



UNITED BUSINESS GROUP
FOR CONTRACTING

Company Profile

2023

www.ubg.sa



SHAPING
TOMORROW'S
PROJECTS
TOGETHER

Who We Are.

Your trusted partner in general contracting

UBG Established in 1418 AH, we have dedicated our efforts to delivering high-quality, innovative projects that exceed customer expectations.

At UBG, our primary focus is on customer satisfaction, and we achieve this by working closely with our clients throughout the entire development, design, and implementation process. In line with the Kingdom's Vision 2030, we're committed to adopting global sustainability measures and creating a positive impact on the urban environment.





Pioneering Excellence in Construction

CEO Statement

Since our establishment, we have been dedicated to providing exceptional general contracting services in both the government and private sectors throughout the Kingdom of Saudi Arabia. Our unwavering commitment to quality, innovation, and sustainability has been the driving force behind our success.

We are immensely proud of the projects we have completed, the relationships we have developed in the construction industry. As we look to the future, our focus remains on continuous improvement and the pursuit of excellence in all aspects of our business. We are dedicated to supporting the Kingdom's Vision 2030 by embracing sustainable construction practices and promoting energy and water-saving innovations. Our goal is to continue to deliver projects that exceed expectations, create value for our clients, and positively impact the communities we serve.

Eng. Mashaal Abdullah Al Qahtani

CEO



Our Vision

Providing innovative, sustainable contracting solutions in Saudi Arabia, transforming urban landscapes, and driving national progress.

Our Mission

Exceeding expectations with exceptional engineering, sustainable innovation, and fostering enduring client partnerships.

Our Objectives

01

- Deliver projects that meet and exceed client expectations in terms of quality, innovation, and sustainability.

02

- Establish and maintain strong relationships with clients, stakeholders, and partners by providing transparent communication and exceptional service.

03

- Continuously improve our processes, technologies, and skills to stay at the forefront of the construction industry.

04

- Contribute to the development of the urban environment by constructing aesthetically pleasing, functional, and sustainable buildings.

05

- Support the Kingdom's Vision 2030 by embracing sustainable construction practices and promoting energy and water-saving innovations.

Our Values

Customer Focus

We are dedicated to understanding our clients' needs and exceeding their expectations by delivering high-quality, innovative projects.

Innovation

We continuously explore and adopt the latest technologies and building systems to stay at the cutting edge of the construction industry.

Sustainability

We are committed to implementing eco-friendly practices and adhering to global sustainability standards to minimize our environmental footprint.

Integrity

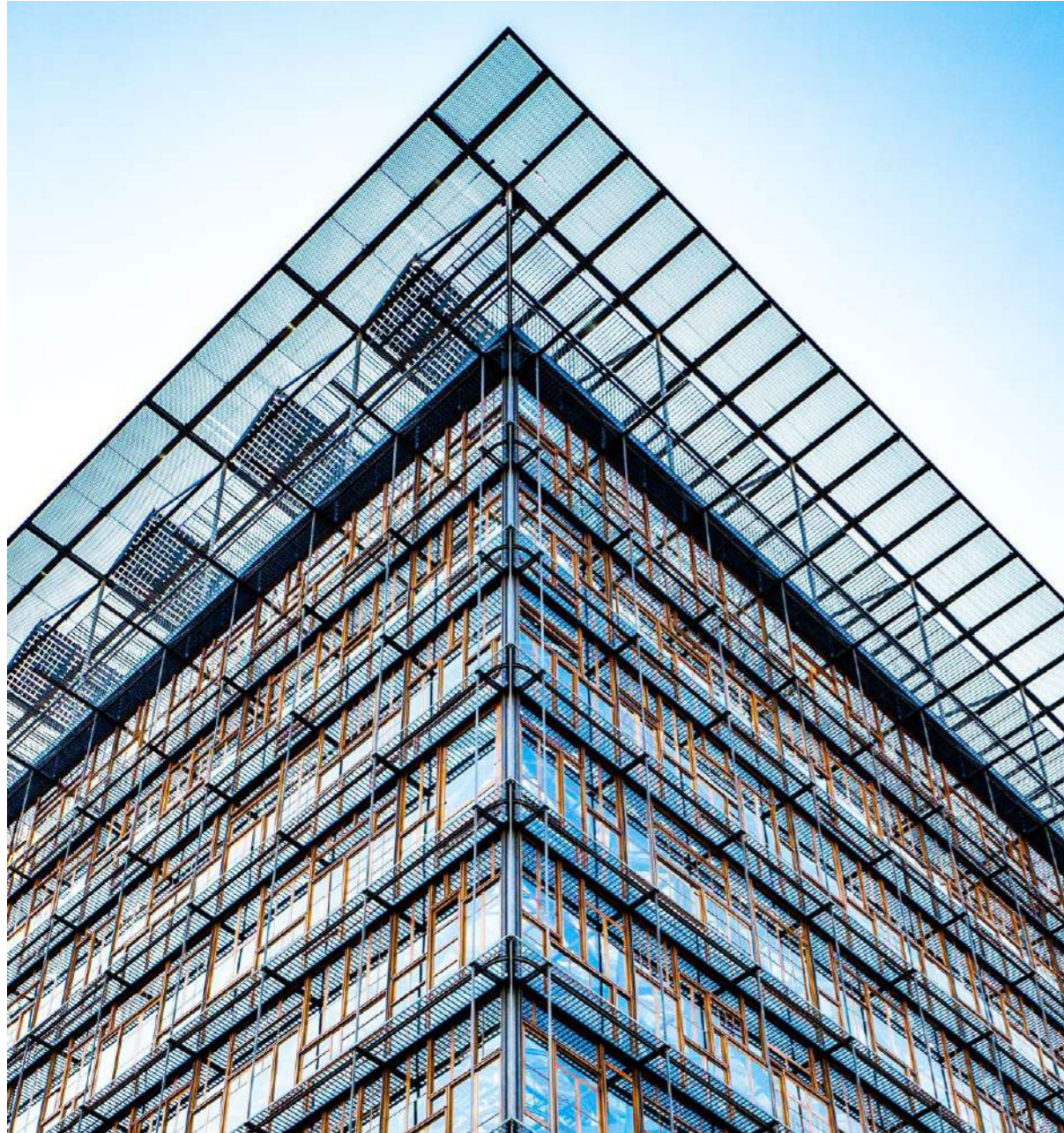
We maintain transparency, honesty, and ethical practices in all aspects of our business, fostering trust among clients, partners, and employees.

Teamwork

Our harmonious work system, consisting of expert engineering and skilled technical professionals, ensures that we work together efficiently to deliver exceptional results.

Quality and Timeliness

We pride ourselves on completing projects within the specified budget and on time, without compromising on quality or client satisfaction.



We
build your
vision.

Board of Directors

Meet UBG's distinguished Board of Directors, a group of visionary leaders committed to guiding our company towards continued success and excellence.



Eng. Mishaal Abdullah Al-Qahtani
Chief Executive Officer

With 16+ years of project management experience and a strong background in Mechanical Engineering, Eng. Meshaal excels in delivering high-quality, sustainable projects. His career highlights include establishing the Projects and Facilities Department at the University of Jeddah and Samaya Group Limited. He's known for his innovative approach to project and construction management, ensuring top performance and client satisfaction.



Eng. Khaled Yassin
Chief Operation Officer

Eng. Khalid, a dedicated Architect at UBGC, expertly blends sustainability and quality in his projects, catering to both clients and stakeholders. His standout achievement is the construction of Riyadh's first certified Passive House, a pinnacle of global energy efficiency with a 75% energy saving. At UBG, Khalid's commitment to enhancing construction methodologies and project management goes beyond client expectations, setting new standards in the construction field.



Eng. Bandar Abdullah Al-Jazaa
Strategic Expert

Accumulated years of experience in the industrial business field, utilities, and government sector using technical, managerial, research, and strategic planning knowledge, skills, and abilities to meet the job & organizational goals. Also, demonstrated a track of learning from top universities and career achievement in the engineering field, business analysis practices, strategic planning and execution projects, and leadership based on national & international business work experience.



Eng. Mansour Alawhali
Board of Directors Member

Eng. Mansour holds engineering degrees in Engineering Management and Industrial Engineering from Missouri University of Science and Technology. He is a dynamic, versatile, Six Sigma, and OSHA Certified professional with 9+ years of experience leading and managing diverse projects, logistics operations, and production lines for profitability. Skilled in planning and spearheading operational initiatives, meeting production demands on time and within budget.

Organization Chart



UBG Company Approach & Capabilities

UBG Company exhibits significant expertise in handling Lump-Sum Turn-Key (LSTK) Contracts, thanks to our deep familiarity with their structure and solution delivery requirements under the agreed lump-sum. We possess the capability to effectively manage all phases of the LSTK Contract, which include:

Engineering Stage

- Plant Layout Designing
- Cost Estimation
- Yield Analysis
- Technical Planning
- Expert Consultation

Procurement Stage

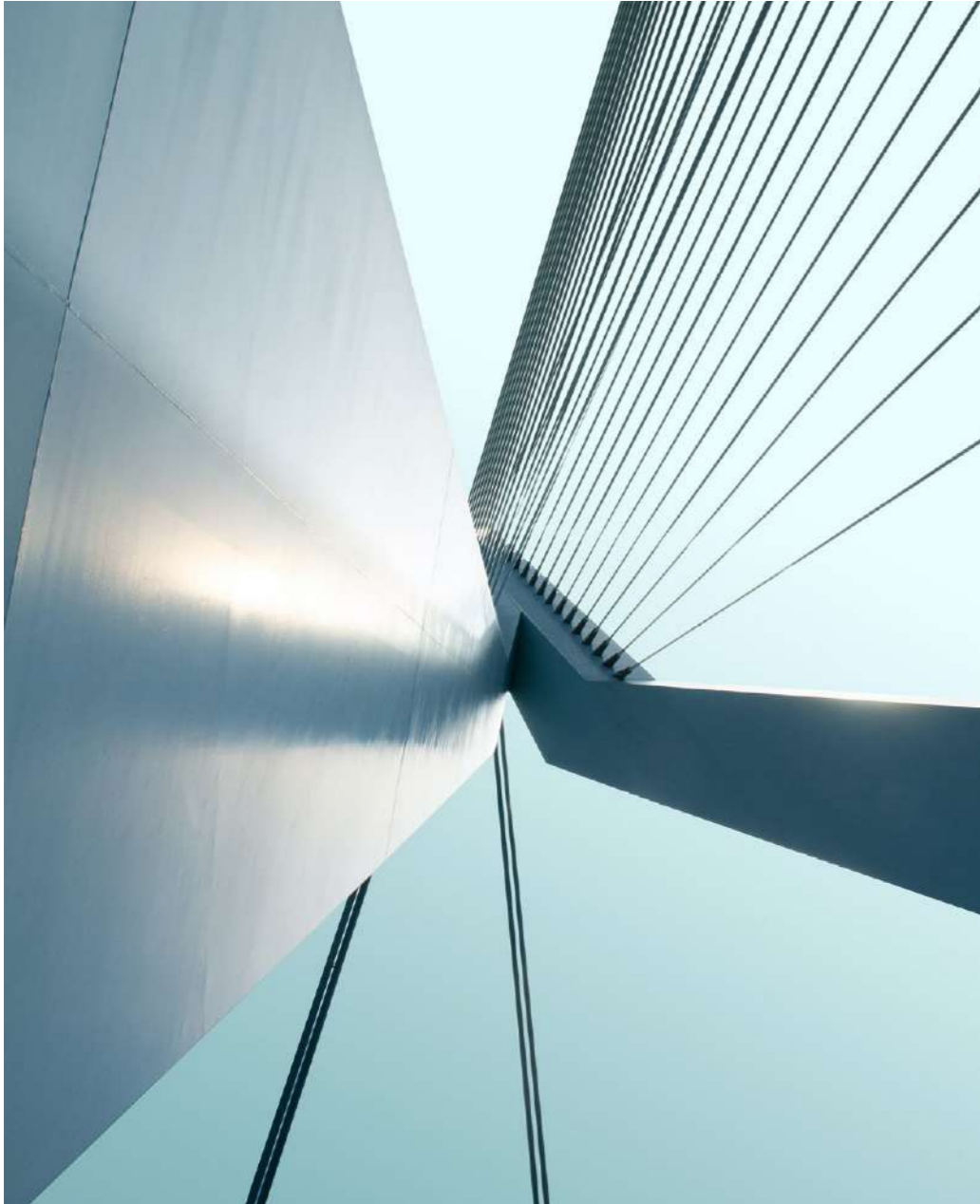
- Merchandise Purchasing
- Logistics Management
- Quality Assurance
- Expert Consultation

Construction Stage

- Equipment Installation
- Coordination Efforts
- On-site Supervision
- Quality Inspection
- Commissioning
- Expert Consultation

Commercial & Technical Management Stage

- Technical Monitoring & Fault Analysis
- Maintenance & Services
- Accounting Procedures
- Contract Oversight
- Expert Consultation



UBG Company is fully equipped to fulfill every requirement of the contract. This includes:

- Progression of Front-End Engineering Design (FEED) to 60%, 90%, and Issued for Construction (IFC) drawings, receiving approval through approved GEC Contractors.
- Establishing Design Offices, conducting comprehensive surveys, presenting Project Execution Plans (PEP), scheduling work, ordering Major Equipment (Long Lead Items), etc.
- Implementing complete site mobilization, setting up facilities, warehouses, and laydown yards, managing customs for material reception.
- Achieving Mechanical Completion as necessitated.
- Conducting Performance Acceptance Tests
- Attaining Project Completion and subsequently demobilizing from the site.

Our Services

Comprehensive,
Innovative Contracting
Solutions

- 01 Infrastructure development
- 02 Government sector facilities development
- 03 Housing and hospitality project development
- 04 Facilities management services
- 05 Post-tension designs
- 06 Passive House designs and construction
- 07 Landscape design and construction

Passive House

The future of sustainable and efficient living, with utmost comfort.

At UBG Company, we rely on implementing the Passive House standards in our pioneering projects. These standards are recognized internationally as sustainable high energy efficient building standards that emphasize comfort, energy efficiency, cost-effectiveness, and sustainability. We have adopted

these standards with the aim of creating comfortable, healthy living spaces for residents and the environment, while maintaining affordable maintenance costs. Numerous advanced countries have embraced the Passive House standards as the most energy-efficient building standards worldwide, contributing to more than 90% energy savings. Moreover, they provide a comfortable indoor environment for homes, public buildings, and commercial complexes.



Why implementing the Passive House standard?

01

Less Energy Consumption

Energy consumption for heating and cooling is reduced by up to 90% compared to conventional houses and buildings.

02

Comfortable Indoor air Quality

Having a comfortable atmosphere inside the house, away from winter's cold, summer's heat, and outside noise

03

Money Savings

Money is saved for the building owner every year due to a reduction in the money spent on electricity, oil, and gas for temperature regulation

04

Avoiding moisture, mold, and water leakage

With passive houses, the building will avoid problems with moisture, mold, water leakage, and corrosion

05

Green Environment

Providing a cleaner environment, due to less energy consumption, fewer harmful gases from energy production and consumption enter the environment.

06

Mechanical Ventilation with Heat Recovery

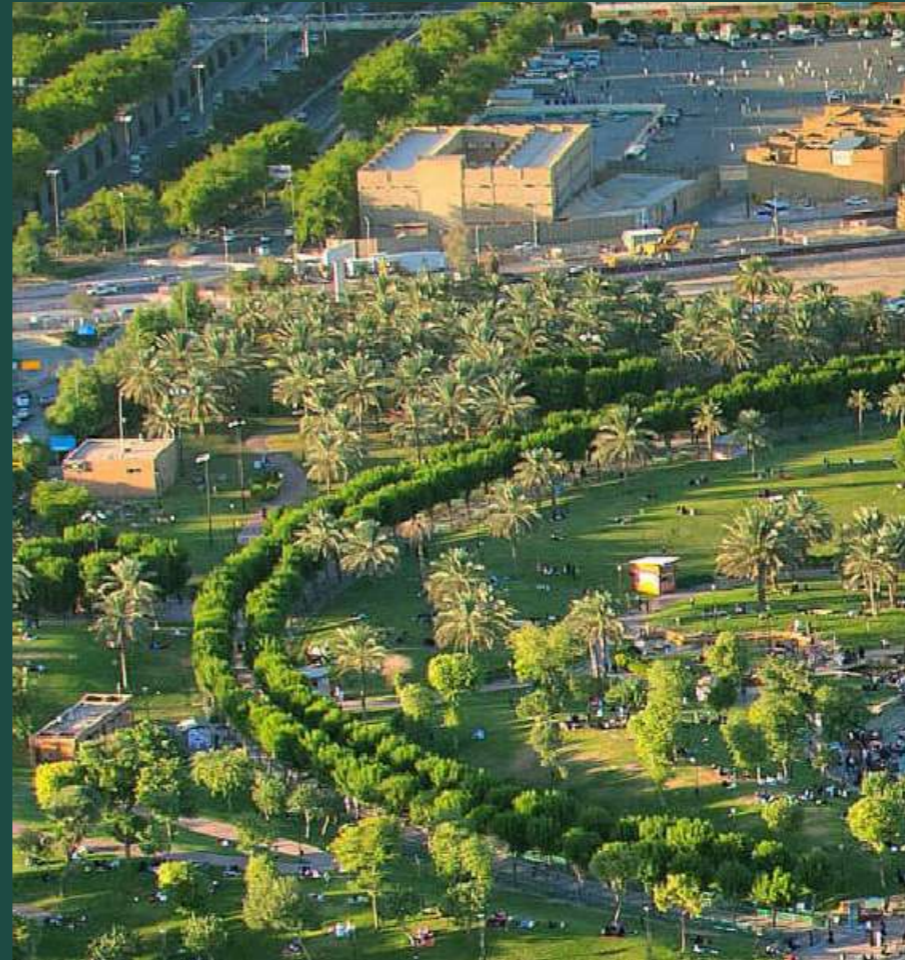
Due to the MVHR system in the building, you feel the fresh air and this system includes a filter to clean the air! Also, it provides heat recovery to save heat energy in the building.

Landscape design and construction

UBG Company is a distinguished design-build firm, adept in executing medium to large-scale landscaping projects aligning with Saudi Arabia's drive to enhance green spaces in major cities, like the Green Riyadh Initiative. Our team, composed of multidisciplinary professionals, synergistically contributes their expertise to deliver exceptional services to our clientele.

Benefiting from an international footprint, we embrace the latest trends in urban landscaping, including urban forestry and wild-design parks. Our designs prioritize all-year-round floral beauty while ensuring cost-effective maintenance and minimal water usage.

Our mission is to bring projects to life that meet our client's aspirations, with a firm focus on controlling costs and upholding quality.



What differentiates us?



Design Review

UBG's dedicated team conducts meticulous design reviews, ensuring validity, integrity, and suitability for implementation. With attention to detail and expertise, we optimize construction efficiency and deliver exceptional quality projects.

Passive House design and construction:

UBG is committed to implementing environmentally-friendly green building systems that significantly reduce heating and cooling needs through high insulation, tight construction, and isolated windows. This system contributes to over 90% energy savings, while also reducing costs and providing a comfortable indoor environment for homes, public buildings, and commercial complexes.

Post-tension Designs

UBG ensures in every project to apply the Post-Tension Designs through reinforcing concrete structures by applying tension to steel cables after the concrete has hardened. This technique helps improve the structural integrity, strength, and durability of the concrete elements, allowing for more efficient and cost-effective construction.

Our Methodology



1/3

Pre-Construction phase



2/3

Construction phase



3/3

Post-Construction phase

1/3

Pre-Construction Phase

In this initial phase, we define the project scope and schedule, providing a clear outline for our construction team and clients. This helps clients understand the project before committing to any work being done.



2/3

Construction Phase

During this phase, our project management team ensures smooth project execution. Our construction manager and contractors take center stage, while our architects, engineers, and project managers perform quality control inspections and review technical submittals.



3/3

Post-Construction Phase

The project closure phase involves demobilization, site cleanup, and reviewing the project's completion. Our construction management team conducts a post-project review to identify any outstanding tasks and gather valuable insights for the future.



Our Partners

Clients



Suppliers



Consultants



UBG In Numbers

We are proud of our achievements during our journey in all regions of the Kingdom of Saudi Arabia.

1997

Company Establishment:
26 years of achievements

250

Manpower: Technicians, engineers and workers

150+

Projects:
The completed projects

50+

Fleet: Heavy machiner and equipment



Our Strategic Partner



The UBG company oversees, manages, and executes projects for its subsidiaries and partners in various sectors. One of these sectors is the «Fuel Stations and Vehicle Services Development» sector, specializing in the automotive industry.

The company is responsible for managing and implementing the development program for service centers under the United Modern Standards Company, known as «EnerGex,» which is headquartered in Riyadh. This collaboration is characterized by a unique integration in the field of fuel station development and related services within the Kingdom of Saudi Arabia.

Through this partnership, both companies offer comprehensive solutions, starting from consultancy and extending to financial solutions. This encompasses architectural design, permitting, construction of specialized centers, their operation, and maintenance, all in accordance with the industry standards. This collaboration places them in an exceptional and unique position to provide construction, fuel systems, and automation solutions for service centers, enhancing their ability to efficiently meet the needs of customers operating in the fuel stations and service centers sector with high quality.



Our Projects

Crafting Sustainable, Impactful Spaces.

We have our commitment to quality, innovation, and customer satisfaction in both government and private sectors. From commercial buildings and residential complexes to government facilities, UBG is proud of its diverse portfolio and strong track record.

- Health Sector
- Building Mosques
- Development Projects
- Passive House
- Infrastructure
- Education Sector
- Plaza Projects
- Landscape Projects



Health Sector Projects



Project: Saudi Red Crescent Centre
Client: Royal Commission of Riyadh City (RCRC)
Completion Date: 2011
Location: Riyadh - Diplomatic Quarter

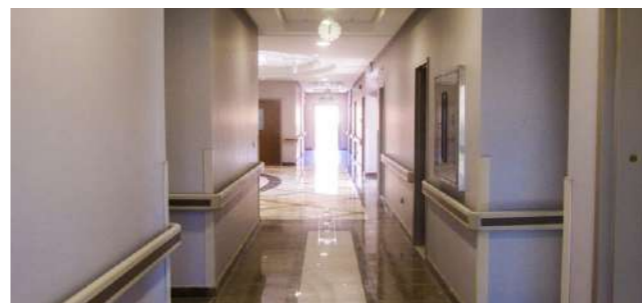


Project: Institute of Medical Services
Client: Ministry of Defense / Armed Forces
Completion Date: 2023
Location: Al-Kharj



Project: Prince Sultan Center for Kidney diseases
Client: Ministry of Defense / Armed Forces
Completion Date: 2003
Location: Jazan





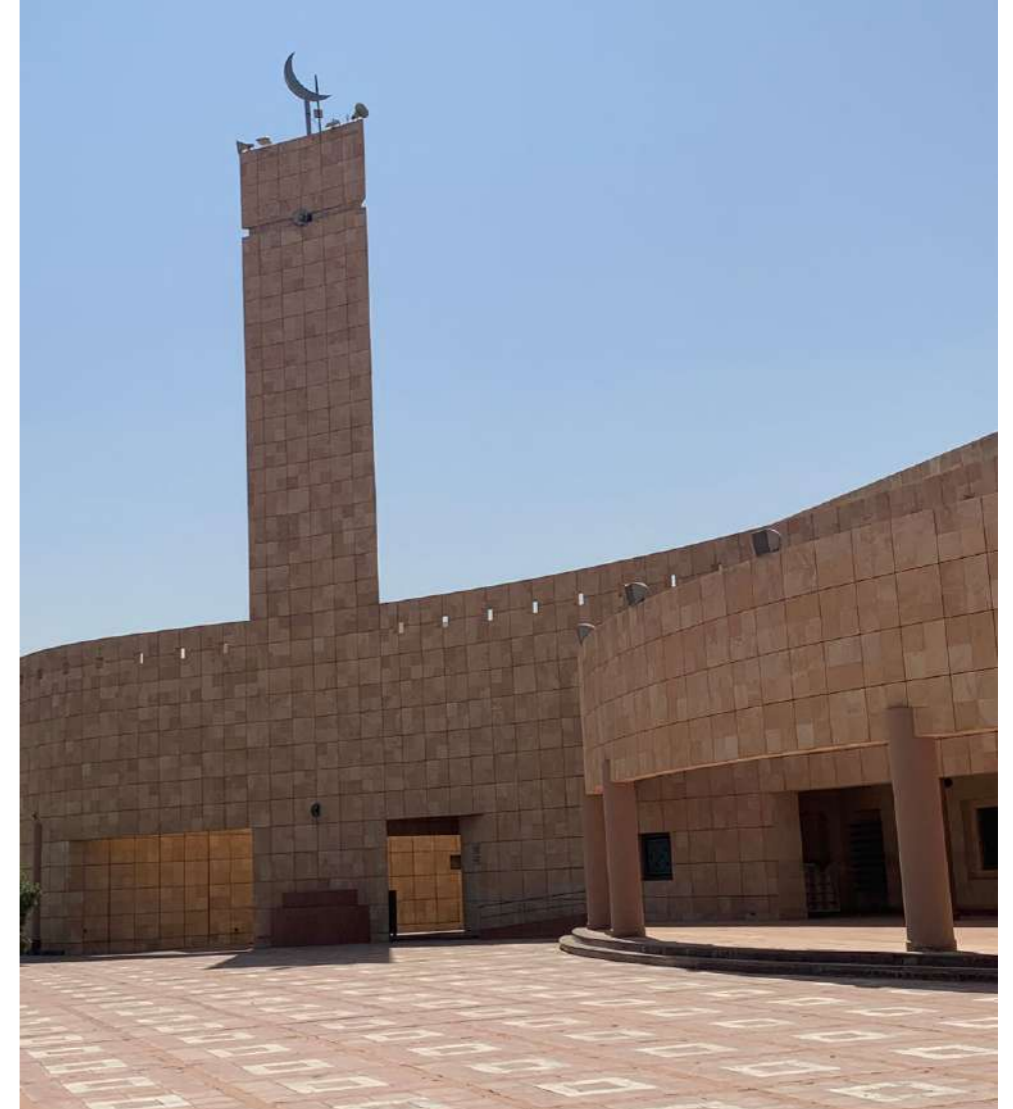
Project: King Abdulaziz Air Base Hospital / Laundry Building
Client: Ministry of Defense / Armed Forces
Completion Date: 2008
Location: Dhahran



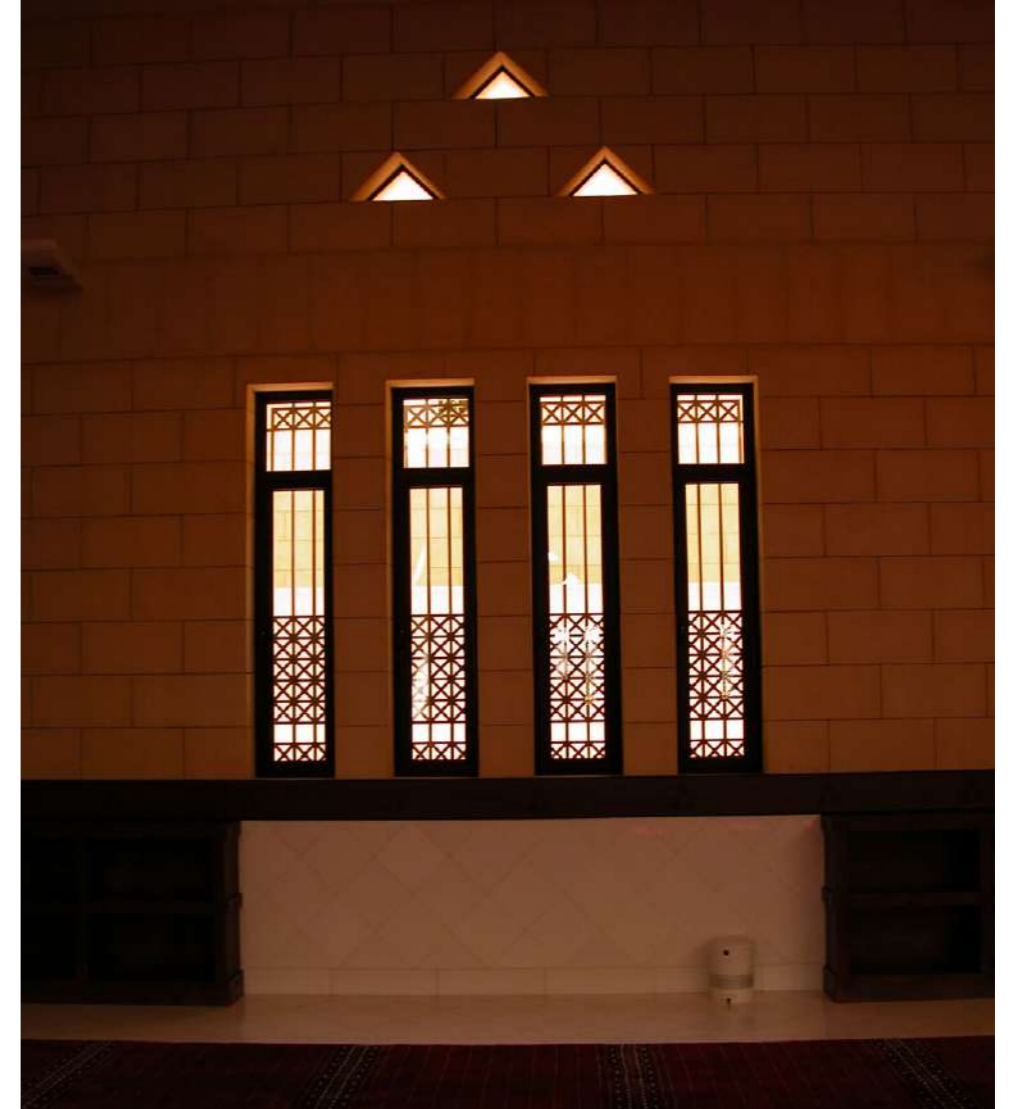
Mosques Projects



Project: Prince Faisal bin Fahd bin Abdul Aziz Mosque
Client: HRH. Prince Saud bin Fahd bin Abdul
Completion Date: 2002
Location: Riyadh



Project: Princess Hessa Bint Abdulaziz Mosque
Client: HRH. Prince Abdulrahman bin Saud Al-Kabeer
Completion Date: 2004
Location: Riyadh



Project: Abdul Aziz Al-Faris Mosque
Client: Abdul Aziz Al-Faris
Completion Date: 2022
Location: Riyadh



Our Projects / Mosques Projects

Project: Restoration of King Abdul Aziz Mosque
Client: Royal Commission of Riyadh City (RCRC)
Status: Under Construction
Location: Riyadh



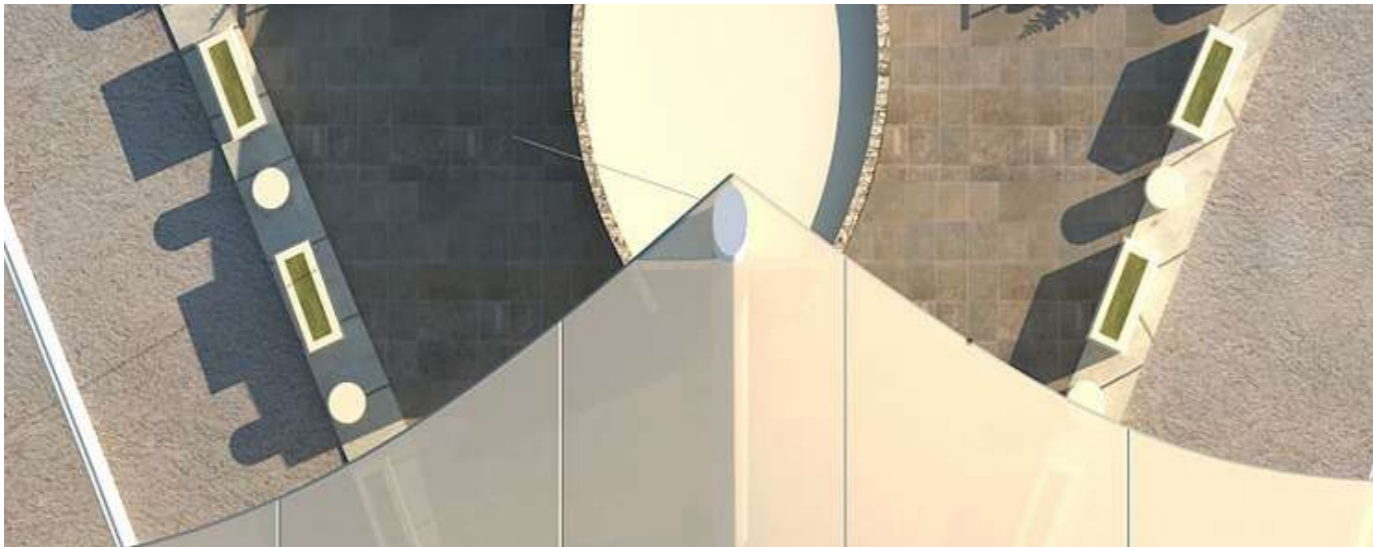
Project: Al Faw Mosque
Client: Royal Commission of Riyadh City (RCRC)
Completion Date: 2019
Location: Riyadh / Diplomatic Quarter



Development Projects



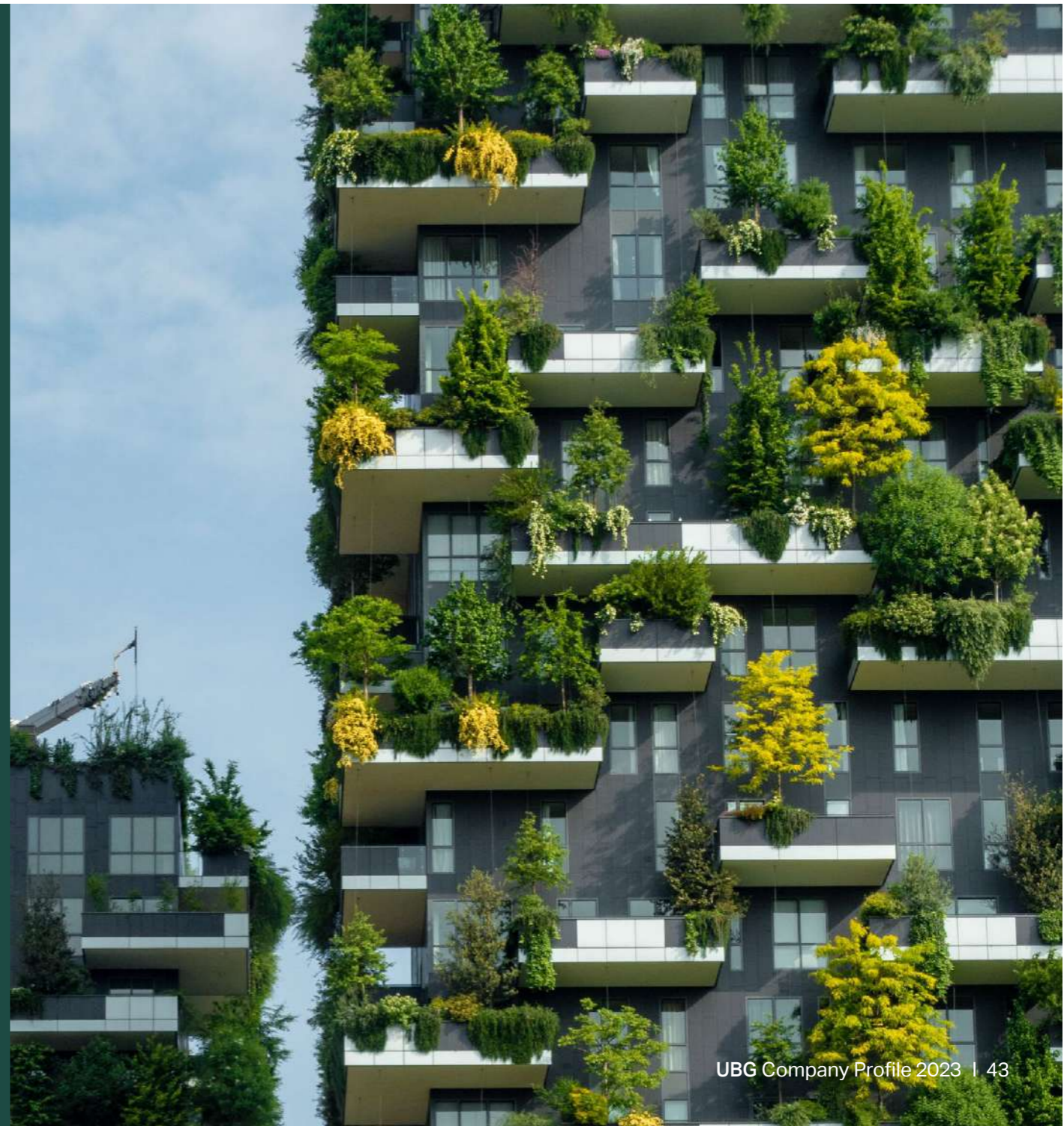
Project: Development of the northern entrance of the DQ
Client: Royal Commission of Riyadh City (RCRC)
Completion Date: 2019
Location: Riyadh / Diplomatic Quarter



Project: Restoration of Al-Kindi Square
Client: Royal Commission of Riyadh City (RCRC)
Completion Date: 2019
Location: Riyadh / Diplomatic Quarter



Passive House Projects



Our Projects / Passive House Projects

Project: Villa with Passive House System in Al-Faw Mosque
Client: Royal Commission of Riyadh City (RCRC)
Completion Date: 2019
Location: Riyadh / Diplomatic Quarter / Al-Faw



Integration of solar pv and shallow geothermal cooling to zero energy and autonomous buildings / design optimization and construction of demonstration prototype

Project: Villa with Passive House System
Client: King Abdullah City for Atomic and Renewable Energy K.A.CARE
Completion Date: Under Construction
Location: Riyadh



Plaza Projects



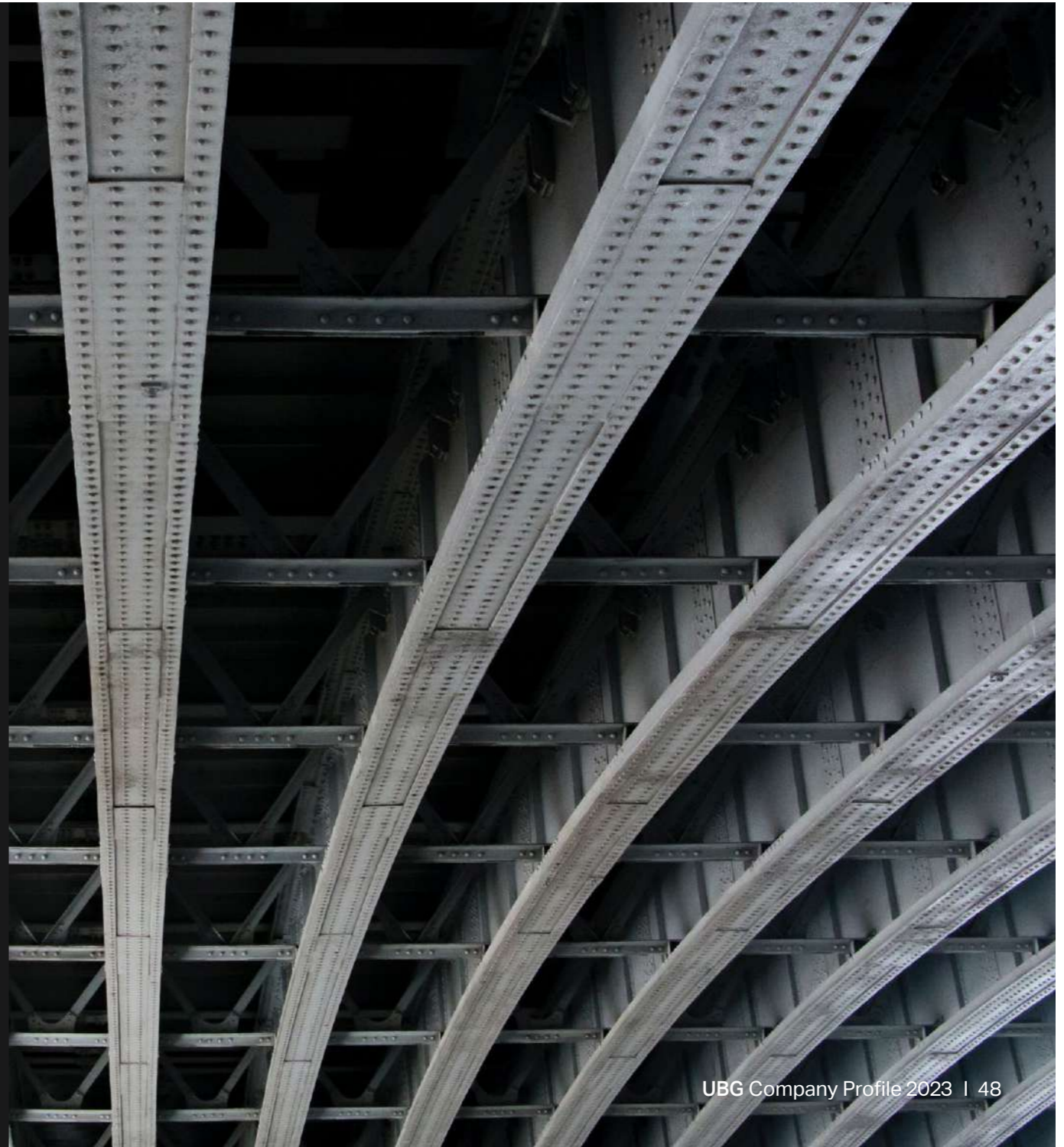


Our Projects / Plaza Projects

Project: Energex Gaz Stations
Client: Energex
Completion Date: 2021 - 2023
Locations: Riyadh, Jeddah, Najran, & Qassim



Infrastructure Projects





Project: Helipad in Fifa, Diplomatic Quarter
Client: Royal Commission of Riyadh City (RCRC)
Completion Date: 2020
Location: Riyadh / Diplomatic Quarter



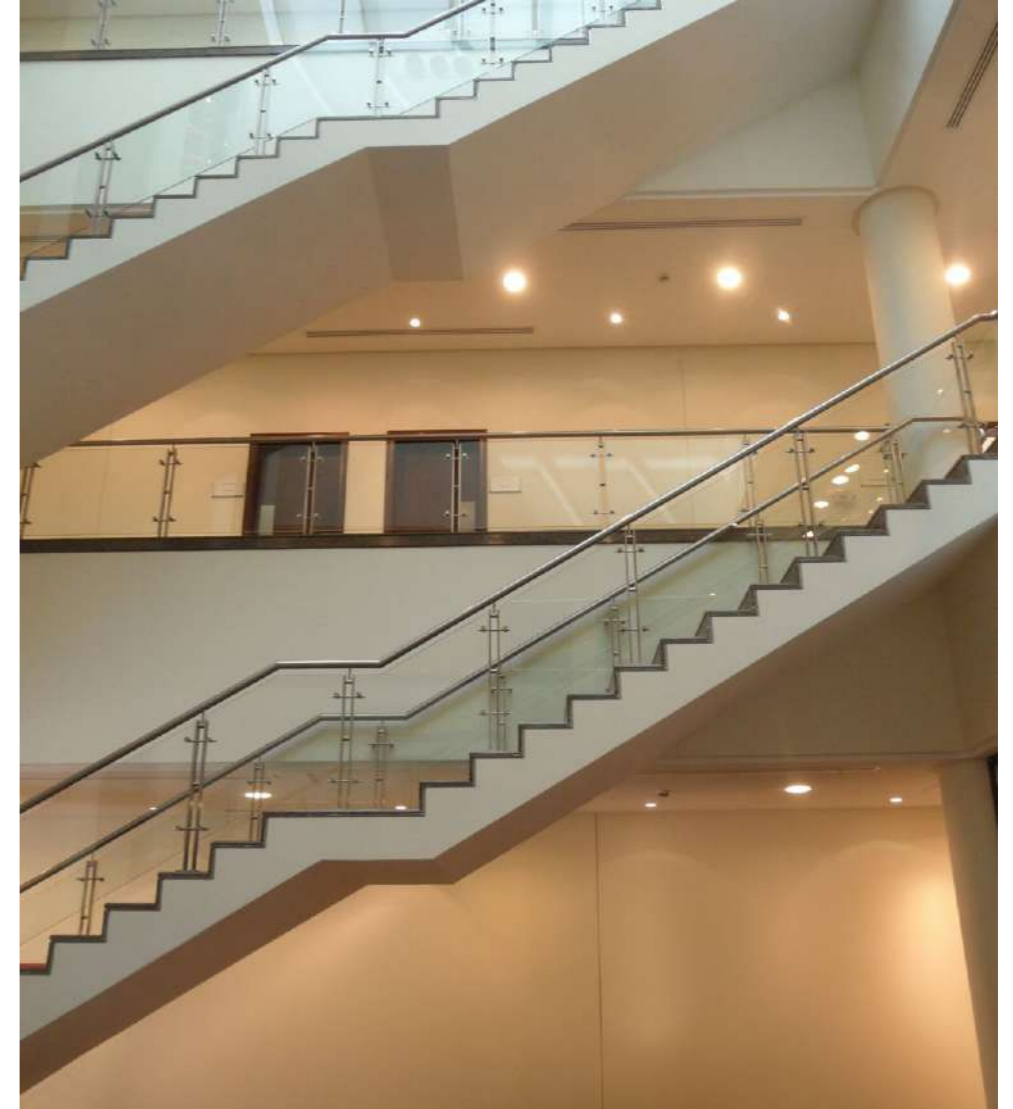


SOA & Education sector Projects





Project: The office building of the Government Palace
Client: The High Commission for the Development of Arriyadh
Completion Date: 2013
Location: Riyadh





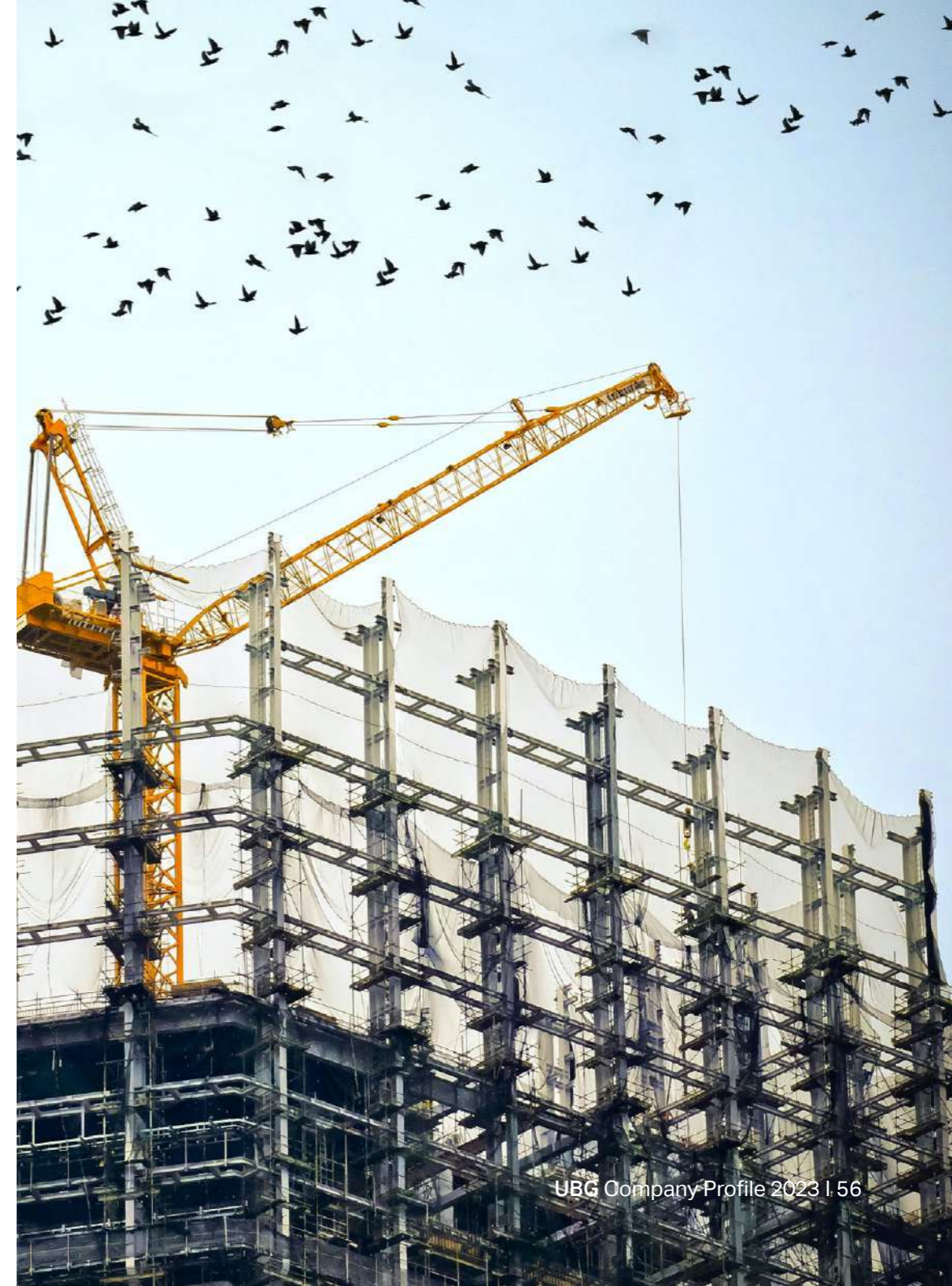
Safety, Quality Policy, and HSE Practices

Our HSE practices involve:

- Conducting continual training for employees and subcontractors, ensuring safe work execution.
- Encouraging staff to proactively monitor, identify, and report potential hazards to prevent accidents.
- Facilitating frequent visits from Senior Management to project sites to discuss HSE and Welfare requirements, confirming the availability of resources to fully implement our Health and Safety policy.
- Implementing a risk-based approach in project planning and operation, aiming to eliminate accidents, reduce energy use, minimize material waste, and prevent pollution.

UBG is dedicated to the health and safety of our workforce and surrounding communities. We follow an efficacious Health, Safety, and Environmental management system and regularly evaluate it for improvements.

Our quality policy is committed to ensuring sustained construction quality as per international standards. From procurement to fabrication, field construction, installation, and inspection (both on and off-site), we strive for excellence. Our record-keeping processes adhere to international standards, ensuring we meet our client's requirements as per contract specifications and drawings.





 الهيئة العامة للغات والضريبة والجمارك
 General Organization for Social Insurance

شهادة التزام بنظام حماية الأجور

رقم الشهادة: ٢٠١٣٣٠٧٠١٥١١
تاريخ الإصدار ١٤٤٤/١٢/٢٤ هـ الموافق ٢٠٢٣/٧/١٢ م

اسم المنشأة **شركة مجموعة الأعمال المتحدة للمقاولات شركة شخص واحد**
رقم المنشأة: **٧٩٨٩٣-١**
الرقم الموحد **٧٩٨٩٣-١**

تشهد وزارة الموارد البشرية والتنمية الاجتماعية بأن المنشأة ملتزمة بصوابط برنامج حماية الأجور
وقد تم منح هذه الشهادة للمنشأة بعد تحقيق نسبة الالتزام المحددة نظاماً للحصول على هذه الشهادة
ولكم تحياتنا،،،

إدارة حماية الأجور

تنبيهات:
* صلاحية الشهادة 60 يوماً من تاريخ صدورها.
* أي تعديل أو كسبب بالشهادة تعتبر ملغية.
* هذه الشهادة معتمدة من صاحب الصلاحية ولا تحتاج إلى ختم أو توقيع.
* يمكن التحقق من صحة وصلاحية الشهادة عبر الرمز المعرف



التاريخ: ١٤٤٤/١٢/٢٣ هـ
 الموافق: ٢٠٢٣/٧/١١ م
 الرقم المميز: ٣١١٧١٣٤٣٦٦
 الرقم المرجعي للطلب:

هيئة الإزاة والضريبة والجمارك
Zakat, Tax and Customs Authority

تسجيل الرقم المميز

عزيزي المكلف شركة مجموعة الأعمال المتحدة للمقاولات
تحية طيبة،،،

بعد التحية:
إشارة إلى خطابكم (خطاب محاسيك القانوني) رقم ١٠٠٠٥٤٤٢٩٨١ بتاريخ ١٤٤٤/١٢/٢٣ هـ بشأن طلب التسجيل لدى هيئة الزكاة والضريبة والجمارك . نفيديكم بأنه تم التسجيل تحت الرقم المميز (٣١١٧١٣٤٣٦٦)
نأمل الإشارة الى هذا الرقم في جميع معاملتكم مع الهيئة .

ولكم تحياتنا،،،

هيئة الزكاة والضريبة والجمارك،،،

لمزيد من المعلومات نرجو الاتصال على الرقم ١٩٩٩٣
أو تفضل بزيارة موقع الهيئة الإلكتروني www.zatca.gov.sa

هذه الوثيقة مرسلة من النظام الآلي ولا تحتاج إلى توقيع

هيئة الإزاة والضريبة والجمارك



التاريخ: ١٤٤٥/٠١/١٤
 الموافق: ٠١/٠٨/٢٠٢٣
 رمز الشهادة: ٥٦٣٦٥٧٢٦

شهادة

إسم المنشأة : شركة مجموعة الأعمال المتحدة للمقاولات شركة شخص واحد

السعودية
رقم الإشتراك : ١٣٢٦٧٤٨٠
رقم السجل التجاري: ١٠١٠٠٨٣١٣٨

عدد المشتركين السعوديين
عدد المشتركين غير السعوديين
المجموع

رقمها
٣
ثلاثة مشتركين
٣٦
سنة و ثلاثون مشتركاً
٣٩
تسعة و ثلاثون مشتركاً

تشهد المؤسسة العامة للتأمينات الاجتماعية بأن المنشأة المذكورة أعلاه منتظمة في الوقت الحالي بسداد مديونيتها على أقساط شهرية وفق البيانات المقدمة منها حتى تاريخ إصدار الشهادة والتي تم منحها لتقدمها لأية جهة تطلبها، وهي صالحة لجميع الأغراض التي نص عليها نظام التأمينات الاجتماعية في المادة (١٩/٦) منه.
هذه الشهادة سارية المفعول حتى ١٤٤٥/٠٢/١٤ هـ

(الشهادة معتمدة ولا صلاحية ولا تحتاج إلى توقيع أو ختم)



 www.gsi.gov.sa
 800 1243344



 التأمينات الاجتماعية
 General Organization for Social Insurance

Company Certificates




شهادة سعودة

رقم الشهادة 120559-19843317

تاريخ الإصدار 2023-07-02

تاريخ الانتهاء 2023-10-10

تاريخ التجديد 2023-07-12

رقم المنشأة 1-79893

اسم المنشأة شركة مجموعة الأعمال المتعددة للمقاولات شركة شخص واحد

حالة الشهادة نشط

رقم السجل التجاري 1010083138

الرقم الوطني الموحد 7002045875



تشهد وزارة الموارد البشرية والتنمية الاجتماعية بأن المنشأة المذكورة أعلاه حققت نسب التوظيف المطلوبة منها وتم منحها هذه الشهادة حسب طلبها

الشهادة معتمدة من صاحب الصلاحية ولا تحتاج إلى توقيع أو ختم



شهادة تسجيل في ضريبة القيمة المضافة

VAT Registration Certificate

تشهد هيئة الزكاة والضريبة والجمارك بأن المصنف أدناه مسجل في ضريبة القيمة المضافة بتاريخ ٢٠٢٣/٠٧/١٢ م
The Zakat, Tax and Customs Authority certifies that taxpayer below is VAT registered on 12/07/2023 AD


اسم المصنف	شركة مجموعة الأعمال المتعددة للمقاولات شركة شخص واحد
رقم التسجيل الضريبي <td>3171342660003</td>	3171342660003
تاريخ نفاذ التسجيل <td>2023/08/01</td>	2023/08/01
عنوان المصنف <td>الرياض-المحمدية-التخصصي-١2363</td>	الرياض-المحمدية-التخصصي-١2363
رقم السجل التجاري / الرخصة / العقد / الهوية <td>1010083138</td>	1010083138
الفقرة الضريبية <td>ربع سنوي-Quarterly</td>	ربع سنوي-Quarterly
تاريخ استحقاق أول إقرار ضريبي <td>2023/10/31</td>	2023/10/31

ملاحظة: يمكن للمصنفين مسجلين في ضريبة القيمة المضافة، لا يجوز لهم تحميل ضريبة القيمة المضافة من عملائهم قبل تاريخ نفاذ التسجيل في الضريبة، وفي حال تبيّن غير ذلك، سيقوم هيئة الزكاة والضريبة والجمارك بتلقيح القرامات المستحقة.

Note: As a VAT registered taxpayer, you are not allowed to collect VAT from your customers prior to the effective date of the tax registration. If otherwise approved, The ZAKAT, Tax and Customs Authority will impose the applicable penalties




هذه الشهادة مستخرجة من نظام إلكتروني وتتطلب التوقيع عليه
ولا يمكن تعديلها أو حذفها بعد النفاذ من نظام الهيئة
www.zatca.gov.sa



Proof Number	1036386933	رقم الإثبات
Original Date	12/7/2023	تاريخ الإصدار
Expiration Date	1/8/2024	تاريخ الانتهاء

إثبات عنوان

Address Proof

Address Holder Details

Name: **شركة مجموعة الأعمال المتعددة للمقاولات شركة شخص واحد**

Customer Acc. **6 2 5 3 0 3 2 2 4**

Reg. Date: **4/1/2014**

بيانات صاحب العنوان

الاسم: **شركة مجموعة الأعمال المتعددة للمقاولات شركة شخص واحد**

رقم الحساب: **6 2 5 3 0 3 2 2 4**

تاريخ التسجيل: **4/1/2014**

Address Details

Short Address: **at takhassusi**

Building No. **7 5 2 9** Street **التخصصي**

Secondary No. **3 5 5 5** District **Al Muhammadiyah Dist.**

Postal Code **1 2 3 6 3**

City **RIYADH**

Country **Kingdom of Saudi Arabia**

تفاصيل العنوان

العنوان المختصر: **at takhassusi**


رقم المبنى **7 5 2 9** الشارع **التخصصي**

الرقم الفرعي الحي **3 5 5 5** حي **المحمدية**

الرمز البريدي **1 2 3 6 3**

المدينة **الرياض**

البلد **المملكة العربية السعودية**




To Verify **التحقق**
<https://proof.address.gov.sa/VerifyProofNA.aspx>

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مصرف الراجحي

Al Rajhi Bank

Dear Customer

العميل

الاسم: **مجموعة الأعمال المتعددة للمقاولات**

رقم الهوية/الإقامة: **7002045875**

We would like to sincerely thank you for choosing Al Rajhi bank. We assure you that we will always strive to bring you an unparalleled banking experience, by delivering best-in-class services, in addition to safe and secure transactions. As per your request, herein below is your IBAN number

نود أن نعبرك بالشكر والامتنان على اختيارك لمصرف الراجحي. نؤكد لك بأننا نسعى دوماً إلى تقديم تجربة مصرفية لا مثيل لها من خلال أفضل الخدمات و العمليات المصرفية الآمنة، وبناء على طلبك تم طباعة هذا النموذج وسنجدون لك رقم الحساب الدولي الخاص بك

رقم الحساب لدى مصرف الراجحي: **279000010006080079998**


رقم الحساب الدولي IBAN: **SA54 8000 0279 6080 1007 9998**

ونود أن نلفت نظركم بأن رقم الحساب الدولي لبيان يتم استخدامه في العمليات المصرفية التالية:

- في حال استلامك حوالة / أرباح لمهوء، إيداع الركب من خلال بنك محله/ دولية يتم تحويله لجهة لمتحدة

- في حال أرتم حفظ بعض أرتم حسابات المستفيدين لدى البنوك المحلية أو الدولية من طريق القنوات الإلكترونية/ منسائل أفراد، صرف- الهاتف المصرفي

أعطى العميل/ هذه الإفادة بناء على طلبه دون أدنى مسؤولية مترتبة على مصرف الراجحي.



UBG

UNITED BUSINESS GROUP
FOR CONTRACTING

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