

## **BANKING POWER OF ATTORNEY**

Kindly consider Mr./ Messrs .:

Jointly or severally as Attorney(s) authorised on our behalf to open any account(s) in our name with you and to operate all of our accounts and any banking transactions with you .In this connection, the Attorney(s) is / are empowered in particular to :

1. Draw, sign, endorse and deposit cheques in any of our accounts with you, irrespective of such accounts being in debit or credit .
2. Issue, draw, sign, accept, endorse and discount all bills of exchange, promissory notes and any other commercial documents .
3. Apply for ATM Cards and any Credit Cards in all their types and apply for , determine its secret numbers and to use such Cards & secret numbers
4. Withdraw any deposits, collaterals, contracts, shares, bonds, monies, bills of exchange, promissory notes, or any other funds or rights currently deposited with you or received by you in our name at any time.
5. Execute all kinds of transfer from the Principal's account to other parties or to the Attorney's account at your Bank or other banks, be it, local or foreign .
6. Invest our money deposited with you in any investment vehicle in which the Attorney deems appropriate, subscribe in investment funds with the right to sell and dispose of its units, subscribe in shares of companies which offer their shares for public subscription and to execute contracts for service and portfolio management .
7. Apply for the sale or purchase of any shares, bonds or other commercial papers, contracts, or foreign currencies.
8. Apply for Watani Online direct service and any other services offered by the Bank now or in the future and to use them.
9. Rent safe deposit boxes in our name with the right to open them and receive any of their contents.
10. Request for issuance of certificates, cheque books, deposit receipts, statements of account and confirmation of the correctness of balances .
11. Agree with you on the rates of interest, commissions and other charges due on any of our accounts or transactions with you.
12. In, general, to carry out all transactions with your Bank on our behalf, including, issuing instructions, signing all contracts, settlements and other documents in relation to the matters mentioned in this Power of Attorney .
13. All banking transactions available over the Phone at the Bank
- 14.

-1 The Attorney in exercising his powers herein has the right to contract with himself.

This Power of Attorney shall remain valid and in force until you receive a written notice from us of its revocation .

In the event of a contradiction with the Arabic text of this Power of Attorney, the Arabic text shall prevail.

### **The Principal**

This Power of Attorney has been issued by us. Also we hereby authorize National Bank of Kuwait to obtain from the Public Authority for Civil Information (the "Public Authority") the information about my home & job address and any changes thereon. The Bank may provide the Public Authority with this authorization without any responsibility on part of the Bank or any other related parties.

### **The Attorney**

This Power of Attorney has been accepted . Also we hereby authorize National Bank of Kuwait to obtain from the Public Authority for Civil Information (the "Public Authority") the information about my home & job address and any changes thereon. The Bank may provide the Public Authority with this authorization without any responsibility on part of the Bank or any other related parties.

The Customer may add or delete as appropriate any of the provisions mentioned above and sign near them.