

The following terms and conditions govern the Loyalty Program of ANB ("Bank" or "ANB"), which is compliant with all laws, rules, regulations and instructions in force in the Kingdom of Saudi Arabia.

1. Introduction:

1.1 These terms (hereinafter the "Terms and Conditions") govern utilization of ANB's Loyalty Program, accumulation of points, ANB Loyalty Program membership and usage of ANB's website and application(s).

1.2 By accessing and/or using any page of ANB's website and mobile applications, and the services offered thereunder, the user acknowledges and confirms that he/she has read, understood and accepts these Terms and Conditions, and hereby agrees to be bound by them. These Terms and Conditions may be changed, revised or updated from time to time. Members are therefore encouraged to visit these Sections frequently in order to familiarize themselves with any changes made which will then become effective and binding on the Customer upon lapse of thirty (30) days from the date on which the Customer was notified by a documented means of communication.

2. Definitions:

For purposes of these Terms and Conditions, the following terms shall have those meanings assigned to them hereunder:

2.1 anb Rewards Program: A Customer Loyalty Program offered by ANB, through which the Customer earns points in return for making transactions involving products and services provided by the Bank, followed by redeeming the points earned for rewards in accordance with these Terms and Conditions.

2.2 Points: The Loyalty Program currency. These are the points earned or accumulated under ANB Rewards Program and are credited to the Customer's Loyalty Account in exchange for the banking transactions the Customer makes for products and services commercialized by the Bank having signed up for the Program.

2.3 Delinquent: A Customer who has not paid the monthly installment, or the minimum payment for 3 consecutive months, due under any of ANB's credit cards or financing programs.

2.4 Customer: The Bank's Customer who is a Member of the ANB Rewards Program. The Customer's name and transaction number are recorded.

2.5 Membership Number: The Customer's Number assigned to the Member in accordance with these Terms and Conditions.

2.6 Customer Loyalty Account: The account number assigned under the unified Customer's number and used by the Customer in connection with ANB Rewards Program to earn and redeem points.

2.7 One Time Code "OTC": A one-time code or password sent to members and is used for authentication purposes upon redemption of points.

2.8 Published Information: Any type of information the Customer enters into or posts directly on the ANB Rewards Program website.

2.9 ANB Products and Services: Are all ANB's programs and promotions it offers from time to time, that are used by Customers.

2.10 Transactions: Are the transactions performed by the Customer involving ANB's products and services.

2.11 Reward(s): The goods or services that are provided, by or on behalf of ANB Rewards Program, when a Customer redeems an appropriate number of points, or uses a combination of physical cash and points, where permitted.

2.12 Vendor(s) and/or Merchant(s): The vendor(s) and service provider(s) through whom Rewards are obtained and credited.

2.13 Digital Channels: Are the Online Banking Website "ANB Net" and Mobil Internet Application "ANB Mobile".

3. Registration and Eligibility:

3.1 Only customers of the Retail Bank Group may join the Loyalty Program, and each subscriber is entitled to have only one account in the Program.

3.2 The Customer must have a current account with ANB.

3.3 The Customer must be signed up for ANB digital channels service.

3.4 Members of ANB Rewards Program are those Customers who are enrolled in the Program.

3.5 Customers are enrolled in ANB Rewards Program for free.

3.6 The Customer will earn points and can collect and redeem them in the methods or ways as stated herein, and in accordance with these Terms and Conditions.

4. Points Eligibility and Earning:

4.1 The Bank is entitled to change, amend or cancel transactions qualifying for accrual of points without notifying the customer.

4.2 Some of the transactions will not be eligible to earn miles for Example: Fees & charges, cash transfer from card to current account ,charity, legal services, TAX and government payments and protection agencies, cash withdrawals , Easy Pay Program Transactions, SADAD payments made through anb online and/or by utilizing any other payment channel provided by anb as per existing loyalty functionality, Sale of new and used cars and motorcycles, and its maintenance services, Utilities services, transactions that anb decides are disputed, erroneous, unauthorized, illegal and/or fraudulent, wallets balance loaded, Gas/ Fuel stations, real estate office payments and Public transport services.

4.3 in case of refund or cancel, or reversal the bank will deduct the points from the available balance if there is no sufficient points the bank will deduct it from future earnings or customer points account will be overdraft until the refund or cancel, or reversal points is secured without notifying the customer, if the customer did not earn any points within 30 days points will become a liability on the customer account and the bank reserve the rights to claim it.

4.4 points will not be eligible for any waved services, Management services, or Annual fees.

4.5 The Customer will get those points related to transactions eligible for ANB Rewards Program that are made through the use of services and products of Arab National Bank. The number of points that the Customer may earn is determined according to his/her usage of the said products and services, and in accordance with ANB terms that govern products and services of the Bank. Kindly visit ANB's Rewards website on (ANB Net/ANB Mobile) to find out the number of points earned for each transaction or the eligible points.

4.6 The Customer cannot earn points for a transaction if the transaction posting date precedes the date of registration in the Program.

4.7 Certain points earned may be of limited use i.e. some points may not be used in connection with all available redemption options

4.8 Points cannot be redeemed until they are credited to the Customer's Loyalty Account.

4.9 Points can be transferred to another member's loyalty account out of the balance of points earned. Point transfers may be subject to a transfer fee equal to 10% of the number of points transferred.

4.10 In the event points are transferred to another customer's points account, the transferred points will not be treated as new points, but will carry the same original expiration date.

4.11 Points cannot be earned, held, transferred or redeemed in any manner other than as provided in these Terms and Conditions. Any actual or attempted use, grant, sale, exchange or transfer of points in violation of these Terms and Conditions constitutes an express breach of this Agreement. Any reward points not earned in accordance with these Terms and Conditions are void, and cannot be exchanged or redeemed for rewards, and any such points will be deducted from the Customer's Loyalty Account balance and, if already redeemed by the Customer, the rewards related to those points will be forfeited.

4.12 No paper reports or statements will be generated. Members must log in to digital channels to obtain information on their current status in the Loyalty Program including points collected and redeemed.

4.13 If the Customer is in arrears on payment for bank products, no points will accrue for him/her, and the Bank has the right to seize or cancel the available points

4.14 Some points earned may have a different expiration date than others.

4.15 The Customer cannot earn points against purchases for the benefit of e-wallets.

4.16 In the event the Customer performs a transaction eligible to earn points, the Bank will add the points to the Customer's points account within a period of up to 30 business days.

4.17 If eligible points are not earned, the Customer has the right to claim them within a period not exceeding three months from the eligibility date.

4.18 Some transactions will have lower earnings with cap based transaction type, and merchant category group.

5. Redemption of Points:

5.1 The Bank allows customers to exchange their points through several main options, including cashback, electronic vouchers, hotel and airline reservations, donating to charitable organizations, transferring points to other beneficiaries, it being known that the Bank has the right to suspend and/or change any of these main options without notifying the Customer.

5.2 All rewards are subject to availability and quantities may be limited. Such transactions and all rewards are subject to the applicable terms and conditions (including booking requirements, cancellation terms, refund terms, warranties, and limitations of liability) enforced by the suppliers and/or merchants.

5.3 The number of points required to redeem any reward can be found on Arab National Bank's Rewards Website. The number can be changed without prior notice.

5.4 The Bank has the right not to unify prices of points required to redeem any reward, as the point prices required may vary from one reward to another.

5.5 At the time the reward is requested, the Member's current point balance must be at least equal to the total points value requested by the Customer for that reward. Reward offers cannot be used in conjunction with any other bonus offers unless otherwise stated.

5.6 Once a reward has been delivered or received, it cannot be returned or exchanged for points again or for other rewards.

5.7 If the reward is defective or damaged, the supplier's warranty will be triggered. The Customer must refer to the supplier directly for support and assistance. The Bank will not be held responsible for any defective or damaged reward(s).

5.8 If the product is out of stock, we will suggest a replacement reward and the Customer has the right to accept or decline it. In the event the alternative is not accepted, the points will be returned to the Customer's Loyalty Account within 15 business days from the date of notifying us of the Customer's decision to decline an alternative reward.

5.9 Some rewards may differ slightly from the image displayed on the website and/or mobile application. ANB is not responsible for any reward related disputes, and the Customer is required to communicate with the merchant or supplier directly.

5.10 The rewards redeemed through the website and/or mobile app will be delivered to the Customer within 30 business days.

5.11 Rewards that have been requested but not collected by the Customer within six months from the date of points redemption will expire if the Customer cannot be reached at the address provided through the website and/or mobile application.

5.12 ANB does not accept liability for any loss, theft, damage or unauthorized use of the Customer's password or reward, whether during delivery or otherwise.

5.13 The Customer may be required to enter the OTC when making a redemption on the ANB Rewards Program. Additional security questions may be asked by ANB staff.

5.14 It is the Customer's full responsibility to ensure that his/her OTC or password is not compromised, shared with anyone, abused or mishandled. Any losses resulting from the unauthorized use of the OTC or password are the sole responsibility of the Customer.

5.15 Certain redemption options are subject to some restrictions. The Customer can view these through the official websites and digital channels.

5.16 The Bank has the right to set a minimum point balance for execution of points redemption transactions. This will be displayed on the official websites and digital channels.

6. Validity of Points:

6.1 Points are valid for 12 months and cannot be redeemed after their expiry date.

6.2 The Bank has the right to notify the Customer of the points expiration date through digital channels or e-mail.

6.3 Expired points will be lost/forfeited. In addition, points will be forfeited in the event of closing the relevant Customer account or the termination of the ANB Rewards Program.

6.4 Points are lost or suspended in case of default on payment of dues (credit card, personal loan, home loan or any other obligations the Customer has to the Bank) for more than 59 days.

7. Other General Terms:

7.1 Points that have been redeemed cannot be used again. If the transaction on the basis of which points were issued or redeemed is canceled, reversed or incomplete, ANB will cancel the reward points movement associated with that transaction. If reward points are not available, or the Bank suspects fraud or abuse, rewards may be declined or cancelled.

7.2 If a customer perform a suspicious transactions or misuse or breaking any anb rewards terms and conditions or obtaining points from commercial use the bank reserve the rights to claim the equivalent worth of points in Saudi riyal.

7.2 Each member is responsible for the security of his/her account. If the password is lost or the account holder believes that an unauthorized person has become aware of any security code, password or account number, he/she must contact ANB Call Center at 8001244040 immediately and/or change the password through the website. ANB will not be responsible for any unauthorized use of points.

7.3 ANB may close any loyalty account of a member who has not earned or redeemed any Reward Points for at least 24 months. ANB may also, immediately upon notification of the Customer, immediately suspend or terminate the rights of

any Member and/or close any relevant Member Account, in the event of breach of these Terms and Conditions; if we clearly believe that the Customer has dealt with the points in a way that is not permitted by these Terms and Conditions; if there is any theft or misuse of ANB Rewards Program Points; if the Customer provides us with false or misleading information; or if the Customer has committed any aggression against or abused any of our staff. A Member may close his or her Loyalty Account at any time by notifying us. If the Loyalty Account is closed, the Customer loses his rights to redeem any residual reward points that were in that account.

7.4 ANB may make changes to these Terms and Conditions with thirty (30) days prior notice. Earning or redeeming any reward points in a Customer's Loyalty Account automatically means the he/she accepts the Terms and Conditions. The Bank may suspend or terminate ANB Rewards Program by giving at least 30 days prior notice. Thirty (30) days after the Customer has been notified by a documented means of communication, all Customer accounts will be suspended or terminated.

7.5 The Bank will only be liable for any Member who has suffered losses as a result of a material breach of these Terms and Conditions by the Bank, and if this is the case, the Bank's sole responsibility will be to add any Reward Points that were wrongly deducted or should have been, but were not, credited to the respective Customer's account. These Terms and Conditions shall prevail in the event of any inconsistency or conflict with any other means of communication, including advertising or promotional materials.

7.6 Members can contact us by calling ANB Call Center at 8001244040. Calls may be recorded for quality assurance, training, audit or security purposes.

8. Website and Mobile Application Terms of Use:

8.1 The Website and/or Mobile Application Terms of Use establish the legal framework relating to Customer's access and use of the Website and Mobile Applications. If you make a check mark on any box denoting acceptance, or click on any of the acceptance buttons, submit any text or content or simply use any of the Website and Mobile App services, then you the Customer automatically (a) accept and agree to be bound by these Terms and Conditions, and (b) represent confirm and warrant to ANB that: (i) you are at least 18 years of age and have the authority to accept these Terms (either in person or by proxy where a parent or legal guardian accepts the Terms set forth herein on your behalf), (ii) these terms are binding and enforceable by you, (iii) to the extent that an individual accepts these Terms on behalf of an entity, that individual has the right and authority to agree to all Terms set forth herein on behalf of that entity, and (iv) you have read, understood and accept the Privacy Policy of ANB.

8.2 The purpose of the Website and Mobile Applications Terms of Use is to specify the terms and conditions under which, (i) ANB licenses the Member to use certain ANB technologies, programs, applications and/or services so that the Member may benefit from the Website and Mobile Applications through his or her own mobile phone, and (ii) The Member may access and/or use the Website. As stipulated herein, ANB does not have any authority over any merchant or supplier enrolled or

participating in this Program, and therefore the Bank is neither responsible nor liable for any act or omission to act by any third party in this context.

8.3 Pursuant to these Terms and Conditions, ANB hereby grants to the Customer a limited, non-transferable, non-exclusive and revocable license to access/use ANB's website and mobile applications only for the purposes set out previously. ANB may, from time to time, update or modify the Website, issue a new version of the Website or create new related sections, each of which may be included, at ANB's discretion, under the aforementioned license. A Member may not sublicense or transfer any of his/her rights under this Agreement including, without limitation, access to the Website and Mobile Applications.

8.4 A Member may not directly or indirectly copy or reproduce all or any part of the Website and Mobile Application, whether electronic, physical or otherwise, in any form, including but not limited to, copying the layout, content or configuration. A Customer shall use the Website and Mobile Applications only for the purposes for which they are intended, and shall not use the Website and Mobile Applications for the benefit of any third party except as specifically described under these Terms and Conditions. A Member may not use the Website and Mobile Application to publish, broadcast, transmit, send, distribute, store or destroy any content, images, descriptions, graphics, audio or text materials, messages or any other information (hereinafter "Published Information") in a manner that is likely to: (a) violate any applicable law, statute, ordinance or regulation, (b) infringe intellectual property rights of others, (c) defame, libel, slander or abuse (d) spread viruses, trojans, electronic worms, electronic time bombs, electronic disruptive programs or other computer programming that aims to damage, maliciously interfere with, intercept or confiscate any system, data or personal information, (e) mislead by providing untrue, misleading or inaccurate information in any way or form, or (f) violate the Acceptable Usage Policy or other policies posted on the Website and Mobile Applications from time to time A Member may not violate, compromise or attempt to violate or compromise the security of the Website and Mobile Applications. A Member may not reverse engineer, decompile, disassemble or attempt to obtain source code or trade secrets from the Website and Mobile Applications, including, without limitation, any software that is in any way considered part of the Website. In addition, a Customer will not export, re-export or allow any third party to export or re-export, either directly or indirectly, the contents of the Website and Mobile Applications where the law prohibits export or re-export of content without the required licenses and permits. The Customer shall be responsible for defending and indemnifying ANB, at the Customer's expense and personal account, against and for any claims, damages, liabilities and/or expenses arising from any breach by the Customer of any of the Customer's obligations or representations set forth in this section.

8.5 The Customer alone is solely responsible for: (i) all posted information entered by the Customer to the Site, (ii)

ensuring that all information published is accurate and appropriate, (iii) complying with all applicable laws, rules and regulations at all times, and (iv) keeping confidential all passwords and access codes to the Website and/or Mobile Application, and not sharing them or allowing third parties to use any such passwords and/or access codes to access the Website and/or Mobile Application.

8.6 ANB has the right, at its sole discretion, to suspend, limit and/or terminate the Customer's access to the website and/or mobile application or Customer Loyalty Account for any reason without any prior notice. Notwithstanding the foregoing, ANB is not required to review or monitor any information published or posted on the website and/or mobile application or provided by the Customer in any other way, and the Customer is solely responsible for the correctness and accuracy of all such data, content and information.

8.7 ANB does not currently charge its members a fee to access and use the Website; however, the Bank may, at any time and at its discretion, choose to introduce and start charging flat fees and/or fees for different levels of subscription or account for use of different parts of the Website and/or the Mobile Application thirty (30) days after notifying the Customer by any means of communication the Bank deems appropriate. Such fees must be approved in accordance with the local regulations stipulated by the Saudi Central Bank.

8.8 Website access privileges will terminate if: (i) the Customer and/or ANB provide written or electronic notice of service termination (at which point the Customer will no longer have the right to access or use the Website), or (ii) ANB decides to terminate the Customer's access privileges to the Website and/or Mobile Application, with or without notice. In the interest of transparency, a Member has the right to terminate his/her Loyalty Account at any time. Upon termination of the Loyalty Account for any reason, the Member will not have the right to access or use the entire Rewards Site or any non-public parts of the Site and/or Mobile Application. In addition, the Customer must redeem all his/her points earned before canceling the membership or account failing which the Customer will lose all points. In addition to the foregoing, in the event ANB determines, at its absolute discretion, that the Customer has breached the Terms and Conditions, or threatened to breach the Terms and Conditions, or committed any act of fraud or deceit, or violated any of the applicable ANB policies or failed to comply with the standards required by ANB, the Bank may, in its sole discretion, in addition to any other remedies that may be available to the Bank pursuant to its policies and/or at law, terminate, cancel or suspend the Customer's right to access and use the Website and/or the mobile application, in each of the above cases at any time and for any period of time. Arab National Bank shall not be liable to return any published information of any kind to Members upon termination or suspension of the Customer's access to the Website and/or Mobile Application, including, without limitation, any posting on or entry of information into the Website and Mobile Application by the Customer. All outstanding points remaining in the Customer's balance will be automatically waived by the Customer and transferred back to ANB.

8.9 All trademarks, patents, copyrights and other intellectual property rights owned by ANB shall remain the property of ANB, and all trademarks, patents, copyrights and other intellectual property rights owned by the Customer on the date of entry into force of this Contract shall remain his/her property. Except as may be specifically provided herein, nothing in these Terms and Conditions shall be deemed to grant any intellectual property rights by either Party to the other. The Customer acknowledges and agrees that any Service Provider(s) of any Third Party Software listed via the Website and/or Mobile Application owns/own all worldwide property and marketing rights in and to such software (and any intellectual property rights thereto) in accordance with the licenses of such suppliers, if any, as a third party and service provider to ANB.

9. Information Confidentiality Clauses:

9.1 The Customer agrees to treat all ANB Confidential Information as confidential information, not to use such Confidential Information for any purpose other than to the extent permitted and necessary for the use of the Website and/or Mobile Application and not to disclose such Confidential Information to any third party except as may be somehow required in accordance with these Terms and Conditions, and is subject to at least the confidentiality obligations relating to protection set forth herein. Without limiting the generality of the foregoing, the Customer must use at least the same degree of care that he/she uses to protect his/her confidential information of equal importance to protect and prevent disclosure of confidential information disclosed by ANB to the Member, provided that this degree of care is in no way less than prevailing practice based on the general guide for banking transactions.

10. Warranties, Disclaimer and Limitation of Liability:

10.1 Except as expressly provided herein, ANB and its affiliates, personally or through any of the owners, shareholders, directors, employees, agents, suppliers or licensees, make no warranties of any kind, whether express or implied, including, without limitation: (a) warranties of merchantability or implied warranties of suitability for a particular use, (b) that the Website and/or the Mobile Application will be fault-free, (c) with respect to a minimum period of operation for the Website and/or the Mobile Application, or (d) in connection with the results the Customer may obtain by accepting these Terms and Conditions and/or using the Website. The Customer agrees and acknowledges that the Site is licensed and/or offered "as is" like provided below. In addition, the Customer hereby agrees and acknowledges that: (i) ANB is not responsible for any actions taken by any third party that has the right to use the Website and/or the Mobile Application or to review any of the Customer's published information, (ii) ANB does not recommend or support any third party under this Agreement, nor does it make any representations or warranties of any kind with respect to any third party, (iii) ANB is not a party to any transaction between the Customer and any Program partner,

supplier or seller who is in any business relationship with ANB and, as such, any disputes relating to purchases, rewards and/or any other aspect of any business transaction or transactions is solely between the Customer and such third party, (iv) ANB is not responsible for any third party's compliance with applicable laws, rules or regulations, (v) ANB is not responsible or liable, under any circumstances, for any content, text, images and/or other information posted, including any posted information that may infringe applicable law and/or third party intellectual property rights, and (vii) the Website may sometimes not function properly or as it should.

10.2 The Customer is personally responsible, at his/her own expense, for providing all equipment necessary to access the Internet, website and/or mobile application. While ANB's goal is to make the Website available at all times, the Website and/or Mobile Application may not be available from time to time for any reason, including but not limited to, routine maintenance. In addition, various sections of the Website and/or the Mobile Application may operate slowly from time to time. The Customer understands and acknowledges that due to prevailing conditions, both within and outside ANB's control, access to the Website and/or Mobile Application may be prevented, suspended or terminated from time to time. In particular, and without limitation, ANB shall not in any way be responsible for the delay in responding to an inquiry or question from the Customer or the consequences of any delay or unavailability of a response in a timely manner.

10.3 The Customer agrees that ANB shall not be liable for any damages arising from any interruption, suspension or termination of website and/or mobile application access service, and that the customer shall develop contingency plans to deal with such periodic interruptions or suspension of the website and/or mobile application service.

10.4 ANB shall not be liable, under any circumstances, for any special, incidental, indirect, punitive or consequential damages, including, without limitation, loss of profits or data, arising from acceptance of these Terms and Conditions, or the Customer's use of the website and mobile applications, whether in contract or in tort or any other legal aspect, even if the possibility of such damages occurring has been notified.

10.5 ANB shall not be liable to the Customer for failure or delay in carrying out any of the obligations stated herein if such failure or delay is due to circumstances beyond the control of the Bank.

11. Notifications:

11.1 Except as expressly provided herein, delivery of any notice required or permitted to ANB shall be as follows (the notice being marked as stated): (i) personally by hand delivery, (ii) by designated courier with confirmation in writing upon receipt, (iii) by facsimile with verbal confirmation of receipt, (iv) by certified or registered mail, return receipt required for confirmation, or (v) electronically with verbal confirmation of receipt.

12. Waiver:

12.1 The Member may not, without the prior written consent of ANB, assign this Agreement, in whole or in part, whether voluntarily or by law, and any waiver or attempt to do so would be in material breach of the Agreement Terms and Conditions, and will therefore be deemed void; however, in the event that all of your assets or your proprietary rights are sold or inure to a third party, or if your entity is merged with a third party, this Agreement shall, without further action on the part of any party, automatically be ceded to the new party in this transaction, and thereupon becomes binding on it. The Agreement shall remain binding on and inures for the benefit of the parties involved in it and their respective successors, legal representatives, heirs and assigns.

12.2 In the event the Customer closes the bank account, the bank has the right to delete the accumulated points and redeemed rewards

12.3 In the event of Customer's death, the bank has the right to delete the accumulated points or redeemed rewards.

13. No Third Party Beneficiary:

13.1 This Agreement is intended solely for the respective parties, their successors and their permitted assigns, and does not confer any rights or remedies upon any other person or entity.

14. Amendment and Waiver:

14.1 This Agreement may be changed by ANB upon publication of an updated version of the Agreement on ANB Website and/or ANB Rewards Program, and any such change shall become effective thirty (30) days after notification to the Customer by a documented means of communication After posting this updated version of the Agreement as described above. If either Party fails to exercise or enforce any of its rights under the Agreement, this will not constitute a waiver of the relevant breaches, and waiver of any breach of the terms of the Agreement will not operate as a waiver of any other or subsequent breaches.

15. Severability:

15.1 If a court or other competent authority determines that any provision of this Agreement is unenforceable, that provision will be enforced to the fullest extent permitted by applicable law, and the other provisions of the Agreement will remain in effect.

16. Force Majeure:

16.1 Neither Party shall be liable to the other in the event of failure to perform any of its obligations under this Agreement (other than its fee-payment obligations) due to any circumstance beyond the Party's control, including, but not limited to, Acts of God, fire, floods, explosion, terrorist act, war, siege, governmental laws, acts of civil or military authority, some acts or omissions by carriers, transmission equipment or service providers problems and acts of sabotage or hacking. The period allowed for such Party to perform its overdue obligations on account of

that circumstance will be extended, except that you will not be exempted from paying any sums of money that became due and payable to ANB prior to materialization of a force majeure event.

17. Independent Contractors:

17.1 This Agreement shall not be construed as creating any partnership, joint venture or agency relationship between the Parties. Neither Party will have the power to bind the other or assume obligations on behalf of the other without the other Party's prior written consent.

18. Compliance with the Laws:

18.1 This Agreement shall be governed and interpreted in accordance with the laws and regulations of the Kingdom of Saudi Arabia, and in the event of any dispute between its Parties regarding implementation or interpretation of any of the Agreement provisions, it shall be submitted to the competent court in the Kingdom of Saudi Arabia for resolution.

19. Entire Agreement:

19.1 This Agreement constitutes the entire agreement between ANB and the Customer regarding the subject matter hereof, and supersedes all previous oral or written agreements, statements or representations in relation to these Terms and Conditions.