

- Bank: Arab Bank PLC including all its branches in the Hashemite Kingdom of Jordan or abroad.

- Customer: A natural or legal person and singular comprises dual and plural as well.

Account No.: It is the number, which a customer must use with all its components, in dealing with the account. This number consists of an identifying unified number of the customer, the branch and the type of account.

- ArabiPay Application: An application that allows Arab Bank customers to pay and transfer amounts from their accounts to the accounts of beneficiaries through the mobile after subscribing to Arabipay and using the User Name and the Password of Arabipay application.

1. The Customer irrevocably and completely authorizes Arab Bank to process the transfers through ArabiPay.
2. The Customer acknowledges that he/she has read and agreed on the terms and conditions of the "Manual of General and Special Terms for Dealing with the Accounts and the Banking and Electronic Services" regarding the use of FaceID / TouchID features with Arabi Mobile application.
3. The Bank may suspend the service temporarily for any period of time without notifying the customer as long as this is in link with security of customer account or the banking system.
4. The Bank may suspend/block the service completely/partially after providing a previous notice to the customer.
5. The customer will be responsible for any failure in hardware / software that may negatively affect service security and/or service effectiveness or that may expose customer's credentials and all the related subsequences and the customer hereby discharges the bank from any responsibilities in this regard.
6. The Bank will not be responsible in case of irregularity or the service is non-operational or if inaccurate information is given through the service as per the capabilities of the mobile Device.
7. The Customer will be fully responsible for having and maintaining their own devices and for operating and connecting charges and expenses upon subscription to the service.
8. The Bank is offering the service through the communications networks (Internet/ Fixed Phone/ Mobile), utilizing the best security measures, but the Bank is not responsible for any errors that might be occurred due to the unprotected and open nature of such networks. Therefore, the customer shall be solely responsible for all risks inherent in, or resulting from using the service, which the customer has subscribed to.
9. The Bank shall have the right not to perform any funds transfers if the customer does not have sufficient balance in the account at the time the payment order is to be performed or if there is any condition that prevents debiting the customer account or to credit the amount to the beneficiary's account, or if the transfer amount exceeds the daily transfer limit.
10. The maximum daily transfer limit is JD150 with a maximum of JD50 per transaction.

11. The Bank shall have the right to change the daily transfer limit at any time without the prior consent of the Customer provided that the Bank notifies the Customer accordingly in the manner it deems appropriate.
12. The Customer cannot cancel any financial transaction that has been already inputted and executed using ArabiPay.
13. The service will be blocked automatically on Arabi Mobile when the maximum number of unsuccessful attempts to enter the password is exceeded when using ArabiPay
14. The mobile number entered by the Customer when performing transactions is the sole identifier to the Bank to identify the beneficiary, and the Bank shall assume no responsibility for entering wrong phone number for the beneficiary, which may result in transferring the amount to another beneficiary.