



Financial Services & Customers

Understanding the basics of banking, digital tools, and personal finance eligibility.

1. Bank Accounts and Services

Savings Accounts

- Focus on earning **interest** and long-term goals.
- Best for future purchases or emergencies.



Current (Checking) Accounts

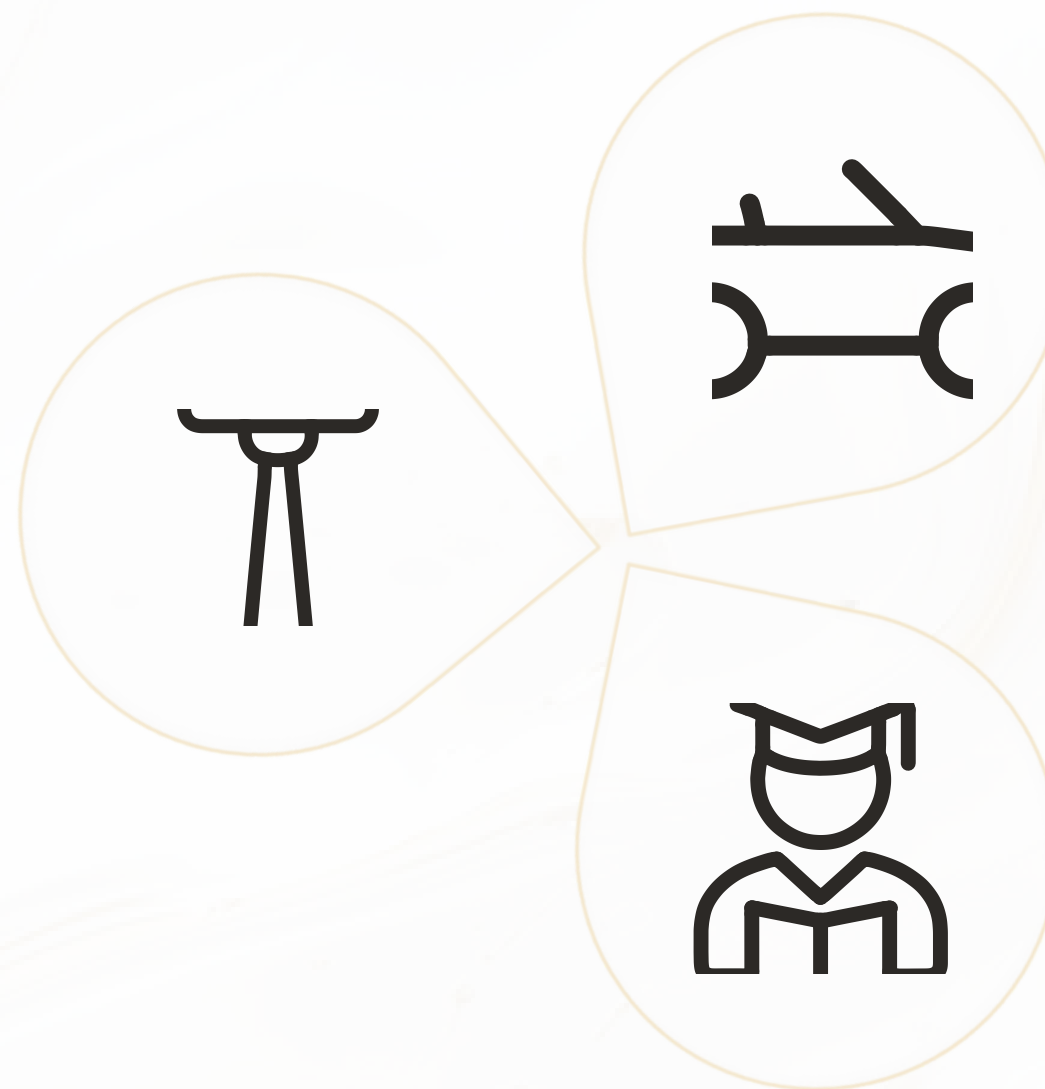
- Used for **daily transactions** and quick access.
- Payments, withdrawals, and direct debits.

Understanding Loans: Borrowing Basics

Loans allow you to borrow money now and repay it over time

Personal Loans

Flexible, unsecured funds for various expenses (e.g., debt consolidation, travel).



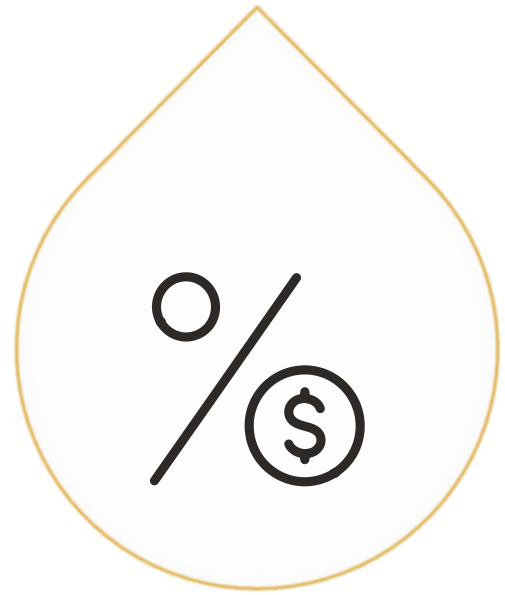
Car Loans

Secured funds specifically for purchasing a vehicle.

Student Loans

Designed to cover education costs; often have specific repayment terms.

Conventional VS Islamic Loans



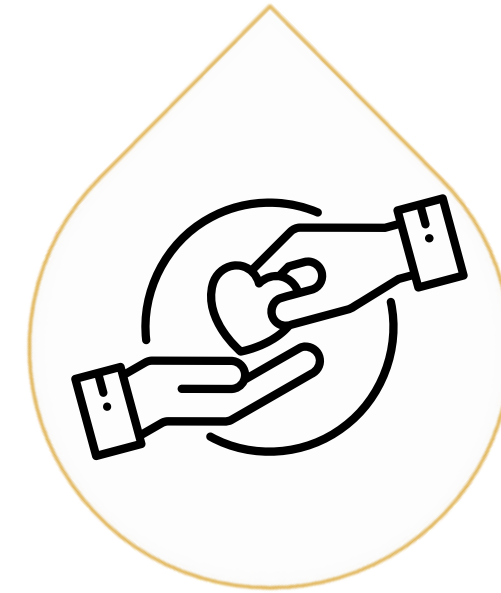
1 Interest

The cost of borrowing is added to the principal repayment.



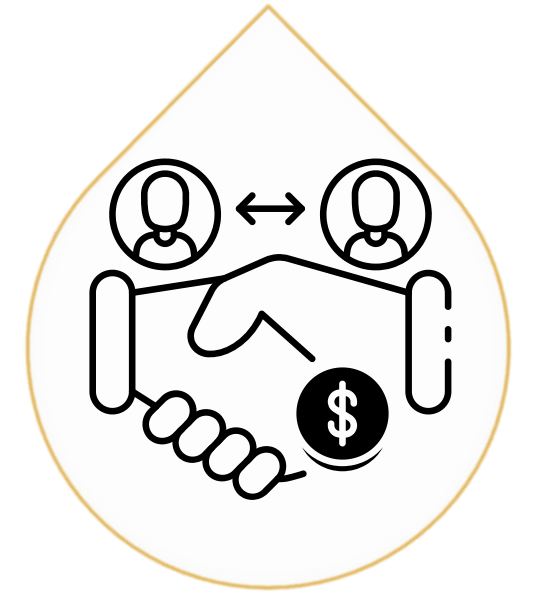
1 Declared Profit

- Real trade transaction
- profit declared upfront



2 Benevolent

- Same amount (no financial profit)
- Help for spiritual rewards



3 Partnership

- Investir → Capital Manager → Job
- Profit shared/
Loss on investor only

2. Digital Banking: Power and Pitfalls

→ **24/7 Access**

Manage funds anytime, anywhere via apps and web portals.

→ **Speed and Efficiency**

Instant transfers and streamlined bill payments.

→ **Lower Fees**

Often less costly than traditional branch services.



System Reliability and Digital Safety

Common Digital Issues

- System failures or server downtime.
- ATM or mobile deposit malfunction.
- Temporary access restriction.

Essential Safety Tips

- Use strong, unique passwords.
- Enable two-factor authentication (2FA).
- Check bank site address (HTTPS) before logging in.
- Monitor transactions regularly.



3. Payment Methods and Fees

Choosing the Right Transaction Tool



Cash

Universal acceptance, no electronic trail, useful for small, local purchases.



Card (Debit/Credit)

Convenient for in-person and online use, provides purchase protection.



Mobile/Online

Fastest method for e-commerce and peer-to-peer transfers.

Withdrawal and transfer fees: charges for using external ATMs or sending money internationally.

4. Financial Eligibility and Credit

Getting Loan Approval



What is Credit?

Your track record of repaying borrowed money. It determines trust and eligibility for future loans.



Job & Income Stability

Banks favor steady employment and reliable income streams to ensure repayment capacity.



Previous Loans

Lenders review your history with debt—were payments made on time?

Scenario Comparison: Two loan applicants. Who gets the loan and why?

5. Activity: Find the Right Service

Choose the **best financial service** and provide **one reason why** in the chat.

1.You want to save money for a future trip and earn a bit of interest.

A- Current account B-Loan C- Saving account D- Card Payment

2.You buy something from a website and need to pay quickly.

A-Cash B- Deposit C- Cheque D- Online transfer

3.Your friend wants to borrow 50,000 DA to buy a motorbike.

A- Car loan B- Student loan C- Personal loan D- Saving account