

Rights & Duties

Customer's Rights:

- To be aware of the Terms and Conditions of the product or service and to request all necessary explanations to ensure that he/she has understood them and can respect them.
- To obtain from the concerned employee clear and comprehensive explanations on the financial services and products with their respective level of risk.
- To obtain from the concerned employee a professional and clear answer to any question relating to an ambiguous clause or condition.
- To request the use of the Arabic language in any document, correspondence or transaction with CST for Loans SAL.
- To read and obtain in advance a copy of each document and text referred to, in any contract to be signed with CST for Loans SAL.
- To obtain and retain a copy of the contracts and documents signed by the customer, without bearing any additional cost.
- To request CST for Loans SAL to determine the real cost of the product or service, including the effective cost of insurance and the computation method of the debtor interest rate.
- To choose freely an insurance company among a list of five companies, accepted by CST for Loans SAL, where an insurance is required to benefit from the product or service.
- To obtain the product or service that it is suitable to the customer's request, profile and perception of the likely financial risks associated to this product or service.
- To obtain, for each product or service, a periodic detailed statement of account. · To refuse to sign a blank or incomplete Form and make sure all the required fields and figures in the Form to be signed by the customer are correctly completed.
- To submit a claim on any service or product, and request from CST for Loans SAL an explanation on the claim submission procedure, the time limit needed to be notified of the claim

outcome, and the methodology for submitting the claim to other authorities whenever the customer is not convinced of the claim outcome.

Customer's Duties:

- To provide true, complete and accurate information when filling out any Form provided by CST for Loans SAL, and refrain from providing any false information.
- To disclose all financial obligations when applying for a product or service, without prejudice to the rights conferred to customers by the Banking Secrecy Law.
- To update the personal information submitted to CST for Loans SAL, continuously and whenever required to do so.
- To comply with the terms and conditions governing the chosen service or product.
- To provide CST for Loans SAL with his/her home address, work address, email, post mail, and telephone number, and report any change in this information to enable the company to contact the customer personally in order to guarantee the privacy of the information.

Instructions to the Customer:

- Whenever facing financial difficulties preventing you from meeting your obligations or paying your installments in due time, refer to CST for Loans SAL in order to find out the best options, including the rescheduling of obligations.