

List of Customer's Rights and Duties

Dear Customer,

In accordance with Banque du Liban basic circular No. 134 dated 12/02/2015, Credit Financier SAL has the pleasure, in the course of our dealing together, to offer the best services at the best conditions based on total transparency, that assures a good and lasting relationship.

Abiding by this transparency, our Institution would like to inform you about your rights and duties detailed here below and will put a copy of this list at your disposal.

Customer's Rights:

- To take cognizance of the terms, conditions, and details of the product or service, and to request ample explanations to be sure that he/she has understood them and can abide by them.
- To obtain from the concerned employee a clear, ample and simplified explanation about the financial services and products with different risk levels.
- To obtain from the concerned employee a professional and clear answer to any question concerning an ambiguous clause or condition.
- To request the use of Arabic in any document, correspondence or transaction with the Institution.
- To request to read and obtain in advance a copy of each document and text referred to in any contract to be signed with the Institution.
- To obtain and retain a copy of the contracts and documents signed by the Customer, without bearing any additional cost.
- To request the Institution to determine the actual cost of the product or service, including the actual insurance cost and the computational method of the lending or deposit interest rate.
- To choose freely an insurance company among, at least, five companies that are accepted by the Institution and mentioned in a written list, in case obtaining the product or service is contingent upon the submission of an insurance policy to the Institution.
- To obtain any product or service provided it is suitable with the Customer's request, profile and perception of the likely financial risks associated to the product or service
- To obtain, for each product or service, a periodic detailed statement of account.
- Refuse to sign a blank or incomplete Form and make sure all the required fields and figures in the Form to be signed by the Customer are correct and complete.
- To submit a claim about any service or product, and request from the Institution an explanation on the claim submission procedure, the time limit needed to be notified of the claim outcome, and the mechanism applied to submit the claim to other authorities whenever the Customer is not convinced of the claim outcome.

Customer's Duties:

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

Instructions to the Customer:

- Do not provide any other party, under any circumstances, with any details about your Bank account or any other banking or critical personal information
- Whenever facing financial difficulties preventing you from meeting your obligations or paying your installments in due time, refer to the Institution in order to find out the best options, including the rescheduling of obligations
- Be careful when granting a proxy to a third party to complete your banking and financial transactions, by clearly determining the powers delegated under this proxy

Name	Signature	Date

For Internal use:

SV (Name + Sign)	Branch Manager	Risk Department