

Customer's Rights & Duties

CUSTOMER RIGHTS

- 1- To take cognizance of the terms, conditions, and details of the product or service, and to request ample explanations to be sure that he/she has understood them and can abide by them.
- 2- To request to read and obtain in advance a copy of each document and text referred to in any contract to be signed with the bank or financial institution.
- 3- To request the bank or financial institution to determine the actual cost of the product or service, including the actual insurance cost and the computational method of the lending or deposit interest rate.
- 4- To obtain any product or service provided it is suitable with the customer's request, profile and perception of the likely financial risks associated to the product or service.
- 5- To obtain, for each product or service, a periodic detailed statement of account.
- 6- To submit an internal claim about any service or product, and request from the bank or financial institution an explanation on the claim submission procedure, the time limit needed to be notified of the claim outcome, and the mechanism applied.
- 7- To have access to the account through the device and the neo digital platform, with no physical access to the branch.
- 8- The Customer acknowledges and agrees that it shall only and exclusively operate its accounts through the neo digital platform.

CUSTOMER DUTIES

- 1- Provide true, complete and accurate information when filling out any Form provided by the bank or financial institution, and refrain from providing any false or incorrect information.
- 2- Disclose all financial obligations when applying for a product or service, without prejudice to the rights conferred to customers by the Banking Secrecy Law.
- 3- Update the personal information submitted to the bank or financial institution, on a continuous basis and whenever required to do so.
- 4- Comply with the terms and conditions governing the chosen service or product.
- 5- Promptly notify the bank or financial institution of any unknown operation on his/her account.
- 6- Provide the bank or financial institution with his/her home address, work address, email, ordinary mail, and telephone number, and report any change in this information to enable the bank or financial institution to contact the concerned customer personally and thus guarantee the privacy of information.



INSTRUCTIONS TO THE CUSTOMER

- 1- Do not provide any other party, under any circumstances, with any details about your bank account or any other banking or critical personal information.
- 2- Whenever facing financial difficulties preventing you from meeting your obligations or paying your installments in due time, refer to the bank or financial institution in order to find out the best options, including the rescheduling of obligations.