwithstanding the decision of the criminal court, whether convicted, innocent, or non-liable, whether the joint owners actually signed on the cheque or not, and the joint owners are civilly liable for any cheque drawn on the account even if the cheque was not signed by them or they were not authorized to sign. If a cheque was returned the Bank will report the names of all the parties of the joint account as per the instructions of the Central Bank of Jordan / returned checks Unit, and their names will appear on the blacklist
12	The joint account balance shall not be blocked or used as cash collateral in guarantee for obtaining facilities to any of the account owners (loans or credit cards or overdraft or any other facility either direct or indirect) except with the approval of all the parties to the joint account regardless of signature authorization on the account.

Special Conditions for Joint Accounts/ continued:	
13	In the event of an administrative or judicial attachment on any of the parties of a joint account, the following will apply: **Closing of the Account.** A. Opening individual accounts in the name of the parties and the parties shall authorize the Bank to open such accounts without the need to acquire the signatures thereof, and all the terms and conditions herein shall apply to such accounts. The partners understand that signing on the joint account application is considered as authorization to the Bank to open individual accounts in the name of the parties in case of an attachment was made on any of the parties account. B. The share of the partner shall be seized, and the remaining balance shall be divided amongst the other account partners. C. The Bank has the right to return any cheque submitted thereto after the issuance of the attachment even if the same was not signed by the person subject to the attachment, and the date thereof was prior or subsequent to the date of the attachment. D. In the event monies are credited to the joint account after the submission of the attachment, the same shall be divided amongst the individual accounts including the account of the person subject to attachment. E. This clause shall also apply if any partner is willing to close or withdraw from the account or his death. The Bank has the right to settle and offset any amounts requested from any of the partners from his share in the joint account.
14	Electronic services (Ahli Mobile / Ahli Online, i.e. electronic or digital services) are issued for joint accounts, so that the customer who holds the joint account and has the authority to act and sign "individually" can view the account details and conduct debit transactions. A customer who has a joint account which the customer has the authority to act and sign "jointly" with the other joint account holders, has the authority to view the account details and accept credit transactions only.
15	In the event any of the holders of a joint account is authorized to sign individually, he/shall have the right to transfer/issue transfers from the joint account to his/her personal account.
16	The customer shall bear full responsibility for all transfers from his account to the account of any Beneficiary upon the account of the beneficiary from local or foreign bank upon the application that requests by him to the Bank. Customer acknowledges of unconditional approval and It is not undeniable that the payment of the transfer by the Beneficiary's Bank is based on the IBAN or beneficiary account number as stated in the application of the transfer and without matching the name of the beneficiary or any other details in the transfer with the name of the account holder at the beneficiary's bank. The Customer shall bear any losses that may result from the beneficiary bank un match the name of the beneficiary or any other details in the transfer with the name of the account holder specified in the transfer application، The Bank disclaims any responsibility or liability that may be incurred by the Bank in this regard."

Special Conditions for Joint Accounts/ continued:	
17	It is understood and agreed that in case the Customer makes any online transactions using his/her card that he is responsible for these transactions and the Bank shall not be held responsible for any misuse, with the Customers knowledge or without or because of his/her negligence or electronic piracy or any use that led to any debit on the Customer's account.
18	Text messages (SMS) directed to customers will be sent to all parties of the joint account.

The terms and conditions of Opening Accounts are made in both Arabic and English languages, and in the event of conflict between the two versions, the Arabic version shall prevail.

I / we the undersigned, hereby acknowledge that we reviewed the terms and conditions of opening accounts and deposit accounts with the Bank, understood its content, our review thereof was prior to signing thereon, and that we were given the chance to read these terms and conditions and we affirm our commitment to it.

And that we received a copy of these terms and conditions, and the contract, and the terms and conditions were signed on _____/_____/

Our signature on this request is considered an acknowledgment by us of perusal, comprehension, and approval of what was contained therein. The bank reserves the right to amend the terms and conditions at any time, with such amendments becoming effective and enforceable upon their publication on the website and notification to the customer via SMS. The customer alone is responsible for regularly reviewing the terms and conditions and any amendments thereto.

Customer ID.:	
Name:	
Signature:	

For Branch Use

Customer signature has been verified

Employee Name:		Signature:		Date:	/ /
Supervisor Name:		Signature:		Date:	/ /

For Customer Information Operations Department Use

Customer's agreement to the terms and conditions has been verified

Employee Name:		Signature:		Date:	/ /
Supervisor Name:		Signature:		Date:	/ /

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