

Dormant accounts conditions:

01- If you have current or savings accounts and the like, and no transactions have been conducted on them (withdrawal, deposit, transfer, electronic inquiry, or authenticated balance inquiry) through Bank branches, ATMs, or internet banking services for one year for current accounts and two years for savings accounts, these accounts will be classified as dormant, and transactions on them will be automatically stopped. However, check disbursement, interest addition, and the execution of any standing instructions on the dormant account will continue without reactivating the dormant account.

02- If you have dormant and active accounts, you can reactivate dormant accounts through Bank branches, ATMs, or internet banking services.

03- If all your current or savings accounts are dormant, you will be classified as customers with dormant accounts, and the following transactions will be stopped: Withdrawal, deposit, transfer, electronic inquiry, or authenticated balance inquiry (through branches, ATMs, and internet banking).

In this case, you need to do the following as a minimum to reactivate

the account:

- Verify the accuracy of the account

balances.

-Write a request to reactivate the account.

04 You will be notified of the expenses and the reactivation procedures through monthly SMS messages for three months (before considering the account dormant).

- Fees and Expenses for Managing Dormant Accounts:

The Bank deducts fees for dormant account management according to the announced schedule of banking services fees for each current or savings account classified as dormant. Note that:

- No fees or charges will be deducted from dormant accounts when the account balance reaches zero.

- No fees or charges will be deducted for reactivating accounts.

The Bank provides a home visit service for customers with disabilities and the elderly (above 60 years old) to reactivate dormant accounts, fulfil necessary paperwork, and sign required documents upon your request, according to the terms and conditions established in this regard.