

Revision to the Internet and Mobile Banking Terms and Conditions.

No	Current Internet and Mobile Banking T&C	Revised Online T&C
1	Title Header Internet and Mobile Banking Terms and Conditions	Title Header Online Banking Terms and Conditions
2	Effective Date 21 July 2023	Effective Date 28 May 2025
3	This document sets out the terms and conditions governing your usage of electronic banking facilities and services made available by AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD (Registration No.: 200501036909 (719057-X)) (“the Bank”, “we” or “us”) and your usage of our electronic banking channel to access accounts, products and services which we may offer you from time to time (Electronic Banking Terms).	This document sets out the terms and conditions governing your usage of electronic banking facilities and services made available by AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD (Registration No.: 200501036909 (719057-X)) (“the Bank”, “we”, “our” or “us”) and your usage of our electronic banking channel to access accounts, products and services which we may offer you from time to time (Electronic Banking Terms).
4	1.1 Electronic Banking Channel. (b) alrajhi@24seven personal mobile banking application (available to accountholders under the Al Rajhi Bank brand name); and (c) Rize mobile banking application (available to accountholders under the Rize brand name), (each an Electronic Banking Channel).	1.1 Electronic Banking Channel. (b) alrajhi@24seven personal mobile banking application (available to accountholders under the Al Rajhi Bank brand name); (c) Rize mobile banking application (available to accountholders under the Rize brand name); and (d) MY alrajhi mobile banking application (available to new and existing accountholders with effect from the Launch Date as defined in the Transitional Terms below), (each an Electronic Banking Channel).
5	When you access an account, product and service through an Electronic Banking Channel or utilise an internet or mobile banking facility or service, you are using a “service” provided by us for the purpose the General Terms and Conditions (a copy of which is available on our website https://www.alrajhibank.com.my/ , within the mobile application or available upon request).	1.2 When you access an account, product and service through an Electronic Banking Channel or utilise an internet or mobile banking facility or service, you are using a “service” provided by us for the purpose the General Terms and Conditions (a copy of which is available on our website https://www.alrajhibank.com.my/ , within the mobile application or available upon request).
6	1.2 Documentation.	1.3 Documentation.
7		1.3A Transitional Terms. We are upgrading our existing Electronic Banking Channels to serve you better by consolidating the Electronic Banking Channels referred to under Clauses 1.1(a) to 1.1(c) into a new mobile banking application. During the Transitional Period (as defined in the Transitional Terms below), your usage of the Electronic Banking Channel will be subject to the additional terms and conditions set out in the Transitional Terms below. These additional terms and conditions must be read with and form part of these Electronic Banking Terms. If there is any inconsistency between the Transitional Terms and these Electronic Banking Terms, the Transitional Terms shall prevail.
8	1.3 Supplementary Terms.	1.4 Supplementary Terms.
9	1.4 Read and Understand.	1.5 Read and Understand.
10	1.5 Mobile Application Store	1.6 Mobile Application Store.
11	1.6 Incorporation of Terms	1.7 Incorporation of Terms

<p>12</p>	<p>1.7 Changes and Variation</p> <p>(a) We may, at any time and from time to time, add, amend, modify, vary, delete or supplement these Electronic Banking Terms and the Supplementary Terms by giving twenty-one (21) calendar days' prior notice to you (i) in writing or by way of electronic communication; (ii) on the Bank's website; (iii) on the Bank's internet banking or mobile banking platform; (iv) posted at the Bank's branches, or (v) any other mode the Bank may reasonably deem fit. These changes will take effect on the date stated in the notice.</p> <p>(b) Where we are required to add, amend, modify, vary, delete or supplement these Electronic Banking Terms and the Supplementary Terms to (i) give effect to rules, regulations and/or directives (whether or not having the force of law) binding on us from time to time and at any time by any regulatory Authority; (ii) give effect to security of the Electronic Banking Channel, accounts, products and services; or (iii) make available new services to you, we may give you a notice period which is shorter than twenty-one (21) calendar days.</p> <p>(c) You may object to these changes prior to the effective date by providing your objection in writing to us and proceed to discontinue your usage of the Electronic Banking Channel immediately. If you do not contact us in writing to express your objection to these changes prior to the effective date or if you have raised an objection but you have not discontinued your usage of the Electronic Banking Channel, your continued usage of the Electronic Banking Channel following the effective date of the changes shall be deemed to constitute your acceptance of such changes.</p>	<p>1.8 Changes and Variation</p> <p>(a) We may, at any time and from time to time, add, amend, modify, vary, delete or supplement these Electronic Banking Terms and the Supplementary Terms by giving twenty-one (21) calendar days' prior notice to you (i) in writing or by way of electronic communication; (ii) on the Bank's website; (iii) on the Bank's internet banking or mobile banking platform; (iv) posted at the Bank's branches, or (v) any other mode the Bank may reasonably deem fit. These changes will take effect on the date stated in the notice.</p> <p>(b) Where we are required to add, amend, modify, vary, delete or supplement these Electronic Banking Terms and the Supplementary Terms to (i) give effect to rules, regulations and/or directives (whether or not having the force of law) binding on us from time to time and at any time by any regulatory Authority; (ii) give effect to security of the Electronic Banking Channel, accounts, products and services; or (iii) make available new services to you, we may give you a notice period which is shorter than twenty-one (21) calendar days.</p>
<p>13</p>		<p>1.9 Acceptance and Withdrawal</p> <p>(a) You may object to changes to these Electronic Banking Terms and the Supplementary Terms made pursuant to Clause 1.8 prior to the effective date. You may provide your objection in writing to us or through channels made available by the Bank and proceed to discontinue your usage of the Electronic Banking Channel immediately. If you do not contact us in writing to express your objection to these changes prior to the effective date or if you have raised an objection but you have not discontinued your usage of the Electronic Banking Channel, your continued usage of the Electronic Banking Channel following the effective date of the changes shall be deemed to constitute your acceptance of such changes.</p> <p>(b) If at any time you no longer agree or accept these Electronic Banking Terms, you shall promptly update us in writing or through channels made available by the Bank to withdraw your agreement or acceptance of these Electronic Banking Terms. However, as these Electronic Banking Terms are integral to us making available (i) the Electronic Banking</p>

		Channel; and (ii) the relevant accounts, products and services to you, your decision may result in the Bank being unable to (iii) establish or continue the banking relationship with you; or (iv) provide or continue any accounts, products and services to you. As such, you shall promptly discontinue your access or usage of the Electronic Banking Channel and the accounts, products and services.
14		1.10 Fair Treatment of Financial Consumers. These Electronic Banking Terms and the Supplementary Terms do not override our regulatory obligations to financial consumers (as defined by the prevailing rules, regulations and guidelines issued by Bank Negara Malaysia). If any of the provision in these Electronic Banking Terms or the Supplementary Terms were found to be inconsistent with any rules, regulations and guidelines issued by Bank Negara Malaysia imposing a minimum standard of responsibility and professional conduct in relation to dealings with financial consumers, such provision shall to the extent of such inconsistency be deemed superseded by the relevant regulatory requirement.
15	2.2 Shariah compliance by Bank. These Electronic Banking Terms and the Supplementary Terms comply with Shariah rulings and decisions issued by the <i>Shariah</i> Advisory Council (SAC) of Bank Negara Malaysia and <i>Shariah</i> Board of the Bank respectively.	2.2 Shariah compliance by Bank. These Electronic Banking Terms and the Supplementary Terms have been reviewed for <i>Shariah</i> compliance in accordance with the relevant <i>Shariah</i> principles binding on the Bank.
16	2.3 Shariah compliance by Customer. You are responsible in making your own assessment as to the <i>Shariah</i> compliance of these Electronic Banking Terms and the Supplementary Terms. You must not use our Electronic Banking Channels, accounts, products or services for any non- <i>Shariah</i> compliance purpose.	2.3 Shariah compliance by Customer. Where you wish or are required for any reason to enter into an agreement or arrangement which is <i>Shariah</i> compliant, you shall make your own assessment and satisfy yourself as to the <i>Shariah</i> compliance of these Electronic Banking Terms and the Supplementary Terms. You must not use our Electronic Banking Channels, accounts, products or services for any <i>Shariah</i> non-compliance purpose.
17	2.4 The Bank and the Customer irrevocably and unconditionally agree that they will not raise any claim, objection as to matters of <i>Shariah</i> non-compliance in respect of or otherwise in relation to any of the provisions of these Electronic Banking Terms and the Supplementary Terms.	2.4 No objection. The Bank and the Customer irrevocably and unconditionally agree that they will not raise any claim, objection as to matters of <i>Shariah</i> non-compliance in respect of or otherwise in relation to any of the provisions of these Electronic Banking Terms and the Supplementary Terms.
18		2.5 Shariah Advisory Council. By accessing or using the Electronic Banking Channel, you agree to be bound by (i) resolutions, rulings and pronouncements of the <i>Shariah</i> Advisory Council of Bank Negara Malaysia; and (ii) policy documents on <i>Shariah</i> principles issued by Bank Negara Malaysia, which are relevant to the Electronic Banking Channel and our accounts, products and services.
19	3. DEFINITIONS “ Mobile App ”: means the alrajhi@24seven personal mobile banking application software, the Rize mobile banking application software, the data supplied with the software and the associated media.	3. DEFINITIONS “ Mobile App ”: means each of the alrajhi@24seven personal mobile banking application software, the Rize mobile banking application software, the MY alrajhi mobile banking application software, and the data supplied with the software and the associated media.
20	4.1 Application to Use our Electronic Banking Channel (a) You may apply or register to access our Electronic Banking Channel if you maintain an account with us in accordance with the General Terms and Conditions and the Specific Terms and Conditions. Your application is subject to our approval and you fulfilling all requirements and registration	4.1 Application to Use our Electronic Banking Channel (a) You may apply or register to access our Electronic Banking Channel if you maintain an account with us. Your application is subject to our approval and you fulfilling all requirements and registration procedures which we may prescribe from time to time.

	procedures which we may prescribe from time to time.	
21	<p>4.1 Application to Use our Electronic Banking Channel</p> <p>(c) We may accept or reject your application at our discretion without specifying any reason unless we are legally required to provide a reason. Even if we have provided you with an Electronic Banking Channel, we may discontinue such service to you at any time without specifying any reason unless we are legally required to provide a reason.</p>	<p>4.1 Application to Use our Electronic Banking Channel</p> <p>(c) We may accept or reject your application at our discretion without specifying any reason unless we are required by applicable laws and regulations to provide a reason. Even if we have provided you with an Electronic Banking Channel, we may discontinue such service to you at any time without specifying any reason unless we are required by applicable laws and regulations to provide a reason.</p>
22	<p>4.4 Initial Registration</p> <p>(a) Different registration procedures apply to</p> <ul style="list-style-type: none"> (i) a Customer who is applying or has applied for an account at our physical branch and (ii) a new Customer who is applying for an account through the eKYC journey. <p>In the former category, you may apply for the alrajhi@24seven personal internet banking and mobile banking channel once you have been issued a valid Debit Card-i and we will require you to provide information linked to your Debit Card-i during initial registration. In the latter category, you may apply for an account through the eKYC journey using either the alrajhi@24seven personal mobile banking application or the Rize mobile application where you will be requested to perform a fund transfer transaction from your existing account with a local Malaysian bank to complete the application.</p> <p>(b) In both journeys, you will be required to key-in your choice of new User ID, Password and SecureWord. Upon successful registration, you can thereafter login to our Electronic Banking Channel using the newly registered User ID, Password and SecureWord. There is a cooling-off period as prescribed by the Bank after this initial registration where Customers would not be able to use their account during this period</p> <p>(c)</p> <p>(d) Electronic Know-Your-Customer (eKYC). When we perform our eKYC to verify your identity, we (or our ID verification service provider on our behalf) will collect biometric information about you (i.e. facial scan information) from a selfie or video provided by you and compare it with other picture(s) of you on your identity document. We may also use the collected biometric information as a security measure to validate certain instruction or confirmation sent to us through the Mobile App by comparing it to such other selfie or video of you which we may request at the point of the instruction or confirmation. We (or our ID verification service provider on our behalf) will carry out this processing with your consent.</p>	<p>4.4 Initial Registration</p> <p>(a) Different registration procedures apply to</p> <ul style="list-style-type: none"> (i) a Customer who is applying or has applied for an account at our physical branch and (ii) a new Customer who is applying for an account through the eKYC journey. <p>In the former category, you may apply for the applicable Electronic Banking Channel once you have been issued a valid Debit Card-i and we will require you to provide information linked to your Debit Card-i during initial registration. In the latter category, you may apply for an account through the eKYC journey using the applicable Electronic Banking Channel where you will be requested to perform a fund transfer transaction from your existing account with a local Malaysian bank to complete the application.</p> <p>(b) In both journeys, you will be required to key-in your choice of new User ID, Password and SecureWord. Upon successful registration, you can thereafter login to our Electronic Banking Channel using the newly registered User ID, Password and SecureWord.</p> <p>(c) Cooling-off. We are required by applicable laws and regulations to implement a mandatory cooling-off period after this initial registration. During this period, you are temporarily unable to access the Electronic Banking Channel.</p> <p>(d) Electronic Know-Your-Customer (eKYC). When we perform our eKYC to verify your identity, we (or our ID verification service provider on our behalf) will collect biometric information about you (i.e. facial scan information) from a selfie or video provided by you and compare it with other picture(s) of you on your identity document. We may also use the collected biometric information as a security measure to validate certain instruction or confirmation sent to us through the Mobile App by comparing it to such other selfie or video of you which we may request at the point of the instruction or confirmation. We (or our ID verification service</p>

	<p>However, if you do not consent, we may not be able to proceed to open your account through the eKYC journey. In some instances, such as where the eKYC has not been successfully performed or we need more information about you, we may require you to visit the nearest branch to complete the account validation and activation process.</p> <p>(e) If your account is opened via the alrajhi@24seven personal mobile banking application, your default Electronic Banking Channel will be the alrajhi@24seven personal internet banking (https://www.alrajhi24seven.com.my/) and alrajhi@24seven personal mobile banking application. If your account is opened via the Rize mobile banking application, your default Electronic Banking Channel will be the Rize mobile banking application.</p> <p>(f) You may refer to further information including the step-by-step guidance on the registration procedures which are available on our website https://www.alrajhibank.com.my/, within the mobile application or available upon request. The Bank may at any time change the procedures for initial registration.</p>	<p>provider on our behalf) will carry out this processing with your consent. However, if you do not consent, we may not be able to proceed to open your account through the eKYC journey. In some instances, such as where the eKYC has not been successfully performed or we need more information about you, we may require you to visit the nearest branch to complete the account validation and activation process.</p> <p>(e) You may refer to further information including the step-by-step guidance on the registration procedures which are available on our website https://www.alrajhibank.com.my/, within the mobile application or available upon request. The Bank may at any time change the procedures for initial registration.</p>
23	<p>4.5 Subsequent Logins. After you have successfully registered for our Electronic Banking Channel, you will be required to check your SecureWord, key-in your registered User ID and Password each time you log on to our Electronic Banking Channel. You must not enter your Password if the correct SecureWord is not displayed. You will not be able to access if you enter the incorrect User ID or Password. Your access will be blocked if you have exceeded the number of unsuccessful login attempts prescribed by the Bank. If your access is blocked, you will have to reset your Password. The Bank may at any time change the procedures for subsequent logins to the Electronic Banking Channel. When no activity is detected for a predetermined duration, you will be automatically logged out from the Electronic Banking Channel.</p>	<p>4.5 Subsequent Logins. During your subsequent logins to the Electronic Banking Channel, we may prompt you to check your SecureWord, key-in your registered User ID and Password. You must not enter your Password if the correct SecureWord is not displayed. You will not be able to access if you enter the incorrect User ID or Password. Your access will be blocked if you have exceeded the number of unsuccessful login attempts prescribed by the Bank. If your access is blocked, you will have to reset your Password. The Bank may at any time change the procedures for subsequent logins to the Electronic Banking Channel. When no activity is detected for a predetermined duration, you will be automatically logged out from the Electronic Banking Channel.</p>
24		<p>4.9 New Electronic Banking Channel. We may from time to time make available new, cease the offering of or consolidate any existing Electronic Banking Channel. Where we prescribe additional terms and conditions pursuant to the introduction of a new Electronic Banking Channel, we will give prior written notice to you in accordance with Clause 1.8 Changes and Variation above. Where we cease the offering of or consolidate any existing Electronic Banking Channel, we will give prior written notice to you in accordance with Clause 1.8 Changes and Variation above.</p>
25	<p>5.3 Updates. Update to the Mobile App may be issued by the Bank from time to time via the Apple Store, Google Play Store, Huawei AppGallery or such other application store that is approved by the Bank. You shall periodically check the application stores for update to the Mobile App and promptly download and install the new update once they are made available on the application stores. Where mobile application automatic update is available, you shall ensure that this feature is enabled for our Mobile App. Depending on the update, you may not be able to use the Mobile App</p>	<p>5.3 Updates. Update to the Mobile App may be issued by the Bank from time to time via the Apple App Store, Google Play Store, Huawei AppGallery or such other application store that is approved by the Bank. You shall periodically check the application stores for update to the Mobile App and promptly download and install the new update once they are made available on the application stores. Where mobile application automatic update is available, you shall ensure that this feature is enabled for our Mobile App. Depending on the update,</p>

	until you have downloaded the latest version of the Mobile App and accepted any new terms.	you may not be able to use the Mobile App until you have downloaded the latest version of the Mobile App, re-performed the eKYC , and accepted any new terms.
26	5.8 Ownership and Licence. The Bank remains the owner of the Mobile App at all times. In consideration of your agreeing to abide by these Electronic Banking Terms, we grant you a revocable, non-exclusive, non-transferable, non-sublicensable, royalty-free limited licence to access and use the Mobile App on your Mobile Device subject to these Electronic Banking Terms and to any terms of service, rules or policies imposed by any mobile application store service provider. We reserve all other rights. We do not sell the Mobile App to you. The licence granted by us automatically terminates if you do not comply with these Electronic Banking Terms.	5.8 Ownership and Licence. The Bank remains the owner of the Mobile App at all times. In consideration of your agreeing to abide by these Electronic Banking Terms, we grant you a revocable, non-exclusive, non-transferable, non-sublicensable, royalty-free limited licence to access and use the Mobile App on your Mobile Device subject to these Electronic Banking Terms and to any terms of service, rules or policies imposed by any mobile application store service provider. We reserve all other rights. We do not sell the Mobile App to you. The licence granted by us automatically terminates if you do not comply with these Electronic Banking Terms or you are no longer a Customer of the Bank.
27	5.11 Switching of Mobile Device. You may switch your Mobile Device at any time. You must comply with the requirements and procedures on switching Mobile Device as the Bank may prescribe from time to time. Different procedures apply when you are switching a Mobile Device without changing your Registered Mobile Number and when there is a change to your Registered Mobile Number. If there is a change to your Registered Mobile Number, you must first comply with the requirements and procedures on registering a new mobile number as the Bank may prescribe from time to time. There is a cooling-off period as prescribed by the Bank after performing the switching of Mobile Device where Customers would not be able to use their account during this period.	5.11 Switching of Mobile Device. You may switch your Mobile Device at any time. You must comply with the requirements and procedures on switching Mobile Device as the Bank may prescribe from time to time. Different procedures apply when you are switching a Mobile Device without changing your Registered Mobile Number and when there is a change to your Registered Mobile Number. If there is a change to your Registered Mobile Number, you must first comply with the requirements and procedures on registering a new mobile number as the Bank may prescribe from time to time. We are required by applicable laws and regulations to implement a mandatory cooling-off period once you have switched to a new Mobile Device. During this period, you are temporarily unable to access the Electronic Banking Channel.
28	6.2 Security Responsibilities. You shall: (a) observe all security measures in relation to your accounts, products and services as well as access to the Electronic Banking Channel as may be prescribed by the Bank. (b) take all reasonable care and precaution to keep safe, prevent loss, unauthorised access or fraudulent use of your Device, Biometric Credentials, User ID or the Electronic Banking Channel;	6.2 Security Responsibilities. You shall: (a) observe all security measures, requirements, instructions and specifications in relation to your accounts, products and services as well as access to the Electronic Banking Channel as may be prescribed by the Bank; (b) take all reasonable care and precaution to keep safe, prevent loss, unauthorised access or fraudulent use of your Device, Biometric Credentials, User ID, Security Codes , or the Electronic Banking Channel;
29	(dd) not download, install or operate our Electronic Banking Channel on any jail-broken or rooted Mobile Device; and (ee) not click on any link or URL sent from unknown, suspicious or unverified SMS, emails or any other messaging services.	(dd) not download, install or operate our Electronic Banking Channel on any jail-broken or rooted Mobile Device; (ee) not click on any link or URL sent from unknown, suspicious or unverified SMS, emails or any other messaging services; (ff) familiarise yourself with any self-service security feature made available by the Bank; and (gg) activate or keep activated any self-service security feature made available by the Bank.

<p>30</p>	<p>6.3 Immediately Report. You shall immediately inform the Bank when you:</p> <ul style="list-style-type: none"> (a) change your Registered Mobile Number, name, address or any other contact details as registered in the Bank's record; (b) notice that an issue with our Electronic Banking Channel that is preventing you from using it properly, or something amiss with our Electronic Banking Channel; (c) receive an SMS alert or Push Notification of an unauthorised transaction; (d) discover any errors, irregularities, unauthorised or fraudulent transaction; (e) may have clicked on any unknown or suspicious link, document or attachment on your Device or may have downloaded or installed any software or mobile application from unknown or unverified sources; (f) suspect, have reason to believe or become aware of, any suspicious or unauthorised transaction or unauthorised use in relation to your Device, Biometric Credentials, Security Codes, Mobile App, accounts, products or services; (g) suspect, have reason to believe or become aware of, any fraudulent or unlawful activities in relation to the accounts, products or services; (h) suspect, have reason to believe or become aware of, any unauthorised or fraudulent attempt by a third party to install and operate the Mobile App using your User ID and Security Codes on a third party device; (i) suspect, have reason to believe or become aware of, any unauthorised or fraudulent attempt by third party to change your Security Codes; (j) suspect, have reason to believe or become aware of, any unauthorised or fraudulent attempt by third party to gain remote access to your Device or Mobile App; or (k) suspect, have reason to believe or become aware, that your Device, Biometric Credentials, Security Codes, Mobile App, identification document, card, is lost, stolen, accidentally or negligently disclosed, breached or compromised or someone else knows the Security Codes. <p>We and our employee will never ask you for any of your Security Codes. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent.</p>	<p>6.3 Immediately Report. You shall immediately inform the Bank when you:</p> <ul style="list-style-type: none"> (a) change your Registered Mobile Number, name, address or any other contact details as registered in the Bank's record; (b) notice that an issue with our Electronic Banking Channel that is preventing you from using it properly, or something amiss with our Electronic Banking Channel; (c) receive an SMS alert or Push Notification of an unauthorised transaction; (d) discover any errors, irregularities, unauthorised or fraudulent transaction; (e) are alerted on a change of daily withdrawal limit or the adding of a beneficiary for transfer to an account which is not authorised by the Customer; (f) may have clicked on any unknown or suspicious link, document or attachment on your Device or may have downloaded or installed any software or mobile application from unknown or unverified sources; (g) suspect, have reason to believe or become aware of, any suspicious or unauthorised transaction or unauthorised use in relation to your Device, Biometric Credentials, Security Codes, Mobile App, accounts, products or services; (h) suspect, have reason to believe or become aware of, any fraudulent or unlawful activities in relation to the accounts, products or services; (i) suspect, have reason to believe or become aware of, any unauthorised or fraudulent attempt by a third party to install and operate the Mobile App using your User ID and Security Codes on a third party device; (j) suspect, have reason to believe or become aware of, any unauthorised or fraudulent attempt by third party to change your Security Codes; (k) suspect, have reason to believe or become aware of, any unauthorised or fraudulent attempt by third party to gain remote access to your Device or Mobile App; or (l) suspect, have reason to believe or become aware, that your Device, Biometric Credentials, Security Codes, Mobile App, identification document, card, is lost, stolen, accidentally or negligently disclosed, breached or compromised or someone else knows the Security Codes. <p>Pending your report to the Bank, you may activate the Kill Switch immediately to disable access to your account through the Electronic Banking Channel.</p> <p>We and our employee will never ask you for any of your Security Codes. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent.</p>
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31	<p>6.8 SMS Alerts and Push Notification</p> <p>(a) We may send SMS notification or alert to your Registered Mobile Number to keep you updated on your account activity and selected types of transactions effected through Electronic Banking Channel. You acknowledge that the Bank may from time to time specify the types of transaction that will be subject to this service. The Bank may also send notification or alert to your registered email address or through Push Notification. You shall not disable the Push Notification feature on your Mobile Device.</p> <p>(b) You shall immediately inform the Bank if you receive an alert for any suspicious transaction or unauthorised transaction. You shall exercise vigilance when going through these alerts and avoid calling or responding to phone numbers provided in a fake or suspicious alert or clicking on any link embedded in a fake or suspicious alert.</p> <p>(c) Any SMS notification, transaction alert or Push Notification sent by us to you are dependent on the availability and quality of service of your network service provider and on such terms and conditions as may be agreed between you and your mobile network service provider. You are responsible for ensuring that your contact details are updated, accurate and complete.</p> <p>(d) The transmission of any SMS notification, transaction alert or Push Notification is dependent on the availability and quality of service of your network service provider and on such terms and conditions as may be agreed between you and your mobile network service provider.</p> <p>(e) The Bank does not have any control over network quality. As such, the Bank shall not be liable for non-delivery, delayed delivery or misdirected delivery of any SMS notification, transaction alert or Push Notification, error, loss, distortion or delay in transmission of such notification or alerts to you.</p>	<p>6.8 SMS Alerts and Push Notification</p> <p>(a) We may send SMS notification or alert to your Registered Mobile Number to keep you updated on your account activity and selected types of transactions effected through Electronic Banking Channel. You acknowledge that the Bank may from time to time specify the types of transaction that will be subject to this service. The Bank may also send notification or alert to your registered email address or through Push Notification. You shall not disable the Push Notification feature on your Mobile Device. The alert and notification are not intended to replace your responsibility for safeguarding your own interests, money and account from fraudulent or illegal activities.</p> <p>(b) You shall immediately inform the Bank if you receive an alert for any suspicious transaction or unauthorised transaction. You shall exercise vigilance when going through these alerts and avoid calling or responding to phone numbers provided in a fake or suspicious alert or clicking on any link embedded in a fake or suspicious alert.</p> <p>(c) All alerts and notifications shall be from the Bank to the Customer only and the Customer should never attempt to communicate with the Bank by directing any communication to the sender's contact number, address or other particulars which may be indicated in the alert or notification.</p> <p>(d) Any SMS notification, transaction alert or Push Notification sent by us to you are dependent on the availability and quality of service of your network service provider and on such terms and conditions as may be agreed between you and your mobile network service provider. You are responsible for ensuring that your contact details are updated, accurate and complete.</p> <p>(e) The transmission of any SMS notification, transaction alert or Push Notification is dependent on the availability and quality of service of your network service provider and on such terms and conditions as may be agreed between you and your mobile network service provider.</p> <p>(f) The Bank does not have any control over network quality. As such, the Bank shall not be liable for non-delivery, delayed delivery or misdirected delivery of any SMS notification, transaction alert or Push Notification, error, loss, distortion or delay in transmission of such notification or alerts to you.</p>
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32	<p>6.11 Transmission of Security Codes and Instruction</p> <p>(a) Any Security Codes generated by our Mobile App or sent by us to your Registered Mobile Number through SMS or Push Notification or sent by us to you through any other messaging services are dependent on the availability and quality of service of your network service provider and on such terms and conditions as may be agreed between you and your mobile network service provider. You are responsible for ensuring that your contact details are updated, accurate and complete.</p>	<p>6.11 Transmission of Security Codes and Instruction</p> <p>(a) Any Security Codes generated by our Mobile App or (subject to applicable laws and regulation) sent by us to you, are dependent on the availability and quality of service of your network service provider and on such terms and conditions as may be agreed between you and your mobile network service provider. You are responsible for ensuring that your contact details are updated, accurate and complete.</p>
33		<p>6.14 Fraud Countermeasures. We are committed to fulfil our obligations under applicable laws and regulations to keep our Electronic Banking Channels safe. The Customer acknowledges that, unless it is specifically provided for under these laws, the Customer does not have a private right of action for relief against us solely on the ground of breaches of these laws and regulations. Nonetheless, if we are required by applicable laws and regulations to provide any redress, we are committed to do to the fullest extent required by the laws without any admission of liability.</p>
34		<p>6.15 Mule Account. In giving instructions to us to make payments or effect transactions, you agree to exercise due care and diligence to safeguard your own interest, money and account from fraudulent or other illegal activities. You may make use of the information or tool made available to the public by the law enforcement agencies, governmental or regulatory authorities to check whether the party receiving payment from or transacting with you is real and credible. Such information or tool includes Semak Mule at https://semakmule.rmp.gov.my/ (or any other name(s) as may be changed from time to time) or any other channels or platforms made available by any law enforcement agencies, governmental or regulatory authorities. You should remain vigilant even if any of these checks are returning with no finding.</p>
35	<p>7.7 Usage outside of Malaysia</p> <p>(a) Our Electronic Banking Channel is designed for use in Malaysia. The information and material within the Electronic Banking Channel are intended for Customers or potential customers in Malaysia and are not intended for distribution to or access by any person in any other jurisdiction where such distribution or access are restricted or prohibited by law. If you are not located in Malaysia, we are unable to provide you with any account, product or service in the jurisdiction you are located in. If in doubt, please check with your professional adviser or local regulatory authority for further information. It is your responsibility to keep yourself informed of and to ensure that you comply with the applicable laws and regulations of any relevant jurisdiction. We cannot guarantee that the information and material within our Electronic Banking Channel comply with laws of other jurisdictions. Nothing within our Electronic Banking Channel shall be construed as an offer from us or our product partners to provide, or an invitation to acquire from us or our product</p>	<p>7.7 Usage outside of Malaysia</p> <p>(a) Our Electronic Banking Channel is designed for use in Malaysia. The information and material within the Electronic Banking Channel are intended for Customers or potential customers in Malaysia and are not intended for distribution to or access by any person in any other jurisdiction where such distribution or access are restricted or prohibited by law. If you are not located in Malaysia, we are unable to provide you with any account, product or service in the jurisdiction you are located in. We do not provide any legal and/or tax advice. If in doubt, please check with your professional adviser or local regulatory authority for further information. It is your responsibility to keep yourself informed of and to ensure that you comply with the applicable laws and regulations of any relevant jurisdiction relating to your opening and usage any accounts, products and services provided by us especially those laws and regulations in your home jurisdiction which may have extra-territorial effect. We cannot</p>

	<p>partners, any account, product or services to any person located in jurisdiction where it would be illegal to do so.</p>	<p>guarantee that the information and material within our Electronic Banking Channel comply with laws of other jurisdictions. Nothing within our Electronic Banking Channel shall be construed as an offer from us or our product partners to provide, or an invitation to acquire from us or our product partners, any account, product or services to any person located in jurisdiction where it would be illegal to do so.</p>
36	<p>7.8 Payment. Where a Customer uses our Electronic Banking Channel to initiate a payment instruction from a merchant’s or recipient’s website and/or mobile device for his or her online transaction or online purchases, or to initiate a payment instruction at the point of sale, or authorise a payment instruction, the Customer shall be responsible for the security of the Device, User ID, Biometric Credentials, Security Codes and transaction at all times. You are also responsible for ensuring that the transaction amount displayed is correct and the identity of the intended recipient is correct prior to confirming the payment. The transaction amount displayed shall be deemed to be correct upon your confirmation to proceed with the payment instruction. The Bank is under no obligation to verify that the amount paid by you matches the merchant’s amount and has no obligation to verify whether the recipient is the intended recipient of the fund. You must exercise vigilance when using the Electronic Banking Channel to complete any payment instruction.</p>	<p>7.8 Payment. Where a Customer uses our Electronic Banking Channel to initiate a payment instruction from a merchant’s or recipient’s website, mobile application and/or mobile device for his or her online transaction or online purchases, or to initiate a payment instruction at the point of sale, or authorise a payment instruction, the Customer shall be responsible for the security of the Device, User ID, Biometric Credentials, Security Codes and transaction at all times. You are also responsible for ensuring that the transaction amount displayed is correct and the identity of the intended recipient is correct prior to confirming the payment. The transaction amount displayed shall be deemed to be correct upon your confirmation to proceed with the payment instruction. The Bank is under no obligation to verify that the amount paid by you matches the merchant’s amount and has no obligation to verify whether the recipient is the intended recipient of the fund. You must exercise vigilance when using the Electronic Banking Channel to complete any payment instruction. You must immediately inform the Bank if you suspect, have reason to believe or become aware of, any suspicious or unauthorised transaction.</p>
37	<p>7.9 Resolving Dispute with a Merchant or Recipient of Fund</p> <ul style="list-style-type: none"> (a) The Bank is not a party to any transaction between you and a merchant or the recipient of your fund and will not be liable for any act or omission of any merchant or the recipient of your fund including any refusal by merchant to accept payment to be effected through our Electronic Banking Channel, or any defect or deficiency in any goods or services supplied to you. (b) You must resolve all complaints, claims and disputes against any merchant or the recipient of your fund directly including agreeing to any reversal on the amount paid or transferred and you agree not to involve us in any such claim, dispute or legal proceedings. (c) Even if you have a dispute with a merchant or the recipient of your fund, your payment instruction is still irrevocable once we have debited it from your account. We shall not be liable for any payment remitted to a merchant or the recipient of your fund notwithstanding any claims and/or disputes that you may have against that merchant or the recipient of your fund. 	<p>7.9 Resolving Dispute with a Merchant or Recipient of Fund</p> <ul style="list-style-type: none"> (a) The Bank is not a party to any transaction between you and a merchant or the recipient of your fund and will not be liable for any act or omission of any merchant or the recipient of your fund including any refusal by merchant to accept payment to be effected through our Electronic Banking Channel, or any defect or deficiency in any goods or services supplied to you. (b) Subject to the Supplementary Terms, you must resolve all complaints, claims and disputes against any merchant or the recipient of your fund directly including agreeing to any reversal on the amount paid or transferred and you agree not to involve us in any such claim, dispute or legal proceedings. (c) Subject to the Supplementary Terms, even if you have a dispute with a merchant or the recipient of your fund, your payment instruction is still irrevocable once we have debited it from your account. We shall not be liable for any payment remitted to a merchant or the recipient of your fund notwithstanding any claims and/or disputes that you may have against that merchant or the recipient of your fund.

38	<p>8. YOUR INSTRUCTION AND AUTHORISATION</p> <p>8.1 Authorisation</p> <p>(c) The Bank is hereby authorised to act in accordance with such instructions, authorisation or confirmation without inquiry on its part as to the identity of the person giving or appearing to give such instructions, authorisations or confirmations or as to the authenticity of such instructions, authorisations or confirmations.</p>	<p>8. YOUR INSTRUCTION AND AUTHORISATION</p> <p>8.1 Authorisation</p> <p>(a) The Bank is hereby authorised to act in accordance with such instructions, authorisation or confirmation without inquiry on its part as to the identity of the person giving or appearing to give such instructions, authorisations or confirmations or as to the authenticity of such instructions, authorisations or confirmations.</p> <p>The Bank is also authorised to act without the Customer's further consent and without any further reference or notice.</p>
39		<p>8.7 Authorised Payment Fraud. Unless prohibited by applicable laws and regulations, the Bank is authorised to act upon any of your instruction, authorisation or confirmation given in accordance with this Clause 8. Your payment instruction is binding and irrevocable, notwithstanding your discovery of any facts subsequent to the said transaction that you may have been tricked or deceived into authorising the payment such as a romance scam, an investment-related scam, a parcel scam, a Macao scam or a fraudster impersonating as a genuine payee. You acknowledge that sending an authorised payment to a fraudster is different from an unauthorised transaction whereby in latter, money is taken from you without your consent. If you believe that you have been defrauded or scammed, you must immediately report to the Bank in accordance with Clause 6.3 Immediately Report. You must stay informed with information on financial consumer awareness, financial scams and consumer alerts generally available on ours, Bank Negara Malaysia's and The Association of Banks In Malaysia's website and exercise vigilance when authorising any payment.</p>
40	<p>9. VALIDITY OF TRANSACTIONS</p> <p>9.1 Customer Liable for All Transactions. You shall be liable to the Bank for all transactions (including relevant fees and charges) effected, approved or confirmed through any Electronic Banking Channel. If any of your Device, User ID, Biometric Credentials, Security Codes has been misused, lost, stolen or breached and unauthorised transactions were carried out through the Electronic Banking Channel, the Customer shall be liable for all unauthorised transaction until the date and time of receipt by the Bank of the Customer's notification.</p>	<p>9. VALIDITY OF TRANSACTIONS</p> <p>9.1 Customer Liable for All Transactions. Subject to applicable laws and regulations, you shall be liable to the Bank for all transactions (including relevant fees and charges) effected, approved or confirmed through any Electronic Banking Channel. If any of your Device, User ID, Biometric Credentials, Security Codes has been misused, lost, stolen or breached and unauthorised transactions were carried out through the Electronic Banking Channel, the Customer shall be liable for all unauthorised transaction until the date and time of receipt by the Bank of the Customer's notification.</p>
41	<p>9.4 Complaint. If the Customer has identified an unauthorised transaction and has raised this to our attention, we will conduct an investigation within reasonable time. In the event that the Customer is not satisfied with our investigation and decision in relation to any unauthorised transaction, the Customer may refer the dispute to the Ombudsman for Financial Services for resolution of the said dispute.</p>	<p>9.4 Complaint. If the Customer has identified an unauthorised transaction and has raised this to our attention, we will conduct an investigation within reasonable time. In the event that the Customer is not satisfied with our investigation and decision in relation to any unauthorised transaction, the Customer may refer the dispute to the Financial Markets Ombudsman Service (FMOS) for resolution of the said dispute.</p>

42		<p>9.5 Provisional Credit. If the Bank is required by applicable laws and regulations to make a provisional credit to your account pending the conclusion of any investigation or resolution of a disputed transaction, the Bank will make such provision credit on the basis that you are to refund the provision credit in full in the event that you are found to be fully liable for the disputed transaction (or refund the provision credit in part if you are partially liable for the disputed transaction). You agree that the Bank shall be entitled to debit any of your accounts maintained with the Bank to affect the refund. If there are insufficient funds in your account, you agree that the Bank may, after giving you a reasonable period to settle the shortfall, initiate a debt recovery process to recover the shortfall.</p>
43	<p>10. INDEMNITY BY YOU 10.1 Indemnity. (m) your decision to activate (insofar as it relates to any self-service security feature) or to de-activate (where de-activation is permitted by the Bank) any security feature including without limitation the Kill Switch and Cooling-Off period.</p>	<p>10. INDEMNITY BY YOU 10.1 Indemnity. (a) any activation of security feature (including your decision to activate any self-service security measure) or your decision to de-activate any security feature (where de-activation is permitted by the Bank) including without limitation the Kill Switch and Cooling-Off period.</p>
44	<p>11.1 Disclaimer of Warranty (a) You acknowledge and agree that the Bank makes no warranty or representation with respect to our Electronic Banking Channels and the services made available through our Electronic Banking Channels, whether express or implied, including but not limited to title, merchantability, fitness for purpose, satisfactory quality or compliance with description and non-infringement. (b) We do not warrant or represent, that the Electronic Banking Channels will meet your requirements and purposes, that access will be uninterrupted or error free, or that there will be no loss to data transmission, or that no computer virus or other contaminant will be transmitted. Due to the nature of the internet, we will have no control and would not be responsible over breakdown or malfunction in the telecommunication or network infrastructure which may lead to loss of data, delayed in transmission or inaccurate data transmission. (c) Although the Bank shall use reasonable endeavours to ensure that the Electronic Banking Channel is secure and cannot be accessed by unauthorised third parties, the Bank does not warrant the security or confidentiality of any information transmitted through the internet.</p>	<p>11.1 Disclaimer of Warranty (a) You acknowledge and agree that the Bank makes no warranty or representation with respect to our Electronic Banking Channels and the services made available through our Electronic Banking Channels, whether express or implied, including but not limited to title, merchantability, fitness for purpose, satisfactory quality or compliance with description and non-infringement. (b) We do not warrant or represent, that the Electronic Banking Channels will meet your requirements and purposes, that access will be uninterrupted or error free, or that there will be no loss to data transmission, or that no computer virus or other contaminant will be transmitted. Due to the nature of the internet, we will have no control and would not be responsible over breakdown or malfunction in the telecommunication or network infrastructure which may lead to loss of data, delayed in transmission or inaccurate data transmission. (c) Although the Bank shall use reasonable endeavours to ensure that the Electronic Banking Channel is secure and cannot be accessed by unauthorised third parties, the Bank does not warrant the security or confidentiality of any information transmitted through the internet. (d) Although the Bank shall use reasonable endeavours to introduce fraud detection capabilities in our Electronic Banking Channels, the Bank does not warrant or represent that such fraud detection capabilities will be error free or effective in the detection of fraud. The fraud detection capabilities implemented by the Bank are not intended to replace your</p>

		responsibility for safeguarding your own interests, money and account from fraudulent or illegal activities.
45	<p>11.2 No Liability</p> <p>(t) us accepting and acting on your instruction for which we believe in good faith to have originated from you;</p> <p>(u) any remote interception as a result of any computer viruses, Trojan Horse, harmful or malicious software of any kind whatsoever stored in any device or equipment beyond the Bank’s control; or</p> <p>(v) any activation of security feature (including your decision to activate any self-service security measure) or your decision to de-activate any security feature (where deactivation is permitted by the Bank) including without limitation the Kill Switch and Cooling-Off period.</p>	<p>11.2 No Liability</p> <p>(t) us accepting and acting on your instruction for which we believe in good faith to have originated from you;</p> <p>(u) us breaching any obligation imposed by applicable laws and regulations which does not expressly grant a private right of action for relief to the Customer unless we have expressly assume such obligation by way of contract;</p> <p>(v) any remote interception as a result of any computer viruses, Trojan Horse, harmful or malicious software of any kind whatsoever stored in any device or equipment beyond the Bank’s control; or</p> <p>(w) any activation of security feature (including your decision to activate any self-service security measure) or your decision to de-activate any security feature (where de-activation is permitted by the Bank) including without limitation the Kill Switch and Cooling-Off period.</p>
46	<p>12.1 Information Collected from Use of Electronic Banking Channel</p> <p>(a) We may collect or use tools provided to us by our service provider to collect certain data from you and from your Device when you use our Electronic Banking Channel for purposes which, include but without limitation, to perform eKYC, to prevent fraud or misuse, to identify suspicious behaviour, to maintain security of our Electronic Banking Channel, to understand your use of the Electronic Banking Channel, to improve the Electronic Banking Channel, to authenticate your identity and to provide account, product and services to you. This includes, usage data, information about the Device you use to the Electronic Banking Channel, information stored in the photo library of your Device, contact details stored in your Device, log data, and geolocation information. Certain features on our Mobile App will only work if we have permissions to your camera, contacts, location and storage.</p>	<p>12.1 Information Collected from Use of Electronic Banking Channel</p> <p>(a) We may collect or use tools provided to us by our service provider to collect certain data from you and from your Device when you use our Electronic Banking Channel for purposes which, include but without limitation, to perform eKYC, to detect fraud or misuse, to assess the security posture of your Device, to identify suspicious behaviour, to maintain security of our Electronic Banking Channel, to understand your use of the Electronic Banking Channel, to improve the Electronic Banking Channel, to authenticate your identity and to provide account, product and services to you. This includes, usage data, information about the Device you use to the Electronic Banking Channel, information stored in the photo library of your Device, contact details stored in your Device, log data, and geolocation information. Certain features on our Mobile App will only work if we have permissions to your camera, contacts, location and storage.</p>
47		<p>12.3 Marketing and Promotion. Through the Electronic Banking Channel, you may consent to us collecting, processing, transferring and disclosing (including transfer and disclosure of such information outside of Malaysia) your information for marketing and promotion purposes. If you have provided your consent, we may collect, process, transfer and disclose your information for the following purposes, including any incidental or associated purposes: (a) marketing or promoting products and services including those offered by our strategic partners, ecosystem partners and other business partners; and (b) to understand your needs and to communicate with you on products and services which may be of interest to you, in accordance with Clause 9 Disclosure of Customer</p>

		Information of the General Terms and Conditions and our Personal Data Protection Notice.
48	<p>17. ACCEPTABLE USE</p> <p>17.1 Lawful Purposes.</p> <p>(e) in any manner which interfere with the access to or use of our Electronic Banking Channel by other customers and you must also not hack, attempt to hack or gain unauthorised access to our Electronic Banking Channel, or unauthorised access to other customer’s account; and</p> <p>(f) for any non-Shariah compliance purpose.</p>	<p>17. ACCEPTABLE USE</p> <p>17.1 Lawful Purposes.</p> <p>(e) in any manner which interfere with the access to or use of our Electronic Banking Channel by other customers and you must also not hack, attempt to hack or gain unauthorised access to our Electronic Banking Channel, or unauthorised access to other customer’s account;</p> <p>(f) for any Shariah non-compliance purpose; and</p> <p>(g) to overdraw on your account unless you have an approved credit arrangement that allows you to do so. If an unapproved credit arrangement is created, you shall immediately deposit funds to your account to clear off the negative balance and shall undertake to compensate the Bank on any actual cost incurred pending the regularisation of the account.</p>
49	<p>18. Right to Transfer Your Account</p> <p>(a) When you open an account with us through the Rize mobile banking application, you are establishing a banking relationship with AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD (Registration No.: 200501036909 (719057-X)). We reserve the right to revise the branchless support model. We may transfer or assign the maintenance of your accounts, products or services to any of our existing branch by giving reasonable notice to you.</p> <p>(b) If you are an accountholder under the Al Rajhi Bank brand name and we have previously approved your access to our alrajhi@24seven personal internet banking and/or alrajhi@24seven personal mobile banking, we may by giving reasonable notice to you, transfer the maintenance of your accounts to the Rize mobile banking application.</p>	<p>18. Right to Transfer Your Account</p> <p>(a) When you open an account with us through the Rize mobile banking application, you are establishing a banking relationship with AL RAJHI BANKING & INVESTMENT CORPORATION (MALAYSIA) BHD (Registration No.: 200501036909 (719057-X)). We reserve the right to revise the branchless support model. We may transfer or assign the maintenance of your accounts, products or services to a new Electronic Banking Channel or any of our existing branch by giving reasonable notice to you.</p> <p>(b) If you are an accountholder under the Al Rajhi Bank brand name and we have previously approved your access to our alrajhi@24seven personal internet banking and/or alrajhi@24seven personal mobile banking, we may by giving reasonable notice to you, transfer the maintenance of your accounts to a new Electronic Banking Channel.</p>
50		<p><u>SUPPLEMENTAL TERMS TO THE ONLINE BANKING TERMS AND CONDITIONS (TRANSITIONAL TERMS)</u></p> <p>This section sets out additional terms and conditions which will apply as supplemental terms to and will form part of the Electronic Banking Terms. During the Transitional Period, your usage of the Electronic Banking Channel will be subject to these Transitional Terms in addition to the Electronic Banking Terms. These Transitional Terms must be read with and form part of the Electronic Banking Terms. If there is any inconsistency between these Transitional Terms and the Electronic Banking Terms, these Transitional Terms shall prevail. Unless defined below, all capitalised terms will have the definitions given to such given in the Electronic Banking Terms.</p> <p>28. CONSOLIDATION OF ELECTRONIC BANKING CHANNEL</p> <p>28.1. MY alrajhi mobile banking application. We are upgrading our existing Electronic Banking Channels to serve you better by consolidating the Electronic Banking Channels referred to under Clauses 1.1(a) to 1.1(c) into a</p>

new mobile banking application in the name of MY alrajhi.

28.2. Migration Process. This consolidation process involves migrating existing Customers who currently have access to the accounts, products and services through various existing Electronic Banking Channel to a new Electronic Banking Channel in accordance with the timeline as informed by the Bank. You shall follow the guidance released by us to download the new MY alrajhi mobile banking application. To activate the new Electronic Banking Channel, you must comply with the requirements and procedures as informed by the Bank. Upon the successful migration of existing Customers, you may start accessing the accounts, products and services through the new Electronic Banking Channel. The previous Electronic Banking Channel will be decommissioned on such date as informed by the Bank.

28.3. Notice. We will give prior written notice to you in accordance with Clause 1.8 Changes and Variation to inform you of the impending migration.

28.4. Guidance. We will also release guidance, FAQs and information on how to obtain additional support on our website to help you stay informed on the migration and the procedures to activate the new Electronic Banking Channel. You must read and understand the information.

28.5. Transitional Period. During the Transitional Period, you may still access the accounts, products and services through the existing Electronic Banking Channels pending your download and activation of the MY alrajhi mobile banking application. During such time, you are required to download and activate the MY alrajhi mobile banking application. Once you have downloaded and activated the MY alrajhi mobile banking application, you will no longer have access to accounts, products and services through the existing Electronic Banking Channels. If you have not done so during the Transitional Period, your access through the existing Electronic Banking Channel will be automatically terminated upon the decommissioning of the previous Electronic Banking Channel. If you do not agree with the migration, you must immediately discontinue the usage of any Electronic Banking Channel.

28.6. Stabilization Period. We will exercise due care and diligence in undergoing extensive testing before the launch of the MY alrajhi mobile banking application. Despite our best effort, due to the complex nature of a platform migration of this nature, we cannot guarantee, represent and warrant that access will be uninterrupted or error free, especially during the initial period immediately after the Launch Date. If you experience any challenge or error while using the MY alrajhi mobile banking application, we strongly encourage that you report your experience to us. You may also expect us to be releasing updates to the Mobile Application at a much more frequent pace to address any identified issues

during the stabilization period.

28.7. Specific Provisions for Rize Account Holders: If you are an accountholder under the "Rize" brand name, the Bank shall issue a new account number for your existing account(s). If you are holding an alrajhi bank Malaysia debit card in addition to the Rize debit card, the Rize debit card shall be deactivated upon the successful migration of your Rize account to the MY alrajhi mobile banking application. Your existing alrajhi bank Malaysia debit card will then be linked to your successfully migrated Rize account. You are advised to pay attention and carefully adhere to any notices or communications issued by the Bank regarding the issuance of the new account number and the deactivation of the Rize debit card.

28.8. Stay Alert. We strongly advise that you stay alert and watchful of potential emails, websites, SMS, WhatsApp messages, automated voicemail, voice call, fake alerts purporting to be from a legitimate source, disguised to be a genuine communication from the Bank or impersonating the Bank and you shall not respond by providing any banking credentials. You shall immediately inform the Bank if you receive any alert or suspicious communication. We will not make available the MY alrajhi mobile banking application through any link embedded in any communication to you. You shall only download and install the official version of the MY alrajhi mobile application from Apple App Store, Google Play Store, Huawei AppGallery or such other application stores that is approved by the Bank.

28.9. Definitions. The following definitions apply to these Electronic Banking Terms unless otherwise specified:
"Transitional Period" : means such period from time commencing from the Launch Date until the effective date of the decommissioning of the relevant Electronic Banking Channel as informed by the Bank on its website.
"Launch Date" : means the date where the official version of the MY alrajhi mobile application is available for Customers to download from the Apple App Store, Google Play Store, Huawei AppGallery or such other application stores that is approved by the Bank.