

United Arab Emirates Country Conditions

The following terms amend and/or supplement the Relationship Documents which shall apply to the provision of Services by the Bank to the Customer in the United Arab Emirates only ("**UAE Country Conditions**").

1 Governing Law and Jurisdiction

- 1.1 The Relationship Documents and any non-contractual obligations arising out of or in connection with them shall be governed by and construed in accordance with the laws of the Emirate where the relevant Account is maintained or the relevant Service is provided and to the extent applicable therein, the federal laws of the United Arab Emirates, unless specified otherwise in any applicable Relationship Document.
- 1.2 The Parties submit to the non-exclusive jurisdiction of the courts of Dubai (which shall specifically exclude the courts of the Dubai International Financial Centre and the Abu Dhabi Global Market Courts).

2 Language

The Relationship Documents are provided in English and available in Arabic upon request. Where it has been provided by the Bank, the Arabic language version of the Relationship Documents will prevail.

3 Credit Bureau

The Customer agrees that the Bank may, before agreeing to any overdraft for any Account, loan or other facility for borrowing, obtain a credit report about the Customer from the Al Etihad Credit Bureau.

4 Electronic Consent

If the Bank makes available to the Customer and the Customer uses any electronic method of providing consent in connection with the provision of the Bank's products and services (including use of digital or electronic signatures or any other form of electronic consent) ("**Electronic Consent**"), such Electronic Consent shall, subject to any additional terms and conditions provided to the Customer prior to such use, constitute full and binding consent by the Customer as if the Customer had provided such consent executed in writing.