

ACKNOWLEDGMENT

I hereby acknowledge the following:

- That I have received & reviewed a copy of Masraf Al Rayan's Terms & Conditions of Banking Services Conditions of Banking Services Contract, & I agree to fully comply therewith.
- That the Terms & Conditions shall be the prevailing terms & conditions applicable to me & shall supersede any previous terms & condition provided to me.
- These terms, conditions, Customer's Account & all related matters are subject to the Qatari law provided that it does not contradict with the principles of the Islamic Shari`a, advisory opinions (Fatwas) made by Shari`a Supervisory Board & the Articles of Association of the Bank.
- Masraf Al Rayan may, from time to time, amend the Banking Services Terms & Conditions, & any other applicable terms & condition, at it's sole discretion & I shall at all times be bound by the Terms & Conditions & any amendments made thereto & notified to me by mail or SMS or posted on Masrsf Al Rayan website www.alrayan.com.
- That these Terms & Condition (or their products & services) have been executed in Arabic & English & in case of any discrepancy between the two texts, the Arabic text shall prevail.

Name:

CIF:

I.D.:

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Customer Signature

Date