



Approved by Al Rajhi Bank (Malaysia) Shariah Committee Ruling no: 9(2)

alrajhi@24seven Service Agreement (Updated Effective Date: 1st May 2020)

Terms and Conditions for Personal Internet and Mobile Banking Services

Thank you for choosing alrajhi@24seven for your personal internet banking and/or mobile banking services.

alrajhi@24seven Service provides Customers with an easy to use, convenient and secure means to access Al Rajhi Bank's services through an Internet connection. Using this channel, any Customer may have direct access to their Account held with Al Rajhi Bank, perform real-time inquiries on their Account, as well as conduct various transactions from anywhere, anytime.

Important Notices:

1. alrajhi@24seven Service Agreement:

Please read and understand the following terms and conditions which govern Customer users of alrajhi@24seven personal internet banking and/or mobile banking services, and use of the services as provided herein. Customer agrees to be bound by these terms and conditions. If at any time Customer do not accept any or all of these terms and conditions, Customer must immediately discontinue all access of alrajhi@24seven and/or use of the service herein.

2. Personal Mobile Banking Application (App), alrajhi@24seven:

Do not use this mobile banking app on jailbroken or rooted devices. Otherwise the security measures provided by be equipment manufacturers may be compromised.

For Al Rajhi Bank Personal Internet Banking and Mobile Banking Services:

Customer uses and access to the Al Rajhi Bank Personal Internet Banking and/or Mobile Banking Services ("alrajhi@24seven") shall be subject to the following Terms and Conditions ("alrajhi@24seven Terms and Conditions"):

1. General

- 1.1 The following sets out all alrajhi@24seven services which are supported by internet banking to applications on personal computer, mobile devices or any electronic devices are available for Al Rajhi Banking and Investment Corporation (Malaysia) Bhd (719057-X) ("Al Rajhi Bank")'s Customer, to enable Customer to electronically access and use the Services and other banking facilities, made available via alrajhi@24seven service and the Website.
- 1.2 The alrajhi@24seven Terms and Conditions are to be read in conjunction with the Terms and Conditions of Al Rajhi Bank Deposit Account(s) (i.e. Current and/or Savings Account-i (CASA)), Debit Card-i, any payment instruments that enable Customer to make payment and/or transfer transactions via alrajhi@24seven services and any instructional material provided by Al Rajhi Bank, as well as any other terms, conditions and provisions which Al Rajhi Bank may prescribe from time to time.
- 1.3 If there is any inconsistencies between the alrajhi@24seven Terms and Conditions and any other agreement which the Customer may have with Al Rajhi Bank and/or Authorised Third Party Service Provider, the alrajhi@24seven Terms and Conditions shall prevail.

2. Definitions and Interpretation

2.1 Definitions

2.2.1 In the alrajhi@24seven Terms and Conditions , the following words have the following meanings:

"Account" means one or more of the Customer's valid Account with Al Rajhi Bank which may be linked to alrajhi@24seven Services.

"Agreement" means the terms and conditions of personal internet and mobile banking, alrajhi@24seven herein, as may be varied from time-time.



“alrajhi@24seven”	means the internet banking services provided by Al Rajhi Bank to enable Customer to perform banking transactions with the use of a personal computer terminal or any electronic device through the internet browser with the Security Codes in accordance with the alrajhi@24seven Terms and Conditions or any other services terms and conditions as may be supplemented, varied or withdrawn by Al Rajhi Bank at any time, and from time to time.
“Application” or “Mobile Banking Application” or Mobile Banking App”	means the software application to be downloaded from either Google Play Store and Apple Store and installed by Customer in Customer’s smart phone, tablet or such other electronic devices (if capable of supporting such mobile banking app service) to enable Customer specifically access to alrajhi@24seven to perform banking services with Security Codes, as may be supplemented, varied or withdrawn by Al Rajhi Bank at any time, and from time to time.
“Auto-Lock”	means alrajhi@24seven account (of access) will be classified as auto-lock if there are no login activity over a continuous period of nine (90) days period.
“Authorised Third Party Service Provider” or “Proprietor”	means any entity, company, corporation or institution including PayNet which may offer products, services, content or information on Al Rajhi Bank’s Website from time to time.
“Bill”	means latest bill, invoice, notice, advice, assessment, taxes and/or payment demand which received by and required Customer to be payable within a stipulated time period from a Biller.
“Bill Payment”	means the payment of bills which may be made by Customer to the Biller(s) through the JomPAY using alrajhi@24seven Services.
“Biometric Credentials”	means selected smartphones of iOS or Andoid devices, which are non-rooted and employed security measures, including but not limited to, fingerprint, face and/or iris recognition, to gain access to Customer’s Registered Device.
“BNM” or “Bank Negara Malaysia”	means Central Bank of Malaysia.
“Captcha”	means a security feature that attempts to distinguish between legitimate human users and robots by requiring Customers to perform a mildly challenging task such as deciphering distorted text as part of the registration process of alrajhi@24seven Services.
“Card PIN”	means a 6-digit numeric personal identification number (PIN) chosen by Customer for a Debit Card issued to Customer Account which required to be entered by Customer when performing any banking transactions at the ATM terminals including cash withdrawal and/or as a PIN verification for Debit Card transactions at merchant’s point-of-sale (POS) terminals and/or for the first time login to and/or reset User ID and/or Password of alrajhi@24seven Services.
“Customer”	means the person or persons in whose name(s) the Account(s) is/are maintained with Al Rajhi Bank and to whom Al Rajhi Bank has agreed to provide the alrajhi@24seven Services and where applicable, the Customer’s successors in title or legal representatives.
“Debit Card-i”	means VISA Debit Card-i issued to Customer by Al Rajhi Bank as one of the payment method which enable Customer to perform banking transactions at any VISA member’s ATM and make purchase online/offline.
“Electronic Notification / Alert”	means a service which Al Rajhi Bank provides to Customer from time to time through email or SMS by alerting Customer of selected types of Transactions that



had been performed by Customer via personal internet and/or mobile banking, alrajhi@24seven.

“Equipment”	means any compatible electronic, wireless, communication, transmission or telecommunications equipment, device or medium including but not limited to the internet, any personal computer, tablet, smartphone, device, terminal or system which may be required to access and use the alrajhi@24seven Services.
“E-Statement”	means the electronic statement which is available for viewing through Customer’s alrajhi@24seven Services following Customer’s enrollment for the E-Statement service for the Account.
“Fixed Term Investment Account-i”	means the electronic statement which is available for viewing through Customer’s alrajhi@24seven Services following Customer’s enrolment for the E-Statement service for the Account.
“Interbank GIRO (IBG)”	means an interbank payment and funds transfer system that facilitates payments and collections via the exchange of digitized transactions between banks.
“JomPAY” or “JomPAY Scheme”	means a service offered by PayNet which facilitate industry wide ubiquitous bill payments through the use of Standard Biller Codes and Recipient Reference Numbers.
“Limit”	means the maximum daily amount that Customer is allowed to transact from the Account using alrajhi@24seven Services or the balance amount in the Account, whichever is lesser.
“Mobile Banking Service(s)”	means Al Rajhi Bank’s Banking Services that is alrajhi@24seven which made available through Customer’s Mobile Device.
“Mobile Device(s) / Device(s)”	means the mobile phone, smart phone, tablet or such other communication electronic device which is used to access the Personal Internet/Mobile Banking, alrajhi@24seven Services.
“Network Service Provider”	means any Internet service provider or any commercial online service provider or a licensed telecommunications services provider, providing connection to the Internet.
“Own Accounts Transfer”	means the transferring of fund from Customer’s own Al Rajhi Bank savings or current account.
“OTP” or “One-Time Password”	means a 6-digit password that is only valid for a single transaction sent automatically to Customer’s pre-registered mobile phone number with any of the Al Rajhi Bank’s Branch when Customer attempting to perform selected online banking transaction via alrajhi@24seven Services subject to Al Rajhi Bank’s discretion from time to time. Customer must key-in the OTP at the required field on the Confirmation page to complete the transaction.
“Password”	means a unique string of characters chosen by the Customer from time to time and known only to the Customer and Al Rajhi Bank’s computer system, which must be keyed-in by the Customer on the Customer’s computer terminal in order for the alrajhi@24seven Services system to authenticate the Customer’s User ID and grants the Customer access to the alrajhi@24seven Services.
“Payment”	means the payment perform by Customer of any bills or any other payment demands issued by Biller to Customer.
“PayNet”	means Payments Network Malaysia Sdn Bhd. (Company No.: 836743-D)



“Push Notifications”	means notifications and other types of messages that may be sent to Customer’s Registered Device even if Customer Device is locked, in standby mode, or within the Mobile Banking App, alrajhi@24seven is not running.
“Quick Link”	means shortcut for navigation of Customer most frequently visited page of alrajhi@24seven Services.
“Ringgit Malaysia” or “RM” or “MYR”.	means the lawful currency of Malaysia
“Retail Payment Platform” or “RPP”	means shared payment infrastructure developed and operated by PayNet which facilitates payments and collections addressed using easily remembered proxies or by account numbers.
“Registered Device”	means the single device or multiple mobile devices that is/are used by Customer to perform registration of personal Mobile Banking App, alrajhi@24seven.
“Security Codes”	means the security credentials used to identify Customer when Customer access and utilize alrajhi@24seven comprising of the Password, Card PIN, Secure Word, OTP and includes any other security codes as Al Rajhi Bank may issue from time to time except for User ID.
“Secure@24seven”	means a security credential and convenient way to ‘digitally authorise’ by a single-tap approval on selected Services using Secure Verification as determined by Al Rajhi Bank. The Secure Verification is unique and valid for that particular transaction only. It also increased security against possible fraud attacks by preventing any interception or modification of alrajhi@24seven transaction details from malware or viruses employing ‘man-in-the middle’ type of attacks.
“Secure Verification”	means a push notification alert that sent to Customer’s Registered Device by displaying transaction details for Customer to perform secure ‘one-tap approval’ on selected Services of personal mobile banking app, alrajhi@24seven as determined by Al Rajhi Bank.
“Secure Word”	means an additional security credentials used to identify Customer when Customer access and utilize alrajhi@24seven Services. It is normally a string of alphanumeric characters selected by Customer which, being unique to the Customer and known only to the Customer and Al Rajhi Bank’s computer system, will be displayed on screen after the Customer has entered a Login User ID. This is the mutual authentication function used by Customer to verify that the login page of alrajhi@24seven is from Al Rajhi Bank’s genuine site.
“Service or Services”	means the banking services offered by Al Rajhi Bank via the internet and any other electronic medium approved by Al Rajhi Bank, in accordance with the Terms and Conditions for alrajhi@24seven.
“Short Message Service (SMS)”	means is a text messaging service which send to mobile devices.
“Transaction”	means all transactions effected by Customer using the alrajhi@24seven Services.
“Transfer”	means the transfer of funds perform by Customer within Customer’s own Al Rajhi Bank accounts or third party account maintained by Al Rajhi Bank or any other transfers as maybe made available by Al Rajhi Bank from time-to time.
“Terms and Conditions”	means these terms and conditions governing the access and use of personal internet banking, alrajhi@24seven Services.



- “User” means Customer who has granted the access and use of alrajhi@24seven Services by Al Rajhi Bank.
- “User ID” means a unique name made up of a string characters chosen by the Customer which must be keyed-in by the Customer every time Customer’s logon to alrajhi@24seven in order for the alrajhi@24seven system to associate the User ID with the Customer’s Debit Card profile and account(s) for verification and authentication purposes in order to grant Customer access to alrajhi@24seven Services.
- “Website” means Al Rajhi Bank’s website at <https://www.alrajhibank.com.my>
- “Within Bank Transfer” means the transferring of fund from Customer Al Rajhi Bank’s savings or current account to other Al Rajhi Bank users’ accounts (i.e. third party accounts within Al Rajhi Bank). It is also known as “Transfer To Other Al Rajhi Bank Account(s)”.

2.2 Interpretation

- 2.2.1 Words importing the singular shall include the plural and vice versa and those importing the masculine gender shall include the feminine and neuter gender and vice versa.
- 2.2.2 Where there are two (2) or more persons comprised in the term you or the Customer, instructions, agreements, undertakings, obligations expressed to be issued or given by or made by one person, shall be deemed to have been issued or given by or made by and binding upon such persons jointly and severally.

3. Eligibility and Registration for alrajhi@24seven

- 3.1 Subject to these Terms and Conditions, Customer must have at least an active and valid banking account such as a Current / Savings Account-i and a Debit Card-i with Al Rajhi Bank. The Customer’s Account must continue to be valid to enable the Customer to continue using the alrajhi@24seven Service.
- 3.2 Al Rajhi Bank may at its discretion accept or reject Customer’s registration for alrajhi@24seven.
- 3.3 Customer may customise the Accounts with which the Customer wishes to transact via alrajhi@24seven. For joint accounts, the signatory condition must be either one to sign.

4. Using Computer Terminals / Personal Electronic Devices and Internet/Mobile Network Access

- 4.1 Customer is solely responsible:
- 4.1.1 to ensure that the computer terminal and/or personal electronic devices and related software and hardware meet the required specifications and configurations as may be specified by Al Rajhi Bank from time to time; and
- 4.1.2 for the installation, maintenance and security of your computer terminal and/or personal electronic devices, related hardware and software (including the internet browser software) and internet/data connection used to access alrajhi@24seven, and Al Rajhi Bank shall not be responsible for any loss, damage or expense incurred by you or any third party from any delay, failure, disruption, malfunction or intrusion to the above.
- 4.2 Customer access to Al Rajhi Bank’s website and alrajhi@24seven through a relevant internet service provider, network provider or communication network provider or any other provider in the country from such service is accessed, and will be subject to relevant internet service provider, network provider or communication network provider or any other provider.



5. Gaining Access of alrajhi@24seven

5.1 First Time Registration:

- 5.1.1 Registering using Al Rajhi Bank Debit Card-i: Customer will be required to enter the Debit Card Number, Card PIN, and 'Captcha' as it appears on the registration screen of alrajhi@24seven.
- 5.1.2 Upon acceptance of the correct information, the Customer's Name, Mobile Number and Email ID will be auto-populated on the screen of alrajhi@24seven. Customer shall replace the Email ID provided with a new Email ID of Customer's choice or maintain as it is, and click confirm button to create contact information.
- 5.1.3 An OTP will be sent to Customer's pre-registered mobile number and Customer shall key-in the OTP number for authentication purposes.
- 5.1.4 Customer will be required to key-in Customer's choice of new User ID, Password and Secure Word to create profile for the access and use of alrajhi@24seven.
- 5.1.5 Once successful, Customer will be notified through alrajhi@24seven on the acknowledgment screen.
- 5.1.6 Customer can then login to alrajhi@4seven through internet browser, mobile browser or go to Personal Mobile Banking App, alrajhi@24seven that Customer has downloaded onto Customer's smart phone, tablet or any mobile device. Customer may access using the newly registered User ID, Secure Word and Password.

5.2 Subsequent Access of alrajhi@24seven After Performing First Time Registration:

- 5.2.1 Customer may perform each alrajhi@24seven access using the same User ID, Password and Secure Word as per Clause 5.1.4 via internet browser, mobile browser or Personal Mobile Banking App, alrajhi@24seven (such as smart phone, tablet or any mobile device).
- 5.2.2 If Customer fails to enter the correct Customer's profile which set as per Clause 5.1.4, Customer will be unable to access the alrajhi@24seven whether via internet browser, mobile browser or alrajhi@24seven Mobile Banking App (such as smart phone, tablet or any mobile device).

5.3 Forgotten User ID:

- 5.3.1 Customer is required to click at "Forgot Your User ID" tab and key-in Customer's identification information using Debit Card Number, Card PIN and 'Captcha' that appears on the screen of alrajhi@24seven using internet browser, mobile browser from tablet device or alrajhi@24seven Mobile Banking App.
- 5.3.2 Upon acceptance of the correct information, Customer's Name will appear on the screen of alrajhi@24seven services and an OTP will be sent to Customer's pre-registered mobile number with any Al Rajhi Bank' Branch.
- 5.3.3 Customer required to key-in the OTP number for validation and authentication purposes.
- 5.3.4 Upon successful validation and authentication, Customer's User ID will be displayed on the screen of alrajhi@24seven.
- 5.3.5 Customer will be able to access the alrajhi@24seven again by using existing User ID together with existing Secure Word and Password.

5.4 Reset Password:

- 5.4.1 Customer is required to click at "Reset Password" tab and key-in Customer's identification information using Debit Card Number, Card PIN and 'Captcha' that appears on the screen of



alrajhi@24seven using internet browser, mobile browser from tablet device or alrajhi@24seven Mobile Banking App.

- 5.4.2 Upon acceptance of the correct information, Customer's Name will appear on the screen of alrajhi@24seven and an OTP will be sent to Customer's pre-registered mobile number with any Al Rajhi Bank' Branch.
- 5.4.3 Customer is required to key-in the OTP number for validation and authentication purposes.
- 5.4.4 Upon successful validation and authentication, Customer's User ID and a new Password field will be displayed on the screen of alrajhi@24seven.
- 5.4.5 Customer is required to reset Password by key-in a new choice of personal Password and confirm the said Password.
- 5.4.6 Upon completion and confirmation of the above procedures, the successful status of reset new Password be displayed on the screen and Customer will be able to login to alrajhi@24seven again by using the new Password.

5.5 Self-Deregistration of alrajhi@24seven Mobile Banking App Due to:

5.5.1 Customer is No Longer Al Rajhi Bank's Customer:

5.5.1.1 Customer is required to login to Customer's Mobile Device, look for alrajhi@24seven Mobile Banking App launcher and perform deletion on the App launcher.

5.5.2 Customer Changes or Disposes of Existing Registered Device and Secure@24seven:

5.5.2.1 Customer is required to perform deregistration as per Clause 5.5.2.1.1 and Clause 5.5.2.1.2 after observing Clause 5.10.5, Clause 5.10.5.1, and Clause 5.10.5.1.1 to 5.10.5.1.3.

5.5.2.1.1 To De-register Secure@24seven:

5.5.2.1.1.1 Customer is required to tap at "De-Register Secure@24seven" tab and key-in Customer's User ID, Password and ensure a correct Secure Word that appears on the screen of Personal Mobile Banking App, alrajhi@24seven.

5.5.2.1.1.2 An OTP will be sent to Customer's pre-registered mobile number with any Al Rajhi Bank' Branch.

5.5.2.1.1.3 Customer is required to key-in the OTP number for validation and authentication purposes.

5.5.2.1.1.4 Upon successful validation and authentication, a confirmation message to de-register the Secure@24seven will be displayed on the screen of Personal Mobile Banking App, alrajhi@24seven accordingly.

5.5.2.1.2 To Delete Personal Mobile Banking App, alrajhi@24seven:

5.5.2.1.2.1 Subsequently, Customer is required to login to Customer's existing Registered Device, look for Personal Mobile Banking App, alrajhi@24seven launcher and perform deletion on the App launcher.

5.5.2.1.2.2 In the event of Customer has no intention to replace the existing Registered Device with new Registered Device or no longer use of Personal Mobile Banking service, alrajhi@24seven, Customer must perform



self-deregistration of Secure@24seven steps as per Clause 5.5.2.1.1 will suffice.

5.5.2.1.3 To Perform Switching Between Existing and New Registered Device (Applicable to Customer Changes or Disposes of Existing Registered Device only):

5.5.2.1.3.1 In the event of Customer intended to change or dispose the existing device with a new registered device, Customer is required to follow steps as per Clause 5.5.1, Clause 5.5.2, Clause 5.5.2.1.1 and Clause 5.5.2.1.2.

5.5.3 Lost/Stolen of Customer's Registered Device and Secure@24seven:

5.5.3.1 Customer must immediately report the lost/stolen of Registered Device by contacting **Al Rajhi Bank Customer Care Officer at telephone number +603-2332 6000**.

5.5.3.2 Subsequently, Customer may perform switching between devices of Secure@24seven Services upon obtaining a new Registered Device subject to steps in Clause 5.5.4, Clause 5.5.4.1 and Clause 5.5.4.2.

5.5.4 Switching Between Devices of Secure@24seven:

5.5.4.1 Switching Between Existing and New Registered Devices But Maintaining The Existing Registered Mobile Number:

Customer is not required to walk in to the Al Rajhi Bank's Branch for registration of new Mobile Device but to perform steps of switching between devices as follows:

5.5.4.1.1 Once Customer has a new Mobile Device, the Customer may download Personal Mobile Banking Application, alrajhi@24seven and proceed with login as usual as per Sub-Clause 7.1.

5.5.4.1.2 Through this step, a switch device message will be triggered upon login to confirm whether the Customer agrees to switch device for Secure@24seven.

5.5.4.1.3 When Customer tapped on confirm button, an OTP will be triggered to the Customer's registered mobile number with the Al Rajhi Bank and the Customer may enter the OTP received for the device switching to be successful.

5.5.4.1.4 Once completed, the Customer may login as usual and the Customer's new device is now successfully bound with Secure@24seven.

5.5.4.2 Treatment of Customer's Newly Registered Mobile Number and Existing / New Registered Device:

5.5.4.2.1 As long as Customer has an intention to replace the existing registered mobile number with the new mobile number, Customer must walk-in to the Al Rajhi Bank branch and inform the Al Rajhi Bank on the replacement of new mobile number for security purpose. This is important as all OTPs will be delivered to the Customer's mobile number involving both financial and non-financial activities of alrajhi@24seven.

5.5.4.2.2 If the Customer is maintaining the same/existing Registered Device, no device switching of Secure@24Seven is necessary as all OTPs are currently bound to the same/existing Registered Device.



5.5.4.2.3 If the Customer is replacing existing Registered Device with new one, Customer must perform switching between devices as per steps in Clause 5.5.4, Clause 5.5.4.1 and from Clause 5.5.4.1.1 to Clause 5.5.4.1.4.

5.6 Auto-Lock:

5.6.1 The access of alrajhi@24seven Services will 'Auto-Lock' if there is no login activity **after ninety (90) days period**. Customer will not be able to login or access alrajhi@24seven Services at all after such period.

5.6.2 Reactivation of 'Auto-Lock' alrajhi@24seven access:

5.6.2.1 Customer is required to perform similar process as "Reset Password" in Clause 5.4.1 to Clause 5.4.6.

5.7 Session Timeout:

5.7.1 The access of alrajhi@24seven session will be timeout automatically if Al Rajhi Bank detects no activity is taking place for **five (5) minutes**. This will ensure protection of Customer's banking account(s) in case Customer is accidentally leave the computer or Registered Device unattended after Customer has logged on alrajhi@24seven.

5.8 Unsuccessful Logon Attempts:

5.8.1 The Customer will not be able to logon to alrajhi@24seven **after three (3) unsuccessful** logon attempts for security reason. To logon again, Customer is required to perform reset password in Clause 5.4.1 to Clause 5.4.6.

5.9 Joint Accounts

5.9.1 For joint accounts which are allowed to operate alrajhi@24seven (i.e. either one signatory), all transactions on the Account shall be binding on all the account holders jointly and severally.

5.10 Safeguarding Customer's Security Credential:

5.10.1 Change of Security Codes:

5.10.1 The Security Codes selected by the Customer may be changed by the Customer from time to time.

5.10.2 Safeguard the Security Codes and/or Secure@24seven

5.10.2.1 Customer agrees that Al Rajhi Bank shall use the Customer's User ID, Security Codes and Secure@24seven to identify the Customer and acknowledges that the Customer must keep User ID, all Security Codes and Secure@24seven secure, and exercise reasonable care to prevent unauthorised access and/or use Secure@24seven whether it was in fact made by Customer or by any other person(s) purporting to be Customer.

5.10.3 Exposure of the Security Codes and/or Secure@24seven

5.10.3.1 If Customer discovers or has a reasonable ground to believe that Customer's Security Codes and/or Secure@24seven is/are exposed or suspected to be exposed to any person in any way and/or Customer has received any statement, data or information which indicates that unauthorised transaction has taken place or otherwise not intended for the Customer, Customer shall Immediately change the Security Codes and/or change Registered Device if Secure@24seven has been compromised, as the case may be to protect Customer's own interest.

5.10.3.1.1 If the Customer is unable to do so for any reasons, the Customer must immediately report the suspected disclosure by contacting **Al Rajhi Bank Customer Care Officer at telephone number +603-2332 6000**. For avoidance of doubt, all telephone calls made to Al Rajhi Bank Customer Care Unit shall be logged by Al Rajhi Bank.



5.10.4 Suspension or Termination of Security Codes and/or Secure@24seven

5.10.4.1 Al Rajhi Bank may suspend or terminate any or all of the Customer's Security Codes and/or Secure@24seven if the integrity or security of the Security Codes and/or Secure@24seven are compromised or are suspected to have been compromised, or if the security and integrity of any part of the alrajhi@24seven is threatened in any way whatsoever.

5.10.5 Changing Mobile Number and/or Lost /Stolen Customer's Registered Device :

5.10.5.1 Customer must inform Al Rajhi Bank if Customer's mobile phone number changes or if Customer's Registered Device is lost or stolen. If Customer fails to inform the Al Rajhi Bank of such changes:

5.10.5.1.1 All alerts and notifications shall continue to be sent to the Customer's existing Registered Device number which registered with Al Rajhi Bank until Customer informs Al Rajhi Bank of the changes;

5.10.5.1.2 Al Rajhi Bank shall not be liable for any loss that may be incurred due to Customer's failure to update and inform Al Rajhi Bank of Customer's new mobile number; and

5.10.5.1.3 Customer must adhere Clause 5.5.4.2.1 in the event of Customer has intention to change or replace a new mobile number for security purpose.

5.10.6 Maintaining Customer's Confidential Information:

5.10.6.1 The Customer shall maintain confidentiality of information on the Account, User ID Security Codes and other relevant information in respect of alrajhi@24seven services. Customer shall be responsible for the following:-

5.10.6.1.1 Any loss or damages suffered for all unauthorized transactions carried out through the use of the User ID and Security Codes until such time when Al Rajhi Bank has received written notification of the same from Customer; and

5.10.6.1.2 Any loss or damages suffered and all risk arising, in the event Customer does not terminate alrajhi@24seven in accordance with the relevant procedures set out by Al Rajhi Bank for the use of alrajhi@24seven.

5.11 Customer's Instructions:

5.11.1 Use and access of alrajhi@24seven:

5.11.1.1 Use and access by the Customer of the alrajhi@24seven at any time and from time to time shall:

5.11.1.1.1 Indicate Customer's acceptance and agreement and continued acceptance and agreement of the provisions of these alrajhi@24seven Terms and Conditions (including but not limited to procedures, limits and conditions determined by Al Rajhi Bank and/or any applicable laws that may be passed from time to time) and of the risks in conducting any transaction over the internet; and

5.11.1.1.2 Be deemed to have been accessed and used by the Customer upon successful login using the Security Codes regardless whether the access was made by the Customer or by a third party.

5.11.2 Accuracy and Completeness of Customer's Instruction:

5.11.2.1 Customer shall ensure that all instructions issued are complete and, accurate.



- 5.11.2.1.1 Al Rajhi Bank and/or Approved Third Party Service Providers shall be entitled to carry out any instruction or transaction and/or rely on any instruction or information provided in connection with the Customer's User ID, Security Codes and/or Secure@24seven as if the Customer had transacted it and/or provided the information.
- 5.11.2.1.2 The Customer agrees that instructions or transactions received by Al Rajhi Bank shall be processed accordingly unless Al Rajhi Bank receives a request or instruction from the Customer in writing, to reverse or cancel the transaction/instruction. Al Rajhi Bank shall do so on a best effort basis and provided the instruction or transaction has not been executed.
- 5.11.2.1.3 Al Rajhi Bank may at its discretion refuse to carry out any of the Customer's instructions or transactions where such instructions or transactions are inconsistent with Al Rajhi Bank's policy or any law or any rules or regulations to which Al Rajhi Bank is subject to or for any other reasons.

5.11.3 Availability of alrajhi@24seven:

- 5.11.3.1 The alrajhi@24seven service will be available for use 24 hours, 7 days a week.
- 5.11.3.2 However there may be times when alrajhi@24seven is unavailable due to routine maintenance, repairs or upgrades of Al Rajhi Bank's systems. Al Rajhi Bank's aims to notify Customer in advance of any maintenance work however, may not always be able to do so if due to:
- 5.11.3.2.1 Technical, security, legal or regulatory reasons or due to unusual events or circumstances beyond Al Rajhi Bank's reasonable control; or
- 5.11.3.2.2 External circumstances which are out of the control of Al Rajhi Bank such as Customer's internet connection, registered mobile device or network fails.
- 5.11.3.3 Please contact **Al Rajhi Bank's Customer Care Officer at telephone number +603-2332 6000** if Customer is unable to use the alrajhi@24seven service and/or Secure@24seven, and Al Rajhi Bank will do its best to provide assistance. Customer are reminded that banking transactions may still be conducted via other service delivery channels, including but not limited to Al Rajhi Bank's ATM or Branch services to effect Customer's transactions.

6. alrajhi@24seven Services

6.1 New/Additional Services - Where Al Rajhi Bank offers new or additional services, Customer's acceptance in the manner prescribed by Al Rajhi Bank and use of such new or additional services shall be on the alrajhi@24seven Terms and Conditions and such additional terms and conditions (if any) as may be prescribed by Al Rajhi Bank.

6.2 Activation:

Upon the activation of alrajhi@24seven and/or Secure@24seven, Customer will be able to access the following Services as and when made available to the Customer:-

- 6.2.1 **View Portfolio Services via Account-i** which include the overview of Customer's banking Account(s) and facilities such as Term Deposit-i, and Financing-i with Al Rajhi Bank;
- 6.2.2 **View Account Details** which include the account information of each banking Account(s), Account Summary, Account Statement and Transaction History, E-Statement Enrolment,



Cheque Book Request, Email e-Statement Enrolment and alrajhi@24seven Transactions (i.e. reprint transaction receipt services);

6.2.3 View Term Deposits-i details;

6.2.4 Perform Transfers and Payments services:

6.2.4.1 Transfers services include:

6.2.4.1.1 Transfer to Other Accounts (i.e. Within Bank Transfer (i.e. Own or Third Party Transfer), Interbank GIRO (IBG) or DuitNow either DuitNow Pay-to-Account or DuitNow Pay-to-Proxy (i.e. by mobile number / NRIC / Army/Police ID / Passport / Business Registration Number);

6.2.4.1.2 DuitNow Registration & Maintenance;

6.2.4.1.3 Add & Manage Beneficiaries;

6.2.4.1.4 Schedule Transfers;

6.2.4.1.5 Manage Standing Instruction; and

6.2.4.1.6 Any other service as may be provided by Al Rajhi Bank from time to time.

6.2.4.2 Payment services include:

6.2.4.2.1 JomPAY services (i.e. Pay New Biller; Pay Favourite Billers and Multiple Billers (for personal internet banking only));

6.2.4.2.2 Add & Manage Billers;

6.2.4.2.3 Direct Debit Mandate; and

6.2.4.2.4 Any other service as may be provided by Al Rajhi Bank from time to time.

6.2.5 Debit Card-i:

Debit Card-i feature provides Customer with more control by allowing Customer to select how and where Customer's Debit Card (including Musafir Card-i) can be used as follows:

6.2.5.1 Block Debit Card-i (including Musafir Card-i) (please refer to Clause 6.10 below):

6.2.5.1.1 Temporary Block:

Customer is still able to view Customer's Debit Card-i and perform Debit Card-i (including Musafir Card-i) settings in alrajhi@24seven under this status (refer to Clause 6.10.1 for details).

6.2.5.1.2 Lost/Stolen Debit Card-i:

Customer will not be able to view Customer's Debit Card-i (including Musafir Card-i) details (refer to Clause 6.10.2 for details).

6.2.5.2 Change Debit Card Limit:

Under this feature, Customer may choose to change the following limits on Customer's Debit Card-i (including Musafir Card-i):-

6.2.5.2.1 Transfer Limit (Debit Card-i only);

6.2.5.2.2 Purchase Limit (Debit Card-i only);



6.2.5.2.3 Withdrawal Limit (both Debit Card-i and Musafir Card-i); and

6.2.5.2.4 Pay Wave (Contactless) Limit (Debit Card-i only).

6.2.5.3 Set Debit Card Flag:

Under this feature, Customer may control on Customer's overseas Debit as follows:

6.2.5.3.1 Internet (Purchase) Usage of Card (Debit Card-i only); and

6.2.5.3.2 International Usage of Card (Debit Card-i only).

6.2.5.4 Set / Change Debit Card-i PIN:

Under this feature, Customer may choose to change Customer's Debit Card-i (including Musafir Card-i) PIN at any time.

6.2.6 View Financing-i details;

6.2.7 Mailbox Services:

This includes promotions and campaign messages;

6.2.8 Settings (of alrajhi@24seven) include:

6.2.8.1 Change Password;

6.2.8.2 View / Update Personal Information;

6.2.8.3 Change Secure Word; and

6.2.8.4 Modify Transaction Limits (of alrajhi@24seven) include:

6.2.8.4.1 Limit of Bill Payments – JomPAY;

6.2.8.4.2 Limit of DuitNow;

6.2.8.4.3 Limit of Within Bank Accounts; and

6.2.8.4.4 Limit of Interbank GIRO (IBG).

6.2.9 Perform **Quick Links** services;

6.2.10 Such other additional online services or enhancement of existing Services as Al Rajhi Bank and / or any other third party may from time to time, make available to the Customer on alrajhi@24seven.

6.3 Limits on Transactions - General:

6.3.1 The Customer agrees and accepts that Al Rajhi Bank or relevant authority is entitled to determine and impose limits i.e. a default and a maximum sum daily transaction limits to the carrying out of transactions through alrajhi@24seven with/without utilizing Secure@24seven for its purposes of control. However, Customer may customize the default limits of transactions up to a maximum sum at a 'Settings' tab of alrajhi@24seven from time to time.

6.4 JomPAY Bill Payment Facility:

6.4.1 Al Rajhi Bank is a registered Participant under the Scheme. In the event Al Rajhi Bank ceases or is no longer a Participant, Al Rajhi Bank shall notify Customer through Al Rajhi Bank's Website or in any other manner as Al Rajhi Bank deems fit.



6.4.2 Please refer to “**Supplementary Terms and Conditions No. 1: JomPAY Standard Payer Terms**” will apply when Customer use the JomPAY Bill Payment Facility via alrajhi@24seven to make payments.

6.5 DuitNow Services:

6.5.1 Al Rajhi Bank is a participant under DuitNow, which is operated by the DuitNow Operator. In the event Al Rajhi Bank ceases or is no longer a participant of DuitNow, Al Rajhi Bank shall notify Customer through Al Rajhi Bank’s Website or in any other manner as Al Rajhi Bank deems fit.

6.5.2 Please refer to “**Supplementary Terms and Conditions No. 2: DuitNow Terms and Conditions**” and “**Supplementary Terms and Conditions No. 3: National Addressing Database (NAD) Terms and Conditions**” will apply when Customer use the DuitNow Services via alrajhi@24seven to make funds transfer.

6.6 Transaction Records:

6.6.1 We will notify you of changes by way of notice at our Bank Branches and/or advertised or by any other means such manner as deemed suitable by Al Rajhi Bank from time to time with **twenty-one (21) calendar days prior notice**.

6.6.2 Any Instructions transmitted or received by Al Rajhi Bank after the relevant cut-off processing time on any Business Day will be treated as given and processed on the next Business Day. The cut-off time for processing Instructions and transactions may be varied by Al Rajhi Bank from time to time at its absolute discretion by way of notice at Al Rajhi Bank Branches and/or advertised or by any other means such manner as deemed suitable by Al Rajhi Bank from time to time with **twenty-one (21) calendar days prior notice**.

6.6.3 Al Rajhi Bank will issue statements for the Accounts in accordance with the Terms and Conditions for the relevant Accounts, which will include transactions effected through alrajhi@24seven. Such statements of Accounts shall be binding and conclusive evidence of such transactions carried out by Customer.

6.7 Statement of Account and E-Statement Services

6.7.1 Statement of Account:

6.7.1.1 Al Rajhi Bank will issue the Customer such Statements of Account as agreed in the relevant Deposit Account Terms and Conditions. A Statement of Account will include the alrajhi@24seven Services transactions carried out on the Customer’s instruction which are relevant to the Customer’s CASA Account(s).

6.7.1.2 Where Al Rajhi Bank sends or delivers to the Customer Statement of Account, Customer shall verify each and every Statement of Account as per relevant Deposit Account Terms and Conditions.

6.7.2 E-Statement Services:

6.7.2.1 The E-Statement service allows Customers of Al Rajhi Bank who has subscribed to alrajhi@24seven service to view, save and print in PDF format or such other format as may be made available by Al Rajhi Bank from time to time.

6.7.2.2 E-Statement is an electronic version of the paper statement mailed or otherwise provided to the Al Rajhi Bank’s Customers that are made available via alrajhi@24seven Service in a form either identical in full or in part, to the paper version of the said statements (as applicable).

6.7.2.3 Customer acknowledges that Al Rajhi Bank may provide E-Statements in the form of Account Statements to Customers who are not previously entitled to the paper statements of the same under the applicable rules of the said Account through alrajhi@24seven, at Al Rajhi Bank’s discretion upon the request by Customer.



6.8 Scheduled Transfers and Manage Standing Instruction Services:

6.8.1 Customer may use the Scheduled Transfers and Manage Standing Instruction Services through alrajhi@24seven Services from any of Customer's Account to perform scheduled and/or recurring transfers/payments respectively to any other account maintained by Al Rajhi Bank or any other bank (whether such account are in Customer's name or any third parties) or to any Biller(s) of JomPAY, as determined and in the sole and absolute discretion of Al Rajhi Bank for the following Services:

6.8.1.1 Interbank GIRO (IBG);

6.8.1.2 Within Bank Transfer;

6.8.1.3 Own Account Transfer;

6.8.1.4 JomPAY; and

6.8.1.5 Any other service as may be provided by Al Rajhi Bank from time to time.

6.8.2 Subject to Clause 5.11 Customer's Instructions upon receipt of Customer's Instructions, Al Rajhi Bank shall process and effect the scheduled and/or recurring transfers/payments on the date the scheduled and/or recurring transfers/payments to be effected ("Payment Date"). Customer may attempt to cancel and/or revoke the instructions for any scheduled and/or recurring transfers/payments prior to the Payment Date provided that the earlier instruction has not been executed.

6.8.3 Al Rajhi Bank reserves the right to refuse to effect any Instructions for any scheduled and/or recurring transfers/payments at any time prior to the Payment Date at Al Rajhi Bank's discretion by way of notice to Customer. The Customer may cancel the scheduled and/or recurring transfers/payments services pursuant to "Termination" clause below. Any unprocessed scheduled and/or recurring transfers/payments services will be cancelled on the Business day the Customer's cancellation request is received. If the Customer closes any relevant Account pertaining to any such scheduled and/or recurring transfers/payments services, any unprocessed scheduled and/or recurring transfers/payments from that Account or to be paid into that Account will also be cancelled on the day that Account is closed.

6.8.4 For the avoidance of doubt, until such time that Al Rajhi Bank has been duly notified of Customer's death or bankruptcy, Al Rajhi Bank shall be entitled to carry out or continue to carry out and effect Customer's Instructions for such scheduled and/or recurring transfers/payments.

6.9 Electronic Notification / Alerts:

6.9.1 This is an electronic notifications / alerts provided by Al Rajhi Bank to Customers via SMS for selected types of alrajhi@24seven services available from time to time at Al Rajhi Bank's discretion. The SMS will be sent to the Customer's mobile number that has been pre-registered with Al Rajhi Bank. If Customer also require a notification to be sent to Customer's email address, Customer should update Customer's own profile with Customer's selected email addresses address(s).

6.10 Block Debit Card-i:

6.10.1 Subject to Sub-Clause 6.2.5.1.1 above: If Customer is suspicious of unauthorised payment on Customer's Debit Card-i, the Customer may temporarily block the Debit Card-i via alrajhi@24seven ("Temporary Block"). Customer's Debit Card-i will be temporarily blocked until the completion of Al Rajhi Bank's investigation and upon Customer's request to unblock the Customer's Debit Card-i. by calling to **Al Rajhi Bank Customer Care Officer at telephone number +603 2332 6000**.

6.10.2 Subject to Clause 6.2.5.1.2 above, Customer must contact **Al Rajhi Bank's Customer Care Officer at telephone number +603 2332 6000** for any lost/stolen Debit Card-i and Al Rajhi



Bank will immediately block the card subject to Al Rajhi Bank's discretion whether to unblock or cancel the card permanently.

7. Personal Mobile Banking Application, alrajhi@24seven Services and Secure@24seven

7.1 Registration and Activation of Personal Mobile Banking App:

Upon successful registration and activation of the latest update of Personal Mobile Banking App, alrajhi@24seven and in addition to access of the same via the desktop or mobile web, alrajhi@24seven in Sub-Clause 5.2.1, Customer will also be able to access applicable banking Services on Customer's Registered Device subject to the followings:

7.1.1 Registration and Activation of Secure@24seven:

7.1.1.1 Upon successful verification of Customer's User ID, Password and Secure Word as per Clause 5.1.4, Customer will be prompted a message to register and activate the Secure@24seven, which is mandatory for Personal Mobile Banking App, alrajhi@24seven only.

7.1.1.2 Customer must perform active acceptance of the Terms and Conditions and click confirm button to proceed.

7.1.1.3 An OTP will be sent to Customer's pre-registered mobile number and Customer shall key-in the OTP number for binding the Customer's mobile device and authentication purpose.

7.1.1.4 Once successful, Customer will be notified through alrajhi@24seven screen on the acknowledgment of completion the registration and activation of Secure@24seven.

7.1.2 Subsequent Access of alrajhi@24seven After Performing Registration and Activation of Secure@24seven:

7.1.2.1 Customer may perform each alrajhi@24seven access using the same User ID, Password and Secure Word as per Sub-Clause 5.2.1 and perform selected Services using Secure@24seven.

7.1.2.2 If Customer fails to enter the correct Customer's profile which set as per Sub-Clause 5.2.2, Customer will be unable to access the alrajhi@24seven and use Secure@24seven to perform selected Services.

7.1.3 Perform Secure@24seven Authorization for Selected alrajhi@24seven Services Using Personal Mobile Banking App, alrajhi@24seven:

7.1.3.1 Customer logins Personal Mobile Banking app, alrajhi@24seven using the Registered Device and enters the similar User ID, Password and Secure Word as per Sub-Clause 5.2.1.

7.1.3.2 Customer performs a desired transaction of selected alrajhi@24seven Services.

7.1.3.3 Customer enters all the necessary details of the selected Service and click at next button to proceed.

7.1.3.4 At the Review Details screen, the transaction details together with reject/approve buttons will be displayed on the Customer's Registered Device.

7.1.3.5 Customer taps on the approve button to complete the authorization **within thirty (30) seconds**.

7.1.3.6 If Customer fails to tap the approve button **within thirty (30) seconds**, Customer will be unable to authorize the transaction. Customer must complete the transaction again as per Sub-Clause 7.1.3.2, 7.1.3.3, 7.1.3.4, 7.1.3.5 and 7.1.3.8 respectively.



7.1.3.7 If Customer intends to cancel the transaction, Customer must taps on the cancel button **within thirty (30) seconds**.

7.1.3.8 Once successful, Customer will be notified through on the acknowledgment screen confirming the completion of the transaction. Customer tap at the view receipt button to print the transaction receipt or to tap at a new transfer button to continue next transaction.

7.1.4 **Perform Secure@24seven Authorization for Selected alrajhi@24seven Services Using Personal internet banking, alrajhi@24seven:**

7.1.4.1 Customer logins Personal Internet Banking, alrajhi@24seven using the Registered Device and enters the similar User ID, Password and Secure Word as per Sub-Clause 5.2.1.

7.1.4.2 Customer performs a desired transaction of selected alrajhi@24seven Services.

7.1.4.3 Customer enters all the necessary details of the selected Service and click at next button to proceed.

7.1.4.4 **How To Use Secure@24seven:**

7.1.4.4.1 If Customer intends to use Secure@24seven to authorize the selected Services, Customer must perform registration and activation of Secure@24seven as per Clause 7.1.1 and subsequently to proceed as per Sub-Clause 7.1.4.5.

7.1.4.4.2 If Customer has yet to register and activate the Secure@24seven and subject to a maximum Limit of Transaction as per Clause 6.3 and Sub-Clause 6.3.1 imposed on the selected Services, Customer will be unable to proceed the transaction. Customer has an option of either to register and activate the Secure@24seven as per Clause 7.1.1 or to lower the Limit of Transaction and authorize it with an OTP to complete the transaction.

7.1.4.5 At the Review Details screen, the transaction details displayed together with a message of "Secure@24seven Approval". At the same time a Push Notification of reject/approve buttons immediately displayed on the Customer's Registered Device.

7.1.4.6 Customer taps on the approve button to complete the authorization within thirty (30) seconds on the Customer's Registered Device.

7.1.4.7 Once successful, Customer will be notified through Personal Internet Banking, alrajhi@24seven screen on the acknowledgment and confirmation receipt of the transaction. Concurrently, a push notification of acknowledgement authorization status message will be displayed on the Customer's Registered Device.

7.1.4.8 Customer must tap at "OK" button to close the push notification of acknowledgement message on the Customer's Registered Device.

7.1.4.9 Customer taps at the view receipt button to print the transaction receipt in pdf format or to tap at the new transfer button to continue next transaction.

7.1.5 **How to Perform Deregistration of Secure@24seven:**

7.1.5.1 To perform deregistration of Secure@24seven, Customer must observe Sub-Clause 5.5.2, 5.5.2.1.1, 5.5.2.1.2 and 5.5.2.1.3 respectively.

7.1.6 **How to Handle the Lost/Stolen of Registered Device and Secure@24seven:**



7.1.6.1 For the lost/stolen of Registered Device and the security of Secure@24seven, Customer must observe Sub-Clause 5.5.3 and 5.10.5 respectively.

7.1.7 How to Perform Switching Device of Secure@24seven:

7.1.7.1 To perform switching between devices of Secure@24seven, Customer must observe Sub-Clause 5.5.4, 5.5.4.1 and 5.5.4.2 respectively.

7.1.8 Procurement and Maintenance of Customer's Mobile and/or Registered Device:

7.1.8.1 From time to time, Customer agrees to procure and maintain Customer's Mobile and/ or Registered Device and its internet data connection which meet these requirements at Customer's own expense;

7.1.9 User guidance on the operation of the alrajhi@24seven:

7.1.9.1 User guidance on the operation of the alrajhi@24seven shall be made available to Customer within the Mobile Banking Application, alrajhi@24seven and in addition to access of the same for the Personal Internet Banking, alrajhi@24seven via desktop or mobile web respectively;

7.1.9.1.1 Customer must follow all relevant guidance whenever Customer access or operate the Personal Internet and/or Mobile Banking Service, alrajhi@24seven;

7.1.10 Scope features and functionality of alrajhi@24seven:

7.1.10.1 The scope features and functionality of the Personal Mobile Banking Service, alrajhi@24seven shall be similar, differ from other banking Services for other electronic devices, and may be varied by Al Rajhi Bank from time to time;

7.1.10.2 Customer agrees and acknowledges that certain banking Services, functions and/or Accounts may not be available on the alrajhi@24seven Mobile Banking Service and these may or may not become available in the future.

8. Additional Terms and Conditions of the Personal Mobile Banking Application, alrajhi@24seven and/or Secure@24seven:

8.1 Customer acknowledge that Customer's downloads and uses of the Application and/or Secure@24seven on Customer's Mobile and/or Registered Device shall be on a non-exclusive and non-transferable basis and is subject always to Customer's agreement to the following additional conditions:

8.1.1 Application and/or Secure@24seven Usage:

Customer shall not use the Application and/or Secure@24seven for any purpose other than to access and/or perform transactions or selected transactions of Customer's own Account(s) via the Personal Mobile Banking Service, alrajhi@24seven on Customer's own Mobile and/or Registered Device;

8.1.2 Application Download:

Customer shall not download or install the Personal Mobile Banking App, alrajhi@24seven into a Mobile Device which Customer does not own or does not has exclusive control including jail-broken the device;

8.1.3 Application and/or Secure@24seven Access:

Customer shall not permit or enable any person to access the Application and/or use Secure@24seven, or leave Customer's own Mobile Device and/or Registered Device unattended in such a manner as to enable a third-party person to access the Application and/or use the Secure@24seven;

8.1.4 Application Modification / Changes:

Customer shall not reproduce, modify or reverse engineer the Application or permit a third-party person to do so;



8.1.5 **Device Compatibility:**

The Application currently only works on certain compatible smart phones and other devices as determined by Al Rajhi Bank. Al Rajhi Bank may change the version of the operating system that works with the Mobile Banking App and/or Secure@24seven at any time.

8.1.5.1 Some features may not be available on all platforms or operating systems. Detailed information on features, platforms and operating systems is available in the Website.

8.1.5.2 Al Rajhi Bank shall not be responsible for any loss/damage to mobile device if Customer attempts to install Personal Mobile Banking App, alrajhi@24seven and/or register the Secure@24seven into non-compatible mobile devices;

8.1.6 **Application Stores:**

Customer shall download the Application from the authorized Apple Store, Google Play Store or other application stores that is approved by Al Rajhi Bank;

8.1.7 **Application Updates:**

Updates to the Application may be issued by Al Rajhi Bank from time to time via the Apple Store, Google Play Store or other application stores. Depending on the update, Customer may not be able to use the Application and/or Secure@24seven until Customer has downloaded the latest version of the Application, update and accepted any new terms and conditions;

8.1.8 **Security:**

Customer shall not install or use the Application and/or register the Secure@24seven on a jail-broken or rooted device which is not own or does not has exclusive control over it.

8.1.8.1 Unauthorised modifications to any Mobile and/or Registered Devices' operating systems ("jail-breaking or rooting") bypasses security features and can cause numerous issues to the hacked devices.

8.1.8.2 Al Rajhi Bank strongly cautions against installing the Application and/or register Secure@24seven in any hacked Mobile and/or Registered Devices.

8.1.8.3 Al Rajhi Bank shall not be liable for any losses that is suffered or for any costs that Customer might incur due to damage or corrupted or failure of Mobile and/or Registered Device, hardware or software that Customer uses in connection with the Application and/or registration of Secure@24seven.

8.1.9 **Rights to Personal Mobile Banking App, alrajhi@24seven:**

For the duration of the agreement, Customer shall receive a non-transferable and non-exclusive right to use the Personal Mobile Banking App, alrajhi@24seven.

8.1.9.1 The content and scope of this right is based on the Terms and Conditions for Personal Internet Banking and Mobile Banking Services, alrajhi@24seven.

8.1.9.2 All rights to the Mobile Banking App, alrajhi@24seven and other rights shall remain with Al Rajhi Bank or the relevant third party proprietor of the right.

8.1.9.3 If Customer violates the rights of the relevant third party proprietor by breaching this Agreement or in any other manner for which Customer is at fault and claims are submitted against Al Rajhi Bank as a result, Customer shall indemnify Al Rajhi Bank accordingly.

9. **Staying Secure in Personal Internet and/or Mobile Banking, alrajhi@24seven:**



- 9.1 When Customer use alrajhi@24seven Service, it is very important to keep Customer's information safe because of the risk of unauthorized access by other party. Al Rajhi Bank requires Customer to take reasonable security precautions to keep the Customer's security details as secure as possible which includes simple steps as follows:
- 9.1.1. Signing Customer's Debit Card as soon as Customer receives it;
 - 9.1.2 Keeping safe Customer's security details and Customer's Debit Card-i or any other type of payment device (such as a mobile device or electronic wallet that Customer can use to access Customer's account or make payments either on its own or in combination with Customer's security details);
 - 9.1.3 Not allowing anyone or telling anyone (including a joint account holder) or write down security details in a way that could be understood by someone else;
 - 9.1.4 Take all reasonable precautions to keep safe and prevent fraudulent use of Biometric Credentials stored on Customer's Registered Device. Do not store anyone's else's Biometric Credentials on Customer's Registered Device Always use Customer's own Biometric Credentials to log on to the Registered Device;
 - 9.1.5 The User ID, Security Codes and device or screen lock codes must not consist of numbers that is easy to guess (e.g. mobile number, date of birth, vehicle numbers, NRIC etc.);
 - 9.1.6 Ensuring any device that Customer uses to access alrajhi@24seven complies with the standards and requirements that Al Rajhi Bank informs Customer from time to time;
 - 9.1.7 Responsible for Customer's own personal computer antivirus and security measures to prevent any unauthorised access to the Customer transactions and Accounts via the alrajhi@24seven Service;
 - 9.1.8 Al Rajhi Bank recommends that Customer performs log off securely by using the 'logout' button on alrajhi@24seven screen and, if disconnected during the alrajhi@24seven session, ensure that login again and then logoff correctly;
 - 9.1.9 Do not access banking account from a computer in a public place or using public Wi-Fi;
 - 9.1.10 Do not open emails from unknown sources;
 - 9.1.11 Do not send any account details to us unless the message is encrypted;
 - 9.1.12 Take care when using Customer's Debit Card or any other payment device and security details so that they are not seen or heard by anyone else;
 - 9.1.13 Keep receipts and statements safe and destroying them safely e.g. by shredding;
 - 9.1.14 Contact Al Rajhi Bank as soon as possible, if:
 - 9.1.14.1 There is a change of name, address, mobile number or other contact details so that correspondence or replacement of Debit Card does not fall into the wrong hands; and
 - 9.1.14.2 Customer notices something wrong with alrajhi@24seven that is preventing the Customer from using it properly, or if anything looks different e.g. alrajhi@2seven Website's address does not contain the word "https" or security lock image etc.
- 9.2 Al Rajhi Bank shall do all it can to ensure that alrajhi@24seven Service is as safe as it can be which includes as follows:



- 9.2.1 Keeping records of any alrajhi@24seven online messages, instructions, or transactions, including the time they took place;
- 9.2.2 Al Rajhi Bank shall treat its records as final evidence of these, unless there is an obvious mistake;
- 9.2.3 Al Rajhi Bank may, in its absolute discretion and at any time, suspend, deny, or terminate Customer's right to access to alrajhi@24seven or any part of the Services should there be any unauthorised access or breach of security or negligence fraud, which Al Rajhi Bank can take as precautionary measures for security reasons as deemed suitable by Al Rajhi Bank from time to time.

10. Customer's Responsibilities for Security

- 10.1 To prevent unauthorised access and to ensure only the Customer can access and using the services, the Customer should adhere to the following security procedures at all times.
 - 10.1.1 The Customer shall keep the Customer's User ID, Security Codes and Secure@24seven confidential and not disclose them to anyone, not even the joint accountholder, or Al Rajhi Bank's employees, including the Customer Care Officer and take all necessary precautions to prevent unauthorised or fraudulent use of the Customer's Account(s).
- 10.2 The Customer should not let anyone else to operate on behalf of the Customer, or leave the computer and/or mobile Registered Device unattended whilst the Customer is logged on to the alrajhi@24seven Service, share the Secure@24seven details, nor save the Customer's Security Codes on any prompt in the PC / laptop and electronic device.
 - 10.2.1 If Customer has acted fraudulently, Customer shall be liable to any loss or damage (including without limitation any loss of funds) incurred or suffered by the Customer or any other party in the event any or all of the Customer's information or funds are accessed, used or howsoever otherwise dealt with by any third party under the Services. For example, if someone has taken money from Customer's account because Customer has not kept Customer's PIN, password or any similar security details safe or secret, when Customer should have done, Customer may lose all the money.
- 10.3 The Customer is also responsible for the Customer's own personal computer antivirus and security measures to prevent any unauthorised access to the Customer transactions and Accounts via the alrajhi@24seven Service.
 - 10.3.1 The Customer is advised to follow any other security regulations/ procedures prescribed by Al Rajhi Bank whether in the website or in such other media.
- 10.4 The Customer is also advised to periodically check their account(s) balances at appropriate length of time subsequent to the transaction performed and to let Al Rajhi Bank knows of any irregularity or errors.
 - 10.4.1 Should there be any unauthorised transactions or unauthorised access suspected, the Customer must immediately call the Al Rajhi Bank Customer Care Officer at telephone number +603 2332 6000, whereupon Al Rajhi Bank may suspend / cancel the Customer access and use of the Services until Customer's new Security Codes have been set up.
- 10.5 In the event of Customer suspects that Customer's account has been used by third party to commit fraud or alrajhi@24seven access by third party, he must lodge a police report immediately.

11. Exclusion of Liability

- 11.1 Al Rajhi Bank and/or its partners herein shall in no event be liable for any loss or damages howsoever arising whether in contract, tort, negligence, strict liability or any other basis, including without limitation, direct or indirect, special, incidental, consequential or punitive damages or loss profits or savings arising in connection with the Customer access or use or the liability to access or use this alrajhi@24seven



Services, reliance on the information contained in this alrajhi@24seven Services, any technical, hardware or software failure of any kind, the interruption, error, omission, delay in operation, computer viruses or otherwise except where such loss or damage was directly caused by Al Rajhi Bank's gross negligence, fraud or wilful default.

12. Reimbursement of Costs by Customer

- 12.1 The Customer agrees to pay any actual costs incurred by Al Rajhi Bank arising out of the negligence of or wilful misconduct of the Customer's obligations under these alrajhi@24seven Terms and Conditions.
- 12.2 The Customer agrees that Al Rajhi Bank shall not be liable to the Customer for and with respect to any third party claim against the Customer, and the Customer shall hold Al Rajhi Bank harmless from and against any liability claim loss damage or expense of any kind relating to or arising out of third party rights and the infringement thereof.
- 12.3 Al Rajhi Bank shall not be responsible for fraudulent or unauthorised instructions or any loss damage or liability whatsoever suffered and/or incurred by the Customer unless arising through the negligence or wilful default of Al Rajhi Bank.
- 12.4 The Customer's obligations herein shall survive the termination of any of alrajhi@24seven Services to the Customer by either party.

13. Copyright and Trademarks

- 13.1 All copyrights, trademarks, service marks and logos displayed in this Website (including but not limited to all information, data, graphics, files, text sound recordings and the sequence and arrangement of the same) are the property of Al Rajhi Bank and/or their respective approved third party proprietors as identified in this alrajhi@24seven Services.
- 13.1.1 Unless prior written consent of Al Rajhi Bank or the relevant third party proprietor of any of the copyrights, trademarks, service marks or logos appearing in this Website has been obtained, no license or right is granted to any party accessing this Website to use, download, reproduce copy or modify such copyrights, trademarks, service marks or logos.
- 13.1.2 Similarly, unless the prior written consent of Al Rajhi Bank or the relevant approved proprietor has been obtained, no such copyrights, trademarks, service marks or logos may be used as a link or to mark any link to Al Rajhi Bank's Website or any other site.

14. Links or Hyperlinks

- 14.1 Links or Hyperlinks from or to websites outside this alrajhi@24seven Services are meant for convenience only. Such linked websites are owned and operated by third parties and as such are not under the control of Al Rajhi Bank.
- 14.1.1 Therefore Al Rajhi Bank shall not be responsible and makes no warranties in respect of the contents of those websites, the third parties named therein or their products and services.
- 14.2 The links provided in this alrajhi@24seven Services shall not be considered an endorsement or verification or approval of such linked websites or the contents therein.
- 14.2.1 Linking to any other site is at the Customer sole risk and Al Rajhi Bank shall not be responsible or liable for any damages in connection with the linking.

15. Right of Set-off

- 15.1 Al Rajhi Bank has a right at any time to recover from the Customer by way of set-off any monies owing to Al Rajhi Bank as a result of or incidental to the transactions executed through the alrajhi@24seven Services.

16. Disclosure of Customer's Information



- 16.1 Al Rajhi Bank may disclose any information about or with regard to the Customer's affairs and/or the account as authorised by law or for such purposes as Al Rajhi Bank may deem reasonable or necessary.
- 16.1.1 Customer's information will not be provided to third parties for any other purposes other than as stated herein.
- 16.1.2 If the Customer does not agree to Al Rajhi Bank revealing or divulging the information provided by the Customer within Al Rajhi Bank and its agents, suppliers, vendors and service companies, the Customer shall write in to Al Rajhi Bank accordingly.
- 16.2 Al Rajhi Bank is committed to take reasonable care and use its best endeavours to ensure that information transmitted and received is secure.
- 16.2.1 Nevertheless the Customer acknowledges the risks involved in using the internet and the Customer further agrees not to hold Al Rajhi Bank responsible for any loss or damage suffered arising from unauthorised disclosures where Al Rajhi Bank has taken practical steps to protect the information from any loss, misuse, modification unauthorised or accidental access or disclosure, alteration or distraction, except where such unauthorised disclosure resulting to the loss/damage is directly caused by Al Rajhi Bank's gross negligence, fraud or wilful default.

17. Bank Charges

- 17.1 The Customer hereby agrees and undertakes to pay Al Rajhi Bank on demand, all such service or transaction charges, which Al Rajhi Bank may impose from time to time in respect of or in connection with the alrajhi@24seven Services and such service or transaction charges will be debited from the Customer's Account immediately on completion of the transaction. Al Rajhi Bank will ensure that any changes to these charges will comply with Clause 20 – Changes of Terms & Conditions.
- 17.2 All published rates, fees and charges will be displayed at any of Al Rajhi Bank branches, official Website or upon Customer's request.

18. International Use

- 18.1 The use of the alrajhi@24seven Services outside of Malaysia is subject to the Islamic Financial Services Act 2013, as the case may be, and the Foreign Exchange Administration (FEA) Rules of Bank Negara Malaysia or any fiscal or exchange control requirements operating in the country where the transaction is effected or requested; and the laws and regulations of Malaysia and the country where the transaction is effected or requested.
- 18.2 The maximum transaction amount and the purpose for which it is effected may be determined by Bank Negara Malaysia and the laws and regulations of the country in which the transaction is effected or requested.
- 18.3 The Customer hereby agrees that the Customer is using the alrajhi@24seven Services at the Customer's own initiative and is responsible for Customer compliance with local laws.

19. Termination

- 19.1 Al Rajhi Bank is entitled to terminate the Customer's rights of access to the alrajhi@24seven Services should the Customer cease to maintain any Account with Al Rajhi Bank which can be accessed via the alrajhi@24seven Services.
- 19.2 The Customer may terminate the Customer's use of and access to the alrajhi@24seven Services by giving prior written notice to Al Rajhi Bank. The alrajhi@24seven Services to the Customer will be cancelled within five (5) calendar days from the date of the receipt of the said notice of termination. The Customer hereby agrees not to use the alrajhi@24seven Services with effect from the date of the Customer's termination notice and further agrees that Al Rajhi Bank shall not be obliged to effect any of the Customer's instructions received on any day falling after the receipt of the Customer's notice of termination.



- 19.2.1 In the case of Joint Account, each of the Joint Account Holders agree that the termination of the alrajhi@24seven Services may be given by any one of the authorized signatory of the Joint Account.
- 19.2.2 The Customer acknowledges that termination will not affect the Customer's liability or obligations in respect of instructions already processed and/or effected by Al Rajhi Bank on the Customer's behalf.

20. Change of Terms and Conditions

- 20.1 Al Rajhi Bank reserves the right to vary, amend or supplement any of these alrajhi@24seven Terms and Conditions by way of notice in such manner as deemed suitable by Al Rajhi Bank from time to time with **twenty-one (21) calendar days prior notice** in such manner as deemed suitable by Al Rajhi Bank.
- 20.2 The Customer will be able to review the revised Terms and Conditions upon access to the alrajhi@24seven Services and use of the Services thereafter shall constitute the Customer's acceptance to the variations, amendments or supplements.
- 20.3 If Customer disagree and/or do not accept any part and/or the whole part of the amendments, Customer must terminate the alrajhi@24seven Services immediately, otherwise Customer will be deemed to have accepted and agreed to such changes and such changes will be binding on the Customer.

21. Waiver

- 21.1 No failure or delay on the part of Al Rajhi Bank in exercising any right, power, privilege or remedy provided in the Terms and Conditions shall constitute a waiver or acquiescence of such default which shall affect or impair any right, power, privilege or remedy herein.

22. Severability

- 22.1 If any of the Terms and Conditions becomes invalid, illegal or unenforceable pursuant to any law, then the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired.

23. Successor Bound

- 23.1 The Terms and Conditions herein shall be binding upon the heir's personal representative's executors and successors in title of the Customer and Al Rajhi Bank respectively, unless the customer previously informs Al Rajhi Bank that they wish to discontinue this service.

24. Notices

- 24.1 The Customer hereby consents to all notices and other communications which concern the alrajhi@24seven Services or are required under the Terms and Conditions or may be given by Al Rajhi Bank in any one of the following manners:-
- 24.1.1 By ordinary post to the Customer's last known address in Al Rajhi Bank's records and such notification shall be deemed received twenty-one (21) Calendar Days after posting;
- 24.1.2 By electronic mail to the Customer's last known e-mail addresses in Al Rajhi Bank's records and such notification shall be deemed received forty eight (48) hours after sending, or after notification of receipt has been received, whichever is sooner.
- 24.1.3 By inserting a notice in Al Rajhi Bank's Statement of Account to the Customer and such notification shall be deemed effective twenty-one (21) Calendar Days after the date of posting of the notice contained in the Statement of Account to the Customer.
- 24.1.4 By broadcasting a message on this Website.

24.2 Access, Corrections and Complaints of alrajhi@24seven Terms and Services

- 24.2.1 If the Customer would like to make any inquiries or complaints or requests to access, correct or limit our processing of Customer's personal data, Customer may contact **Al Rajhi**



Bank's Customer Care Officer at telephone number +603 23326000 or email customersupport@alrajhibank.com.my (inquiry) / customer.resolution@alrajhibank.com.my (complaint), or may visit any of Al Rajhi Bank branches.

25. Law and Jurisdiction

- 25.1 For all intents and purposes, these alrajhi@24seven Terms and Conditions are intended to be a Shariah-compliant document in accordance with the relevant Shariah contract and shall be construed in accordance with the Shariah principles.
- 25.2 Each Party has independently made its own assessment as to the Shariah compliance of these alrajhi@24seven Terms and Conditions. By utilising the Services, the Customer is deemed to have confirmed that the Customer does not have any objection as to the Shariah compliance of these alrajhi@24seven Terms and Conditions and the Customer irrevocably and unconditionally agree that the Customer will not raise any claim, objection as to matters of Shariah non-compliance in respect of or otherwise in relation to any of the provisions of these alrajhi@24seven Terms and Conditions.
- 25.3 So far as it does not contradict the above, these alrajhi@24seven Terms and Conditions shall be governed by the Malaysian law and the Customer will submit to the non-exclusive jurisdiction of courts of Malaysia.
- 25.4 Notwithstanding to the above, the Customer hereby agrees and acknowledges that any transaction for non-Shariah compliant businesses and services are prohibited in Islam and that Al Rajhi Bank does not condone any remittance / fund transfer and/or payment of the bills against non-permissible transactions. With aforementioned agreement and acknowledgement, the Customer hereby instruct Al Rajhi Bank to remit / transfer and/or make payment as per details provided as per the respective funds transfer and/or payment transaction confirmation screen of alrajhi@24seven Services.

26. Disclaimers

- 26.1 Notwithstanding the same, the information, materials and contents provided by Al Rajhi Bank on this alrajhi@24seven Services are provided on an "as is" and "as available" basis and are of the general nature.

[End of Document]