

This document reflects product-specific Terms and Conditions governing Online Banking – Individuals and is in addition to Al Masraf General Terms and Conditions of Accounts and Banking Services.

Online Banking is a free service provided to our individual customer where they can log into the internet and access our website www.almasraf.ae → Online Banking → Personal Banking

The main page in Online Banking, provide the customer a dashboard of his relationship with the bank, from the dashboard customer can navigate into his products and check his financials. In addition, the main page provide a widget that display the daily limits for the customer along with the utilized and available limit.

1. Eligibility

Any Al Masraf individual Customer who has an active debit / Credit Card and UAE Mobile Number registered with the Bank can register to Online Banking Services.

2. Registration process:

- Customer will enter the Debit card Number → Card PIN → Captcha → continue
- Next page Customer will choose the user ID → continue
- Customer will receive OTP to his registered Mobile Number with AL Masraf → key in the OTP → Continue
- User will enter his Password, acknowledge the terms and conditions → Submit
- The step by step video is available in our website

3. Features and benefits:

1. Accounts

When customer access the main page the accounts tab will be auto selected and it will show the customer the list of account that he holds with the bank along with the account number and the available balance. , When account is selected, customer will be able to:

- From Transactions tab
 1. View recent Transaction
 2. View hold Transaction
 3. View statement by selecting the Month and the year
 4. Search : can be done by inserting date From and To / Credit or Debit or by Min Amount / Max Amount, by description or by cheque Number
 5. View graphical display of the average Balance for the current month , last month , last one year and last 2 years
- From Transfer tab, the Customer can transfers same as mentioned below in section 7
- From Card Payment, the Customer can make card payment as mentioned in section 6
- From Bill Payment tab, the Customer can make utility bill payment same as mentioned section 5
- Add a standing order from his account(s) to any account in the beneficiary list (Within Al Masraf, Domestic, and International)
- Cheques :
 1. Cheque Book request by selecting number of cheque Book , number of leaf and by confirming the request will be sent and the cheque book will be delivered to the customer's door steps via Bank's courier company
- Direct Debit - customer can register for a direct debit approval ID instantly
- Debit Card - Customer can view the related Debit card and the status of the card

2. Deposits

When Deposit is selected from the main page, customer will be able to:

- See the deposited amount
- The Maturity date
- Widget that illustrate how many days are left for maturity
- To know more about the fixed deposit customer can select show more :
 1. Interest rate
 2. Tenure

3. Status
 4. Deposit type
 5. Early redemption fees (As per Fees of charges)
- Transaction list will display the original funding date of the deposit and the capitalize addition of the interest on maturity date
 - Customer can download / print the summary by clicking on the 3 dots on the top part of the transaction list.

3. Loans

When Loan is selected from home page, customer will be able to view:

- The total outstanding and the loan principal amount
- Next installment amount and date
- Show more section will provide the customer with the Loan reference number and the date of opening the loan along with the last payment date
- Future payments or loan payment schedule is illustrated in a table style where the below information is highlighted :
 1. Payment date
 2. Amount
 3. Outstanding amount
 4. Charges (As per Fees of charges)
 5. Interest Amount
 6. Principal
- Customer can download/print the loan payment schedule by clicking on the 3 dots on the top right of the future payment heading

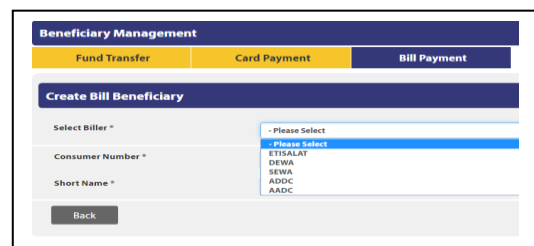
4. Credit Cards

When credit Cards is selected from the Home page, customer will be able to view all the credit cards listed under his account and he can see the available balance and the total outstanding and when the card is selected, customer can view :

- Available limit and the outstanding amount
- Last statement Min Due Amount
- Last statement Total due amount
- Card status
- Show more will provide :
 1. Card Product Name
 2. Total Approved Limit
 3. Card type
 4. Expiry Date
 5. Available amount for cash withdrawal
- The recent transaction happened in his card and the unsettled transaction
- In addition, Customer can make a payment to the card and can do a utility bill payment from the card

5. Bill Payments

- Utility bill payments is a free service for our customers through our Online Banking
- Etisalat – All Etisalat Bills
 1. Wasel Recharge
 2. GSM
 3. E-Life
 4. E-Vision
 5. Landline
 6. Al Shamil
 7. Dial Up



The screenshot shows a web interface for 'Beneficiary Management'. At the top, there are three tabs: 'Fund Transfer', 'Card Payment', and 'Bill Payment'. Below the tabs is a section titled 'Create Bill Beneficiary'. It contains three input fields: 'Select Biller *', 'Consumer Number *', and 'Short Name *'. The 'Select Biller *' field has a dropdown menu open, showing options: 'Please Select', 'ETISALAT', 'DEWA', 'SEWA', 'ADDC', and 'AADC'. There is a 'Back' button at the bottom left of the form.

- Abu Dhabi Distribution Company - ADDC
- Al Ain Distribution Company - AADC
- Dubai electricity and Water – DEWA
- Sharjah Electricity and Water –SEWA

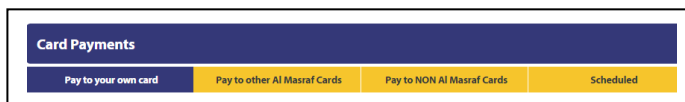
In addition, we have a bulk payment service that can allow the customer to pay more than one bill in the same transaction.

Customer can schedule the bill payment as per his convenient.

6. Cards payment

User can pay the following credit cards thru Online Banking:

- Own Credit Cards with Al Masraf
- Al Masraf Credit Cards
- Non Al Masraf Credit Cards (As per Fees of charges)



7. Funds Transfer:

- Within own accounts AED to AED
- Within Al Masraf AED to AED
- Within UAE AED to AED (As per Fees of charges)
- International Transfer (As per Fees of charges)
 - Any transfer from AED to any other currency or cross foreign currency is treated as international transfer

8. Open Fix Deposit

Customer can create a fix deposit by clicking on the Apply deposit tab.

Customer will choose the:

- Debit Account
- Currency
- Amount
- Tenor
- Pay to account if the Deposit is a Non-rollover.

9. Fixed Deposit(s)

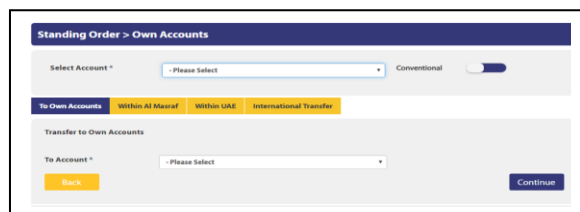
After creating the fixed deposit, customer can view the list of fixed deposits that he/she has with the bank and the below information of each Deposit:

- The Interest rate (P.A)
- The tenure
- Start date and maturity date

10. Standing Order

Customer can create standing order for the following transfers:

- Own Accounts
- Within Al Masraf
- Within UAE
- International Transfer



11. Beneficiary Management.

Customer can manage his beneficiary by adding, removing and deleting beneficiary. Beneficiary will be from utility bills, local transfer within Al Masraf and Domestic within UAE and international transfer. In Order to add

a beneficiary customer has to be ready with the Account and the registered mobile number so they can receive the OTP for verification.

12. ATM & Branch Locator:

Customer can locate our Branches and ATMs by selecting the Map style or list style and can filter the list by ATM – CCDM and by Emirate

13. News:

All the news related to the news about the bank will be upload in this section

14. Promotions:

This section highlights the available promotions and customer can apply.

15. Exchange Rate:

Customer can check the board rate for the major currencies.

16. Other Services

It can accessed thru the main heading of online banking – right corner

1. Preferences Personal Information display and customer can update his email, office number and address
 - A. Customer can update Emirates ID update by uploading copies of the ID.
 - B. Change Password: Customer can change the access password by entering the old one and update the new password
2. Messages:

Customer can send a message to the bank with three subjects, Account Balance Enquiry, General Enquiry, and Transactional Query.
3. RM Details:

Customer can click on the RM icon and get the name of the RM and he can request a call back.

Declaration

Customer hereby agrees to the above conditions and declares to the below by signing this Key Fact Statement- KFS:

- Customer acknowledges to have received and understood the terms and conditions of the Online Banking Transaction in addition to Al Masraf General Terms and Conditions of Accounts & Banking Services as well as the Key Facts Statement.
- Customer acknowledges that in the event of any inconsistency between the Terms and Conditions of the Online Banking Transaction and Al Masraf General Terms and Conditions of Accounts & Banking Services, the Terms & Conditions of the Online Banking Transaction shall prevail.
- Customer has been provided with the Data Protection Statement ([Please visit www.almasraf.ae for Data Protection Statement](http://www.almasraf.ae))
- The Bank reserves the right to change terms and conditions of the Online Banking Transaction and the General Terms and Conditions of Accounts and Banking Services at any time at its sole discretion by providing 60 days written notice to the Customer.
- Customer acknowledges that this service may be modified, withdrawn or cancelled by the Bank at any time upon issuing a Sixty (60) days written notice.

Customer Name:	
Digital Acceptance:	