

Summary of changes - TERMS & CONDITIONS (20 June 2024)

New Clause added	Page #
<p>41. Digital channels/App</p> <p>a) The Customer irrevocably unconditionally undertakes to ensure that the password is kept confidential; and to not let any unauthorized person have access to the Internet while the Customer is accessing the Digital Channels/App.</p> <p>b) The Customer shall not disclose their Digital Channels/App or any other password/passkey/PIN to any person whether inadvertently, voluntarily, accidentally or by mistake. If the Customer forgets the Digital Channels/App password, he/she may request for the issuance of a new password through UBL UAE's website/mobile app.</p> <p>c) The Customer agrees and acknowledges that UBL UAE shall in no way be held responsible or liable if the Customer incurs any loss and/or damages as a result of information being disclosed by the Customer regarding his Account(s) or in carrying out the instruction of the Customer pursuant to the access of the Digital Channels/App and the Customer shall fully indemnify and hold UBL UAE harmless in respect of the same.</p> <p>d) The Customer shall take all necessary precautions to prevent unauthorized and illegal use of Digital Channels/App and unauthorized access to the Accounts provided by Digital Channels/App.</p>	6

	Additions / edit to existing clause	Page #
Before	<p>41. Acceptance of the Terms and Conditions</p> <p>The Customer has signed the Account Opening Form to confirm acceptance of the aforesaid Terms and Conditions.</p>	6
After	<p>42. Acceptance of the Terms and Conditions</p> <p>The Customer has signed the Account Opening Form to confirm acceptance of the aforesaid Terms and Conditions. By signing off on the account opening form on the tablet with an eSignature, you are implicitly agreeing to:</p> <p>a) Use an electronic document and an electronic signature.</p> <p>b) Understand that electronic signatures are legally binding.</p> <p>c) Confirm that you have read the document, which has been filled out by the Bank representative in front of you, and that the details are accurate and complete.</p> <p>d) Acknowledge that you will not dispute the electronically signed documents and will always abide by the terms and conditions, as updated from time to time, which will be available on the Bank's website.</p>	6

Summary of changes - TERMS & CONDITIONS (14 November 2024)

New Clause added	Page #
<p>42. Notification of Changes in Beneficial Ownership or Business Activities Customer is responsible to inform the Bank of any changes to its beneficial ownership or business activities. This includes, but is not limited to, changes in ownership structure, control, key management, and significant alterations in the scope or nature of business operations. Notification must be made in writing and provided within 30 days of the effective date of the change. Failure to update the Bank regarding such changes may result in the suspension or termination of services, in accordance with Bank's policies.</p>	6

	Additions / edit to existing clause	Page #
Before	42. Acceptance of the Terms and Conditions	6
After	43. Acceptance of the Terms and Conditions	6