

Al-Tijari Customer Responsibilities & Obligations

In the framework of designating your responsibilities and obligations, Al-Tijari customer must comply with the following:

- The information you submit to the bank must be authentic.
- You must carefully read all documents the bank provides to you for obtaining any service or product, with the necessity to identify any fees, commissions or any other liabilities or obligations laid down on you.
- You must keep a copy of these documents before any financial or banking obligation is imposed on you.
- In the event that you do not understand any of the conditions or the procedures relevant to the product or service you desire to obtain, you should submit your queries to the concerned bank staff, so that you can take your decisions based on clear and complete vision.
- You must comply with the procedures for complaint submission, including the grievance measures at the Protection Unit at the Central Bank of Kuwait.
- You should identify the risks that may arise as a result of your use of a product or service rendered by the bank, through the queries addressed to the concerned persons on the impacts ensuing from these risks, and should avoid such risks as much as possible.
- You shall have to select amongst the products and services offered to you, the ones that are most convenient to your circumstances and real capabilities to satisfy your actual requirements.
- You must immediately inform your bank of any banking transactions made on your account which you did not make yourself, or transactions which have not been authorized by you.
- You must be cautious and vigilant in maintaining the confidentiality of your private information relevant to your transactions with your bank, and shall not disclose such information to any third party for safeguarding your funds.
- You must seek the advice and consultancy from the concerned bank staff in case you encounter any financial difficulties that may lead to your failure to satisfy the conditions of the contract concluded with you, or use of the products and services rendered to you.
- You must update your personal and banking information (KYC) with the bank when requested to do so by the bank, or in the event that this information changes.
- To confirm maintaining banking confidentiality, and in the event where you need to communicate with your bank by normal courier or email, you must use the postal address belonging to you, to avoid access by any other person to your personal and banking information if you used an address that does not belong to you.
- In the event, if you need to grant an authorization or power of attorney to another person to make banking transactions on your behalf, you must be cautious concerning the authority and information granted to the attorney, and to take necessary action immediately upon your desire to revoke the authorization and to advise the bank of the same.
- You should be careful not to sign any financial documents or contracts that are blank or incomplete, and you should check any documents which the bank submits to you before signing them.
- It is necessary for you to maintain copies of all bank documents in a safe place for ease of reference when needed.