



(These terms and conditions are additional integral part of the regular terms and conditions for account opening and its maintenance.)

### **For E-Statement**

1. The “e-Statement” means sending electronically generated Statement of Account to email address provided by the Account Holder(s) to the Bank for availing the said facility/service.
2. The “Account Holder(s)” means an individual/corporate body maintaining bank account with National Bank of Pakistan (the “Bank”) that seeks issuance of the e-Statement as per the request of the Account Holder(s) with the Bank.
3. The e-Statements will be sent upon Account Holders’ request and at the entire risk and responsibility of him/her/their.
4. The Bank shall not be liable for improper, incomplete or non-delivery of e-Statement, in case email is returned (due to any reason which also includes full mail/inbox, email attachment policy at Account Holders’ end or inactivated email account(s) etc.)
5. The Bank does not guarantee that the integrity of the email has been maintained or that the communication will be free of viruses, interception or interference. The Account Holder(s) accepts that the Bank does not warranty against any external factors affecting the privacy and /or security if the emails during internet transmission.
6. The Bank shall not be responsible for any loss or damages resulting to the Account Holder(s) on account of any delay, inaccurate or incorrect transmission or unauthorized access to e-Statement.
  
7. The Account Holder(s) is/are responsible for security of password of email address. The Bank will not be liable for any undesirable event such as data corruption or unauthorized amendment of the information so given, Link down, email hackings, unwanted emails and misuse of email address, delay and interruption whatsoever.
8. Account Holder(s) shall advise the Bank in writing, in case of change in email address or discontinuation of e-Statement service.
9. Account Holder(s), hereby, acknowledges that he/she/they will review the e-Statement transaction(s) on receipt and any error or exception noted in the e-Statement shall be reported to the Bank within fifteen (15) days of receipt of e-Statement otherwise the same shall be considered as correct.
10. E-Statements or its printed version shall not be used as legal evidence or submission of visa granting authorities or admission in higher educational institution of any other usage by the Account Holder(s). It can only be used for information for his/her/their subscriber’s personal record.
11. Corporate Account Holder(s), shall ensure that e-Statement shall be in the custody of authorized/designated employee(s)/director(s)/partner(s) of the company/firm. The Bank shall not be responsible or liable for any unauthorized or misuse of e-Statement or any alteration/manipulation therein.
12. The Bank at its discretion may impose additional conditions prior to acceptance of e-Statements issuance request. The Bank reserves the right to temporarily suspend the facility as and when deemed necessary.
13. The Bank reserves the right to make necessary changes as and when required in these terms and conditions, such changes may be displayed at the website or advised by email/SMS activation.

14. The Account Holder(s) agrees to receive and accept periodical notices/SMS related to the Account(s) and / or regulatory information sent by the Bank to Account Holder(s) email address/Mobile Number.
15. The Account Holder(s) agrees to pay all fees and charges which the Bank may impose from time to time for e-Statement facility/service.
16. The Account Holder(s) shall indemnify and keep the Bank free and harmless from and against all liabilities, losses, claims and damages arising from negligence, fraud, collusion or violation of the terms of this terms and condition.
17. These terms and conditions shall be governed and construed in accordance with the laws of Islamic Republic of Pakistan whose courts of law shall have the competent jurisdiction.

### **For SMS Alert Service**

1. The "SMS Alerts" means the customized messages sent by short messaging service / text ("SMS") over the Bank's Customers' mobile phone, by the Bank from time to time
2. The "Account Holder(s)" means an individual/corporate body maintaining bank account with National Bank of Pakistan (the "Bank") that seeks issuance of the SMS Alerts as per the request of the Account Holder(s) with the Bank.
3. The Account Holder(s) agrees that the SMS Alerts service entitles him/her/them to use only a mobile phone registered in his/her/their names with the Mobile Service Provider and undertakes to use the services only through the registered mobile number(s) which has/have been used to register for the said service.
4. SMS Alerts service will enable the Account Holder(s) to receive transactions alerts as soon as it is done in account for which the activation (fee) has been received.
5. At the time of subscription, the Account(s) should not be 'dormant' or 'inoperative'. After subscription if an Account becomes 'dormant' the SMS Alerts service will remain continue for one (01) month and afterwards it will be temporarily suspended (if fees is still not recovered). Fees will be automatically deducted once account becomes 'operative' or 'alive'.
6. There is no limit on SMS Alerts in a month against monthly fee @ Rs.100/- exclusive of applicable taxes.
7. Bank reserve its right to revise the charges / fee or limit number of SMS Alerts at any time after intimation to Account Holder(s) at large or individually as the Bank so desire.
8. SMS Alerts service presently for financial transactions of Rs. 500/- and above.
9. Recovery of fee (as per tariff) will be made through auto-debit to the account(s) of the Account Holder(s), on monthly basis.
10. Subscription period starts from the day of subscription. Next recovery of "Subscription Fee" will be made on same date in subsequent month, during the period of subscription. In case the day of recovery is falling on a Public Holiday, the recovery will be made on next working day.
11. On any day of recovery, in case there is insufficient balance in Account, the SMS Alert Service will remain continue for one (01) month, and afterwards will be suspended till recovery of Subscription Fee. Suspension Period will not change the recovery date.
12. No recovery to be made after Service Termination Notice/Intimation made by the Account Holder(s).
13. 'Termination of Service' is required to be notified to the Bank through Call Centre or in writing. Termination to be effective from date of NOTICE / Call received, subject to recovery of any Fee not recovered earlier. Monthly Fee / Charges will be recovered for the Month in which the Termination Notice/Call has been made, irrespective of date of Subscriber's Notice/Call.
14. Re-subscription of service is allowable, without any penalty.
15. The SMS Alerts will be sent to Account Holders' request and at the entire risk and responsibility of him/her.

16. The Bank shall not be liable for improper, incomplete or non-delivery of SMS in case due to the mobile service provider fault or inactive roaming for mobile number.
17. The Bank does not guarantee that the integrity of the SMS has been maintained or that the communication will be free of viruses, interception or interference. The Subscriber accepts that the Bank does not warranty against any external factors affecting the privacy and /or security if the SMS during internet transmission.
18. The Bank shall not be responsible for any loss or damages resulting to the Account Holder on account of any delay, inaccurate or incorrect transmission or unauthorized access to SMS service.
19. The Account Holder(s) is responsible for security of password of Mobile Number, if any. The Bank will not be liable for any undesirable event such as data corruption or unauthorized amendment of the information so given, Link down, SMS text hackings, unwanted SMS and misuse of Mobile Number, delay and interruption whatsoever.
20. Account Holder(s) shall advise the Bank in writing, in case of change in Mobile Number or when discontinuation of SMS service is required.
21. Account Holder(s) hereby acknowledges that it/he/she/they will review the SMS of Account transaction(s) on receipt and any error or exception noted in the SMS shall be reported to the Bank immediately.
22. SMS or its printed version shall not be used as legal evidence or submission of visa granting authorities or admission in higher educational institution of any other usage by the Account Holder(s). It can only be used for information for subscriber's personal record.
23. The Bank at its discretion may impose additional conditions prior to acceptance of SMS Alert Service activation. The Bank reserves the right to temporarily suspend the facility as and when deemed necessary.
24. The Bank reserves the right to make necessary changes as and when required in these terms and conditions, such changes may be displayed at the website or advised by email/SMS activation.
25. The Account Holder(s) shall indemnify and keep the Bank harmless from and against all liabilities, losses, claims and damages arising from negligence, fraud, collusion or violation of the terms of this terms and condition.
26. These terms and conditions shall be governed and construed in accordance with the laws of Islamic Republic of Pakistan whose courts of law shall have the competent jurisdiction.

The Account Holder(s) agrees to receive and accept periodical notices/SMS related to the Account(s) and / or regulatory information sent by the Bank to Account Holder(s) email address/Mobile Number.

I/We hereby affirm and agree to abide by above mentioned terms and conditions in respect of service subscribed by me/us; as may be amended from time to time. Since I/we have chosen to receive the statement of my / our Account(s) via email, I /we hereby intimate to the Bank that I /we will not require the monthly statement of my / our Account(s) by way of post. I/We also confirm that the electronic statement of account or Mobile Handset will be under my/our custody and agree to afford these statements/SMS Alerts with same degree of security as given to Statements of Account delivered through courier/post.

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Applicant Signature & Company Seal (if any)

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**OFFICE USE ONLY**

This is to certify that particulars as given above are verified from branch record and signature(s) duly verified.

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**Manager**

**Branch Stamp & Signature No.**

**Date**

**Subscription Activation Date:** \_\_\_\_\_