Customer Responsibilities and Obligations

In defining the responsibilities and obligations of the customer, the following must be observed:

- The customer must provide truthful and accurate information in all dealings with the bank.
- The customer must carefully review all documents provided by the bank when obtaining any service or product, ensuring awareness of any fees, commissions, obligations, or responsibilities incurred. The customer should retain a copy of these documents before entering any financial or banking commitment.
- If the customer does not understand any of the terms or procedures related to the service or product they wish to obtain, they must seek clarification from the relevant bank employees to ensure decisions are made with full and clear understanding.
- The customer must adhere to the procedures for submitting complaints, including escalation to the Customer Protection Unit at the Central Bank of Kuwait.
- The customer must be aware of the risks that may arise from using any service or product offered by the bank by consulting with specialists regarding the potential impacts of such risks and should avoid them whenever possible.
- The customer should select, from among the available products and services, those most suitable for their actual circumstances and real capabilities, to meet their genuine needs.
- The customer must promptly notify the bank upon discovering any banking transactions on their accounts that they are unaware of or did not authorize.
- The customer must exercise caution and diligence in maintaining the confidentiality of their banking information and must not disclose it to any third party to safeguard their funds.
- The customer should seek advice and guidance from the bank's specialized staff if facing any financial difficulties that may hinder compliance with contractual terms or the use of the bank's products and services.
- The customer must update their personal and banking information with the bank whenever requested or whenever any changes occur.
- To ensure banking confidentiality, if the customer needs to correspond with the bank by regular mail or email, they must use their own postal address to prevent others from accessing their personal and banking information.
- If the customer needs to grant authorization or power of attorney to others to manage their accounts or funds at the bank, they must exercise caution regarding the powers and information granted and take the necessary steps to revoke such authorizations and notify the bank when desired.
- The customer must not sign any financial documents or contracts that are blank or incomplete and must review all documents provided by the bank before signing.

- The customer must keep copies of all documents related to their dealings with the bank in a safe place and in a manner that allows easy access when needed.
- The customer must submit any complaint related to a specific matter only once and wait for the official response within the specified timeframe, unless new developments, information, or evidence arise that justify resubmission.