Terms and Conditions for the Precious Metals Account:

These terms and conditions ("Terms") govern your use of the Precious Metals Account (gold and silver) ("Account") offered by the Bank through the Bank al Etihad mobile application ("App"). By using or opening a Precious Metals Account, you acknowledge that you have read all the terms and conditions and agree to be fully bound by them.

- The customer acknowledges that to open a Precious Metals Account, they must hold an active primary account with the bank.
- Accounts can be opened instantly through the App, following the Bank's verification and approval process.
- No physical documentation is required to open the account unless specifically requested for regulatory or compliance purposes.
- The Precious Metals Account will be a sub-account of the customer's main account.
- The customer may open a separate account for gold and another for silver, managing each independently through the App.
- The customer may not open more than one sub-account for gold or silver.
- Transactions for buying and selling gold and silver are based on global market prices.
- A price spread applies to all transactions, which is:
    - Variable depending on market conditions and supply/demand.
    - Considered part of the trading cost and is separate from other fees or taxes.
- Gold and silver purchases and sales must be made within categories specified in the App and are subject to the following limits:
    - A maximum of two transactions (buy and/or sell) per account per day.
    - Minimum transaction amount: 20 JOD; maximum daily transaction amount: 20,000 JOD.
- Transactions are executed during trading hours and according to market availability.
- The Bank reserves the right to suspend trading during periods of high volatility or scheduled maintenance of the App.
- The customer acknowledges that investing in precious metals carries risks due to market volatility, economic, and political factors. The Bank does not guarantee any future results from transactions made by the customer, who assumes full responsibility and releases the Bank from any resulting liability.
- The account must be funded through the customer's primary bank account by transferring funds into the metals account for trading purposes.
- Customers may transfer sales proceeds from the metals account back to the main account directly through the App.
- The customer may use their virtual gold balance to purchase gold bullion from selected branches for an additional fee.
- The Bank reserves the right to amend fees at any time. You will be notified through the App in case of any changes.

- The customer may close the account at any time by selling all assets and transferring the remaining balance to their primary account.
- The Bank may close the account in the event of a breach of terms, suspicion of illegal activity, or as required by regulation. In such cases, the Bank has the right to sell the account's assets and convert them into JOD for transfer to the customer's account, with the customer bearing any conversion difference if applicable.
- The Bank may modify these Terms from time to time, with changes communicated via the App. Continued use of the App constitutes your implicit acceptance of these changes.
- The customer acknowledges that any complaints regarding the services/products offered by the Bank may be directed to the Customer Complaints Unit through the following channels:
    - Phone: 080022240
    - Email: customerscomplaint@bankaletihad.com

Terms and Conditions for Purchasing Gold and Silver via the App:

Service: This refers to the purchase of physical gold and silver via the Bank al Etihad App ("App"), with the option of collecting it from a designated branch or having it delivered to a chosen address. By using this service, you acknowledge that you have read and agree to be fully bound by these terms and conditions.

- You must have an active banking relationship with the Bank to benefit from this service.
- The App offers a range of gold and silver products in various units (e.g., grams, ounces, kilograms). All product descriptions, images, availability, and prices are subject to change based on market prices.
- Prices are based on market rates at the time of order and are considered final at that moment.
- Any applicable delivery fees will be clearly displayed at checkout. No delivery fees apply to orders picked up from branches.
- You may select products and modify quantities. Full order details will be shown before confirmation. Orders cannot be canceled, returned, or refunded once confirmed.
- By confirming an order, the customer authorizes the Bank to debit the purchase amount from their account. If insufficient funds are available, the order will be automatically canceled without notice.
- Upon successful payment, you will receive a notification in the "My Orders" section of the App with the order number and cost breakdown (metal value + additional fees).
- You can track your order status via the "My Orders" section. Updates may not appear immediately as status changes are performed manually.
- For delivery, customers must enter an accurate address. The Bank is not liable for delays or losses resulting from incorrect information.
- Delivery is currently available within the city of Amman only.
- Orders can be picked up from selected branches listed in the App. A valid ID must be presented at pickup.
- Physical metals will be delivered within 1 to 2 business days.
- A Bank representative will contact you within 24 hours to arrange delivery or pickup.

- The Bank is responsible for any loss or damage during delivery. This responsibility ends once the customer receives the product.
- All products are certified and meet international purity standards. The Bank does not provide additional warranties.
- The Bank is not liable for any indirect, incidental, or consequential damages arising from use of the App or the purchase of metals. Our liability is limited to the extent permitted by law.
- The Bank may modify these terms from time to time, with changes communicated via the App. Continued use of the App constitutes your implicit acceptance of these changes.
- The customer acknowledges that any complaints regarding the services/products offered by the Bank may be directed to the Customer Complaints Unit through the following channels:
    - Phone: 080022240
    - Email: customerscomplaint@bankaletihad.com