The Management Committee of the Central Bank of Syria
Decision (202/M.C)

The Management Committee of the Central Bank of Syria, pursuant to the provisions of the Central Bank of Syria Law and the Basic Monetary System No. /23/ of 2002 and its amendments, and to the letter No. 70/10707 dated 10 August 2016 prepared by the Directorate of the Government Commission at Banks and the Directorate of Legal Affairs, and within the framework of the Central Bank of Syria's follow-up on the mechanism of banks' dealings with their visually-impaired customers, and stemming from the principle of transparency and disclosure in banks' dealings with their customers and establishing clear foundations for this relationship. And based on its memorandum in its session held on 11 August 2016, **has decided the following:**

Article (1): All banks operating in the Syrian Arab Republic are required to adhere to the minimum of the following procedures in their dealings with visually-impaired customers:

1. The law of banking secrecy.
2. Reading the terms and conditions of a transaction in detail to visually-impaired customers and clearly explaining its content in front of witnesses or a judicial assistant.
3. In the event that a judicial assistant appointed by the court is with the visually-impaired customer during the transaction to assist them in actions that require assistance for the visually-impaired customer's interest, the prevailing laws and regulations regarding this matter shall be observed.
4. In the absence of a judicial assistant for the visually-impaired customer, the presence of witnesses to the transaction is required, and they must meet the following conditions:
    a. There should be no less than two witnesses.
    b. The witnesses must have full legal capacity.
    c. Witnesses shall not be employees of the bank where the transaction is taking place.
5. Witnesses shall sign the transaction under the following statement: "**The content of this document was read to Mr./Mrs./Miss. (name)/, who is a visually-impaired customer, by Mr./Mrs./Miss. (name)/, who is a bank employee, and its content was explained to them.**"

6. The fingerprint of the visually-impaired customer on the transaction and/or related papers shall be adopted as a fundamental and definitive expression of his will.
7. The bank shall keep a copy of the personal ID of the witnesses and record their national number when they sign the transaction, requiring them to affix their fingerprint to the transaction.

Article (2): This decision shall be communicated to whom it may concern for implementation.

Damascus, on 11 August 2016

Chairperson of the Management Committee
The Governor of the Central Bank of Syria
Dr. Duraid Durgham