

Customer's Responsibilities and Obligations:

Within the scope of his responsibilities and obligations, the customer shall:

- 1) Be honest in all the information provided to the bank he deals with.
- 2) Carefully read all the documents provided by the bank when applying for any service or product and to know any resulting charges, commissions, liabilities or responsibilities. The customer should keep a copy of such documents before incurring any financial or banking liability.
- 3) If the customer does not understand any of the conditions or procedures related to the required service products, he should submit his inquiries to the concerned bank employees to make his decision based on clear and complete vision.
- 4) Comply with the complaint submission procedures including the procedures of grievance before the Customer's Protection Unit at the CBK.
- 5) Identify the risks that may result from the use of the service or product provided by the bank through the inquiries made to the specialists on the results of such risks and should avoid them to the extent possible.
- 6) To select the most suitable product or service to his actual abilities and needs from the offered products and services.
- 7) To notify the bank with which he deals once he becomes aware of any banking transactions made in his accounts without his knowledge and the reasons thereof or those which he did not authorize.
- 8) To be careful and cautious in protection the confidentiality of the information related to his transactions with the bank and not to disclose it to any party to protect his funds.
- 9) To seek the advice of the competent bank employees in case he faces any financial difficulties preventing him from complying with the contract conditions or using the provided services and products.
- 10) To update his personal and banking details at the bank whenever requested by the bank or whenever any change is made thereto.
- 11) To ensure the protection of the banking confidentiality, and in case the customer needs to send correspondences to his bank by regular mail or e-mail, he must use his own e-mail address to avoid that others have access to his personal and banking information if he uses an e-mail address not his.
- 12) In case the customer needs to issue an authorization or power of attorney to others to act for his accounts or funds at the bank, he must be careful regarding the powers and information given to them and shall take the necessary actions once he wishes to cancel such powers of attorney and notify the bank.
- 13) Not to sign any blank or incomplete financial documents or contracts, and should review all the documents provided to the bank before signing them.
- 14) The customer should keep a copy of the documents of transactions with the bank in a safe place and in a way that he retrieves them easily when needed.

Central Bank of Kuwait

Customers may contact the Customer's Protection Unit at the Central Bank of Kuwait by calling 1864444 or by visiting CBK website: www.cbk.gov.kw