

SUPPLEMENTARY CARDHOLDER

Personal Details:

Cardholder Name: _____

Father's Name: _____

Date of Birth: _____

Client's ID: _____

Card(s) & Mobile Phone Number (s):

Credit Card(s) Number(s):

to Mobile Phone Number

SMS Transaction Alerts: Yes, I would like to receive:

 Transaction Alert for all the transactions Transaction Alert for transactions above \$_____ (specify the amount)

I, the undersigned, authorize Bank Audi sri - Audi Saradar Group to activate the SMS Alerts service for my above mentioned card (s) under my full responsibility and without holding any liability to Bank Audi sri-Audi Saradar Group. Furthermore, by signing this application, I hereby certify that I have read and approved, without any reservations, all the terms and conditions listed here below:

Signature of supplementary cardholder: _____

Date: _____

Discontinue the SMS Alerts I hereby request Bank Audi sri - Audi Saradar Group to discontinue the SMS Alerts Service:

 Permanently Temporarily

Starting Date: _____

Ending Date: _____

Signature of Supplementary Cardholder: _____

Date: _____

TERMS AND CONDITIONS

In these Terms & Conditions the reference to "Bank" shall mean Bank Audi sri - Audi Saradar Group and the reference to "the cardholder" shall mean the customer.

- The Bank will from time to time determine or specify at its own discretion the scope and features of the SMS Alerts Service and is entitled to modify, expand or reduce the same at any time upon notice to the cardholder.
- The SMS Alerts Service may, without prior notice to the cardholder, be suspended or terminated by the Bank for any reason whatsoever, including, without limitation, invalid data, closure of related accounts, breakdown, maintenance, modification, expansion and/or enhancement work caused or initiated by the telecommunications company (s) concerned in relation to their network or by any service provider in respect of the SMS Alerts Service. The Bank will not assume any liability or responsibility for any such suspension or termination. The SMS Alerts Service may be terminated at any time by notice from the cardholder to the Bank in the form of an application form (available at any of our branches). Any such termination shall be effective within 10 days of receipt of the termination notice by the Bank.
- The cardholder acknowledges that any information received by her/him under the SMS Alerts Service is for information only, and shall not be taken as conclusive evidence of the matter to which it relates.
- The cardholder shall promptly notify the Bank of any changes to information provided to the Bank (except to or for the purposes of the SMS Alerts Service) including the details of the cardholder designated mobile phone number and the telecommunications company providing or assisting it. In addition, the cardholder shall promptly notify the Bank of any loss or theft of the designated mobile phone (s). In addition, the cardholder shall promptly notify the Bank of any loss or theft of the designated mobile phone (s). In addition, the cardholder shall promptly notify the Bank of any loss or theft of the designated mobile phone (s). Following receipt of notification of loss or theft, the cardholder shall have no further liability provided that the cardholder has acted in good faith and all reasonable care and diligence in safeguarding the designated mobile phone number and is promptly reporting to loss or theft to the Bank.
- The Bank shall not assume any liability or responsibility for any failure or delay in transmitting information to the cardholder or any error in such information, unless this results from negligence or willful default on our part. In particular, the Bank shall not assume any liability or responsibility for the consequences arising from any cause beyond our reasonable control including, without limitation, failure of the cardholder telecommunications equipment to receive information for whatever reason, any telecommunications breakdown, mechanical failure,

path failure, malfunction, breakdown, interruption or accuracy of equipment or installation. None of the telecommunications companies are the agents or the representatives of the Bank and there is no cooperation, partnership, joint venture or other relationship between the Bank and any of them.

- The cardholder undertake to indemnify and hold the Bank harmless against all actions, claims, demands, liabilities, losses, damages, costs and expenses of whatever nature that may result or which Bank may sustain, suffer or incur as a result of our agreeing to provide the SMS Alerts Service to the cardholder.
- Bank shall not be liable for any losses or damage caused (a) by the disclosure of confidential information and information related to banking security; (b) by the disclosure of information to the designated mobile phone where such designated mobile phone is in another person's possession with or without the cardholder's consent or (c) to the cardholder data, designated mobile phone, telecommunications equipment or other equipment, in each case caused by the cardholder use of the SMS Alerts Service, unless such loss or damage is directly and solely caused by our willful default or negligence.
- Any notice from the Bank to the cardholder may be made in such manner and by such means of communication as Bank shall deem fit, including, without limitation, use of direct mailing material, advertisement, branch display, electronic communications such as email or via the SMS Alerts Service and the Cardholder releases the Bank from the banking secrecy towards this matter. Any notice from the cardholder to the Bank shall be in writing at the following address: Electronic Banking and Card Services, Bank Audi, 2001 Center, 2nd Floor, Achrafieh, Lebanon.
- Bank reserves the right at all times to vary or amend the foregoing Terms & Conditions or to introduce new Terms & Conditions. Any such variations or amendments shall become effective and binding on the cardholder upon notification by the Bank to the cardholder. If the cardholder is unwilling to accept such variations or amendments the cardholder may terminate the SMS Alerts Service by providing written notification.
- The cardholder irrevocably releases the Bank from the banking secrecy concerning the accounts related to the card linked to the SMS Alerts Service and authorizes the Bank to disclose or share any information, details or data (at our discretion and for any purpose whatsoever) about the cardholder to any other member or associate member within the Bank and to transfer or subcontract the provision of any part of the SMS Alerts Service provided to the cardholder by the Bank to any member of the Bank in any territory.
- These Terms & Conditions shall be governed by and construed in accordance with the laws of Lebanon and the competent Courts will be the Lebanese Courts, and the cardholder hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Lebanon.