



### Terms and conditions

1. Client is obligated, at all times, to keep the confidentiality of any information transferred to him through the electronic service over the phone.
2. The password for the electronic service over the phone must be used by the authorized user and may not be disclosed to any other person, Ahli Microfinance Company (AMC) shall not be responsible for the use of the password by persons who are not authorized to use it and the results of entering any incorrect information.
3. Ahli Microfinance Company (AMC) is not responsible for the customer's inability to access and / or use the electronic service over the phone for reasons outside the company's control, and this includes - but not limited to - any malfunction / damage to communications tools or devices or any electrical malfunction. Or technician or any network malfunction.
4. Any access by any second party to the information related to the customer's account due to the failure to preserve the user's password. Ahli Microfinance Company (AMC) is not responsible for any losses or damage resulting from any of these circumstances.
5. Ahli Microfinance Company (AMC) is committed doing its best effort to provide the electronic service over the phone 24 hours a day, bearing in mind that this service may not be available due to routine maintenance requirements or excessive demands on the service system and / or defects in the cellular phone network system, or for reasons outside the company's control.
6. Ahli Microfinance Company (AMC) may suspend any service provided and / or electronic services over the phone without notice if it is necessary. These cases include - but not limited to - cases of suspected breach of security precautions and the need to maintain the service, or any other reasons, and its absolute discretion.
7. Ahli Microfinance Company (AMC) reserves the right to reject any request for electronic service over the phone, according to its absolute discretion.



8. It is not permissible to misuse the electronic service over the phone, nor may it be used to commit any kind of fraud or illegal acts.
9. Ahli Microfinance Company (AMC) reserves the right to amend these terms and conditions and / or amend any information provided by the electronic service over the phone.
10. Ahli Microfinance Company (AMC) does not currently charge any fees for using the electronic service over the phone, and it is available free of charge.