

Enter the world of convenience by registering yourself for the following:

### Alfalah Cards SMS Facility

Use Alfalah Credit Card and get SMS for card usage, mini statement, payment receipt confirmation, etc. The service is free for limited period. Please give your mobile phone # to avail the facility.

Mobile No. for Alfalah Cards SMS Facility: \_\_\_\_\_

The service is free for a period of 90 days from the date of registration after which service charges of Rs. 25 / month would be levied.

### Auto Debit Instructions for Utility Bills

Get yourself enrolled for automatic payment of all your future monthly utility bills through your Alfalah Credit Card\*. Charges for the service are Rs. 25/- per bill. Please tick the relevant utility companies, fill in the required information and drop it in any Bank Alfalah drop box or mail it to Customer Services Department, Bank Alfalah Cards Division, 8-Ali Block, New Garden Town, Lahore-54600. If you want to pay multiple bills for the same company, please fill in multiple forms for the purpose.

Utility Companies	Bill Information
LESCO <input type="checkbox"/> IESCO <input type="checkbox"/> KESC <input type="checkbox"/> GEPCO <input type="checkbox"/>	Consumer #: _____ Due Date _____ Name _____ Address: _____ _____
SNGPL <input type="checkbox"/> SSGC <input type="checkbox"/>	Consumer #: _____ Due Date _____ Name _____ Address: _____ _____
PTCL <input type="checkbox"/>	Consumer #: _____ Due Date _____ Name _____ Address: _____ _____

\*Subject to availability of credit limit.

**Please note that bill payments through Auto Debit instructions from your Alfalah Credit Card would start from the date of issuance of confirmation or an SMS in this regard from Bank Alfalah Cards Division.**

I hereby agree for registration for above noted service(s) and would abide by all the terms and conditions related to these services. My personal details are:

Name: \_\_\_\_\_ Card No: \_\_\_\_\_

Email: \_\_\_\_\_ Landline Phone No: \_\_\_\_\_ Mobile Phone No: \_\_\_\_\_ NIC No: \_\_\_\_\_

Address: \_\_\_\_\_

Basic Cardholder's Signatures

Date

### TERMS AND CONDITIONS

#### Alfalah Cards SMS Facility

I (the "Customer") understand that under Bank Alfalah Limited (the "Bank") Alfalah Cards SMS facility, the Bank will send me customized alert messages with respect to transactions or any other activity on my Alfalah Credit Card at its own discretion. The alert messages will be sent to me via short messages service/text (SMS) on my mobile phone or via e-mail or any other form of electronic means of communication available from time to time.

I agree to notify the Bank immediately in writing under my signature in the event of any change in any of the information i.e my mobile number, permanent and current address, address of place of business, tax number etc. The Bank shall in no way be liable for my lack of receipt of a message alert should I fail to provide the necessary updated information to the Bank. I agree to provide any additional information as may be required by the Bank from time to time.

I also agree that the Bank shall not be liable, in any manner whatsoever, if any relevant information pertaining to my Alfalah Credit Card comes in the knowledge of any third party due to, including but not limited to, if such third party has access to or is/are using my mobile phone with or without my consent to do so. I agree to avail Alfalah Cards SMS facility (the "Service") on the terms and conditions stated herein and accept and agree to be bound by the said terms and conditions.

#### 1. Disclaimer of Liability:

The Bank shall under no circumstances be held liable if the Service is not available for reasons, including but not limited to, natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of the Bank. The Bank shall under no circumstances be liable for any damage caused to the Customer as result of use of the Service (including relying on the Service for the Customer's investment or business purposes) for causes which are not attributable to the Bank. The Bank shall not be liable in any manner to the Customer in connection with the use of the Service. Illegal or improper use of the Service shall render the Customer liable for payment of penalties as decided by the Bank and/or will result in suspension of the service to the Customer.

The Bank is in no way liable for any error or omission in the services relating to the Service provided by any mobile or any third party service provider (whether appointed by the Bank on its behalf or otherwise) to the Customer, which may affect the Service. The Bank does not warrant the confidentiality or security of the messages transmitted through the Service. The Bank makes no warranty or representation of any kind in relation to the system and the network associated with the Service or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the Customer or by any person resulting from or in connection with the Service.

Without limitation to the provisions of these terms and conditions, the Bank and/or its employees shall not be liable for interruption, suspension, error of the Bank in receiving and possession of the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any mobile service provider and the Bank's system or any breakdown, interruption, suspension or failure of telecommunication equipment of the Customer, the Bank's system or the network of any mobile service provider and/or any third party who provides such services as is necessary to the Service.

Notwithstanding anything to the contrary provided in these terms and conditions, the Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and a mobile services provider or any third party service provider (whether appointed by the Bank in that behalf or otherwise). The Bank makes no representation or gives no guarantee for the timely delivery or accuracy of the contents of each short message service/text alert sent in connection with the Service.

The Customer agrees that the Bank may hold and process his personal information concerning his/her accounts on computer or otherwise in connection with the Service as well as for analysis and marketing. The Customer accepts and acknowledges that each short message service/text alert sent in connection with the Service may contain account information relating to the Customer. The Customer hereby authorizes the Bank to send account related information through short message service/text alert. The Customer acknowledges that the short message service/text alerts sent in connection with the Service contains confidential information and should such confidential information be received by any other person other than the Customer due to operational faults or technical defects, the Bank shall not be liable or responsible for the same.

The Customer is solely responsible for protecting his personal identification number/access password and/or any other appropriate mode of identification that would be used for the Service given by the Bank for the use of the Service.

- The Bank will not be liable for:**
- any unauthorized use of Customer's personal identification number/access password and/or any other appropriate mode of identification that would be used for the Service or mobile phone or any fraudulent, duplicate or erroneous instructions given by the use of the Customer's personal identification number/access password and/or any other identification number/code;
  - error, default, delay or inability of the Bank to act on all or any of the instructions;
  - acting in good faith on any instructions received by the Bank;
  - loss of any information/instructions in transmission;
  - unauthorized access by any other person to any information/ instructions given by the Customer or breach of confidentiality.

#### 2. Instructions:

The Customer hereby authorizes the Bank to act on any instruction which is identified by any use of the Customer's personal identification number/access password and/or any other appropriate mode of identification that would be used for the Service at bank's discretion and this instruction shall be deemed to be correct, valid, irrevocable and binding on the Customer upon receipt by the Bank.

The Bank shall not be liable for any loss and damage which the Customer and/or any third party may sustain from the Bank acting on such instruction(s), whether given by the Customer or someone purporting to be the Customer, authorized or unauthorized. The Bank shall have absolute discretion to act on or give effect to the instructions received by it, and may without notice and without giving any reason, cancel or refuse to execute any of the Customer's instructions at any time without incurring any liability.

#### 3. Suspension or Termination of the Service:

The Bank, may in its discretion and without prior notice and without incurring any liability, temporarily suspend the Service or terminate it.

#### 4. Charges:

The Service will be subject to payment of a fee as determined by the Bank from time to time and the same shall be notified to the Customer. The Customer hereby authorizes the Bank to debit the Customer's account with such fees and charges. Notwithstanding the service charges, or fees imposed by the Bank, the Customer is further liable for any charges levied by any mobile services provider and/or any other third party as a result of the use by the Customer of the Service.

#### 5. Indemnity:

The Customer shall indemnify and hold the Bank harmless against any loss suffered by the Bank, their customers or a third party or any claim or action brought by a third party arising out of or in connection with any services provided to the Customer pursuant hereto. In consideration of the Bank providing the Service, the Customer agrees to indemnify and hold the Bank harmless from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain or suffer as a consequence of or arising from the Customer acting, or omitting to act on any instructions given by the use of the Service. The Customer hereby agrees to abide with all the rules and regulations applicable to this Service and any other services related to this Service that may be provided by the Bank in the future.

#### 6. Amendment:

The Bank may amend/change the above terms and conditions, at any time by giving notice to the Customer and such amended terms and conditions shall thereupon apply to and be binding on the Customer.

#### Utility Bills Payment from Credit Card Account of Customer

I (the "Customer") am interested to avail the opportunity being offered by Bank Alfalah Limited of paying my various utility bills (as listed in the Schedule attached hereto) through a call at the twenty-four hours Call Center 111 225 111.

In respect of the above, I hereby authorize Bank Alfalah Limited (the "Bank"), to deduct and remit to the relevant authority the total amount of the bill as stated in my "Utility Bills" from my credit card account as specified here above, as and when I call the Call Center for the purpose of payment of my utility bills. I understand, acknowledge and agree to pay the nominal fee charged for availing the said service. These instructions shall remain valid and in force till such time as I inform the Bank in writing under my signature that I no longer wish to avail this facility as offered by the Bank. I further undertake to notify Bank of any change in the information given below and/or to inform them immediately about the theft or loss of the credit card. I hereby further agree that I authorize the Bank to act on any instruction, which is identified by any of my personal and/or credit card details available with the Bank, regarding payment of utility bills from my credit card account and this instruction shall be deemed to be correct, irrevocable, valid and binding on me upon receipt by the Bank. The Bank shall not be liable for any loss and damage which the Customer and/or any third party may sustain from the Bank acting on such instruction(s), whether given by the Customer or someone purporting to be the Customer, authorized or unauthorized. The Bank shall effect all instructions received at its absolute discretion and may, without notice and without giving any reason, cancel or refuse to execute any of the Customer's instructions at any time without incurring any liability. I further agree to indemnify and hold the Bank harmless against any loss suffered by the Bank, their customers or a third party or any claim or action brought by a third party arising out of or in connection with any services provided to me pursuant hereto. I agree to abide with all rules and regulations applicable to this service and any other services related to this service that may be provided by the Bank in future. I agree and acknowledge that the Bank under no circumstances shall be held liable if the said service is not available for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of the Bank. The Bank shall not be liable under any circumstances for any damages whatsoever whether such interruption of business or any loss of character or nature whatsoever and whether sustained by the Customer or by any other person. Illegal or improper use of the service shall render the Customer liable for payment of financial charges as decided by the Bank or will result in suspension of the service to the Customer. I agree and acknowledge that I shall be solely responsible for protecting any identifiable personal and/or credit card details given by the Bank for the use of the service. I agree that the Bank may hold and process my personal information on computer or otherwise in connection with the service as well as for analysis, credit scoring and marketing. I agree and acknowledge that the Bank has the absolute discretion to amend or supplement any of the terms and conditions at any time, and such amended terms and conditions will thereupon apply to and be binding on me.

