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The customer assumes full responsibility for the security and confidentiality of his / her Mobile Phone.

The Facility may be extended by the Bank to any other products and / or services being offered by the Bank or otherwise at the sole discretion of the Bank from time to time.

The Bank also reserves the right to make any additions or deletions in the services offered through Facility at any time.

The customer shall inform the bank immediately on surrendering / discontinuing use of the MOBILE SERVICE Provider's mobile connection.

The Customer is duly bound to acquaint himself with the detailed process for using the Facility and the Bank is not responsible for any error / omissions by the Customer.

The processing of registration form and activation service shall require a minimum of 5 days from the date of submission of dully filled registration form.

The Customer is solely responsible for intimating in writing to the Bank any change in his mobile phone number and the Bank will not be liable for sending Alerts or other information over the Customer's mobile phone number in any way whatsoever.

The Customer acknowledges that the Facility is dependent on the telecommunications infrastructure, connectivity and services within Pakistan. The Customer accepts that timeliness, of Alerts sent by the Bank will depend on factors affecting the telecommunications industry. Neither the Bank nor its Service Providers shall be liable for non-delivery or delayed delivery of Alerts, error, loss, distortion in transmission of and wrongful transmission of alerts to the Customer.

The Customer accepts that each Alert may contain certain Account(s) information relating to the Customer. The Customer authorizes the Bank to send Account related information.

The Customer must keep the SIM card and his/her Mobile phone in secure / safe custody at all times. The Customer shall be solely responsible for the consequences in case the customer fails to adhere to the above and / or in case of any unauthorized use of his/her mobile phone or SIM card.

The Bank reserves the right to introduce additional services with or without giving any notice to the customer. The Bank reserves the right to send messages to the registered Mobile phones regarding its products, services or any related matter, without the express consent of the customer.

The Bank may, in its discretion, withdraw temporarily or terminate the Facility, either wholly or in part, at any time. The Bank may, without prior notice, suspend temporarily the Facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the temporary suspension of the Facility.

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The Customer or the bank may, for any reason whatsoever, terminate this agreement at any time upon 1 **week** prior written notice.

Service charges to be applied as per the Bank's schedule of charges.

The Customer shall pay the Bank, fees and charges for the use of the service. In this connection, the Bank is hereby authorized by the customer to debit any of the Customer's Account (s) with the Bank.

The Customer, shall be liable for payment of airtime or other charges which may be levied by the MOBILE SERVICE PROVIDER in connection with the receiving of the Alerts, which may be levied by the MOBILE SERVICE PROVIDER as per the terms and conditions of the MOBILE SERVICE PROVIDER and the Bank is in no way concerned with the same.

The Bank shall not be concerned with and will not be held liable for any dispute that may arise between the Customer and the MOBILE SERVICE PROVIDER and makes no representation or gives no warranty with respect to the quality of the service provided by the MOBILE SERVICE PROVIDER or guarantee for timely delivery of the contents of each Alert.

The Bank shall not be held liable for any disruption or failure of providing mobile telecommunication services by MOBILE SERVICE PROVIDER. The customer agrees that any complaint in connection with the failure of mobile telecommunication services shall be referred to and addressed by the MOBILE SERVICE PROVIDER...

The Customer shall indemnify and keep the Bank and its Service Provider(s) free and harmless from and against all liabilities, losses, claims and damages arising from negligence, fraud, collusion or violation of the terms of this agreement on the part of the Customer and/or a third party. In addition, the Bank shall not be liable for any expense, claim, loss or damage arising out or in connection with this agreement including but not limited to war, rebellion, typhoon, earthquake, electrical, computer or mechanical failures.

The Customer hereby, agrees to abide by, without need of notice and express consent, any and all future modifications, innovations, amendments or alterations to these terms and conditions.