

Branch

Date/...../.....

I, the undersigned, customer ID number, mobile phone number,
having studied and accepted the terms and conditions of e-banking services, request access to following services:

Customer's Requests																										
1	<input type="checkbox"/> Debit issuance <input type="checkbox"/> Debit card Reissuance (due to: <input type="checkbox"/> loss <input type="checkbox"/> theft <input type="checkbox"/> physical damage <input type="checkbox"/> expiry <input type="checkbox"/> others (mention the reason) <input type="checkbox"/> Telephone banking <input type="checkbox"/> Internet banking/Mobile banking <input type="checkbox"/> Virtual card <input type="checkbox"/> Text messaging services (activation/deactivation) comments Transaction procedure via internet banking (<input type="checkbox"/> transaction password <input type="checkbox"/> MEB OTP <input type="checkbox"/> OTP text message)																									
2	Request for <input type="checkbox"/> activation (unfreeze) / <input type="checkbox"/> deactivation (freeze) of the cash / virtual card Reason for deactivation: Primary deposit account number linked to the card <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Write down the details of the concerned secondary account(s) to <input type="checkbox"/> be linked to <input type="checkbox"/> disconnected from the card no <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> The reason for disconnection Account no 1 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Account no 2 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																									
3	Request for New password: <input type="checkbox"/> Debit card <input type="checkbox"/> Internet banking / Mobile banking <input type="checkbox"/> telephone bank <input type="checkbox"/> transaction password <input type="checkbox"/> MEB OTP password The reason for this request:																									
4	Request for: Setting a/ changing the limit of transactions via <input type="checkbox"/> internet banking/ <input type="checkbox"/> mobile banking (optional) To increase the daily limit exceeding the predefined amounts, please complete the followings: <input type="checkbox"/> Request of the customer for placing a daily limit up toRials (optional). <input type="checkbox"/> The details and SHEBA (IBAN) numbers of recipients of fund transfers up to the above-said amount:																									
	<table border="1"> <thead> <tr> <th></th> <th>Account number</th> <th>Daily limit (Rial)</th> <th>Monthly limit (Rial)</th> <th>Limit per transaction (Rial)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Account number	Daily limit (Rial)	Monthly limit (Rial)	Limit per transaction (Rial)	1					2					3					4				
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Bank card issuance services:

- 1- The customers who open a short-term/ current account with the bank, receive a bank card and a confidential password (PIN) in a sealed envelope. The cardholder is authorized to carry out banking transactions through ATM and POS terminals using the first password, and can use the second password to do online shopping via SHETAB- member banks.
- 2- For joint account holders, card issue is permissible only if each of the account holders, alone, has the authorization to withdraw the total available funds of the joint account.
- 3- In the event that the customer opens several accounts, he/she can have a separate card for either of the accounts.

Note: Foreign individual persons without special residence booklet or valid residence permit may not have more than one bank card for Rial transfer. Validity date of the said card for foreign non-resident persons does not exceed the expiry date of the visa (first time issued or extended) and for foreign individual persons residing in Iran, the maximum validity date shall be the expiry date of their identification document.

- 4- With regard to the nationals of countries with visa waiver programs in place, the validity date of the card may not exceed three months since entrance of the person to Iran. In addition, the foreign persons undertake not to allow other people use the card and in case of occurrence of such thing, he should immediately inform the bank. Failing to do so, the bank, when becomes informed of the case and in line with the relevant laws and regulations, has the right and full authorization to cancel the card at once, unilaterally.
- 5- If the customer is interested, and fills in the application form for bank card services, it will be possible for him/her to have access, via Middle East Bank ATM terminals, to numerous accounts, using the same card.
- 6- According to CBI guidelines, cards can be issued for deposit accounts opened in the name of mentally incapable persons.

Note 1- No card may be issued for deposit accounts in the name of persons under completed age of 7 years. Issuing bank cards for deposit accounts of persons under 7 years old who are supported by government entities such as Imam Khomeini relief foundation or State welfare organization of Iran, requires updating and providing information of such persons on the Central Bank's Identification Verification System (NEHAB).

Note 2- Card issuance for foreign persons under 18 years of age is not permissible.

- 7- Maximum daily and monthly amounts of transactions for bank cards held by mentally incapable persons shall be set in accordance with the CBI guidelines.
- 8- In the event of loss or theft of the card or its password, the customer must freeze the card either through visiting a branch or by phoning the branch or customer contact center (ASHENA) or through the Middle East Bank's internet system or mobile banking system (if already activated). Any losses or costs incurred in the meantime, loss or theft of card and freezing it, shall be borne by the customer.
- 9- If due to loss or theft the card is frozen, the bank, having received the application form and service charges, reissues a new card and hands it over to the customer.
- 10- The bank reserves the right to set or change the number of daily transactions or to place restrictions on using the card.
- 11- Any discrepancies between the card holders and POS terminal holders shall be construed as irrelevant to the bank and the bank takes no responsibility with regard to claims made by the card holders against the POS terminal holders.
- 12- Any and all information, calculations and records of the bank, with regard to the bank- card holder relations, shall be reliable as evidence and accepted by the card holder.
- 13- The customer is authorized to transfer any amount, from his card to other accounts with the MEB or with other banks, within the limits set by the regulations of the Central Bank of Iran or the internal regulations of the Bank.

Electronic banking services

- 1- "E-banking services" refers to offering services for internet banking, telephone banking, mobile banking and SMS text messaging to provide access to information and enable the customer to carry out banking transactions on his/her own account(s) by him/ herself.
- 2- To use and have access to mobile banking and telephone banking, a password (PIN) is given to the customer, who shall be responsible for keeping it, whether soft or hard (OTP), safe and secure.
- 3- Holders of joint accounts, who at the time of entering the joint account contract in the bank set the withdrawal right from the joint account, for each partner by himself, can enjoy the services to transfer funds.
- 4- No payment instrument is granted to under- seven- year- old deposit account holders.
- 5- Payment instruments to persons above 7 and less than 12 years old are granted only for debit cards.
- 6- Granting various types of payment instruments to persons above 12 and less than 18 years old, in conformity with rules and regulations, is allowed.
- 7- Payment instruments to the insane or mentally incapable persons above 18 full years old are granted only for debit cards.
- 8- The ceiling of aggregate amounts of card-not-present withdrawals/transactions of mentally incapable deposit account holders shall be set in line with the CBI guidelines.

- 9- In the event that the SIM card is lost, stolen or sold, the customer is required to, immediately, notify the bank. Failing to do so, the responsibility of any misuse of the accounts of the customer, whether financial or information-related, shall be borne by the customer and the bank takes no responsibility with regard to any loss or costs, if any, incurred by the customer during the period when the SIM card is lost, stolen or sold and the time that the bank has been notified of which. Hence, if a systematic error on sending the OTP to the customer occurs, the bank shall not stand accountable against any claims made by the customer concerning his/her failure in receiving the password.
- 10- In the event that the relations of the customer and the bank, for whatever reason, disconnects or interrupts, this contracts is unilaterally repudiated by the bank, while the customer waives and abandons any right of objection.
- 11- In the event that the bank becomes notified, in writing, of the death of the user of electronic services or of his/her being mentally impaired, or when receives a freezing injunction issued by a court of law, competent to freeze the assets of the customer, the bank, as the case may be, shall stop providing the services.
- 12- The account holder, with full knowledge and information on the use of services and how they are provided, as well as the impacts and consequences of which, undertakes all responsibilities concerning using services by any person(s), and waives and renders null any right to make claim(s) or action(s) and accepts and undertakes to notify the bank, only for information purpose, of any decision concerning how he/she uses internet services, and acknowledges that he/she is fully aware of all terms and conditions of the services and has no ambiguity or obscurity on how to use the services and that the bank is absolutely clear and exonerated from the responsibilities and consequences of actions taken by the customer in using e-banking services in any and every respect.
- 13- Until the bank is notified of the change of conditions on withdrawal from the account, the account holder shall remain accountable for all issues, while the bank bears no responsibility in this regard.
- 14- In the event that a mistake/error in banking operations occurs due to the customer's fault, the bank shall have the authorization to correct it unilaterally and at its own discretion. So the bank bears no responsibility towards the mistake/error or the future consequences of which and it is the customer who remains accountable for that.
- 15- In the event of any disorder, disconnection, break down or system error or any force majeure or events beyond the control of the bank, in using the services, the bank shall not take any responsibility against any objections or claims made by the customer.
- 16- The customer undertakes all responsibilities concerning breach of obligations, while the bank is absolved, clear and immune of any and all of the afore-mentioned responsibilities. In the event that the bank, for whatever reason, bears any costs or pays any penalties or compensates damage, the customer is required to immediately reimburse it to the bank.
- 17- The customer takes on commitment to refrain from any act which may lead to money laundering or financing terrorism.
- 18- The bank reserves the right and authority to stop provision of the services at any time, if the terms and conditions mentioned in this form are not met, at its own discretion. The decision of the bank, in this regard, shall be regarded as the basis and criteria and acceptable to the customer, who by signing of this form waives, and denies himself/ herself of, any right of objection or claim in future.
- 19- The customer admits and confirms that if third persons, individual or legal, pave the ground for abuse of e-banking services or make it possible to withdraw from the account or incur any damage, in any way or form, the bank shall by no means stand accountable with regard to abuse or damage.
- 20- The customer undertakes to immediately notify the bank, in writing, of any changes made to his/her details (address, Identification information,). Failing to do so, the primary information submitted by the customer, shall be regarded as valid and will be the basis for any action by the bank, while all responsibilities of failure to inform the bank of changes, shall be borne by the customer.

I confirm that I studied and accept the bank's terms and conditions on "Bank- Card issuance and Access to E-Banking services- Individual Persons".

Date/...../.....

Name and signature of the customer

Signature verification

