

Dormant Accounts:

- 1- Dormant/Inactive accounts are accounts on which none of the following transactions have been conducted: withdrawal, deposit, transfer, electronic or documented balance inquiry for a period of one year for current accounts and two years for savings accounts. Transactions conducted by the bank on customer accounts, such as fee deductions or adding returns, are not considered transactions that reactivate the account.
- 2- A dormant account holder is a customer whose all accounts with the bank are inactive.
- 3- Active Accounts are those on which at least one transaction (withdrawal, deposit, transfer, electronic or documented balance inquiry) has been conducted within one year for current accounts and two years for savings accounts, through the bank's branches, any communication channels, or available electronic platforms.
- 4- Reactivating Inactive Accounts: If the customer has other active accounts, they are allowed to reactivate their inactive account by visiting any branch of the bank, contacting the call center, logging into internet banking, or using ATMs, after verifying the customer's identity in accordance with the applicable procedures.
- 5- If a customer's account is considered dormant, the customer / authorized representative (with a bank power of attorney only) must visit the nearest branch of the bank to complete an account balance authentication and submit a permanent reactivation request.
- 6- The holder of a dormant account who has rented a safe deposit box has the right to open and use the box personally. The customer must be directed to reactivate the account and update their information in accordance with the approved procedures.

- 7- If the account is dormant, **the authorized representative for the rented safe deposit box has the right to open and use the box**, provided that they complete the private safe deposit box access authorization request according to the approved procedures, which stipulate that the renter (**the principal**) is alive, while directing the authorized representative (power of attorney limited to within the bank only, and the account updated solely) to reactivate the dormant account in accordance with the approved procedures.
- 8- Account statements for dormant accounts will not be printed or sent.
- 9- Dormant account service fees will be automatically deducted from the customer's account, ensuring that the account does not become overdrawn. This will be done according to the account balances as follows:
 - If the account balance is zero: no fees will be deducted.
 - If the account balance is greater than zero (without causing the account to be overdrawn): fees will be deducted according to the bank's tariff.
- 10- The account will be closed if the balance remains zero for one year without the customer reactivating it.
- 11- These instructions do not apply to the following:
 - All types of credit facilities, including credit cards.
 - Prepaid cards.
 - Savings instruments (deposits and certificates).