



## kfh.com Usage Terms & Conditions

**Welcome to Kuwait Finance House “KFH” website!**

When accessing Kuwait Finance House “KFH” website kfh.com, you agree to abide by and comply with the terms and conditions set forth below exclusively for non-commercial and individual use, which we ask you to read carefully with absolute attention whether you are KFH or potential clients.

In case you don't agree with the terms and conditions set forth below, we kindly ask you not to browse (and/or) access the information or services mentioned on the website, neither interact with the components and content of the aforementioned website as updated or complete.

The following terms are defined in accordance with the scope of the banking industry in Kuwait and the Central Bank of Kuwait unless the text explicitly states disagreement.

- **The Bank:** Kuwait Finance House (KSE: KFIN) is a publically listed company that was established under the laws of the State of Kuwait (and/or) any of its subsidiaries.
- **The website:** The website kfh.com is owned by Kuwait Finance House “KFH” (and/or) any of its subsidiaries (and/or) the affiliated websites.
- **Information/services:** This includes any of the information (and/or) services provided by Kuwait Finance House “KFH” on its pages on the website; English or Arabic.
- **Visitor/User:** Any individual or corporate personality from within (and /or) outside the State of Kuwait can access the website, fully (and/or) partially browse or download all available information (and/or) use of the services provided by the website.

In the framework of organizing the provisions of using and browsing the website of Kuwait Finance House "KFH", it is resolved that:

**Approval of the agreement:** The full consent that deems no ignorance on the terms and conditions of "Using Terms Agreement" with regards to the website, any part of it, (and/or) any information from it. Moreover, this agreement along with the privacy and the secure online banking documents are considered the absolute and only agreement between the bank and your good self. This agreement cancels and supersedes any precedent or concurrent agreements, or any representation processes, warranties or understandings that belong to kfh.com or its contents (and/or) any of the services provided therein (and/or) through it (and/or) concerning the content of this agreement in general.



The bank has the absolute right to make any amendments on the agreement as it deems appropriate (and/or) as per the requirements of the Central Bank of Kuwait without incurring the bank to directly inform you. The bank will work from time to time to update this agreement that will be available to everyone on this website in particular. Consequently, it is incumbent upon you to review and approve this agreement before proceeding with using the website, browsing or partially and fully downloading any information thereof.

- **Copyright:** The official title of the website kfh.com, texts or parts thereof, diagrams or parts thereof, designs or parts thereof, the used images or parts thereof, consolidation, translation from Arabic into English and vice versa, digitizing, and things haven't been mentioned here within the scope of the website kfh.com are secured under the law of copy rights and trade names in the State of Kuwait not to mention other rights, including intellectual property rights. It follows that the absolute prohibition on copying, redistribution, using, disseminating, or printing any of the marketing and advertising materials or any part thereof or any other websites linked to the agreement taking into account the exceptions permitted by the laws of the State of Kuwait in this regard, with taking the prior approval from the marketing function affiliated to the Group Strategy and Corporate Affairs at Kuwait Finance House "KFH".

This means that you will not use (and/or) acquire (and/or) quote any text content (and/or) digital document (and/or) a visual image (and/or) things have not been mentioned, and is directly or indirectly linked to the website. Also, it is prohibited to note (and/or) transfer (and/or) copy any information (and/or) marketing (and/or) advertising materials on the website that may constitute a waiver of something (and/or) another of the intellectual property rights for the whole materials (and/or) parts of them.

- **Trade names, trademarks, websites and logos names:** The logo of Kuwait Finance House "KFH", and all the trademarks of the conventional and e-banking services of the bank, registered in each of the Ministry of Commerce and Industry, and Chamber of Commerce and Industry of the State of Kuwait, and the names of websites associated with the bank's website are private ownership of the bank. However, what the website contains of trademarks (and/or) other trade names not linked with the bank are not the ownership of the bank, but the ownership of the companies referred to as accredited suppliers to the bank.



- **The right of use limits:** Reviewing, (and/or) printing, (and/or) downloading, (and/or) uploading any text content, (and/or) a graph, (and/or) a form, (and/or) document from the website, gives you a non-exclusive limited license for your personal use only, not for the purpose of copying or distribution (and/or) re-licensing to third parties, (and/or) selling, (and/or) the preparation of similar acts, (and/or) other purposes.

Also, it's not permitted to copy any part of the text and visual content (and/or) forms (and/or) documents, (and/or) integrating that part in any retrieval system, be it electronically or manually, beyond the limits of the personal use for this purpose.

- **Drafting, adding, cancelling, and amending:** The bank has the absolute right to edit (and/or) reedit the used texts in Arabic and English, (and/or) adding, (and/or) cancelling, (and/or) fully or partially improving the terms and conditions of the agreement as it deems appropriate. The bank retains full right as it deems appropriate to select the appropriate wording, (and/or) adding, (and/or) amending, (and/or) cancelling any text, (and/or) digital document, (and/or) information, (and/or) part thereof, (and/or) other contents linked directly (and/or) indirectly to the content of the website as marketing (and/or) advertising materials.
- **Clearance:** Once you read, review, use (and/or) get any services (and/or) banking information from this website, you hereby consent to clear Kuwait Finance House (KFH), its overseas branches, its subsidiaries, associates, and suppliers working with the bank as per commercial agreements and approved laws. Also, you consent to defend the aforementioned in this item and clear them off from any damage resulting from any responsibilities, losses, direct/indirect claims, compensation, payments including any legal and judicial fees due to a breach in the terms and conditions of the agreement (and/or) when using the website of Kuwait Finance House (KFH). In addition, the clearance is also applicable on all bank staff, individually or collectively, as well as all partners and commercial suppliers in accordance with legal agreements subject to the provisions of the agreements of the commercial code of the State of Kuwait agreements, (and/or) lawyers of the bank, whether workers, (and/or) independent individuals, (and/or) law firms inside (and/or) outside the State of Kuwait.
- **Unauthorized to change username (and/or) password:** You are not legally authorized to use the website as a right to be ceded to others, whether you are an individual or corporate personality as the password you have from the bank that can allow you to access banking information (and/or) banking documents in each of the following applications: KFHonline for individuals, KFHonline for companies, KFH trading is only your right without having to disclose (and/or) use (and/or) cede for third party at any way, nor the bank bears the legal and judicial responsibility for any breach, (and/or) deliberate/unwitting indifference.



- **Disclaimer and Limitation of Liability:** the whole (and/or) part of the banking products and services that you can get from the website or through it whether you are an individual or corporate personality, are services and products offered based on availability at the bank and its branches spread throughout Kuwait, (and/or) its associates (and/or) subsidiaries inside (and/or) outside the State of Kuwait. Thus, the bank will not be under any circumstances liable for any damages directly (and/or) indirectly, including the direct/indirect special and occasional damages, (and/or) losses, (and/or) the expenses incurred on this website (and/or) not using it from any party (and/or) in respect of any failure of performance, (and/or) error, (and/or) omissions, (and/or) interruptions, (and/or) disruptions, (and/or) delay in operation, (and/or) broadcasting, (and/or) due to computer viruses, (and/or) malicious software (and/or) other cases involving corrupting or destructive features (and/or) disrupt information-carrier telephone lines, (and/or) systems, (and/or) was the result of a breach of this agreement, (and/or) warranties, (and/or) indifference, (and/or) services responsibility, (and/or) information, (and/or) so forth, even though you inform the bank, (and/or) its representatives in the possibility of such damage, (and/or) losses, (and/or) direct/indirect expenses, as we consider drawing the attention to the damage of the aforementioned a key element of the relationship between the bank and your good self.
- **Using of Information:** The Bank reserves the absolute and full right to use (and/or) transfer all the information you use on the website, as well as all information received from you in any way consistent with the privacy document for this particular website.
- **Privacy Policy:** The Bank acknowledges that this document is a private ownership, and it has the right to change its content from time to time when deemed necessary, without having to refer to others, in accordance with the regulatory requirements in form (and/or) substance of the form, which is an integral part of this agreement.
- **Data and information:** The website may encompass data and information related to the vision and mission of the bank, its credit ratings, regulatory requirements and disclosures, indicators of the financial performance of previous years, the approved financial and non-financial annual reports, unaudited financial statements, ratings and awards won by the bank, special reports such as the sustainability report, real estate reports, economic reports, wages and commission statement, exchange rates and converting the Arab and foreign currencies against the Kuwaiti dinar, gold trading prices, cars offers to own (and/or) to lease, notifications of payment of salaries to the staff of institutions, bodies, government ministries in Kuwait, allowances for students, currency converter output, the bank's daily news which may be considered as preliminary data or information, and may be based on a set of assumptions and estimates, which are certainly unreliable for certain reasons.

The website may contain some words like: "expect," "believe," "estimate," "seek," "plan," "excel" and so forth. The purpose of using such expressive vocabulary or their synonyms, both in Arabic (and/or) English is a notification from the bank that such information or data published on the website are for initial and preliminary review, where the website doesn't constitute any offers meant for obtaining some investment, (and/or) to demonstrate tax-related legal/financial consultation. Moreover, publishing this information (and/or) the data cannot be considered as a matter of advice and guidance in any case, as when deemed necessary, you have to get that information (and/or) data from your own personal sources, before taking any decision with respect to any of the banking products (and/or) services (and/or) data and information on the website.

- **Interdependence with other websites:** The website includes links to other websites within (and/or) outside the State of Kuwait. Thus, the bank disclaims any legal responsibility for the content of those websites (and/or) the accuracy or credibility of the information published as those websites are not under the bank's surveillance in terms of accuracy of the information (and/or) comprehensiveness (and/or) accuracy.

Thus, moving from the Bank's website to any linked websites is not consent that deems no ignorance on the website you moved to. In case this happened, it would be your own responsibility and the bank bears no responsibility anyway.

- **Other:** All terms and conditions contained in this website (and/or) any part of it, (and/or) in any of the bank's publications are an integral part of this agreement.
- **The Applicable Law:** The use of this website and the interpretation of terms and conditions of this agreement are all subject to the laws of the State of Kuwait only, yet abiding by the provisions of Islamic Sharia. Also, the use of the website or accessing it is considered as an approval of the application of law No. 20 for the year 2014 concerning e-transactions and its implementing regulations.

((END))

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