



Customer Responsibility and Commitment (V3.0)

You, reflected in the Bank account application as the authorized signatory/account holder, agree and undertake that the below listed, are your responsibilities and commitments to the bank, as at the date of opening the relationship account with ICBC, Kuwait Branch:

1. Providing the Bank authenticated and accurate details about your personal and financial details including your banking relationships.
2. Reading and understanding all the documents that the Bank provide to you, upon applying for the product /Service.
3. Identifying all the fees, commissions, liabilities and risks laid on you in relation with the applied for service/product.
4. Receiving a copy of the documents you signed, before creating any financial on you and at the date of account open.
5. Obtaining all the required information related to the product/service from the Bank and you are fully aware of the product/service terms and conditions, legal obligations beside the product/service risks and benefits.
6. Raising all Queries and avoiding the risks and legality actions as much as possible.
7. In event you don't understand any of the conditions or the procedures relevant to the product or service you desire to obtain, you will have to submit your queries to the concerned bank staff, so that you can take your decisions based on clear and complete vision.
8. Awareness of the Complaints Unit at the Bank and that you will comply with the necessary actions to file a complaint (where exists) as well as awareness of the complaint process to the customer protection Unit at Central Bank Of Kuwait (Tel. 1864444 Website: www.cbk.gov.kw). or at CBK discretion.
9. Selecting the most convenient product/service that meets your financial and banking requirements.
10. Advising the Bank of any transaction posted on your account without your knowledge or authorization or without knowing the reason.
11. Being cautious and vigilant in maintaining the confidentiality of your private banking



information and shall not disclose such to a third party for purposes of safeguarding your money.

12. Seeking consultancy services from the Bank's concerned staff in case of encountering financial difficulties that would cause me fail to meet the contractual conditions with the Bank or affect my transacting on my account.
13. Updating your personal and banking information whenever the bank request or whenever there is a change in any of your account and personal details.
14. Providing the Bank with your personal mail address, to enable the Bank send reach me (by ordinary or registered mail) and avoid access of others to your personal Banking details.
15. Awareness that the Bank do not accept e-mail corresponding with the customers to preserve customer privacy and information secrecy.
16. Reading and understanding the authorities delegated to a second authorized signatory on your account/s and you are fully aware of it by signing a power of attorney favoring him. In the event where you wish to cancel this authorization you will inform the Bank accordingly in written .
17. Aware that: you should not sign blank or incomplete forms, contracts or documentation, and you will check and read only the completed ones before providing your authorizing signature.
18. Retaining a copy of all your bank document or contracts signed by you in a safe place where you can refer to when needed.