

## Security Policy

### IMPORTANT NOTICE:

Please read these terms and conditions carefully. By accessing this website and any of its pages you are agreeing to the terms mentioned below. If you do not agree to the terms and conditions mentioned below, do not access this site, or any pages thereof.

By accessing Meethaq Islamic Banking's online platform, I hereby acknowledge and accept the terms and conditions applicable and available on the application form and on the websites hosted by Meethaq Islamic Banking <https://www.meethaq.om> and <https://online.meethaq.om/English>, and any other domain owned by Meethaq Islamic Banking.

Conduct all your Meethaq Islamic Banking ("Meethaq") Online Transactions in a safe and secure environment. Meethaq uses 128-bit Secure Socket Layer ("SSL") technology, which is the highest level of security commercially available. Additionally, a host of internal control measures and processes ensure that your Online Transactions remain secure and confidential. Our Security Policy ("Policy") is as follows:

### DEFINITIONS AND INTERPRETATION

**Interpretation:** Capitalized terms shall have the meanings defined hereunder. The following definitions shall have the same meaning regardless of whether they appear in singular or plural.

**Definitions:** For the purposes of this Security Policy, the terms stipulated below shall have the following meaning:

- 1.1. **Associates** shall mean Meethaq Islamic Banking's employees, officers, directors, associates and agents;
- 1.2. **Meethaq (can be referred to us "We", "Us", or "Ours" in this Policy)** shall mean Meethaq Islamic Banking, an Islamic window of Bank Muscat SAOG, a public joint stock company, duly registered in accordance with the laws of the Sultanate of Oman under commercial registration number 1/14573/8, and having its registered address at P.O. 134, Postal Code 112, Ruwi, Sultanate of Oman
- 1.3. **Mobile Banking** shall mean the act of making financial transactions on a mobile device (cell phone, tablet, etc.).
- 1.4. **Online Banking Agreement** shall mean the Bank's terms and conditions agreed and signed between the Bank and its customers for the purposes of utilizing the Bank's products and services.
- 1.5. **Online Banking** shall mean Meethaq's website as a method of banking in where transactions are conducted electronically via the internet.
- 1.6. **Online Transaction** shall mean any debit or credit to customer accounts opened with Meethaq through Meethaq's channels (MB/ IB/ ATM/CDM...etc).
- 1.7. **OTP** shall mean one time password.
- 1.8. **Personal Information** shall mean any information related to an identifiable person.
- 1.9. **PIN** shall mean an identifying number allocated to the customer by the bank and used for validating electronic transactions.
- 1.10. **SSL** shall mean a Stands for "Secure Sockets Layer." SSL is a secure protocol developed for sending information securely over the Internet.
- 1.11. **User Identification** shall mean a logical entity used to identify a user in Meethaq application, website or other bank channels.
- 1.12. **You/User/Person** shall mean the individual or entity accessing or using Meethaq Islamic Banking's online platform.

### 1. PROTECT YOUR IDENTITY

- 1.1. Use caution before answering online and email requests for your Personal Information. Meethaq will never present you with unexpected web pages or send you unsolicited emails asking for your confidential information, such as your Online Banking or Mobile Banking user identification, password, PIN, OTP, credit card, or debit card number. We will

never ask you to validate or restore your account access through unsolicited email. Do not respond to unsolicited emails or websites that request personal information. Report any suspicious requests to Meethaq immediately, by either calling Meethaq call center (24656666) or emailing the customer care service mail: [meethaq@bankmuscat.com](mailto:meethaq@bankmuscat.com).

- 1.2. Protect Your Meethaq Online Banking password. Your Meethaq Online Banking password is confidential and must never be shared with any external person or entity. In divulging your password, you contravene the terms of Your Meethaq Online Banking Agreement, and you will be fully liable for any unauthorized access to your accounts and all associated losses arising from these disclosures.
- 1.3. Select a password that is difficult to guess by using a combination of letters, numbers, and special characters (nothing obvious, or easily decipherable). In fact, if you are still using a numeric password, please change it now.
- 1.4. Memorize Your Meethaq Online Banking Online password and keep it a secret. If you suspect your password has been compromised, please change your password immediately.
- 1.5. Never send confidential information (such as account numbers of any type, Meethaq Online Banking password, access code, OTP, etc.) via email, text message, or the use of any electronic device.
- 1.6. Avoid using software that records or saves your passwords, which in turn means you do not need to enter them the next time you access a website from the same computer. This type of software could give other users of your computer access to your accounts.
- 1.7. Avoid accidentally or intentionally agreeing to have Your internet activity monitored by other parties by carefully reading the terms and conditions of any software You download and free services You accept online before You download them.
- 1.8. Always type in the website address or use your bookmarks to access Meethaq: <https://www.meethaq.om> and <https://online.meethaq.om/English> or any other domain that may be used from time to time by Meethaq.
- 1.9. Do not leave your computer unattended while logged on to Meethaq Online Banking system.
- 1.10. Always log off when you have finished Your Meethaq online session.
- 1.11. Ensure to clear your browser's cache after each Meethaq Online Banking session. Each time you access the internet, your browser automatically saves a copy of the web pages you have visited. Diligently clearing your browser's cache after each session is an important step in safeguarding your account information.
- 1.12. Never lend any of your cards (such as debit cards, pre-paid or credit cards) to anyone.
- 1.13. Review your account statements and/or online account transactions details promptly and report any discrepancies immediately to your relationship manager in the branch. With Meethaq Online Banking, You can review your up-to-date account transactions and therefore identify any discrepancies immediately.
- 1.14. Please ensure that your latest mobile number/Contact number is registered with Meethaq for notification purposes. Please inform Meethaq immediately (through Meethaq's call center or relationship manager in the branch) in case there is any change to the same.
- 1.15. Meethaq shall not be held responsible, under any circumstances, for any damages caused by the unauthorized access of your account. You are responsible for all activities/Online Transactions that occur under Your Online Banking Account.
- 1.16. Meethaq hereby encourages all Users to read our Privacy Policy, which can be found on <https://www.meethaq.om> and <https://online.meethaq.om/English>

## 2. INTELLECTUAL PROPERTY

- 2.1. Meethaq retains ownership of all of the trademarks, logos and service marks displayed on the Online Banking platform ("Meethaq's Intellectual Property"). Under all circumstances, Users are prohibited from using Meethaq's Intellectual Property in any manner.
- 2.2. No materials on the Online Banking platform may be modified, reproduced, reverse engineered, stored in a retrieval system, transmitted (in any form or by any means), copied, distributed, used for creating derivative works or used in any other way for private, commercial, or public purposes without the Meethaq's express prior written consent.

### 3. NO WARRANTIES

While extensive care has been taken in preparing the information and materials contained in the Online Banking platform, such information and materials are provided to You on an “as is” basis, without warranty of any kind either express or implied. In particular, no warranty regarding non-infringement, security, accuracy, fitness for a particular purpose or freedom from malware, hacking, phishing, or computer viruses is given in conjunction with such information and materials.

### 4. LIMITATION OF LIABILITY

In no event will Meethaq be liable for any damages, direct or indirect, special, incidental, or consequential damages, losses or expenses arising out of or in connection with the use of the Online Banking platform, or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, malware, hacking, phishing, computer viruses or line or system failures faced or otherwise.

### 5. GOVERNING LAW & DISPUTE RESOLUTION

The use of the Online Banking platform shall be governed by all applicable laws of the Sultanate of Oman. It is hereby confirmed and agreed that any dispute that arises out of or in connection with the usage of the Online Banking platform, shall be exclusively resolved by the competent courts of the Sultanate of Oman.