

These terms & conditions (the "Terms & Conditions"), as amended from time to time, govern the Interactive Teller Machine services (the "Services") and its related functionalities offered to you by Doha Bank QSC. By applying to and/or by using any of the Services, you agree to these Terms & Conditions and any subsequent amendments thereto.

When we use "we", "us", or "our", we mean the Service, as part of Doha Bank QSC. ("Bank").

We may change, amend or stop either the Service or the Terms and Conditions at any time without advance notice being sent to you or by direct communication (by email, text, letter or telephone or any other standard communication channel used by BANK). Other information or changes that may affect your use of the Service will be communicated to you by displaying such information on our website and either by direct communication with you (by email, text, letter or telephone) or by public notice.

1. About ITM Service?

The service will allow customers to conduct selected banking transactions through Interactive Teller Machine (ITM). ITM is a Live Teller video-based interactive technology that allows customers to communicate with a remote teller. The ITM is powered with an interactive touchscreen that allows the customers to reach a remote live personal teller via Video / Audio conferencing session enabling customers to perform selected banking transactions such as withdraw or deposit cash, instruct internal transfers between own accounts and other Doha Bank accounts, deposit cheques, encash Doha Bank cheques as well as perform general request and enquiries (*services are subject to amendment without prior notice*) on the ITM; by simply using their Qatari ID/Passport without the need to wait in a branch.

The ITM is equipped with the following features:

- Colored built-in Cameras and telephone and microphone handset and personal head set Input jacks (customers can also plug their own personal headsets same as the ones used on mobile phones) this will allow simultaneous PRIVATE two way Video / Audio conferencing between the customer at the ITM and with the personal teller.
- For customers security all transactions and video sessions are recorded captured and stored securely for quality service, security, audit trail and customer dispute matters.
- The ITM is equipped with a high quality colored electronic ID scanner which will allow scanning of Qatar ID and passports documents for authentication and validation of customers identity.
- The ITM is also equipped with an electronic signature pad and digital pen for customers to sign for transaction authorization and validation of customers signatures in a convenient manner.
- The ITM has the feature to provide transaction receipts which covers the detail of transaction including the images of the cheques deposited.

2. Eligibility

- The Service is offered for BANK Retail Customers only.
- Customer identification is required such as valid QATAR id or Passports to ensure the correct identity of the customer as well as for security purpose.
- Customers should be resident in Qatar; [18] years of age or older.

3. Service & Transaction Details

Customers are able to perform the following transactions:

- **Cash Deposit:** ITM will allow customers to deposit up to 55,000 QAR amount of cash with remote teller assistant.
- **Cash withdrawal:** The ITM is equipped with large dispensing currency capacity (able to dispense denominations of QR 500, QR100 and QR50). A maximum of QR 20,000 can be withdrawn per day.
- **Cheque Deposit:** Single or multiple deposit(s) in Qatari Riyals Only;
- ***Cheque Encashment:** BANK Cheques Only can be encashed for amounts less than QAR 5,000. BANK Cheques and Non-BANK Cheques of higher amounts than QAR 5,000 will be accepted at the ITM and will be processed. The available balance will be reflected into the customer account either by same day (mostly for BANK Cheques) or by maximum next business day for (NON BANK Cheques) subject to successful Cheque clearing procedures. The cheques can only be partially encashed if the Cheque amount has domination lesser than the available denominations in the ITM machine (i.e. 50QR). The remaining amount of the Cheque will can be deposited at the same time into nominated account;
- **Fund Transfer:** Same Account Transfers QAR accounts only.

For Utility Payments (Ooredoo, Vodafone and Kahramaa) and Credit Card payments, customers are advised to use 24X7 ATMs and or other channels like Online Banking and Mobile Banking. These services are not offered on ITMs.

4. Customer's Responsibility

A. You agree to the following: you must make sure that information you supply via the Service is true, complete and accurate Qatar Id and Passport

- Service is available only for use by legal residents in Qatar;
- You will not let any person unauthorized person transact on your Account unless with a written approval letter and instructions;

You must immediately advise the Bank by calling BANK Customer Call Center 4445 6000 as soon as you know or suspect that your Qatar id or Passport is lost or stolen.

B. Bank's Responsibility

The bank will not be responsible for:

- Fraudulent Cheques deposited in the Cheque deposit module
- Any incorrect information on the front side of the Cheque, fraudulent signature and incorrect or wrong endorsement information on the back side of the cheque;
- Any cheques with Non-Sufficient balance (NSF)
- Any customers account with Invalid account status such as but not limited to (Inactive, Dormant, Minor, Closed, Legal/Police referral, Black-listed, or any other accounts status that are not ACTIVE and VALID accounts).

- A third party person not acting upon your approved letter and instructions (for whatever reason);
- Any inaccuracy or mistake in your instructions;
- The Service becoming unavailable, for whatever reason (including but not limited to the system failures, System timeouts and malfunction of any of the hardware equipment etc.;
- Forgeries of the QAR Bill Note denominations deposited into the Cash deposit module
- acts of God, strikes, lock outs, riots, acts of war, epidemics, earthquakes, floods, governmental action, fire, communication line failures, power failures, computer, equipment, or processing system failure or malfunction or any other cause that is beyond our reasonable control.

We will inform you through our BANK website under ITM Product information and updates to the service.

5. Contact Us:

If you have any questions, you can contact us by calling our 24x7 Call Center on +974 4445 6000

6. Complaints Procedure:

Any complaints about the Service should be raised through Call Center or branches by filling up Dispute Form. As soon as your complaint is solved, an agent will try to contact you to inform you of the solution, and in case you are not reachable, a text message will be sent out to you confirming that issue is solved, including the same incident number. In case your issues is unresolved, then you may log a complaint with Call Center 4445 6000.

7. The Service Availability:

We may suspend the operation of the Service for various reasons. These may include (but not limited to the below reasons):

- complying with a court order;
- you have been adjudicated bankrupt;
- if we are notified by any party of a dispute over either the ownership of funds or the operation of the Account;
- to protect you, us or a third party who has reasonably claimed an interest in your Account; or
- if you have breached our Terms and Conditions.;
- if you have acted illegally;
- if you have acted abusively to our staff. if we think some threat is posed to our system or part of our system;
- for the purposes of carrying out maintenance and administration.;
- Technical error;
- Any other reason BANK deems necessary

If we suspend the Service we will advise you as soon as practically possible. If you think that the Service is not available due to a technical fault, you can phone our Contact Center on +974 4445 6000.

8. Fees and Charges:

The use of the Service and related fees will be charged as per BANK branch policy procedures any updates to the fees will be communicated by the teller serving you and/or you may be notified through SMS or Email and public Webpage (www.dohabank.qa).

9. Statements:

By using the Service, you agree that we will not send you any additional paper or electronic statements other than the ITM receipt that will the transaction details/ receipts and balances. Your Account statements will be available in the usual online or monthly account cutoff period and or print-out forms.

10. Privacy:

As part of the registration process for the Service and your ongoing use of the Service, we are required to collect personal information from you. You agree that:

- personal information (like your name, address, mobile phone number and email address) will be held by us for the purpose of enabling you to use the Service;
- in order for us to run our business lawfully we may need to disclose your personal information and confidential information relating to the operation of your Account to government or regulatory agencies;
- where, as a part of our normal monitoring processes, we think that your Account is being, or has been, used for illegal or fraudulent purposes we may pass this information on to the Ministry of Interior of Qatar or other appropriate agency for further investigation;
- when you telephone us, your conversation with us may be recorded for verification and training purposes; and

11. Governing Law:

These Terms and Conditions and the Service will be governed by the laws of the State of Qatar and we, and anyone using the Service, agrees to the exclusive jurisdiction of the courts of Qatar shall hear and settle any dispute arising from or in relation whatsoever.