

SMS Alerts Terms & Conditions

- 1.** The accountholder agrees that he / she is aware and accepts that AL Habib SMS Banking services offered by the Bank will enable him / her to execute any financial/non financial transaction(s) using mobile phone as per the limit prescribed by the Bank from time to time.
- 2.** The accountholder agrees that the AL Habib SMS Banking entitles him /her to use the facility only through the registered mobile phone number which has been used to register for AL Habib SMS Banking Services.
- 3.** The accountholder shall be solely responsible for and is required to obtain relevant knowledge for using the facility. Bank shall not be responsible for any error made by the accountholder while using the SMS Banking Services.
- 4.** Bank AL Habib Limited reserves the right to decide what services may be offered, making additions / deletions to the services offered under the facility at its sole discretion. The accountholder acknowledges and agrees that the Bank may, in its sole and absolute discretion, without notice and from time to time add to, vary, alter, suspend or remove any part of or all of the SMS Banking services, or any function or feature of SMS Banking services, without giving any reason and without incurring any liability.
- 5.** It shall be the endeavor of the Bank to carry out the instructions received from the accountholder promptly. However, the Bank shall not be responsible for delay / failure in carrying out the instructions due to any reasons whatsoever including failure of operational system or any requirement of law / regulator. The accountholder expressly authorizes the Bank to access his / her account information required for offering the services under the facility and also to share the information regarding his / her accounts with the service provider / third party as may be required to provide the services under the AL Habib SMS Banking Services.
- 6.** The transactional details including both financial/non-financial will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.
- 7.** The accountholder understands that the Bank may reject or not process the request for the service request(s) sent by the accountholder which could not be executed for any reason.
- 8.** The Bank shall make all reasonable efforts to ensure that the accountholder information is kept confidential. However, the Bank shall not be responsible for any inadvertent divulgence or leakage of confidential accountholder information for reasons beyond the control of the Bank. For security purpose, it is advised that customer removes all critical information received from Bank via SMS on his/her handset to avoid any unauthorized use of information.

9. The accountholder expressly authorizes the Bank to carry out all requests / transactions which have been received from his / her registered mobile phone number without having to verify the authenticity of the request / transaction.

10. In the case of any payment facility like mobile top-ups payment, the accountholder shall be deemed to have expressly authorized the Bank to make the payment on receiving the request from accountholder registered mobile number.

11. The accountholder shall take all necessary steps possible to ensure that his / her mobile phone is not shared with anyone and to advise the Bank of any change in his / her mobile number due to loss / theft, misuse or unauthorized use of his / her mobile phone by contacting the relationship branch at the first possible instance or by calling 24/7 BAHK Contact Center: UAN: 111-014-014. If the customer failed to report, the bank has no liability in any case.

12. The accountholder accepts that the Bank shall not be responsible for any errors which may occur in spite of the steps taken by the Bank to ensure the accuracy of the information and the accountholder shall not have any claim against the Bank in an event of any loss / damage suffered by him/her as a consequence of an inaccurate information provided by the Bank.

13. The accountholder will solely be responsible for all transactions made through the use of his / her registered mobile number regardless of whether or not such transactions are in fact entered into or authorized by him/her.

14. The accountholder agrees and undertakes not to use AL Habib SMS Banking Service or any related services for any illegal or improper purposes. For this, he/she agrees to ensure that:

a. He/she shall provide the Bank such information and / or assistance as is required by the Bank for the performance of the services and / or any other obligations of the Bank here under.

b. He/she shall not share /provide any details to any person at any time related to the account(s) held by him / her with the Bank including the password, account number(s) and ATM/Debit Card numbers etc.

15. The accountholder agrees that he/she shall not respond to any email / letter / SMS asking his/her login ID, password, Login PIN and FPIN. The Bank shall not be responsible in case of any financial loss arising against any of such breach or compromise.

16. The accountholder shall be solely responsible for any kind of fraudulent or erroneous instructions given from his / her mobile phone and / or SIM card and any financial loss / charges thus incurred will be borne by the accountholder.

17. The accountholder shall keep him /herself updated with regard to any information / modification relating to the services offered under the facility, including the limits and frequency of permitted transaction, which would be publicized on the websites and at the branches.

18. The accountholder shall be liable for all losses if he / she has breached the terms and conditions contained herein or contributed or caused the loss by negligent actions or a failure on his / her part to advise the Bank within a reasonable time about any unauthorized access to the account through mobile phone.

19. The accountholder can request for un-subscription of the facility by contacting the Bank. Notwithstanding the discontinuation of the said facility, the accountholder shall remain accountable for all the transactions made prior to confirmation of any such cancellation request on the Customer's Account.

20. The Bank may, at its discretion, withdraw temporarily or discontinue the facility, either wholly or in part, at any time without giving prior notice to the account holder. The facility may be suspended for any maintenance or repair work or in case of any emergency or for security reasons. The Bank shall endeavor to give a reasonable notice for discontinuation of the facility but shall not be responsible if such an action has to be taken for reasons of security or emergency.

21. If the accountholder has violated the terms and conditions laid down by the Bank or the death of the account holder is brought to the notice of the Bank, the Bank shall have the right to discontinue or suspend the services under the facility without prior notice.

22. The AL Habib SMS Banking services being offered by the Bank shall be subject to charges as provided in the Schedule of Charges (SOC) of the Bank, which may be revised from time to time and communicated through revised/latest SOC. Furthermore, the account holder shall be liable for payment of aforementioned services and/or such airtime or other charges which may be levied by the Telco (i.e. Mobilink, Warid, Zong, Telenor, Ufone etc.) or the Bank in connection with receiving the Alerts. In the event that the account holder is required to make any payment in connection with the use of the services, the Bank shall have the right to debit the account(s) maintained by the account holder with the Bank without any prior notice. However, in case neither the account holder pays the charges nor sufficient balance available in his/her account, the Bank reserves the right to suspend the services without any prior notice.

23. These terms and conditions are in addition to and form an integral part of the regular Terms and Conditions of account opening and its maintenance.