

Awareness Guidelines

To enhance customer awareness and understanding of meem products, services, and associated risks, here are a few tips and guidelines to follow while using meem banking services and products:

TABLE OF CONTENTS

CREDIT CARD 01

Important information and useful tips 4

Risk Management 5

PERSONAL FINANCE 02

Tips to follow when signing your
Personal Finance agreement 7

Risk Management 8

HOME FINANCE 03

Tips to follow before applying for Home Finance 10

Risk Management 11

MONEY LAUNDERING AND TERRORIST FINANCING RISK 04

Important information and helpful tips to
avoid money laundering and terrorist financing risks 13

DIGITAL BANKING 05

Important information and helpful tips to avoid digital
banking risks and information security breaches 15

AWARENESS MESSAGES FOR PEOPLE WITH DISABILITIES: 06

Objectives 17

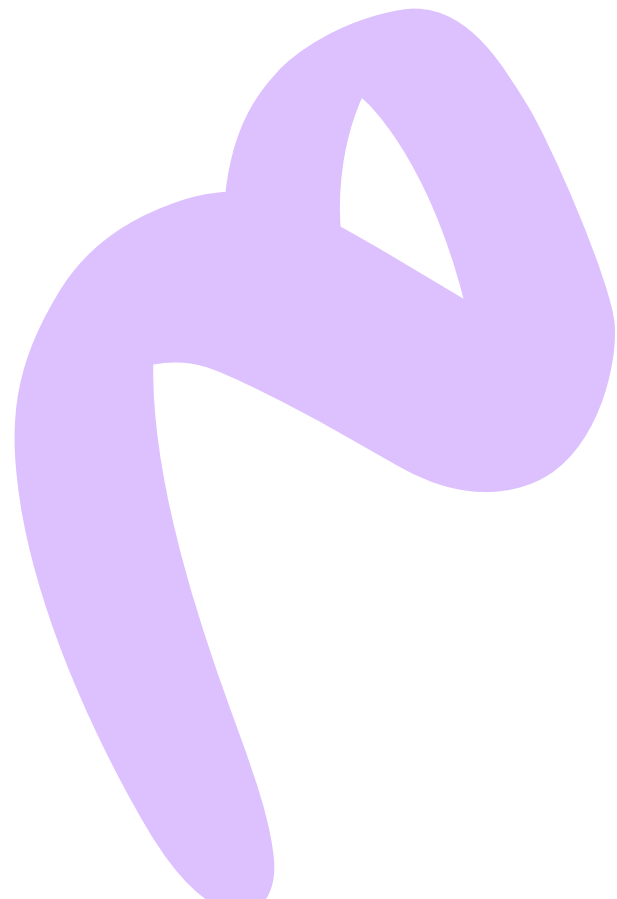
Important information and useful
advice to understand your rights 18

How to use voice over services for iOS devices 19

How to use voice over services for Android devices: 20

CREDIT ADVISORY SERVICES: 07

Credit advisory services 22



01

CREDIT CARD



CREDIT CARD

IMPORTANT INFORMATION AND USEFUL TIPS:



- For your protection, please sign the back of your credit card upon receipt.
- Do not share your credit card with anyone and keep it in a safe place.
- In case your credit card is lost or stolen, report it immediately by logging in to your meem application and filing a request to block your card. You can also call meem Contact Centre locally on **8001166336** or from outside the Kingdom on **(+966) 920026336**
- Avoid writing your password on your credit card or storing it in your wallet or on your mobile phone.
- Expired or cancelled credit cards should be shredded and disposed of.
- If you receive credit card receipts with blank spaces and you do not wish to pay additional amounts in restaurants or other points of purchase, place a line in the receipt in the blank space designated for such amounts so that no one can manipulate the receipt.
- Keep copies of your purchase receipts to compare against your monthly statements.
- If you find inconsistencies in your credit card statement or charges you did not make, please contact meem Contact Centre immediately on **8001166336** or from outside the Kingdom on **(+966) 920026336** alternatively, you can report this to us by email on **sa@meem.com**
- When purchasing from e-merchants, limit your purchases to well-known companies with a good reputation and ensure the availability of a secure and encrypted system when entering your credit card information.
- Issuance and use of meem credit cards is subject to meem's Terms and Conditions.

CREDIT CARD

RISK MANAGEMENT:

Using your credit card irresponsibly may affect your credit history and your ability to pay financial obligations, therefore we recommend the following:



- When applying for a credit card product ensure that you read and understand the Terms and Conditions. Make yourself aware of the different fees and the profit margins and compare them to your ability to adhere to these obligations in addition to the monthly purchase amounts.
- Do not allow or share with third parties including relatives children and spouse(s) to use your credit card without your supervision.
- Be aware that late payments or partial payments may lead to late payment fees and may affect your credit score at the Saudi Credit Bureau (“SIMAH”).
- Monitor and review your monthly credit card statements meticulously and consistently to ensure you abide by the settlement dates as required.
- Consider the timeline for filing a dispute / objection, where the customer has the right to file an objection on transactions executed on their credit cards through a written notice within 30 days of receiving the credit card statement.
- In case you have any inquiries about our credit card products, you are kindly advised to direct your inquiries to our dedicated credit advisors who are available in our main branches or through our dedicated credit advisory line on **0138664177**.

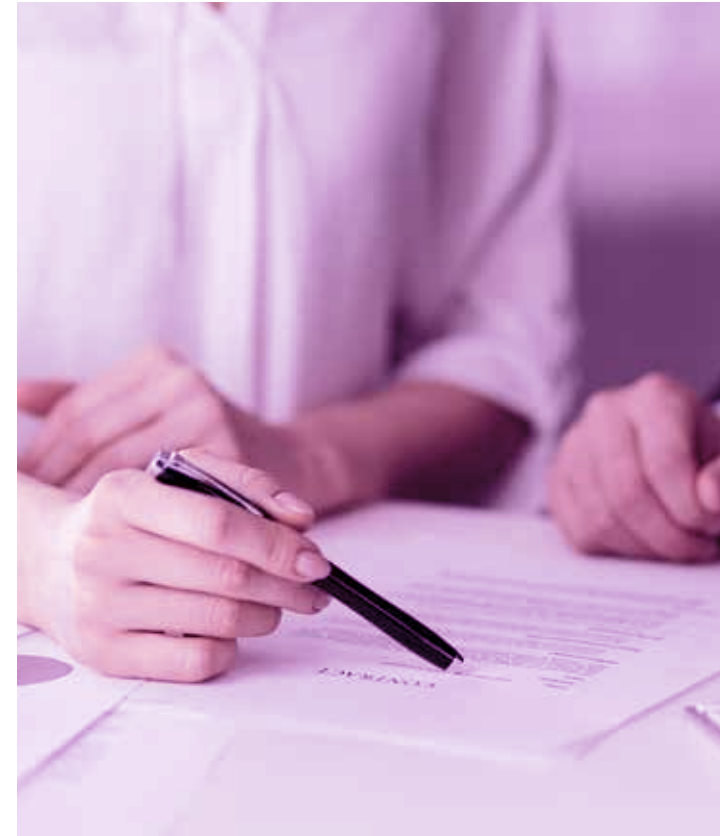
02

PERSONAL FINANCE

PERSONAL FINANCE

TIPS TO FOLLOW WHEN SIGNING YOUR PERSONAL FINANCE AGREEMENT:

- Read and understand the Terms and Conditions including the different fees and the profit margins applied.
- Acknowledge the financing period of the loan and the amount of your monthly instalments by reviewing the payment schedule sent to you through meem secure email.
- Ensure the accuracy of critical contractual information.
- Ensure you retain your copy of the contract.
- In case you have any inquiries about our credit products, you are kindly advised to direct your inquiries to our dedicated credit advisors who are available in our main branches or through our dedicated credit advisory line on **0138664177**.



PERSONAL FINANCE

RISK MANAGEMENT:



- Failing to adhere to the loan monthly instalments on the agreed due dates may lead to late payment fees and may affect your credit score at the Saudi Credit Bureau (“SIMAH”).
- Ensure you review your SIMAH report, to verify and maintain your credit score, as it is the first step in proper and responsible financial planning.
- In the event you are unable to pay your monthly instalments due to loss of monthly income or any other reasons beyond your control, you are advised to contact our credit advisors who can suggest possible solutions through our dedicated credit advisory line on **0138664177**.
- Avoid resorting to unlicensed financial entities to settle your debts. Such entities may exploit you or others during financial crises which may result in you incurring greater debts and or become subject to fraudulent activities.
- We advise all our customers to compare meem credit product prices with other financial entities including term costs and annual percentage rates (APR) to assist you in choosing the best products for your needs.

03

HOME FINANCE



HOME FINANCE

TIPS TO FOLLOW BEFORE APPLYING FOR HOME FINANCE:

- Ensure you choose a property that takes into account your family's needs as well as your budget and future expenses. The meem in-app eligibility calculator, also available on the meem website can help you determine the property that best suits your budget.
- Before signing your Home Finance agreement, ensure to read and understand the Terms & Conditions stipulated under the contractual agreement, in particular the associated fees, APR, tenure of the contract, instalment fees, late payment and breach of contract fines.
- It is the customer's responsibility to ensure the property is free from construction defects and account for future maintenance and utility costs.
- Ensure you retain your copy of the contract after fulfilling all signatures and safeguard it in a secure location.
- Prior to signing your home finance agreement, the Bank will assign a credit advisory specialist to clarify the nature of the agreement, demonstrate the associated risks, explain the Terms and Conditions applied, the pricing mechanism and payment methodologies, as well as respond with all transparency to your inquiries.



HOME FINANCE

HOME FINANCE RISK MANAGEMENT



- The customer is responsible to committing to the monthly instalment as conveyed under the payment schedule, failure to adhere may affect your credit score at the Saudi Credit Bureau (“SIMAH”), application of late fees and may also reduce the chances of obtaining additional facilities or financial products or services in the future and may expose you to prosecution and legal action.
- To avoid financial distress, be sure to disclose in writing any existing credit obligations that may affect your present financial position or in the long term, and to manage your finances and ensure that a sufficient balance is available in your account before monthly instalments are due, and to notify the Bank immediately in the event of a change in your financial circumstances.
- Using the Property unit in any way that violates the laws and regulations enforced in the Kingdom of Saudi Arabia, may expose you to fines or otherwise as outlines by the laws and regulations of the Kingdom.

04

**MONEY LAUNDERING AND
TERRORIST FINANCING RISK**



MONEY LAUNDERING AND TERRORIST FINANCING RISK

IMPORTANT INFORMATION AND HELPFUL TIPS TO AVOID MONEY LAUNDERING AND TERRORIST FINANCING RISKS:

- Do not transfer funds to unknown persons or entities, as this may contribute to you unknowingly participating in money laundering activities.
- Be wary of any request to receive cash to deposit to into your personal accounts in order to split it and transfer it to several people, as you may expose yourself to the possibility of your involvement in money laundering.
- Do not give other parties an opportunity to exploit your banking products and services, as it contributes to hiding the actual beneficiary, and enables criminals to hide behind your name in carrying out their illegal activities.
- It is necessary to disclose the true source of funds and the actual purpose of the transaction when performing any financial transactions, as incorrect information may expose you to questioning.
- Do not allow or enable others to use your bank account for the purpose of transferring funds to other accounts on any pretext, as it is necessary to know the beneficiary and the purpose of the transfer.
- Avoid accepting requests to transfer a sum of money from your account to an unknown person under any pretext, as this person may be suspected of performing illegal activities.



05

DIGITAL BANKING



DIGITAL BANKING

IMPORTANT INFORMATION AND HELPFUL TIPS TO AVOID DIGITAL BANKING RISKS AND INFORMATION SECURITY BREACHES:

- Our customers are advised to download the meem application through the link available on our official website <https://sa.meem.com/>. Do not assume that any application is the official meem application just based on name resemblance as it may be a fraudulent application designed to trick users into believing it is legitimate.
- The Bank's employees will never ask you for your password under any circumstances. Do not share your password with others under any circumstances (including meem Contact Centre agents and meem tele-sales representatives).
- Fraudsters will attempt to obtain your passwords via phone or email, asking for your account number, username, password and other important information.
- Use strong passwords that cannot be easily guessed. It is best that your password consists of numbers, letters (upper and lowercase) and symbols.
- Additionally, you are advised to change your digital banking password regularly.
- Do not lend others your mobile phone with your meem application function open. This is to avoid spying and avoid access to and violation of your personal information.
- Never provide any credit or financial information through received calls that cannot be authenticated. Only provide this kind of information through authenticated calls you have initiated with our Contact Centre to avoid the potential risk of fraudsters gaining access to, stealing and exploiting your private information.
- Avoid using public computers or public Wi-Fi networks to access online banking services.
- Do not input, share or provide personal or financial information to any websites that do not use encryption or other secure methods that protect your personal data.
- meem customers are advised to shred all documents that contain personal and financial information before disposal, including account statements, , deposit slips and invoices.

06

**AWARENESS MESSAGES
FOR PEOPLE WITH DISABILITIES**



AWARENESS MESSAGES FOR PEOPLE WITH DISABILITIES

OBJECTIVES:



- These awareness guidelines are published as part of Gulf International Bank – Saudi Arabia’s efforts in performing their humanitarian role and encouraging the provision of all means of services provided to customers with disabilities.
- Establishing the principle of justice among all members of society without discrimination or diminishing of their rights in any way.
- Achieving financial inclusion and providing all members of society with access to financial products and services.
- Eliminating all physical and behavioural barriers that may hinder customers with disabilities access to financial services and allowing them to manage their financial affairs with complete independency and privacy and protecting their rights as financial service consumers.

AWARENESS MESSAGES FOR PEOPLE WITH DISABILITIES

IMPORTANT INFORMATION AND USEFUL ADVICE TO UNDERSTAND YOUR RIGHTS:

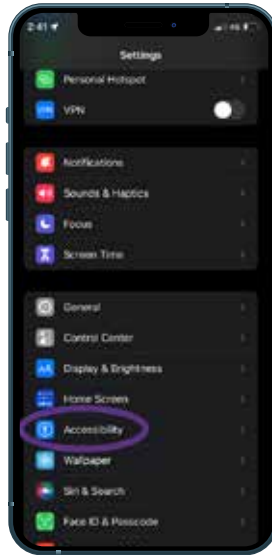
- We are happy to serve you through meem main branches in the Kingdom.
- Our agents are available to guide you through our products and understanding their associated risks to help you make an informed and effective decision whether through visiting one of meem main branches or through contacting our dedicated contact centre **8001166336**.
- Do not hesitate to ask for help from our agents to direct you to the appropriate authorities to obtain any required information or documents if need be.
- Meem application supports the VoiceOver function in both IOS and Android to help people with visual disabilities. To activate the function kindly follow the steps shown below.
- The credit advisory services are available for all meem customers to assist them in assessing their credit adequacy and determining the appropriate credit products for their needs. To benefit from this service, you can contact our dedicated Credit Advisor on **0138664177** (Our working hours are from 8 am to 4:30 pm, Sunday to Thursday) or visit one of meem main branches.
- Guidance content are available under meem website or our youtube channel which include guidelines and descriptions on how to use meem banking services.
- To view Consumer Protection Principles click [here](#) and add link to consumer protection principles in meem website.



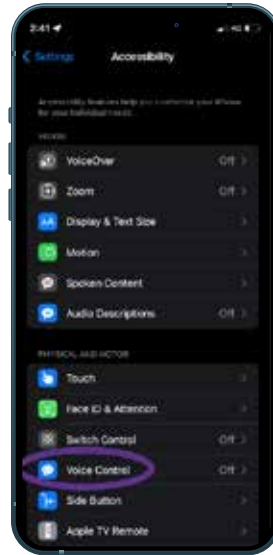
HOW TO USE VOICE OVER SERVICES FOR IOS DEVICES:



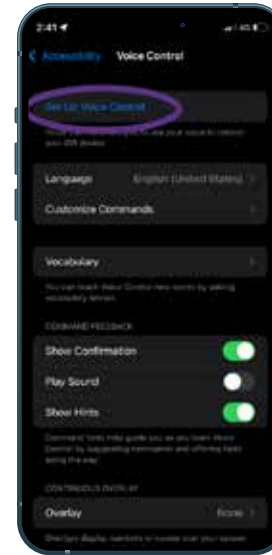
Step 1



Step 2



Step 3



Step 4

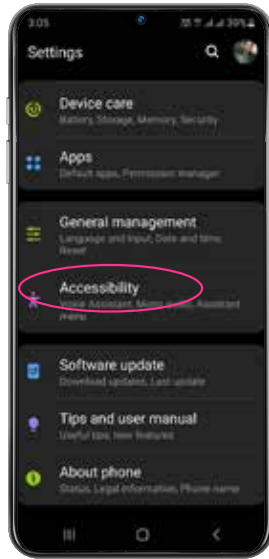


Final step

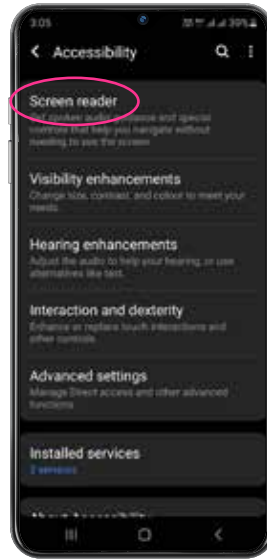
HOW TO USE VOICE OVER SERVICES FOR ANDROID DEVICES:



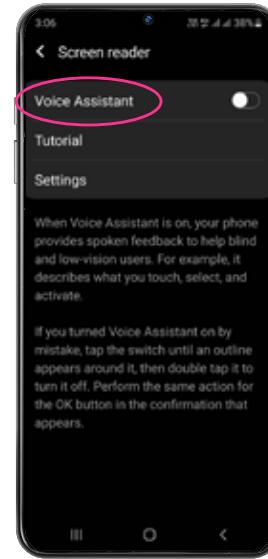
Step 1



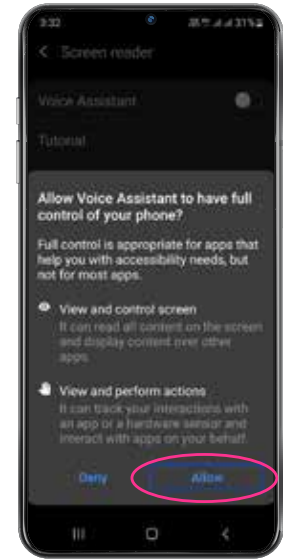
Step 2



Step 3



Step 4



Final step

07

CREDIT ADVISORY SERVICES



CREDIT ADVISORY SERVICES

Meem offers their customers credit advisory services through a specialised team with banking experience, which include the following advantages:



- Consulting customers on the appropriate solutions in order to make an informative and effecting decision while choosing the appropriate credit product considering all income sources, expenses (current and future based on family size) and then advising optimum level for each type of credit obligation that may be availed.
- Educating customers about the banks credit products and informing them of the positive and negative outcomes of dealing with such products based on credit behaviour.
- Providing the appropriate counselling, advise, and banking solutions to delinquent customers or customers facing financial difficulties.

You can contact our dedicated credit advisor on **0138664177**
(Our working hours are from 8 am to 4:30 pm, Sunday to Thursday)
or through visiting one of meem main stores.



THANK YOU

www.meem.com