

Terms and Conditions for the Ladies' Product

"Masa Program"

This document outlines the terms and conditions for subscribing to the exclusive ladies' product, "Masa Program," as follows:

- The bank provides the client with detailed instructions about the program, and the client is required to follow these instructions precisely. The client acknowledges that she has reviewed and understood the program's mechanism and that any information provided to the bank is for reference purposes only.
- The bank reserves the right to request any information, details, or documents related to the client at any time, and the client may not withhold such information. The client affirms that all information, details, or documents provided to the bank are accurate and up to date.
- The following conditions must be met to subscribe to the program:
 1. The client must be at least 20 years old.
 2. Salary transfer to the bank of no less than 400 JOD.
 3. Alternatively, the opening or maintaining of a current or savings account with a balance of no less than 500 JOD or its equivalent in other foreign currencies.
 4. Alternatively, a term deposit of no less than 12,500 JOD or its equivalent in other foreign currencies.

- The bank reserves the right to modify the conditions from time to time and inform the client of these changes, requiring adjustments to meet the new minimum balance or amount if necessary.
- The bank reserves the right to cancel the program in general, terminate the client's subscription, or suspend any of its features if the subscription conditions are no longer met. The client will be notified through available communication channels.
- The client has the right to submit a request to the bank at any time to cancel their subscription to the program.
- If the bank suspends or cancels the service, or if the client requests to withdraw from the program, all benefits provided to the client as part of the program will cease immediately.
- In addition to the above, upon subscribing to the program, the client will enjoy the following benefits:
 1. A credit card with a preferential interest rate of 1.25% monthly instead of 1.50% monthly, provided the client is eligible for a credit card.
 2. A preferential interest rate of 1% on one of the client's current or savings accounts.
 3. 25% discount on annual fees for safety deposit boxes.
 4. Exemption from the following fees: salary transfer fees, minimum balance fees, and e-shopping card issuance fees.
 5. 0.50% discount on personal loans, provided the client is eligible for a loan.
 6. A preferential interest rate on other types of loans (0.5% lower than the prevailing interest rate), excluding promotional periods for loans with special rates—loan terms and conditions apply.

7. Additional free banking services: online banking (ABC Digital) and SMS notifications.
 8. Discounts at various retail stores.
 9. A prevailing interest rate on car loans.
 10. A free credit card with no issuance fees for the entire issuance period.
 11. A preferential interest rate on deposits.
- The client agrees that the bank's records, books, and registers are accurate, final, and binding, serving as the sole reference for proof between the client and the bank.
 - The bank reserves the right to use the client's contact information to provide updates regarding the program and its benefits.
 - These terms and conditions are governed by and interpreted in accordance with the laws of the Hashemite Kingdom of Jordan. The Central Courts of Amman (Palace of Justice) shall have sole and exclusive jurisdiction over any disputes arising from their application and/or interpretation.
 - Upon completing the necessary requirements for subscribing to the Masa Program, reviewing these terms and conditions, and signing the subscription form, the client is considered subscribed to the program and is entitled to all associated benefits, except for loans, which are subject to specific credit terms and conditions at the time of issuance.