



Responsibilities & Obligations of the Customer

Within the framework of specifying the responsibilities and obligations of the Customers in relation with the bank:

- 1) The customer should be truthful in all the information he submits to the Bank with which he deals.
- 2) The customer should carefully peruse all the documents submitted to him by the Bank upon receiving any service or product. He should be aware of any charges, commissions charged to him and all his obligations or responsibilities. The Customer should keep a copy of those documents before the creation of any financial or banking obligation upon him.
- 3) In the event where the Customer does not understand any of the conditions or procedure associated with the service or product that he wishes to obtain, he should enquire of the concerned Bank employees in order to be able to take his decisions on a sound and complete basis.
- 4) The customer should observe the procedure for submitting complaints including the procedure for complaints to the Customer Protection Unit at the Central Bank of Kuwait.
- 5) The customer should identify the risks that may result from his using any service or product presented by the bank by making enquiries of the competent persons about the consequences of such risks. He should avoid such risks whenever possible.
- 6) The customer should select from among the products and services offered to him the most appropriate to his real and realistic circumstances and capabilities.
- 7) The customer should notify the Bank with which he deals as soon as he becomes aware of banking operations that took place on his accounts and that he is not aware of or the causes thereof are not known to him, as well as those for which he has given an authorization to perform.
- 8) The customer should be cautious and careful to observe the confidentiality of the information related to his dealings with the Bank, and should not disclose them to any other party, in order to safeguard his funds.
- 9) The customer should seek the counsel and advice of the competent bank employees in the event where he faces any financial difficulties that prevent him from performing the conditions of his contract with it or that prevent the use of the services or products provided to him.
- 10) The customer should update his personal and banking information at the Bank whenever he is request by the Bank to do so or whenever there is any change therein.
- 11) In order to preserve banking secrecy, and in the event where the Customer needs to correspond with the bank with which it deals by ordinary or electronic mail, the Customer should use his own email address in order to avoid having his personal and banking information accessed by other persons in the event where he uses an address that does not belong to him.
- 12) In the event where the Customer needs to give an authorization or power of attorney to others to deal on his accounts or funds with the bank, he should be careful concerning the powers and information given to them and should take immediate action in the event where he wishes to cancel such powers of attorney and notify the bank of such cancellation.
- 13) The customer should not sign any financial documents or contracts that are blank or whose data has not been fully filled in. He should examine all documents presented to him by the bank before signing them.
- 14) It is important that the Customer should keep copies of the documents of his dealings with the bank in a safe place and in a manner that allows easy reference to those copies whenever he needs to do so.