

Trade Finance Document Submission Terms & Conditions

Document Upload and Customer Responsibility

- The Customer acknowledges and agrees that all documents, records, applications, instructions, declarations, certificates and supporting documents uploaded, submitted or transmitted through the Online Banking Trade Finance platform shall be deemed to be authentic, complete, accurate and equivalent to original documents submitted by the Customer, subject to the Bank's right to verify or request originals where required by law, regulations or the Bank internal policies.
- The Bank shall be entitled to rely on the documents uploaded through the platform without any obligation to verify their authenticity, completeness, accuracy or validity, unless otherwise required by applicable laws, regulatory requirements or internal policies.
- The Customer is solely responsible for ensuring that:
 - The correct documents are uploaded for the relevant trade finance transaction.
 - All uploaded documents are complete, accurate, legible and up to date.
 - The information contained in the uploaded documents is true and consistent with the underlying transaction and supporting records.
 - Any amendments, replacements or corrections are submitted promptly through the platform or through any other channel approved by the Bank.
- The Customer acknowledges that any delay, rejection, discrepancy, loss, cost, liability or regulatory issue arising from the submission of incorrect, incomplete, illegible, inaccurate, misleading or unauthorized documents

shall be the sole responsibility of the Customer without prejudice to any other rights available to the Bank

- The Bank shall not be liable for any losses, claims, damages, delays, penalties, costs or expenses resulting directly or indirectly from:
 - Incorrect or incomplete document uploads by the Customer.
 - The Customer's failure to upload the required supporting documents.
 - Poor document quality, illegibility or corrupted electronic files.
 - Discrepancies between uploaded documents and original documents.
- The Bank reserves the right, at its sole discretion, to request the Customer to submit original documents, certified copies, additional supporting documents, or any further information at any time, notwithstanding the submission of documents through the platform.
- The Bank reserves the right to reject, suspend or refuse to accept any uploaded document that is incomplete, inaccurate or does not comply with the Bank requirements.
- The uploading or receipt of document through the Bank platform shall not constitute the Banks acceptance or approval of such documents or the related request, unless and until the Bank expressly confirms its acceptance through processing the requested service.
- The Bank shall not be liable for any delay, interruption or failure in receiving or processing uploaded documents due to technical issues, systems outages or circumstances beyond the Bank's reasonable control.
- Submission of documents through the Online Banking Trade Finance platform constitutes the Customer's confirmation that the uploaded documents are accurate, valid, authorized and intended for processing by the Bank.

- In case you need to submit any complaint or suggestion, your feedback shall be registered through **(MashreqBiz help and support)**.
- Your complaint will be escalated to the concerned department or branch where appropriate, for investigation and resolution, and feedback will be delivered within 15 working days.
- In case you are not convinced by the feedback received, you have the right to resubmit a complaint again and a final feedback will be delivered within 15 working days. After you have taken all the above steps and are still not convinced by the complaint feedback, you may directly resend the same request to the Central Bank of Egypt.
- The Bank reserves its right to modify or change these terms and conditions from time to time upon discretion or in compliance with the Central Bank of Egypt ("CBE") instructions and/or the relevant applicable laws and regulations applicable in the Arab Republic of Egypt ("Egypt").