

### Terms and Conditions for Extra Product

These terms and conditions apply to the banking Services through Extra to the extent that they do not conflict with the general and special conditions manual for dealing with Bank accounts and electronic services.

1. Customer's signature on the application for subscription to the product (Extra) shall serve as a sole, unconditional and irrevocable authorization to the Bank to debit to the commission and/ or other payable amounts on a periodic basis with a prior notice to the customer in this regard using the Bank's approved methods including sending SMS message, as well as an authorization to the Bank to renew the subscription thereof with this product and privileges related thereto from time to time for the same period with a prior notice to the customer with this respect.
2. Subscription of the customer to Extra product shall not serve as a prior approval by the Bank on granting the customer the privileges of this product.
3. The Bank reserves the right to contact the company for which the customer works to inquire about any details that the Bank considers necessary and the customer shall provide the Bank with any information or documentation that the Bank requests.
4. The Bank reserves the right, at its sole discretion and without justification or liability to cancel the subscription of the customer to this product after sending a written notification using the Bank's approved method, including sending SMS message.
5. In the event of subscription cancellation, all privileges granted to the customer as a result of subscription to the product shall be canceled. Interest rates, fees and commission prescribed for services and products shall apply as approved at the Bank.
6. Credit Cards' terms, conditions and instructions shall be considered valid and applicable upon credit card issuance.
7. All terms and conditions and instructions for the banking products and services (including loans/ salary advance) offered by the Bank shall be considered effective upon customer's signature. Subscription of the customer to Extra product shall be of no effect to those terms and conditions and instructions.
8. The Bank has the right to amend the interest rate on the debit balance and the commissions of the products, either by means of increase or decrease, according to the periodically announced rates by it and with notifying the customer in any of the Bank's approved methods, including sending SMS message.
9. Preferential prices granted to the customers within the Bank privileges shall not apply in case that the Bank carries out promotional campaigns for all customers to encourage them to procure any of the retail products stated within Extra product.
10. The Terms set forth are the only Terms applicable by the Bank and that express the relationship between the Bank and the customer. The Customer acknowledges that he/she has read the Terms and/or received a copy thereof, and that they are binding as a whole in the case of physical signature or digital acceptance. The Bank may amend any of these Terms upon a notice to be sent to the Customer by the available means of communication and such amendment shall be effective two weeks after sending the notice.