

No. 10/6/4999

Date: 6/4/2016

Circular to all licensed banks

After Greetings,

Further to our Circular No. (10/6/14633) dated 26/11/2015, and pursuant to the provisions of Article (74/ D) of the Banking Law No. (28) of 2000, we would like to inform you of our approval to provide the information related to your clients' credit for the CRIF-Jordan Company on the date of this approval and of any credit granted afterwards, and without obtaining the clients' approval in advance "the Informed Consent". It should be noted that it is not allowed to include in this information the name of the guarantor for any credit granted to them and/ or the owner of the guarantee provided as a collateral for that credit- in case it was owned by another party not the concerned client, unless a written consent was obtained in advance for each of them according to the legal referrals and as appropriate.

We would also emphasize on the necessity to commit to the provisions of the Credit Information Law No. (15) of 2010, and the accordingly issued by-law, as well as to undertake the necessary procedures for providing the company with the required information at your as soon as possible convenience. This is in addition to ensuring your institution's readiness to provide the company with that information for up to three previous years, and as the case may be.

Respectfully,,

Governor

Dr. Ziad Fariz