

Terms and Conditions

Customer irrevocably authorizes the Bank to debit his / her Bank Accounts, Credit Cards, Orbits and Mobile Wallets which have been prescribed by him / her at the time of registration of execution of all transactions / services undertaken using Alfa.

Agrees that he / she is aware and accepts that Alfa services offered by the Bank will enable him / her to execute limited financial transaction using smart phone within the limit prescribed by the Bank.

The Customer shall be required to acquaint himself with the process for using the facility and the Bank shall not be responsible for any error made by the Customer while using the facility.

The Bank 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 Customer 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 Alfa, or any function or feature of Alfa, without giving any reason and without incurring any liability. The Customer may currently avail the services listed below as part of Alfa, without giving any reason and without incurring any liability. The customer may currently avail the services listed below as part of Alfa however the Customer acknowledges that the list is for information purposes only:

Financial Services

(Bill Payments: Electricity, Gas, Water & Sewerage and Landline)

(Fund Transfer: Own Account, 3rd Party account, Inter-bank funds Transfer, Alfalah Mobile Wallets)

(Air time purchase: Pre-paid, Post Paid)

(Online / Merchant Payments)

(ISP Payment)

(Donations)

(Open Bank Alfalah Mobile Wallets)

(QR Payments – Quick Response Payments at Masterpass Merchants)

Non-Financial Services

(Balance Inquiry, Mini Statement)

(Beneficiary Maintenance: Add / Delete, Contact us)

(Apply for Bank Alfalah Products)

(Book an Appointment)

(Request for Debt Card, Cheque Book, SMS Alerts, Address Change)

(Wallet Card Management - Pin Generation, Card Blocking, Card Re-Activation, Card Request, Card Replacement)

The Instructions of the Customer shall be effected only after authentication of the Customer by verification of his / her USER ID and password, OTAC (One Time Authentication Code) or through any other mode of verification as may be stipulated at the discretion of the Bank.

It shall be the endeavor of the Bank to carry out the instructions received from the Customers promptly. However, The Bank shall not be responsible for delay / failure in carrying out the instruction due to any reasons whatsoever including, failure of operational system or due to any requirement of law. The Customer expressly authorizes the Bank to access his / her Account Information required for offering the services provider / third party as may be required to provide the services under the facility.

The Customer understands that the Bank may send rejection or cannot process the request messages for the service request(s) sent by the Customer, which could not be executed for any reason.

The Bank shall make all reasonable efforts to ensure that the Customer information is kept confidential. However, the Bank shall not be responsible for any inadvertent divulgence or leakage of confidential Customer information for reasons beyond the control of the bank.

The Customer expressly authorizes the Bank to carry out all requests / transactions purporting to have been received from his / her smart phone and authenticated with his / her password & OTAC (One Time Authentication Code) or OTP (One Time Pin).

The Customer expressly authorizes the Bank to carry out all QR Merchant Payments without login purporting to have been received from his / her smart phone using Phone Binding against username and authenticated with his / her password or QR Pin & OTP (One Time Pin) via SMS or Email.

In the case of payment facilities like bill payment, the Customer shall be deemed to have expressly authorized the Bank to make the payment when a request is received from him / her.

It is the responsibility of the Customer to advise/ Prompt Information to the Bank in case of any change in his / her mobile number or loss / theft, misuse or unauthorized use of his / her mobile phone, by contacting the Bank at the first possible instance.

Scope: These terms and conditions govern our relationship regarding the Internet Banking & Alfa (Mobile App) of Bank Alfalah Limited reserves the right to change the terms and conditions at any time. Any such change may be notified to you, in writing or by being published on the Web site.

These terms and conditions shall be in addition to and not in derogation of the terms and conditions that are applicable to any Account, Product(s) and Services provided by/ maintained at /with Bank Alfalah Limited.

Security of Passwords: You agree that you are entirely responsible for maintaining the confidentiality of your Password. You agree to immediately notify us if your Password is lost, stolen, disclosed to an unauthorized third party or otherwise may have been compromised i.e. due to shoulder surfing or eaves dropping etc. You agree to immediately notify us of any other breach of security in relation to the Internet Banking that comes to be known to you. You agree that you are entirely responsible for any and all activities that occur using your Password whether or not you are the individual who undertakes such activities. You should change your Password regularly and make sure that you do not choose a Password you have used

It is the responsibility of the Customer to ensure the correctness of the information supplied by him / her to the Bank through the use of the Services / facility or any other method. In case of any discrepancy in his information, the Customer understands that the Bank will not be in any way responsible for action taken based on the information. The customer may, in certain cases, request the Bank to stop the transfer or transaction by calling the designated helpline of the Bank. The Bank shall comply with the request only where it is operationally possible to do so and this shall vary from case to case. The bank shall, at its sole discretion, decide whether it is possible to stop a transaction or execute. The Customer shall agree to hold harmless and indemnify the Bank against any loss, costs, claims, damages, expenses, liabilities or proceedings, which the bank may incur or suffer as a result of acting upon or delaying to act upon or delaying to act upon or refraining from acting upon the aforesaid stop payment instructions.

If the Customer notices an incorrect, erroneous or unauthorized transfer of funds using the Mobile Banking, whether on receipt of the periodic statement or otherwise, or any other omission, the Customer must immediately inform the Bank at the designated helpline and provide a written confirmation within ten days of the oral notification at the designated helpline.

The Customer 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 Customer shall not have any claim against the bank in any event of any loss / damage suffered by the customer as a consequence of an inaccurate information provided by the Bank.

The Customer will be responsible for all transactions made through the use of his / her smart phone regardless of whether or not such transactions are in fact entered into or authorized by him / her.

The Customer shall take all steps possible to ensure that his / her smart phone is not shared with anyone and shall report any misuse / loss of the smart phone immediately.

It will be the responsibility of the Customer to notify the Bank immediately if he / she suspects misuse of the password. He / She will also immediately initiate the necessary steps to change his / her password.

The Customer will be solely responsible for any kind of fraudulent or erroneous instruction given from his / her smart phone and / or web and any financial loss / charges thus incurred will be payable by the Customer.

The Customer shall keep himself // 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. The Bank shall not be responsible if the Customer fails to do so.

The Customer shall be liable for all loss 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.

The Customer can request for termination of the facility by contacting the Bank. Notwithstanding the termination of the said facility, the Customer shall remain accountable for all the transactions made prior to confirmation of any such cancellation request on the customer's Account.

The Bank may, at its direction, withdraw temporarily or terminate the facility, either wholly or in part, at anytime without giving prior notice to the Customer. 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 withdrawal or termination of the facility but shall not be responsible if such an action has to be taken for reasons of security or emergency.

The Bank way also terminate or suspend the services under the facility without prior notice if the Customer has violated the terms and conditions laid down by the Bank or the death of the Customer is brought to the notice of the Bank.

The Services being offered by the Bank shall be subject to charges as provided in the Schedule of Charge (SOC) of the Bank, which may be revised from time to time and communicated through revised/latest SOC. Further the Customer shall be liable for payment of aforementioned services and/or such airtime or other charges which may be levied by the Mobile Service Provider or the Bank in connection with receiving the Alerts. In the event that the Customer is required to make any payment in connection with the use of services, the Bank shall have the right to debit the customer's Account(s) with the Bank. However, in case neither the Customer pays the charges nor sufficient balance available in his/her account, the Bank reserves the right to suspend the services without any prior notice.