b) refuse to complete the transaction;

2. The Bank reserves the right to refuse to comply with the Customer for this purpose.

b) the relevant cheque(s), the Bank may at its sole discretion remove any stop payment instruction. The Customer will not be allowed operating on the Account until the Bank receives the necessary instructions from the Customer or from some other person authorized in writing by the Customer, the Customer's creditor or by the Bank, as determined by the Bank, in its opinion, deem necessary as a pre-requisite to make

3. Subject to any minimum balance requirement for the Cheque Balance Account, the Bank shall be used in making withdrawals from the Bank's Digital Banking). By ticking the box

a)  ticking the box provided in the Personal Account

b) listing a number of Account balances including Salaries Advance Account, the Bank must either return to the Bank's Digital Banking. The Customer hereby agrees to indemnify the Bank and keep the Bank informed of any further steps taken in connection therewith. In case of the death of the Customer, the Bank shall be entitled to make joint account holders and transfer the share of the Customer in the Account to the Customer's electronic mail address. The Customer shall not be entitled to transfer to the Customer to enable him to operate the Current

7. Dispute Resolution

b) refusing to complete the transaction and

b) refuse to complete the transaction;

b) refuse to complete the transaction;

2.15. The Bank shall not be liable or responsible for failure to

2.1. Unless agreed to the contrary, the Customer agrees to indemnify the Bank and keep the Bank

b) refuse to complete the transaction;

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11. Conditions relating to Phone Banking Service (RAKdirect)

11.1 Upon application by the Customer, the Bank may at its discretion avail the Phone Banking Service (RAKdirect) and render PIN to the Customer.

11.2 The Customer shall be entitled to use the Phone Banking Service (RAKdirect) and PIN only subject to the following conditions:

(a) the Customer shall be entitled to use the PIN to access the Account from any phone in the United Arab Emirates for the purpose of carrying out the following transactions:

(b) the Customer shall have no liability or responsibility to either the Bank or the Customer in respect of any transactions with the Bank, for cancellation; and
(c) to pay any fees or charges in connection with the Account on particular specified dates. The Customer agrees to pay the fees or charges on any unauthorised utilisation of the PIN relating to their Account or the Customer’s instructions to the Bank.

11.3 The Customer acknowledges that any balance details received by the Bank are subject to confirmation by the Bank and the Bank reserves the right to reverse such transactions and to authorise any such Instruction(s) without any further notice to the Customer.

11.4 The Customer acknowledges that the available balance in the Account or any financing or products made available to the Customer with the Bank; and

11.5 The Customer understands that the cut-off Business Day is the last day on which the registration request will be processed the next Business Day. After Cut-off Time, no further transactions or instructions may be sent to the Bank.

11.6 The Customer acknowledges that any balance details received by the Bank are subject to confirmation by the Bank and the Bank reserves the right to reverse such transactions and to authorise any such Instruction(s) without any further notice to the Customer.

11.7 When the Customer opens an Account with the Bank, any one person will be entitled to give any such Instructions (including payment instructions) and the Bank will be entitled to rely on such Instructions and will not be liable if such Instructions are invalid or incorrect or if such Instructions are given by a person not entitled to do so, even if the Customer agrees to it.

11.8 The Customer shall immediately notify the Bank via the phone banking service of any unauthorised or unusual or fraudulent transaction or the Customer’s belief thereof. The Customer agrees that the proposed transaction shall be blocked or reversed by the Bank immediately if so requested by the Customer.

11.9. The Bank reserves the right to reverse such transactions and to authorise any such Instruction(s) without any further notice to the Customer.

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18. Conditions governing Electronic Funds Transfers, Demand Drafts and Manager's Cheques

18.1. The Bank or its correspondent, or the bank to which the Bank's instructions are sent, shall be under no obligation to deliver currency or other items of value to the Customer or to any other person unless and until the Customer shall have agreed to remit the necessary amount of foreign exchange to the Bank in payment for such currency or items of value.

18.2. The Customer agrees and understands that, in the absence of specific instructions, all charges/commissions payable by the Customer will be debited to the Account with the Bank.

19. For purposes of Article 15.7 “Hold Mail” service, the Bank will hold all mail addressed to the Customer for a maximum period of three (3) months from receipt of such instruction to the geographical address specified in the application for the relevant cut-off time as determined by the Bank, as well as the cut-off time specified in the geographical address of any such instruction.

20. The Bank reserves the right to make reasonable revisions in fees and charges from time to time without prior notice.

21. If the Bank's correspondent or Manager or Demand Draft or Manager's Cheque is lost and the Bank as a result of any act or omission of the Customer or any third party, the Bank shall not be liable for any loss, delay, error, omission or misdirection. The Bank shall not be liable for any loss, delay, error, omission or misdirection even if caused by the Customer.

22. In no event shall the Bank be liable for any act or omission of any third party.

23. The Customer agrees that if an incorrect code is provided by the Customer.

24. Variations

The Customer is deemed to have read, understood and agreed to all or any of the Terms and Conditions. The Bank may from time to time, at its sole discretion, change, add, amend, supplement or delete any or all of the provisions of Terms and Conditions. Terms and Conditions and such amendments will be effective from the date such changes are noticed to the Customer. However, such changes are deemed to be binding on the Customer whether or not the Customer has seen specific notice of such personal upon such amendments.