

E-Lounge service (video, audio or a text chat) Terms and Conditions

Service Definition:

An is an optional service provided by the Bank to the Non-residents Elite customers and for Arabi Cross border clients subscribing to the Arabi Mobile application, which allows them to communicate with the concerned Bank's employees to answer their inquiries or to request providing some services through the Arabi Mobile application without the need to visit the branch.

Terms and Conditions:

- E-Lounge service (**video, audio** or a **text chat**) is an optional service that is offered exclusively to Arab Bank Elite customers (individuals) who are subscribed to Arabi Mobile app.
- The customer agrees to request the services available through the E-Lounge service according to the list of services that appears on the system only.
- The customer agrees that the Bank maintains a record that includes all the details of the services requested by the customer through this application and the customer's data / audio recording / video recording of the entire process and to keep it in the Bank's records and the customer accordingly accepts the recorded extracts as evidence in proving its content and it serves as a written evidence
- The Bank has the right to send / display promotional materials to the customer upon logging into/ using this service.
- The customer acknowledges that logging into Arabi Mobile application using the available tools exempts the Bank from any liability in the event that the image or sound is found to belong to another person. However, the Bank may, when suspecting so, request entering a password or username, or answering security questions, or using any other means for the purposes of verifying the customer's identity and completing the required banking transactions.
- The Customer agrees that the Bank has the right to completely or partially stop the customer from using the service at any time and without any liability.
- I was informed that in the event that I object to the validity of the authentication and / or the transactions that take place using this technology, the cost of proving the validity of my objection, regardless of any legal text, will be on my own responsibility and expense, while giving the Bank the authority to decide who will conduct the expertise for verification. Integrity of authentication and / or validity of transactions.
- The Bank keeps copies of the recorded video and audio communications and written chats between the customer and the relationship manager on the Cloud system, according to the legal retention periods.
- I agree to deal with the Bank through E-Lounge service (**video, audio** or a **text chat**), and the terms and conditions for the required service / product, without any liability on the Bank or any of its employees.