



Approved by Al Rajhi Bank (Malaysia) Shariah Committee Ruling no: 81(9/1)

## Supplementary Terms and Conditions No. 3: National Addressing Database (NAD)

The following NAD Terms and Conditions (“NAD Terms”) govern Customer’s use of the National Addressing Database (as defined herein) in relation to the DuitNow service as provided by Al Rajhi Banking & Investment Corporation (Malaysia) Bhd (719057-X) (“Al Rajhi Bank”) and shall be read in conjunction with the Terms and Conditions for alrajhi@24seven for Al Rajhi Bank Personal Internet Banking Services (“alrajhi@24seven Terms”) which are applicable to Individuals (defined herein).

1. Definitions	
“Account”	means all types of deposit accounts held with Al Rajhi Bank individually or jointly with another person(s) except for the Term Deposit-i Accounts, which have or may have linked to alrajhi@24seven at any time and from time to time. This shall include, but is not limited to all types of savings accounts and current accounts. Accounts shall refer to one or more accounts as the context shall require.
“Common ID”	means unique identification of Customer such as the Customer’s mobile number, NRIC, Army Number or Police Number, or for non-Malaysians, Passport Number (in the case of a non-resident Individual), or any other identifiers as may be introduced by the NAD Operator from time to time, which links all DuitNow IDs registered by the Customer.
“Customer”	means 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.
“DuitNow”	means a service which allows Customers to initiate and receive instant credit transfers via a recipient’s DuitNow ID.
“DuitNow ID”	means the registered Common ID which is linked to Customer’s Account with Al Rajhi Bank.
“E-money Account”	means a payment instrument that stores funds electronically in exchange for funds paid to the issuer of e-money and is able to be used as a means of making payment to any person other than the issuer of e-money.
“Malware”	means computer viruses, bugs or other malicious, destructive or corrupting software, code, agent, program or macros, and/or phishing or social engineering schemes which utilise computer software or telecommunications to obtain personal data or any other personal information for malicious or fraudulent purposes.
“National Addressing Database” or “NAD”	means a central addressing depository established by the NAD Operator that links a bank or an e-money account to a recipient’s DuitNow ID and facilitates payment to be made to a recipient by reference to the recipient’s DuitNow ID.
“NAD Name Enquiry”	means a service which returns the name of the owner who has registered its DuitNow ID in NAD.
“NAD Operator”	means Payments Network Malaysia Sdn Bhd (“PayNet”) (Company No: 836743-D)
“Personal Data”	means any information in respect of commercial transactions that relates directly or indirectly to Customer, who is identified or identifiable from that information which includes, but not limited to, the Customer’s name, address, identification card number, passport number, banking information, email address and contact details.



## 2. The NAD Service

- 2.1 The NAD service allows Customer to link an Account that Customer has with Al Rajhi Bank to a Common ID of the Customer ("DuitNow ID") and provides the Customer with the option of receiving incoming funds via DuitNow or any other payment services that address payments using Customer's DuitNow ID.
- 2.2 Upon registration of the Customer's DuitNow ID in NAD, Customer's Common ID will be used by other NAD participating banks /e-money issuers for the purpose of identifying Customer, as part of the DuitNow service.
- 2.3 A DuitNow ID can only be registered with a single participating bank / e-money issuer, and linked to only one Account. If Customer has multiple DuitNow IDs (e.g. two different mobile numbers or a mobile number and a NRIC), these can all be linked to one or similar Account. But Customer may not link particular DuitNow ID to multiple Accounts.
  - 2.3.1 If Customer's Account is a joint account, each joint accountholder can create a unique DuitNow ID for the Account.
  - 2.3.2 Once a DuitNow ID is created and linked to Customer's Account, it can only be used with that Account with Al Rajhi Bank or with any other participant banks / e-money issuer unless it is transferred to another Account or to other participant banks / e-money issuer in accordance with Clause 3.
  - 2.3.3 The DuitNow ID does not support duplicate DuitNow ID. If Customer try to create a DuitNow ID for Customer's Account which identical to another DuitNow ID in the service, Customer will be prompted a message on alrajhi@24seven screen that Customer are unable to register it.

## 3. Modification and Deregistration of Customer DuitNow ID

- 3.1 Customers may update, change or deregister Customer's DuitNow ID via any of the following channels, and such update/change/deregistration will generally be effective immediately upon successful confirmation message displayed on alrajhi@24seven screen, unless Al Rajhi Bank notify Customer otherwise:
  - 3.1.1 alrajhi@24seven for Al Rajhi Bank Personal Internet Banking Services; or
  - 3.1.2 any other channel(s) that may be introduced by Al Rajhi Bank from time to time.
- 3.2 Customer understands and agrees that the Customer's DuitNow ID may be deregistered by Customer or by Al Rajhi Bank, under the following circumstances:
  - 3.2.1 Customer wishes to transfer Customer's existing DuitNow ID to another account in another bank;
  - 3.2.2 change or update to the Customer's DuitNow ID;
  - 3.2.3 closure of the Account that is linked to the relevant DuitNow ID;
  - 3.2.4 the Customer's mobile number which has been registered as Customer's DuitNow ID has been terminated and/or recycled for use by another person;
  - 3.2.5 after a period of inactivity; or
  - 3.2.6 where upon investigation, Al Rajhi Bank reasonably believes and/or suspects that Customer or Customer's DuitNow ID is potentially involved in any fraudulent activity(s).
- 3.3 When deregistration is initiated by Customer via the channels set out in Clause 3.1 of the NAD Terms and Conditions, the Customer will receive confirmation on its successful or failed status via **Short Messaging Service ("SMS")** or any of Al Rajhi Bank's available communication channels.



#### 4. Customer's Information and Data Protection

##### 4.1 Customer's obligations and consents:

4.1.1 The DuitNow ID used for registration in NAD belongs to Customer, is correct, complete and up-to-date for the use of DuitNow and Customer will promptly notify Al Rajhi Bank if there is any change to the DuitNow ID or Common ID provided to Al Rajhi Bank; and

4.2 To facilitate the DuitNow service, Customer acknowledges and agrees that other NAD participating institutions may perform a **NAD Name Enquiry** for the purpose of verifying/identifying Customer's name to the Customer's registered DuitNow ID, as part of facilitating the DuitNow service.

4.3 By creating or requesting that Al Rajhi bank create the DuitNow ID, Customer hereby acknowledges and agrees that:

4.3.1 Al Rajhi Bank's rights to Customer's Personal Data, DuitNow ID and Common ID as well as Al Rajhi Bank's right to effect disclosure will be in accordance with Al Rajhi Bank's Privacy. When the Customer uses DuitNow service, Al Rajhi Bank will disclose, use and process Customer's DuitNow ID, Common ID and other Personal Data to the NAD Operator for its processing, storing, and archival and disclosure to the sender of funds of other participant DuitNow service, Al Rajhi Bank's third party service providers, other NAD participants and third parties offering the DuitNow service and their respective customers.

4.4 Al Rajhi Bank have in place, reasonable security measures (both technical and organisational) against unlawful or unauthorised processing of the DuitNow ID.

4.5 Al Rajhi Bank will notify Customer as soon as reasonably practicable if the DuitNow ID is lost, destroyed, or becomes damaged, corrupted or unusable.

#### 5. Liability

5.1 Al Rajhi Bank and the NAD Operator shall not be liable for any losses or damage Customer may suffer as a result of, including but without limitation:

5.1.1 Customer's failure to maintain up-to-date information and Customer's failure to provide accurate information to Al Rajhi Bank;

5.1.2 Al Rajhi Bank's compliance with any instruction given or purported to be given by Customer which is apparent to a reasonable person receiving such instruction;

5.1.3 any misuse or any purported or fraudulent use of the DuitNow ID including instances whereby online fraud is perpetrated by way of any Malware;

5.1.4 any disclosure of any information which Customer has consented to Al Rajhi Bank collecting, using or disclosing or where such collection, use or disclosure is permitted or required to be disclosed under the applicable laws in Malaysia.

#### 6. Miscellaneous

6.1 From time to time, Al Rajhi Bank and/or NAD Operator may make changes e.g. to delete, add or modify to the NAD Terms by providing Customer at least twenty-one (21) calendar days prior notice in accordance with the manner set out in the alrajhi@24seven Terms. Should the Customer disagree with the new change(s) to the DuitNow services, Customer may opt to end the service or close the Account before the change happens, otherwise the Customer's continuous usage of the service may render Al Rajhi Bank and/or NAD Operator to regard the Customer as accepting the change.

6.2 If there is any inconsistency between these NAD Terms and the alrajhi@24seven Terms, these NAD Terms shall prevail to the extent that it relates to the use of NAD service.

6.3 For all intent and purposes, this NAD Terms is intended to be Shariah compliant document in accordance with the relevant Shariah principles. Each Part has independently made its own



assessment as to the Shariah compliance of this NAD Terms. The Parties confirm that they do not have any objection as to the Shariah compliance of this NAD Terms and they irrevocable and unconditionally agree that they will not raise any claim, objection as to matters of Shariah Compliance in respect of or otherwise in relation to any of the provisions of this NAD Terms.

So far as it does not contradict the above, these NAD Terms shall be construed in accordance with the laws of Malaysia and Customer agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

**[End of Document]**