

Bank: Capital Bank of Jordan

Customer: A natural person whether referred to as singular or plural

Program Eligibility:

This program is exclusively offered to our valued customers who fulfill the criteria set by the Bank

- Doctor who owns / rents clinic or medical centre
- Doctors with salary transfer
- Minimum net Salary/Income requirement to be entitled to join is JOD2000

- 1- This program is part of the Health and Wealth program
- 2- These terms and conditions shall constitute an integral part of the general terms and conditions guide for dealing with accounts, correspondence, and e-services, and shall also read as a whole, single unit with the guide.
- 3- In the event of conflict between any of the terms and conditions of the Program and the general terms and conditions of the accounts signed by the Customer, these terms and conditions shall prevail.
- 4- The Customer is committed to all terms, conditions, and instructions related to the banking products and services provided by the Bank once he/she signs them or once he/she acknowledges reviewing their contents.
- 5- It is agreed that the Customer's subscription will not be accepted automatically upon submitting the application, as the Bank has the right to accept/reject the Customer's subscription application in the Program without any liability to the Bank.
- 6- The criteria and benefits of banking and/or non-banking services provided vary based on the category the customer falls under and the benefits that are subscribed to whether as Select or Private.
- 7- The bank reviews the Customer classification every 3 months and in case programs terms and conditions didn't apply, the Bank is entitled to cancel the program subscription. The Customer acknowledges that the Bank has the right to cancel the Customer's subscription in the Program without the Customer's prior approval in case the account fails to meet the minimum criteria/conditions of the Program and the Customer surpassed the period granted to him/her to correct the account position; The Bank has the right to terminate the Program at any time deemed appropriate without any responsibility toward the Customer. The Bank is only required to inform the Customer via any means it deems appropriate. Anyhow, the Customer's obligations incurred under these conditions remain valid until all his/her dues and obligations are fully paid to the Bank.
- 8- The Customer is entitled to cancel his/her subscription in the Program via a written request provided to the Bank , and as a result, he/she will lose all benefits, such as changing the preferential rates for deposits and points of sale. However, the Customer's obligations incurred under these conditions remain valid until all his/her dues and obligations are fully paid to the Bank.
- 9- The Customer's Category may be modified based on studying the concerned persons. The Bank shall retain the right to study the Customer's application and accept or reject it according to the Customer's status and his/her fulfillment of required standards.
- 10- The bank's account statements, records and registers are considered evidence that can be used to confront the customer in everything related to these conditions, and the customer has the right to submit a complaint within 14 days from the date of receiving the notice from the bank to the customer's address as chosen by him/her even, and even if the notice is not delivered, provided that he/she is notified, the customer shall receive the decision within 10 working days from the date of submitting the complaint and all necessary documents for the complaint.
- 11- The Customer's request to attain any banking products, services, and benefits related to the Program is subject to Bank's terms & conditions.
- 12- The Bank displays the marketing offers/discounts/features of each Program at the level of banking services and/or benefits provided by a third-party on the Bank's website: <http://www.capitalbank.jo>
- 13- These terms and conditions shall be subject to the provisions of the Jordanian law where the courts of Amman (The Palace of Justice) are those chosen by the Bank as courts of jurisdiction over any dispute that arises or related to the application and/or interpretation of any of these terms and conditions, provided that the client has to be informed about the amendments and changes made to the terms and conditions, taking into account their desire to continue participating in the program.
- 14- Some features are only granted to the Customer upon having an active credit card from Capital Bank.
- 15- The benefits associated with credit cards are conditioned on the customer obtaining an active credit card from Capital Bank

The Agreement is drawn up in Arabic and in English language versions. In case of any dispute Arabic language version shall prevail.