



General Terms and Conditions for Opening Accounts

1/ These terms and conditions are subject to the Articles and the Memorandums of Association of Faisal Islamic Bank of Sudan, its regulations, the fatwas of the bank's Sharia Supervisory Board, the instructions of the Central Bank of Sudan, and the applicable laws of the Republic of Sudan, as long as they do not conflict with the provisions of Islamic Sharia. They also follow the bank's internal policies regarding the opening of bank accounts, which may be amended from time to time, and are subject to the exclusive jurisdiction of Sudanese Laws.

2/ These terms and conditions are limited to the opening of personal bank accounts and do not extend to the opening of corporate accounts, business accounts, minors' accounts, or joint accounts.

3/ The customer acknowledges that this application was made voluntarily and with their consent. The customer has completed the account opening form and its attachments remotely and provided the required information. This serves as an acknowledgment by the customer of the accuracy of the information provided, and the customer assumes full financial and legal responsibility for opening and using the account.

4/ The customer authorizes the bank to manage the balances deposited in this account, which may be mixed with the bank's funds and the funds of other customers, with the bank always being obligated to pay on demand.

5/ The customer is responsible for the phone numbers and email addresses provided by them for the purpose of opening the bank account remotely. The customer confirms that these are accurate and considers them the approved means of communication between the bank and the customer, without any responsibility on the bank's part to verify their accuracy.

6/ The customer acknowledges that the photograph and identification documents submitted to the bank, including the customer's signature specimens provided under this document, are true and authentic. The customer authorizes the bank to use them for account opening procedures without any responsibility on the bank's part to verify their accuracy.



7/ The bank reserves the right to accept or reject any account opening request made remotely without providing reasons. The customer is obliged to complete any requirements or amend the information provided by the customer at any time as deemed appropriate by the bank, according to the applicable regulations, and after the customer's agreement to the terms and conditions for opening bank accounts approved by Faisal Islamic Bank.

8/ The customer authorizes the bank to deduct bank fees, charges, and necessary expenses from their accounts, and the customer is responsible for compensating the bank for any damages or losses arising from banking transactions or services.

9/ The bank may accept deposits to the account from third party unless the customer submits a written request to refuse such deposits.

10/ The bank is not responsible for any delay in opening the bank account under this document or approving it for any technical or other reasons.

11/ The bank, upon a decision from any competent court or the Central Bank of Sudan or otherwise, may close, freeze, or suspend account transactions or seize the balance without prior notice to the customer and without any responsibility for breaching any of its obligations to the customer.

12/ The bank has the right to close the account at any time after notifying the customer if the account is not operated in a manner acceptable to the bank or for any other reason. The customer must withdraw their balance, if any.

13/ The customer authorizes the bank to deduct any amounts added to the account by mistake, and if the customer withdraws the mistakenly added amount, they must return it immediately. The bank also has the right to make debit adjustments for amounts mistakenly added.

14/ The bank is committed to fulfilling the customer's foreign currency withdrawal requests from their foreign currency account held with the bank, provided the bank is notified of the withdrawal request within a reasonable time before the withdrawal date.

15/ The bank's records, entries, and statements alone shall be the reference in any dispute or conflict between the customer and the bank.

16/ The bank may withhold all guarantees and warranties kept with the bank in the customer's name against the payment of amounts due to the bank by the customer.



17/ The bank disclaims any liability if the account number or password is used by a third party or used unauthorized, and the customer assumes any legal consequences resulting from the customer's negligence in securing their account number or password.

18/ The bank shall not be legally liable to the customer for any losses, damages, or delays attributed wholly or partially to actions or errors by any government or non-government entity or any event resulting from emergency circumstances beyond the bank's control.

19/ The bank has the right to amend these terms, add new terms, or delete any terms, provided the customer is notified.

20/ The customer acknowledges that they are responsible to the relevant authorities for all funds deposited in their account. If the bank receives any counterfeit funds, the bank has the right to deduct their value from the customer's account.

21/ The customer acknowledges that the information mentioned above is true, accurate, and up-to-date and that they are the true beneficiary of this account. The customer also acknowledges that they have reviewed and agreed to all the terms and conditions for opening bank accounts remotely and that they have understood the preceding terms and conditions.