



Terms and Conditions of the Issuance and Use of "ila" Credit Cards

In addition to the terms and conditions pertaining to "ila" accounts with the Arab Banking Corporation, the following Terms and Conditions shall apply to the relationship between Bank ABC (Arab Banking corporation - Jordan) -("ila") banking application, hereinafter referred to as the (Bank), and any customer holding an "ila" credit card issued by the Bank.

Definitions:

The following words and expressions shall have the meanings assigned thereto hereunder:

- ❖ **The Card:** The "ila" credit card issued by the Bank, including primary and supplementary cards, which is a dual-chip card that enables the customer to use the same in two ways: Traditional payment method which requires the customer to enter a PIN, or contactless payment method which does not require inserting the card, and only requires the same to be held in close proximity to POS devices, with or without entering a PIN, in accordance with the relevant terms and conditions.
- ❖ **Cardholder:** Any person to whom a card is issued for their personal use, including the primary cardholder and supplementary cardholder.
- ❖ **Card Account:** The account opened with the Bank to enter debit or credit amounts paid or incurred by the customer.
- ❖ **Customer:** The holder of the card account for which a primary or supplementary card is requested.
- ❖ **Card Limit:** The maximum amount permitted to be withdrawn using the card as stated in the receipt voucher.
- ❖ **Card Account Balance:** The total debit balance of the card account payable to the Bank based on Bank's records as of the date of issuance of the card account statement, including all expenses.
- ❖ **Card Account Statement:** The account statement showing the details of the credit and debit amounts and the balance payable to the Bank as a result of using the card. Said statement is periodically / monthly sent to the email recorded in the banking system as stated by the customer.
- ❖ **"Balance Transfer"** shall mean the deduction of the amount owed by the cardholder from the balance of the card granted by the Arab Banking Corporation / "ila" banking app; at the discretion of the Arab Banking Corporation (Jordan) / "ila" banking app, and in accordance with the agreed terms and conditions of the "Arab Banking Corporation (Jordan)" (including, but not limited to, applicable interest); and depositing the same in the current account of the customer for the purpose of settling the amount owed thereby, subject to notifying the cardholder in writing that said transaction shall be treated as a balance transfer.
- ❖ **"Balance Transfer Amount"** shall mean the balance withdrawn using the credit card in order to carry out the balance transfer.



- ❖ “ila” **banking app** shall mean the mobile phone application called “ila” that belongs to the “Arab Banking Corporation (Jordan)”.
- ❖ “OTP” shall mean the one-time password sent to the cardholder upon attempting to carry out an online transaction.
- ❖ **Payment Due Date:** The due date specified as per the account statement issued monthly by the Bank.
- ❖ **Minimum Due Payment:** The amount due on the card account as per the account statement issued monthly by the Bank.

Terms and Conditions:

1. The customer hereby authorizes the Bank to charge the card account with the issuance fees and annual renewal fees, damaged card replacement fees, lost card replacement fees, depending on the type of the card, and any other fees shown in the credit card's schedule of fees & charges (available and appears on the “ila” website and application), which shall be deemed an integral part of, and be read in conjunction with, these Terms and Conditions. By agreeing to these conditions, you hereby acknowledge that you have read and agreed to the value / percentage of the commissions and fees set forth in said schedule.
2. The customer hereby authorizes the Bank to charge the card account with any amounts arising from the use of the card in and/or outside the Kingdom including, but not limited to, the prices of goods and services, amounts withdrawn from ATMs and/or any cash withdrawals and facilities approved by the Bank, and the customer shall repay all the amounts charged to the card account and any interest and commission accrued on transactions, whether in the form of withdrawal from ATMs, payment at points of sale in and/or outside Jordan or online payment as shown in the credit card's schedule of fees & charges (available and appears on the “ila” website and application) and in accordance with the repayment terms set out below.
3. The customer shall actually repay the card account balance in accordance with the following arrangements:
 - 3.1. Repaying the card account balance in full no later than the due date specified by the Bank and stated in the card account statement sent to the customer to the Mobile number or email address registered with the Bank.
 - 3.2. Repaying the account balance in monthly payments such that each payment is equal to 3% of the total card account balance or not less than 10 Jordanian dinars, whichever is greater, in which case a monthly interest at the rate of 1.5% shall be charged on outstanding amounts of the card account balance. The cardholder shall not bear any finance fees on any purchases made using the card for up to 45 days (or any other number of days as the “Arab Banking Corporation (Jordan)” may, at its own discretion, specify from time to time) from the date of said purchases. As for the monthly payment percentage, any amendment to the payment or minimum payment shall be



subject to the approval of the Bank and the customer.

3.3. The Bank shall promptly notify the customer of any card activity as soon as the same takes place by sending an SMS to the customer, without delay, to the Mobile number approved by the Bank and stated by the customer,

3.4. In the event the customer fails to make any monthly payment on the due date specified by the Bank and stated in the card account statement, a late payment charge shall be imposed as shown in the credit card's schedule of fees & charges and the total card account balance, plus any interest; commission; late payment fine and/or any other expenses, shall be deemed immediately due and payable and the Bank may suspend and/or revoke the card.

3.5. It is hereby understood that the withdrawals that may be repaid in several payments are only those within the card limit specified by the Bank, and the customer shall repay any amounts in excess of said limit and/or any outstanding payments on the due date specified by the Bank and stated in the card account statement.

4. The customer hereby understands that in the event of violating any of these conditions, the customer shall repay any debit balances and the Bank may collect from any account of the customer, wither with the Bank and/or with "ila" banking app, any amounts due on the card and/or repay the card debit balance, in the event of death of the customer, from the insurance amount immediately upon receiving the same, in addition to the right of the Bank to take any actions deemed appropriate thereby to collect any amounts payable by the customer in the event of bankruptcy, death, incapacity or other cases, including the violation of these Terms and Conditions by the customer.

5. In the event the debit balance of the card account reaches or exceeds the card limit, the Bank shall have the right to decline any withdrawals attempted using the card.

6. It is hereby understood that the card shall, at all times, remain the property of the Bank and shall be returned thereto immediately upon request, without affecting any obligations incurred by the customer prior to surrendering the card to the Bank regardless of any delay in submitting the same by the party form which the purchase was made or with which the card was used, and the Bank may request the recovery of the same in any way deemed appropriate thereby, whether directly from the cardholder or by means of usage points, and the customer shall bear any liability arising from failure to return and/or surrender the card to the Bank in the event the latter so requests at any time.

7. The card may only be used by the cardholder and no one else may be allowed to use the same, otherwise all card activities within the validity period stated thereon shall be deemed valid and personally authorized by the customer.

8. The customer shall refrain from using the card to purchase goods or services, or for purposes, that are contrary to the laws in effect in the Hashemite Kingdom of Jordan, and shall bear full legal and financial responsibility for any unlawful use of the card.

9. The customer hereby undertakes to take all precaution to safeguard the card and shall, in the event the card is lost or stolen, promptly notify the Bank accordingly by calling the



mobile service number (00962 6 5100001) or block the card through "ila" banking app and provide the Bank with the account number or card number thereof so that the Bank can immediately block the card and prevent any further withdrawals thereon, in which case the customer shall be held harmless for any withdrawals made after such notification. In the event of verbal notification, the same shall be confirmed in writing and in the event the card is found, the Bank shall be immediately notified accordingly. Furthermore, the Bank may, if so deemed necessary thereby at its own discretion, contact and notify security or judicial authorities of the incident and may provide said authorities with details of withdrawals and deposits if so necessitated by the investigation, and the customer may not object to such action.

- 10.** The customer hereby understands that this card is governed by Jordanian laws and laws followed by MasterCard International.
- 11.** The customer hereby acknowledges that all the documents attached hereto are true and accurate copies of the originals thereof, subject to legal liability.
- 12.** The customer hereby authorizes the Bank to enquire about and check the accuracy of the work related information provided thereby by calling and/or sending an email to the workplace or by any means as the Bank may deem appropriate, when necessary.
- 13.** The customer shall notify the Bank of the wish to cancel the primary or supplementary card, and may request the cancellation of the same by visiting one of "ila" customer service centers or calling "ila" mobile service center. Supplementary card balance amounts shall be deemed due and payable and the account holder shall be responsible before the Bank for repaying the same.
- 14.** The customer hereby authorizes the Bank to renew the card upon the expiry of the same and charge the amounts arising from such renewal to the card account while complying with all the conditions of the use of the card, unless the customer requests nonrenewal of the same in writing two months prior to the expiry date thereof.
- 15.** The customer hereby understands that the Bank shall not, in any way whatsoever, be responsible for the inability to use the card for any reason beyond the control of the Bank.
- 16.** It is hereby understood that, when using the card, the PIN number shall serve as a handwritten signature and the Bank, therefore, shall not be responsible for any loss incurred by the customer as a result of surrendering the card and/or disclosing the PIN number to others, whether on purpose or otherwise.
- 17.** The customer shall be fully responsible for the use of the primary card and the amounts and financial transactions effected through the primary card and all supplementary cards to make payments at points of sale by entering the card and PIN, using contactless payment and/or making cash withdrawals from ATMs in accordance with the standards and/or transaction limits set by the Bank and/or card company or electronic payment service providers, which may, at any time, be amended by simply announcing the same on the web site of "ila" - Jordan: <https://ilajordan.com>.
- 18.** Contactless transactions shall only be accepted at points of sale in and outside Jordan and



ATMs that support this service and bear the PayWave  .

19. In the event of wishing to activate the online service on the card thereof, the client shall, automatically and implicitly, be deemed to have read and agreed to all of the following terms and conditions related to the (3-D Secure) service:

19.1. The 3-D Secure service of the "Arab Banking Corporation (Jordan)" shall be activated during the online shopping transaction on the participating web sites, such that a OTP is sent to the mobile number of the cardholder in order to complete the purchase transaction.

19.2. The customer undertakes to update the information thereof periodically and inform the bank in the event of any changes, there to and shall be fully responsible for any violation of this undertaking.

19.3. In the event the customer fails to update the registered mobile number thereof that has been changed, the Bank may, at its sole discretion and/or the discretion of the participating websites, decline the payment and refuse to complete the online shopping transaction without any liability whatsoever.

19.4. The customer hereby acknowledges that the verification code is a means of verification of identity, and the use of the same shall be deemed a direct authorization to carry out the online transaction. Therefore, the customer hereby unconditionally and irrevocably waives the right to object to any transaction effected using the "ila" card or verification number thereof for any reason whatsoever.

19.5. The customer hereby undertakes to maintain the confidentiality and privacy of the relevant "ila" card information and to refrain from disclosing the same to anyone. The customer shall also exercise maximum caution when using the service on a personal computer in a public place. The customer also unconditionally and irrevocable acknowledges that the Bank shall not bear any responsibility and/or damages that may arise from the misuse of the 3-D Secure service of "ila" credit card or violation of this undertaking.

19.6. The Bank shall not be responsible for any irregularity and/or disruption of the 3-D Secure service of "ila" credit card for any reason whatsoever.

19.7. The customer hereby acknowledges that the responsibility of the Bank shall be limited to authorizing the payment for online shopping transactions.

19.8. The Bank shall not be responsible for any damages and/or losses resulting from the use of the card by the customer for any online purchase transactions via web sites other than participating web sites.

20. A cardholder with a valid card with a good standing may, as the Arab Banking Corporation (Jordan) determines at its sole discretion, participate in the loyalty programs (Cash Redemption) of the Bank in place (each hereinafter referred to as the "Loyalty Program") in accordance with the relevant terms and conditions of the loyalty programs, and the "Arab Banking Corporation (Jordan)" may, at any time and without prior notice or liability



to the cardholder in any way whatsoever, terminate; cancel and/or change the benefits or entitlements of the Loyalty Program, change; add or delete any of the relevant terms and conditions, withdraw or change the participants in such loyalty programs and/or amend or set a limit for the rewards cash redemptions. The cardholder shall comply with said changes and amendments, and the latest update of said terms shall be made accessible via "ila" web site. The cardholder shall be responsible for ensuring that he/she is notified at all times of all the terms and any changes related to the card, and the decision of the "Arab Banking Corporation (Jordan)" regarding all matters related to the Loyalty Program shall be final and binding upon the cardholder.

21. The cardholder shall have the right to receive monthly account statements showing the value of the cash redemption. The "Arab Banking Corporation (Jordan)" shall retain, and may at any time and with prior notice by means approved and agreed upon with the cardholder, use the right to change the percentage. The "Arab Banking Corporation (Jordan)" shall also have the right to set a maximum limit for cash redemption, in addition to disqualified transactions.
22. The value of the cash redemption shall be calculated based on the amount of eligible retail purchases. The value of eligible retail purchases carried out by the supplementary cardholder shall be added to the value of eligible retail purchases carried out by the primary cardholder for the purpose of calculating the cash redemption value, which shall appear for the primary cardholder.
23. The cardholder hereby authorizes the "Arab Banking Corporation (Jordan)" to disclose any information related thereto and to the card account (accounts) thereof to external parties as the "Arab Banking Corporation (Jordan)" may deem necessary for the purposes of the Loyalty Program.
24. Neither the "Arab Banking Corporation (Jordan)", nor any of the subsidiaries, officials, managers, employees or agents thereof shall be responsible for any losses, damages or expenses arising from or related to the Loyalty Program.
25. In the event the customer objects to any activity reported thereto or shown in the account statement, the Bank shall promptly and without delay check the same. In the event the objection submitted by the customer is proven valid, the Bank shall return the amount objected to and may, in the event the objection is proven invalid, recover any actual costs incurred thereby in this respect. Objections to online card activities shall be subject to the statutory objection period set by MasterCard International as sixty days from the date of activity depending on the type of activity, such that the Bank shall not be responsible for any financial activities disputed after the expiry of said period, and all the activities shown in the statement shall be deemed valid and binding and the customer may not object to the validity of the same for any reason whatsoever after the expiry of said period.
26. In the event the customer fails to fulfill the contractual obligation, the Bank shall have the right to terminate the contract after sending a written warning to the customer to the address registered with the Bank.



27. The Bank may, abstain from renewing the card upon the expiry / revocation thereof at any time during the validity period thereof after notifying the customer by means approved and agreed upon with the cardholder accordingly in advance including sending an SMS, and customer comply to fully repay the debit balance and due amounts on the card account.
28. The customer hereby acknowledges that the decision to increase or decrease the credit card limit is subject to the approval of both parties as may be deemed appropriate by the Bank, subject to notifying the customer accordingly.
29. In the event the Bank decides to increase the credit card limit and/or agrees to grant the customer another type of credit cards, this shall be subject to the prior consent of the customer, in which case the terms and conditions of the new card shall apply, and the receipt of the new card by the customer shall be deemed an acknowledgement thereby that he/she has reviewed and is aware of the terms and conditions of said card.
30. The customer hereby acknowledges that any withdrawals made thereby or by others using the card anytime and anywhere shall be deemed sufficient proof of owing the amounts withdrawn, even if customer claims not receiving the Card withdrawal notices.
31. The customer hereby confirms that the information stated in the card issuance request is true and undertakes to notify the Bank of any amendments thereto. The customer also authorizes the Bank or any representatives thereof to enquire with other banks or any other sources about any information as the Bank may deem necessary, and the customer shall be fully responsible for any losses or expenses that the Bank may incur as a result of the incorrectness and/or inaccuracy of the data and information stated in the issuance request or as a result of misusing the card or using the same contrary to what is stated in the card issuance request.
32. The Bank may amend the commissions and/or interest rate as may be deemed appropriate thereby, provided that the customer is notified accordingly by means approved and agreed upon with the cardholder or the amendments are posted on the web site, and the customer shall bear any currency conversion differences / losses incurred by the Bank.
33. It is understood that the Bank may, as it deems appropriate at any time, offset any credit account of the customer therewith against any liabilities of the customer to the Bank for the purpose of settling any amounts owed to the Bank by the customer, including any accounts in the Jordanian dinar or any other currency. The customer hereby authorizes the Bank to carry out the offset any currency conversion at the prevailing exchange rates set by the Bank, and the customer shall bear any currency conversion differences / losses incurred by the Bank.
34. In the event the card is used outside Jordan, the transaction currency shall be converted to the Jordanian dinar at the exchange rate prevailing at the time of charging the amount to the card account, instead of the date of using the card as specified by "Ila" banking app or MasterCard as applicable. All international and/or foreign currency transactions shall be subject to international transaction fees as prescribed in the attached table of fees and



charges.

35. The customer hereby acknowledges and agrees that the records and accounts of the Bank pertaining to all card related transactions shall be deemed accurate, conclusive and binding evidence thereon in any legal proceedings and may not be challenged thereby for any reason whatsoever, and that any related certificate or account statement signed by the Bank manager, assistant manager or authorized signatory, or any statement extracted from the records of the Bank, shall, in terms of accuracy, be deemed a final, conclusive and binding evidence thereon in any legal proceedings. The customer hereby agrees that messages of all types and "ila" credit card issuance and use forms and conditions that may be presented by the Bank shall be deemed legal proof and conclusive evidence in terms of accuracy, and the customer hereby, in advance and irrevocably, waives any right to challenge the same.
36. The Bank hereby undertakes to provide the customer with a clearance certificate pertaining to the card after 45 days from the date final settlement and cancellation of the card, such that 105% of the card limit shall be withheld as cash security deposit until the expiry of the 45 days without any further liabilities on the card.
37. It is hereby understood that the data and information obtained from the customer within the framework of the contractual relationship shall be governed by the banking confidentiality provisions prescribed in the banking law in force.
38. The customer hereby understands that the Bank has an independent unit responsible for receiving and processing customer complaints relating to credit cards.
39. The customer hereby understands that the group insurance policy coverage shall be as follows:
 - 39.1. Up to the age of 70 for life and accidental total disability, and up to the age of 65 for permanent total disability due to disease.
The Bank may, in the event none of the above applies, recourse to the client and/or heirs for the value of the limit and/or outstanding balance as on the date of death to cover the debt.
40. The cardholder hereby acknowledges and declares that he/she has carefully read and reviewed all the conditions set out in this agreement and agreed to the articles and terms prescribed therein.
41. The cardholder shall, at the discretion of the Bank, receive an inactive card from the Bank, where they can activate the card directly through the application.
42. Upon receiving the card, the cardholder shall sign the card delivery form. In the event of not wishing to comply with these conditions, the cardholder shall notify the Bank in order to cancel or destroy the card and shall pay any fees due.
43. The customer shall, at his/her own responsibility, receive the card from the Bank or by mail to the address provided thereby to the Bank, and shall activate the card and create a PIN number therefor through "ila" banking app or by calling "ila" contact center at the number specified for card activation purposes, and shall be responsible for any card activities, whether carried out directly thereby and/or by others, unless the customer



notifies the Bank otherwise.

44. The customer shall be solely responsible for safeguarding and protecting the card from loss, theft, forgery, counterfeiting and/or authorized and/or unauthorized activities, in the event the customer fails to promptly notify the Bank of any such cases and/or activities so that the Bank can block and/or cancel the card immediately upon such notification.
45. The customer hereby undertakes to promptly notify the Bank of any unauthorized card activities, as in the case of copying and/or counterfeiting the card, at the mobile numbers stated on the card; so that the Bank can immediately block the card.
46. The cardholder hereby undertakes to refrain from using the card for any purposes relating to business transactions, and to only use the same for personal banking purposes and not for purchasing goods or services for any corporate purposes.
47. The cardholder hereby undertakes to refrain from using the card for any illegal purposes, including the purchase of goods or services that are prohibited under the domestic law in the jurisdiction of the cardholder.
48. Irrespective of not exhausting the credit limit of the cardholder, the Bank may, anytime upon prior notice, with or without justification and without any liability towards the cardholder, prohibit the use of the card or abstain from authorizing any transaction made using the card in the event of misusing the same, exceeding the set credit limit, detecting any suspicious activity or violating the policies of the Bank or the terms and conditions.
49. The customer hereby understands that the Bank may, at any time, block and/or revoke the credit card in the event the customer is proven to have provided the Bank with inaccurate information and/or documents and/or is blacklisted.
50. Notwithstanding the practice by the Bank of any rights thereof under this agreement or termination of the card account hereunder, all fees shall remain outstanding on any amounts that remain due and unpaid after practicing any of the rights of the Bank and commencement of legal proceeding, and in the event of receiving a court judgment pertaining to any amount, including any amount payable to the Bank from the date of filing the lawsuit until date of full payment.
51. The customer hereby agrees to indemnify the Bank for all claims, damages, costs and expenses that the Bank may incur including, but not limited to attorneys' fees arising from or in connection with the use of services by the customer and/or that may arise from the violation of any of these Terms and Conditions by the customer.
52. In the event any of these Terms and Conditions is held to be unenforceable and/or illegal, such determination shall not affect the enforceability of the remaining terms and conditions in any way whatsoever, and the unenforceable term or condition shall be deemed amended to reflect, to the extent possible, the original intents of the two parties in accordance with the provisions of the laws in force.
53. The Bank shall deem the refusal of the customer to receive the primary or supplementary credit card a request to cancel the same, in which case the customer agrees that any fees pertaining to the issuance and cancellation of the card shall be charged to any of the existing accounts thereof with the Bank.



54. As a customer of "ila" banking app of the Arab Banking Corporation (Jordan), you hereby acknowledge that you are aware of the Provisional Credit Information Law No. 15 for 2010 in force as amended from time to time, and unreservedly agree that the Arab Banking Corporation (Jordan) / "ila" banking app shall access and share your credit information with CRIF - Jordan and/or any company or entity that may replace the same or any credit information company licensed by the Central Bank of Jordan under the abovementioned law or any other laws or instructions. You also agree that the Bank shall enquire about your credit status on the Centralized Banking Risks System of the Central Bank of Jordan with respect to all the facilities granted to you by all banks, whether as a debtor or otherwise. You also acknowledge that you are aware of the purpose of obtaining said credit information, and your right to obtain your credit information and correct and challenge any errors therein in accordance with the law, and hereby waive your right to object to or recourse to the Arab Banking Corporation (Jordan) / "ila" banking app in the future for any liability and/or claim of any type and for any reason as a result of implementing the provisions of the abovementioned law or any relevant laws or instructions by the Bank. You also absolutely acknowledge that by signing this form, you grant the Bank - "ila" banking app the right to enquire about, disclose and/or share your credit information time and again, including when considering granting you any facilities or extending, renewing, rescheduling or restructuring the same. You also acknowledge that you are fully and absolutely aware that signing this form shall not, in any way whatsoever, mean that the Bank - "ila" banking app has agreed to grant you any facilities or to increase, reschedule, restructure, extend or renew the same. This authorization shall be deemed permanent, continuous, unrestricted, unconditional and irrevocable for any reason whatsoever, and the Bank - "ila" banking app may use the same at any time without the need to consult you or obtain your signature on another form.

55. In the event you opt to provide a cash deposit/ deposit(s) account as a collateral against your card, you hereby grant the Arab Banking Corporation (Jordan) - "ila" banking app a conclusive, irrevocable and unamendable authorization to collect from your account therewith the amount stated in the application when submitting the request through "ila" banking app, and to transfer said amount and any resulting interest to the cash collateral deposits account or any other account against "ila" credit cards / cards, any excess and/or increase in the credit card / cards and all related interests, commissions and expenses, including any renewal, extension or excess, to ensure the repayment of any amounts owed or will be owed by you to the Bank. You also authorize the Bank - "ila" banking app to withhold said amount until your obligations to the Bank are fully settled. In the event you fail to settle the balance of "ila" credit card / cards when due and/or upon request, you hereby grant the Bank - "ila" banking app a final, continuous and irrevocable authorization to offset all the balance from the amount collected in the cash security deposits account or any other account against the credit card / cards, without the need to consult you and without any objection by you, even if this requires converting the



collected foreign currency to the currency in which the credit card / cards are granted to you at the exchange rate prevailing on the date of conversion. You also understand that any action you take with respect to said collateral deposits or delay in practicing any right shall not be deemed a waiver by the Bank - "ila" banking app in this respect. You also hereby waive your right to a plea of false statement on oath, inadmissibility and/or fulfilment or any pleas in abatement and/or in bar related to this paragraph and matters related thereto and arising therefrom. It is also understood and agreed that, so long as the card is valid and until the amounts payable to the Bank are fully settled and repaid, the Bank - "ila" banking app shall have a commercial (possessory) pledge and general lien on cash security deposits as collateral for any amounts or obligations due and payable or may become due and payable by the customer to the Bank. You also authorize the Bank to publicize the same in accordance with the provisions of applicable laws.

- 56.** Failure by the Bank - "ila" banking app to take any action to address any violation of these Terms and Conditions by the customer or others shall not be deemed a waiver by the Bank of the right to address later or similar violations.
- 57.** These Terms and Conditions shall be governed by and interpreted in accordance with the laws of the Hashemite Kingdom of Jordan, and the central courts of Amman (Palace of Justice) shall have the sole and exclusive jurisdiction to determine disputes arising from the implementation and/or interpretation of the same.