

Date

I request you to provide me Internet Banking service.

Personal Details

First Name	<input type="text"/>	Last Name	<input type="text"/>
Mother's Maiden Name	<input type="text"/>		
Passport #	<input type="text"/>	Passport Expiry	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
ID Card No #	<input type="text"/>	ID Card No Expiry	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Residential Address	<input type="text"/>		
	<input type="text"/>		
P.O. Box	<input type="text"/>		
City	<input type="text"/>	Country	<input type="text"/>
Mobile Number	<input type="text"/>	Phone Number	<input type="text"/>
Email Address	<input type="text"/>		
Login ID	1. <input type="text"/>		
	2. <input type="text"/>		
	3. <input type="text"/>		

Please provide three login id's of your choice. If all the above are unavailable HBL will provide you with one.

Account Details

Title of Account	<input type="text"/>
Primary Account No.	<input type="text"/>
Secondary Account No.	1. <input type="text"/>
	2. <input type="text"/>
	3. <input type="text"/>
	4. <input type="text"/>
	5. <input type="text"/>
	6. <input type="text"/>

Please attach sheet if there are more accounts.

Authority

I hereby confirm that the information provided in this form is complete and correct. I also agree to notify HBL of any changes. I authorize HBL to debit my account(s), as appropriate, with the amount of any payment plus charges for which HBL receives notification from me through HBL InternetBanking Services. I confirm having read the attached 'Terms and Conditions' for accepting all verbal and electronic instructions and hereby agree to and provide my consent thereto and accept that the terms and conditions are an integral part of this Application Form.

Customer Name	<input type="text"/>
Customer Signature	<input type="text"/>

For Bank use only:

Date Received:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Customer ID	<input type="text"/>
Approved by:	<input type="text"/>	Signature verified	<input type="text"/>

(Branch Manager/Operations Manager signature & stamp)

TERMS & CONDITIONS FOR HBL INTERNET BANKING

This agreement

- Replaces all earlier terms and conditions relating to the Service (if any) except where we advise you otherwise;
- Relates only to individual accounts in your sole name (Eligible Accounts) or joint accounts with operation instructions of "Either or Survivor"

DEFINITIONS

Some words and expressions used in this agreement have particular meanings as follows:

Login Password means the Electronic Banking Personal Identification Number chosen by you (given to you for the first time) that is used to confirm your identity whenever you use the Service.

Transaction Password means the user identification code to carry out financial transactions through this service

Eligible Account means accounts that are allowed access of HBL Internet Banking on the request of the account holder by the Bank.

Service means the Bank's electronic banking services available and provided by us on this site which enable you to obtain information from us and give instructions to us to carry out certain banking transactions/services pertaining to the Eligible Accounts through the computer, telephone, mobile telephone, personal digital assistant or any other device linked to our system/site by any means whatsoever (among other things).

Statement means bank statement, contract or translation note, confirmation notice for Investment Services, or any of these or any such similar documentation, as applicable, depending on the service.

Service Software means any software supplied to you whenever you access the Service and any other software we supply to you for the purpose of accessing the Service from time to time.

We/us/our/Bank refer to HBL, a banking company incorporated in the Islamic Republic of Pakistan under the Companies Ordinance, 1984, having its office at HBL Plaza, LI Chundrigar Road, Karachi, Pakistan, Regional office, at Khalid Bin Al-Waleed Road, P O Box # 888 Bur Dubai, UAE and Country Office at Qurrum House MBD area, Ruwi, P O Box # 1326 PC # 112, Muscat Sultanate of Oman.

You / your means you, the customer, who is registered by us to use the Service in accordance with this Agreement.

Your System means the equipment and software contained on such equipment used by you to access the Service in accordance with this Agreement

1. THE ACCOUNTS ON WHICH YOU MAY USE THE SERVICES

- 1.1 By agreeing to be bound by the terms of this agreement, you agree that the Service will be available on all Accounts requested.
- 1.2 In order to use the Service, you must be registered by us to use the Service.
- 1.3 You may register your mailing address through physical application form, online application form, credit card account opening form and branch account opening form. Mailing address provided by you through any of the above mentioned mediums will be updated in Cards and Banking system of the Bank and in future will be used for any customer communication.
- 1.4 To irrevocably and unconditionally accept as binding any Service availed and/or transaction and/or instruction made or given through the Service by you at your own risk and responsibility.
- 1.5 The Bank's records of any transaction/service processed/availed through the Service shall constitute binding and conclusive evidence of such transaction/services.

2. YOUR RESPONSIBILITIES FOR SECURITY

- 2.1 To ensure that you alone are able to access and give instructions on your Eligible Accounts using the Service, you must adopt and at all times maintain the following security procedures and such other guidelines as may be provided by the bank from time to time.
- 2.2 To enable you to use the Service, we will give you a user activation code/password initially and you may then choose your own Password for the Service. This will be your Security Code and will be used to identify you whenever you access the Service. Also to carry out financial transaction through HBL Internet Banking you will be provided a Transaction Password which you will have to enter before executing any financial transaction.

SAFEGUARDING YOUR LOGIN PASSWORD AND TRANSACTION PASSWORD

- 2.3 In connection with your Security Codes:
 - 2.3.1 You should change your Login Password and Transaction Password regularly and shall do so whenever the Service requires you to do so. You should not choose a Password you have used before;
 - 2.3.2 Whenever you choose a Password, you must take care not to choose a number that is likely to be guessed by anyone trying to access the Service pretending to be you. For example, you should avoid your own or a relative's birthday, or any part of your telephone number;
 - 2.3.3 You must take all reasonable steps to ensure that you safeguard your login password and transaction password at all times, whenever possible. You must not disclose any details of your login password and transaction password to anyone else, to a member of our staff, or to someone giving assistance on a technical helpdesk in connection with the Service;
 - 2.3.4 You must not record your login password and transaction password in a way that could make them recognizable by someone else as login password or transaction password;
 - 2.3.5 If you discover or suspect that your Password or any part of them are known to someone else, you must immediately change the Password yourself through the Service. If this is not possible, you must notify us immediately by telephoning us on +968 800 722 44 (or any other number we may advise you off from time to time for this purpose). We will suspend use of the Service until a new password has been set up. Please note that the Bank will not under any circumstances be held responsible or liable for any unauthorized use of the Services prior to notification made as provided above.
- 2.3.6 Never share your login password, transaction password or any personal details/information with anyone. In case of breach of this condition, HBL shall not be liable for any dispute, loss, damage which may occur and/or be sustained by you.

CHECKING YOUR STATEMENTS

- 2.4 If you become aware of any transaction on any of your Eligible Accounts that has not been validly authorized by you, you shall notify us immediately by telephoning us on +968 800 722 44 (or any other number we may advise you of, from time to time for this purpose). It is required of you for all your Eligible Accounts, to check all bank Statements for any unauthorized transactions.

OTHER SECURITY SAFEGUARDS

- 2.5 You must not allow anyone else to operate the Service on your behalf. In case of breach of this condition HBL shall not be liable for any loss and/or damage which may occur to you.
- 2.6 You must not leave Your System unattended while you are on-line to the Service. This applies whether Your System is a device you have sourced independently of us or a device provided by us to access the Service in one of our branches. However, the public nature of our branches makes it particularly important that if you access the Service from a device in one of our branches you do not leave that device unattended while on-line and you ensure that you have gone off-line before leaving the branch.
- 2.7 You must not access the Service from any device connected to a local area network (or LAN), such as an office environment, without first making sure that no one else is able to observe or copy your access or obtain access to the Service pretending to be you.
- 2.8 You must comply with any other requirements designed to protect the security of your use of the Service which are notified by us to you in any other way.

3. YOUR AUTHORITY TO US TO CARRY OUT INSTRUCTIONS

- 3.1 You agree that the use of the Login Password & Transaction Password agreed between us for the Service is adequate identification of you. We are entitled to act on instructions (using the Security Codes via the Service) without obtaining any further written or other confirmation from you, even if those instructions are not actually given or authorized by you.

YOUR LIABILITY FOR UNAUTHORIZED INSTRUCTIONS

- 3.2 We will not be liable in any way or form for misuse of your Login Password & /or Transaction Password by anyone giving unauthorized instructions purporting to come from you provided that you prove to our satisfaction that you have:
 - 3.2.1 Ensured to our complete satisfaction that all the security procedures described in sections 2.1 to 2.3.4, inclusive and 2.5 to 2.8 inclusive have been strictly followed; and
 - 3.2.2 Notified us that your Password is or might be known to someone else in accordance with section 2.3.5, prior to the unauthorized transactions.
 - 3.2.3 You will be held liable for all losses and expenses due to unauthorized use if you have acted fraudulently or, with gross negligence, with intentional misconduct and malafide intent or if you are in default of any of the security obligations described in sections 2.1 to 2.3.4 inclusive and 2.5 to 2.8 inclusive or the notification requirements of section 2.3.5.
- 3.3 You will not be responsible nor have any liability for any instruction that is not authorized by you but is given using your password if:
 - 3.3.1 such instruction is given after you have notified us that you have discovered or suspect that your Password is known to someone else in accordance with section 2.3.5; or
 - 3.3.2 your Password has become known to the person giving the unauthorized instruction as a result of our failure to comply with clause 6.1 or any gross negligence or willful default on our part

ACTING ON YOUR INSTRUCTIONS

- 3.4 You must not use the Service to create an unauthorized overdraft on any of your accounts maintained with the Bank and we are entitled to refuse to accept any instruction that would do so. If an unauthorized overdraft is created, we may take appropriate action we think fit and charge any mark-up, damages and charges to the account in question (in accordance with the terms and conditions of that account).
 - 3.4.1 It is your responsibility to make sure that no unauthorized overdrafts are created; and
 - 3.4.2 You will not rely on the operation of the Service to prevent an unauthorized overdraft being created. In particular, you must remember that your cheques and any payment instructions you have given via the Service might take time to clear and might not always be immediately reflected in the balance on your account.
- 3.5 On instructions given through this service, HBL will be entitled to debit any amount along with the applicable charges/fees from time to time for the transaction from the Customer's Account as instructed by the Customer. The instructions given on this service cannot be reversed.

HBL WILL NOT BE RESPONSIBLE FOR ANY OF THE FOLLOWING

- 3.5.1 To reverse an instruction given through this service;
- 3.5.2 To accept an instruction which is conditional or which requires us to make payment to a third party earlier (or later) than the time HBL requires according to normal banking practice
- 3.5.3 HBL, in its sole discretion, will be entitled to refuse to carry out an instruction submitted through this service or may require the Customer to provide a written confirmation of such instructions.
- 3.5.4 The Customer may be unable to obtain full value under banker's cheque or pursuant to a telegraphic transfer on account of exchange or other restrictions applicable in the country of payment or to the paying bank or charges and fees of the paying bank.

Date

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- 3.5.5 All transfers requested by the Customer will be converted by the paying bank in the currency at its paying rate unless the payee has made special arrangements with the paying bank.
- 3.5.6 Withdrawals and/or transfers of funds will not be permitted against un cleared funds.
- 3.5.7 If the banker's cheque is lost, stolen or destroyed, the Customer will indemnify HBL and agree to hold it free and harmless from all liability with respect to the lost, stolen or destroyed banker's cheque if HBL agrees to issue a replacement banker's cheque, or refund the amount of the banker's cheque.
- 3.5.8 If the transfer authority is submitted through this service, HBL may act upon such authority/instructions and may presume that the same are genuine and accurately represent the wishes of the Customer, even if the instructions are actually compiled or sent in error or by fraud or negligence or altered or amended by someone other than the Customer with or without the actual knowledge or instructions of the Customer. HBL has no duty to verify the facts and genuineness of the instructions.
- 3.5.9 The Customer agrees to hold harmless and indemnify HBL against any loss, cost, damage, expense, liability or proceedings which the Bank may incur or suffer as a result of HBL acting upon or delaying to act upon or refraining from acting upon the said instructions.
- 3.5.10 When you give an instruction via the Service, we will act on that instruction in accordance with the cut-off times notified to you through the Service. From time to time we may notify you of changes to these cut-off times. Instructions given at any other time may not be acted on until the next Business day.

REVERSAL OF INSTRUCTIONS

In case we are instructed by you to reverse an instruction after you have given it, we may at our discretion try to do so to the extent that this is possible under the rules and practices of the banking system / applicable laws.

- 3.7 We may, when we believe we are justified in doing so:
- 3.7.1 Refuse to carry out an instruction given via the Service; or
- 3.7.2 Require written confirmation from you of a particular instruction.

3.8 If we come to believe that an instruction may not have been properly authorized by you, we will be entitled, after making reasonable efforts to check whether it was properly authorized, to take steps to reverse any action taken on the basis of that instruction. We will not be responsible for any loss direct/indirect to you that results from such a reversal. You agree that you will be responsible for any costs we incur as a result.

4. OPERATING TIMES, CHANGES AND DISRUPTIONS

4.1 We shall take reasonably practicable steps to have the Service be usually available for use. You accept, however, that routine maintenance requirements, excess demand on the systems and circumstances beyond our control may mean it is not always possible for the Service to be available during its normal operating hours.

4.2 In connection with the Service, we are entitled at any time to:

- 4.2.1 Change the mode of operation; or
- 4.2.2 Add to, remove or otherwise change, end or suspend any of the facilities available; or
- 4.2.3 End the Service.

If we decide to change or end the Service, we will try to give you 30 days notice or whatever shorter period of notice may be reasonable in the circumstances.

4.3 Bank will not be responsible if you are unable to gain access and/or use Services due to reasons beyond the Bank's control, including with limitation, any computer, telecommunication, electrical, technical or network failure or malfunction and routine maintenance/update requirements.

5. PERIODIC STATEMENT

Unless otherwise required under any law/regulation, HBL will not be required to send you periodic statements for transactions carried out through HBL InternetBanking, as you can view your last 60 days transactions executed on your account through the online statement option.

6. SERVICE SOFTWARE AND HARDWARE

Software compatibility

6.1 Each time you access the Service, it may automatically provide your System with the Service Software necessary to enable you to access and operate the Service. Alternatively, the Service Software may be supplied to you in some other way. It is your responsibility to ensure that the Service Software supplied to you is compatible with any computer or other device from which you access the Service and any software on that computer or other device. If it is not, you will be held liable and must compensate us for any loss we suffer as a result. We shall not be liable to you for any loss you suffer as a result of any incompatibility between the Service Software and any computer or other device from which you access the Service.

Protecting against Viruses

6.2 You must take all reasonably practicable measures to ensure that any computer or other device from which you access the Service is free of any computer virus or similar device or software including, without limitation, devices commonly known as software bombs, Trojan horses and worms (together "Viruses") and is adequately maintained in every way. The Service can be accessed through the Internet or other communication channels as the case may be. You must therefore ensure that any computer or other device you use to access the Service is adequately protected against acquiring Viruses.

Access through third party services

6.3 We cannot be responsible for any services through which you access the Service that are not controlled by us, or for any loss you or the service provider may suffer as a result of you using such a service. You must comply with all the terms and conditions of such a service and service provider and pay all the charges, damages etc connected with it.

6.4 If you access the Service from (OMAN) you are responsible for complying with the local laws of OMAN, including (but not limited to) obtaining any license needed for the import / export of the Service Software to OMAN.

6.5 The use of the Services outside of OMAN is subject to the regulations of the Central Bank of OMAN or any fiscal or exchange control requirements operating in the country where the transaction is effected or requested; and the laws and regulations of OMAN and the country where the transaction is effected or requested.

7. THE EXTENT OF OUR LIABILITY FOR YOUR LOSS OR DAMAGE

7.1 We will take reasonably practicable steps to ensure that our systems in connection with the Service are installed with adequate security designs and to control and manage the risks in operating the systems, taking into account any law, rules, regulations, guidelines, circulars, codes of conduct and prevailing market practices which may be applicable to us from time to time.

7.2 We will not be liable for any loss or damage to you as a result of making the Service available to you, including any direct, indirect, consequential or special loss, even if we have been advised of the same. Examples of circumstances in which we will NOT be liable to you for loss or damage resulting to you through the use of the Service include (but are not limited to):

- 7.2.1 Acting on an instruction which has been validly authenticated as coming from you but which in fact was given by somebody else (but please see sections 3.2 and 3.3 which explain the exceptions to this rule); and
- 7.2.2 Any incompatibility between Your System and the Service; and
- 7.2.3 Any machine, system or communications failure (except where such failure should have been prevented by the risks control and arrangement measures had we adopted such measures in accordance with clause 6.1), industrial dispute or other circumstances beyond our control that leads either to the Service being totally or partially unavailable or to instructions given via the Service not being acted upon promptly or at all; and
- 7.2.4 You relying on any information financial or otherwise provided as part, or by means, of the Service; and
- 7.2.5 Any misuse of Your System by you or anyone else; and
- 7.2.6 Any access to information about your Eligible Accounts which is obtained by a third party as a result of your using the Service (except where that access is obtained as a result of our negligence or our willful default).
- 7.2.7 Execution of your instructions being delayed or not being acted upon by the Bank.

7.3 The Bank will in no event be liable for any damages, including without limitation direct or indirect loss, special, incidental, or consequential damages, losses or expenses arising in connection with these Services at our site or linked site or use thereof or inability to use, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if the Bank's representatives thereof are advised of the possibility of such damages, losses or expenses. However, in the event that we are held liable for any loss or damage to you as a result of your use of the Service, we shall only be liable for direct loss or damage which, in the ordinary course of events, might reasonably be expected to result from the circumstances in question and only if such loss or damage is caused by our gross negligence or willful default.

Please note that the Service has no facility for you to let us know that it is especially important to you that a transaction is carried out by a particular time. If you need to be completely certain that an instruction has reached us and that it will be carried out by a particular time, you must speak to our staff on +968 800 722 44.

7.4 The information and material contained in this Site, including text, graphics, links or other items are provided "as is", "as available". The Bank does not warrant the accuracy, adequacy or completeness of this information and materials and expressly disclaims liability for errors or omissions in this information and material. No warranty of any kind, implied, expressed or statutory including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with the information and materials.

7.5 You shall indemnify us, our employees and our nominees or agents promptly and on a full indemnity basis from or against all actions, omissions, negligence, proceedings, claims, demands, damages, losses (including direct, indirect or consequential losses), costs and expenses including all duties, taxes, or other levies and legal costs as between solicitor and client (on a full indemnity basis) and other liabilities which we may incur or suffer from or by reason of your use of the Service.

7.6 All taxes, charges or liabilities which you may incur in any jurisdiction are your responsibility alone. If we are required by any competent revenue authority to make a deduction or has to withhold an amount payable by us to you, we shall not be liable to you for any loss you suffered as a result of such deduction or withholding. You will indemnify us if a competent revenue authority requires us to make a payment in respect of any tax amount which you failed to pay.

8. IF YOU BREACH A TERM OF THIS AGREEMENT

You must compensate us for any loss we suffer as a result of your breaching any term and conditions of this agreement.

9. ENDING YOUR USE OF THE SERVICE

- 9.1 You may cancel your use of the Service at any time by giving us written notice (or in any other way as provided herein or as we notify you about from time to time).
- 9.2 If you have multiple Eligible Accounts, you may at your discretion cancel the Service in respect of any Eligible Account/Accounts, unless you are notified by us to the contrary in writing.
- 9.3 We have absolute right at any time to cancel the services with prior intimation.
- 9.4 We have absolute right at any time to cancel any multiple login IDs created through HBL InternetBanking.
- 9.5 If your use of the Service comes to an end for any reason, this will not affect any instructions you have already given via the Service.
- 9.6 You may not be entitled to use the Services if there is any restriction in your Eligible Account(s) either imposed by us or by any lawful authorities in or outside OMAN. In such situation we will decide at our discretion whether your use of the Services will be suspended until further notice or cancelled, as the case may be.

10. ABOUT OUR CHARGES

10.1 We are entitled:

- 10.1.1 To charge you fees and charges for the Service; and
- 10.1.2 To change those fees and charges from time to time by giving you a 15 days notice to that effect or by effecting such change through the Bank's schedule of charges. If we give you such a notice, you will not have to pay any proposed increase so long as you cancel your use of the Service during the 15 days notice period. However, your continued use of the Service after the 15 days notice period or after publication of the change in fees and charges in the Bank's schedule of charges shall be conclusively deemed to be your acceptance of such changed fees and charges.

10.2 To avoid any doubt, please note that the references to fees and charges in section 9.1 only apply to our charges for providing the Service. They do not apply to any charges for particular banking or other services we might provide in response to your requests via the Service. We will be happy to provide you with details of our charges for particular banking or other services on request.

11. OUR RIGHT TO MAKE CHANGES TO THIS AGREEMENT

11.1 We have the absolute right to change the terms and conditions of this agreement at any time by giving you notice either in writing, by placing prominent notices at our offices or branches for a period of 15 days or by sending you a message via the Service.

11.2 We will give you 15 days notice of any change before it takes effect, except when notice has to be shorter in order to protect the security of the Service or in other circumstances beyond our control. Once you have received notice of any change in the terms of this agreement, we will treat your subsequent use of the Service as your acceptance of the change (but please remember, you have the right to end your use of the Service at any time).

12. THE VALIDITY OF THE TERMS OF THIS AGREEMENT

12.1 If anyone or part of the terms of this agreement proves to be legally unsound or unenforceable in any way, this will not affect the validity of the remaining terms.

12.2 We believe the terms of this agreement are fair. If anyone or part of them proves to be not legally valid because it is unfair or for any other reason, we are entitled at our discretion to treat that term as changed in a way that makes it fair and valid.

12.3 If we relax any of the terms of this agreement such relaxation shall not be deemed to be a permanent waiver thereof and shall not affect our right to enforce that term(s) strictly at any other time subsequently.

13. COMMUNICATIONS BETWEEN US

13.1 Except for situations where this agreement refers to your giving us notice by telephone, you should give us any other formal notice in connection with the Service in writing (in hard copy form) to any of our branches in OMAN where you

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maintain an account (or any other address we may notify to you from time to time for this purpose).

13.2 You further authorize us to act on the verbal instructions communicated to a representative of the bank over the telephone. We reserve the absolute right to verify your identity over the telephone or in any other way we see reasonably possible. You will be liable for any and all transactions made after the standard verification by the Bank's representative and will not hold the Bank for acting upon such instructions.

13.3 Any complaints in connection with the Service should be directed to: any of our branches in OMAN where you maintain an account (or any other address we may notify to you from time to time for this purpose).

13.4 Electronic mail is not a completely reliable or secure method of communication and you must not use it for sending us:

13.4.1 Notices in connection with the terms of this agreement; or

13.4.2 Sensitive communications, such as payment / stop payment instructions should be sent through the service in accordance with the terms of the relevant account which you hold with us.

13.5 If we need to send you a notice, we will use the address you have given us most recently in connection with any of your Bank's Eligible Accounts.

14. OUR ADVERTISING

From time to time we may advertise our own products and services, through the Service. If, in connection with any other agreements with us, you have asked us not to send you any marketing material (or if you do so in the future), you agree that this restriction will not apply to these advertisements.

15. UNAUTHORIZED USE OF INFORMATION/MATERIALS AND TRADE MARKS

15.1 You acknowledge that all proprietary rights and intellectual property rights in the Service (including without limitation, our website) belongs to us or, where applicable, our affiliates at all times.

15.2 You fully understand and agree that the unauthorized use of the Site and/or Bank's web sites, trademarks and systems including but not limited to unauthorized entry into the Bank's systems, misuse of passwords, trademarks or misuse of any information posted on the Site is strictly prohibited. All products and services may not be available in all geographic areas. Your eligibility for Services is subject to final determination by the Bank.

16. DISCLOSURE REQUIREMENTS

While the Bank maintains strict confidentiality in all matters relating to your account(s) and business, you hereby further consent to the Bank (and/or any of its officers/ employees) to disclose any information concerning you, your business, your accounts held with the Bank, or your relationship with the Bank to any of the following:

16.1 Any office or branch of the Bank;

16.2 Any agent, contractor or third party service provider, or any professional adviser to the Bank;

16.3 Any of your guarantor or third party security providers;

16.4 Any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank;

16.5 Any person to whom the Bank is required or authorized by law or court order to make such disclosure;

16.6 Any of the Bank's actual or potential participant or sub-participant in, assignee, novate or transferee of, the Bank's rights and/or obligations in relation to you;

16.7 Any other person under a duty of confidentiality to the Bank

16.8 Any bank or financial institution with which you have or propose to have dealings. Regardless of whether such recipient in each case is located in Oman or in another country (except India) that does not offer the same level of data protection as Oman, and regardless of whether such information will, following disclosure, be held, processed, used or disclosed by such recipient in Oman or another country (except India).

16.9 The Bank will retain the information as long as there is a business need to hold the information or as required by legal, regulatory, or accounting requirements or to protect the Bank interest.

Further, you agree that your information may be used to:

16.10 Provide and operate any service or product you require;

16.11 Facilitate the provision of any service or product to a third party for whom you act as guarantor or security provider;

16.12 Update and enhance your records with the Bank

16.13 Understand your financial needs, to advise you of other products and services which may be of interest to you.

16.14 For any purpose required by Law or Regulation including fraud prevention;

16.15 Monitor Bank's compliance with Legal and Regulatory requirements and with the Bank's internal policy requirements; and

16.16 Support the Bank's business, financial and risk monitoring, planning and decision making.

17. THE LAW GOVERNING THIS AGREEMENT

17.1 This agreement is governed by the laws of the OMAN including but not limited to the rules, regulations, directives, guidelines and circulars of the Oman Computer Emergency Response Team if any.

17.2 Any dispute arising out of the formation, performance, interpretation, nullification, termination or invalidation of this Agreement or arising there from or related thereto in any manner whatsoever, shall be settled by arbitration in accordance with the provisions set forth under the Arbitration Rules as govern by the arbitration law under Royal decree No 47/97 for all civil and commercial dispute

17.3 Notwithstanding Clause 17.2, this does not affect our right to pursue our remedies in the courts of any other jurisdiction which is considered appropriate by the Bank.

18. DISPUTED TRANSACTIONS

18.1 Any disputed transaction should be reported in writing with all the supporting documentation to the Bank within [30] days from the date of statement in which the transaction(s) appear. After the lapse of [30] days from the date of such statement, it will be considered and construed that all transactions posted in the statement are acceptable and are in order and the Customer irrevocably agrees and undertakes not to make any claim or raise any dispute with regard thereto after the expiry of aforesaid period.

Date

D	D	M	M	Y	Y	Y	Y
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Customer Signature