

These terms & conditions (the "Terms & Conditions"), as amended from time to time, govern the Interactive Customer Experience Kiosk services (the "Services") and its related functionalities offered to you by Doha Bank QSC. By applying to and/or by using any of the Services, you agree to these Terms & Conditions and any subsequent amendments thereto.

When we use "we", "us", or "our", we mean the Service, as part of Doha Bank QSC. ("Bank").

We may change, amend or stop either the Service or the Terms and Conditions at any time without advance notice being sent to you or by direct communication (by email, text, letter or telephone or any other standard communication channel used by BANK). Other information or changes that may affect your use of the Service will be communicated to you by displaying such information on our website and either by direct communication with you (by email, text, letter or telephone) or by public notice.

## **Digital Assisted Channels (CXK) – Terms & Conditions**

### **1. Acceptance of Terms**

By accessing and using the Bank's Interactive Customer Experience Kiosk (CXK) , the customer agrees to be bound by these Terms & Conditions. Continued use constitutes acceptance of any amendments made by the Bank from time to time.

### **2. Definition of Services**

The Bank provides Digital Assisted Channels as **video-assisted banking platforms** that enable customers to perform banking services through interaction with a remote Customer Service Representative (CSR), without visiting a traditional branch counter.

- **CXK**: A machine providing banking services through live or on-demand video interaction with a virtual CSR, limited to **non-cash services and service requests**.

### **3. Scope of Services**

#### **3.1 CXK Services (Video-Assisted)**

Services available via CXK.

- Debit card replacement and renewal
- Credit card replacement and renewal
- Account inquiries
- Submission of dispute requests

- Requests for issuance of certificates, including:
  - Balance certificates
  - IBAN certificates
- Requests to decrease credit card limits

All CXK services are **processed either instantly or as service requests**, depending on the nature of the transaction and internal process/approval requirements.

#### **4. Authentication and Access**

Access to Digital Assisted Channels requires successful authentication using methods determined by the Bank, which may include:

- Qatar ID (QID) verification

The customer authorizes the Bank and its representatives (virtual customer service agents) to perform identity verification prior to executing any transaction or request.

#### **5. Role of Virtual CSR**

The customer acknowledges that:

- Certain CXK services are facilitated through interaction with a **remote Customer Service Representative via video or digital interface**
- The customer service agent acts on instructions provided by the customer during the session
- All instructions confirmed during the session are considered **authorized and binding**

#### **6. Transaction Limits**

All transactions and service requests are subject to limits set by the Bank and/or regulatory authorities.

The Bank may amend such limits at its discretion without prior notice.

#### **7. Availability of Service**

Digital Assisted Channels are available during specified operating hours depending on location.

The Bank does not guarantee uninterrupted or error-free operation and may suspend services due to maintenance, system upgrades, or operational requirements.

## **8. Customer Responsibilities**

The customer agrees to:

- Provide accurate and complete information
- Follow instructions provided by the system or virtual agent
- Maintain confidentiality of identification and authentication credentials
- Ensure privacy during video interactions

The customer is fully responsible for all actions performed during authenticated sessions.

## **9. Bank Rights**

The Bank reserves the right to:

- Reject, delay, or cancel any transaction or request
- Divert customer interaction to another alternative channel if required
- Request additional documentation or verification
- Monitor and record interactions for security and quality purposes
- Modify, suspend, or discontinue any service at its discretion

## **10. Processing of Transactions and Requests**

- CXK transactions are primarily **service requests** and may require internal processing, verification, and approval- (Submission of a request does not guarantee approval or completion.)

## **11. Fees and Charges**

Applicable fees and charges may apply in accordance with the Bank's approved tariff schedule.

## **12. Liability and Disclaimer**

The Bank shall not be liable for:

- Interruptions in video communication or CSR availability
- System or network failures
- Delays in processing requests
- Errors arising from customer instructions or incorrect input

All services are provided on a best-effort basis.

### **13. Security and Privacy**

The customer acknowledges and agrees that:

- Video and audio interactions with virtual agents will be recorded
- Data is collected and processed for service delivery, compliance, and security purposes
- The Bank applies reasonable safeguards but does not guarantee absolute security

### **14. Amendments**

The Bank may amend these Terms & Conditions at any time. Continued use constitutes acceptance of such amendments.

### **15. Governing Law**

These Terms & Conditions shall be governed by the laws and regulations of the State of Qatar.