



Bank Alfalah
The Way Forward

Terms and Conditions

(SMS Banking Facility)

1. In these Terms and Conditions, the following terms shall have the following meanings:

'Bank' means any branch/office in Pakistan of 'Bank Alfalah Limited', in which the Customer/entity's Account or relationship is maintained.

'Customer' means the person(s)/entity that holds an Account or relationship with the Bank.

'SMS Banking Facility' means the customised messages (i.e. Short Messaging Service ('SMS')/text) sent by the Bank to the Customer's mobile phone number/cell phone number, which is registered with the Bank by the Customer for SMS Banking Facility. These SMS shall contain any Credit or Debit in the Account or spending on Card of the Customer.

'MNP' means any Mobile Number Portability/Cellular Services Providers through whom the Customer may receive SMS and/or the Bank shall send the SMS.

'Telco' means the Mobile Service Provider i.e. Mobilink, Warid, Zong, Telenor, Ufone.

'Service Provider(s)' definition includes but is not limited to Telco or MNP, any organisations or individuals whose Services used/utilised by the Bank in relation to provide the SMS Banking Facility in any capacity.

2. The Customer irrevocably authorises the Bank to debit his/her Bank Accounts or Credit Card in relation to SMS Banking Facility related charges (as described in the Schedule of the Charges of the Bank from time to time) which have been prescribed by him/her at the time of registration for all transactions/services undertaken using SMS Banking Facility.
3. The Customer agrees that the SMS Banking Facility entitles and obliges him/her to use only a mobile phone SIM card registered in his/her name with the Service Provider and undertakes to use the SMS Banking Facility only through the registered mobile number, which has been used to register for the SMS Banking Facility.
4. The Customer shall bear all responsibility for safety and security of the registered SIM Card and the mobile phone using the SIM Card, all messages to and from the Bank by using the SIM Card, in addition to all information as to SMS Banking Facility, which may be stored in the mobile phone used by the Customer.
5. The Bank reserves the rights to offer the SMS Banking Facility to only those Customers who are availing service of a specific Service Provider. The Bank also has the right to decline the SMS Banking Facility to a Customer, who does not wish to use the SIM Card of a Telco designated by the Bank.
6. The Customer shall be required to acquaint himself with the process for using the SMS Banking Facility and the Bank shall not be responsible for any error made by the Customer while using the facility.
7. The transactional details will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions, in the event of any dispute arising out of or related to the SMS Banking Facility.
8. 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 through the SMS Banking Facility. The Bank shall bear no responsibility of any kind for any unauthorised third party access to information by illegal means, such as, hacking at the end of the Customer, etc.
9. The Bank may, at its discretion, withdraw temporarily or terminate the SMS Banking Facility, either wholly or in part, at any time without giving prior notice to the Customer and without assigning any reasons. The SMS Banking Facility may be suspended for any maintenance or repair work, or in case of any emergency or for security reasons. The Bank shall endeavour to give a reasonable notice for withdrawal or termination of the SMS Banking Facility, but shall not be responsible and/or liable if any such notice is not given
10. The processing of registration of SMS Banking Facility shall require a maximum of 5 (five) working days from the date of submission of duly filled registration form meeting all requirements. The Bank reserves the right to seek additional documents/information from the Customer, which the Customer must provide, failing to which the SMS Banking Facility may not be registered or suspended or terminated by the Bank.
11. 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 made by the Bank from time to time.



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12. The Customer hereby agrees that in case there is any change in the registered mobile number of the Customer, the Customer shall immediately inform the Bank in this regard. Such information shall be conveyed by the Customer by calling the customer service helpline at 021-111-225-111 or contacting account-handling branch.
13. In case of any change of registered mobile phone number of the Customer or if the registered mobile phone number is lost/stolen, the Customer shall inform the Bank immediately to stop the SMS Banking Facility until the new mobile phone number is registered with the Bank. The Customer shall have no claim and shall indemnify the Bank against any harm/loss/damage suffered in case the Customer fails to immediately inform the Bank of any change in registered mobile phone number of the Customer, or if the registered mobile phone number is lost/stolen.
14. 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 through SMS Banking Facility, and the Customer shall not have any claim against the Bank in an event of any loss/damage suffered by the Customer as a consequence of an inaccurate information provided by the Bank.
15. In case of any discrepancy in the Balance or credit/debit amount, Customer should contact their concerned branch or call contact centre of the Bank.
16. Pull SMS
 - a. Pull SMS (Branch Customers): Through Pull SMS service, SMS Banking Customer can check their account balance and Mini Statement by sending a pre-defined text to 8287 (network charges may apply). Information about Customer's Credit Card can also be fetched using this service along with Orbit points. This service is only applicable to Pakistan numbers. Customer can also recharge/pay the bill of their registered mobile number by sending a pre-defined text to 8287. Through this feature, the Customer can pay the bill of registered mobile number against their account (this Service shall be subject to charges as per Schedule of Charges of the Bank).
 - b. Pull SMS (Credit Card Only Customers): Through Pull SMS service, SMS Banking Customer can check their Credit Card Information and Mini Statement by sending a pre-defined text to 8287 (network charges may apply). They can also fetch the information about Orbits points. This service is only applicable to Pakistan numbers. Customer can also recharge/pay the bill of their registered mobile number by sending a pre-defined text to 8287. Through this feature, the Customer can pay the bill of registered mobile number against their Credit Card. Further, the Customer can pay their Credit Card bill through Bank Alfalah account, if it exists (this Service shall be subject to charges as per Schedule of Charges of the Bank).
17. International SMS: If Customer wishes to avail SMS Banking on international numbers, the Customer is required to visit their parent branch, fill the form with their international number (in ICC format: +9715XXXXXXX) and submit the same to the parent branch of the Bank. Such Customers may receive SMS Banking from senders other than 8287. Customer is also required to visit the parent branch, fill the form and submit to the branch for updating his/her number when s/he wishes to update his local (i.e. Pakistan number) (this Service shall be subject to charges as per Schedule of Charges of Bank).
18. Multi-language: Customer can also avail SMS Banking in language other than English by filling out a form mentioning their preferred language to receive transactional SMS Banking or by contacting call centre of the Bank and requesting the same in writing to the parent branch (this Service shall be subject to charges as per Schedule of Charges of the Bank and availability of the Language). Currently, this service is only available to branch banking customer.
19. The Customer shall take all steps possible to ensure that his/her mobile phone is not shared with anyone and shall report any misuse/loss of the mobile phone or SIM card immediately. The Bank shall bear no responsibility of any kind for any unauthorised/third party access to the Customer's mobile phone or SIM card and the Customer shall make no claim against the Bank in this regard.
20. For security purpose, it is advised that Customer removes all critical information received from Bank via SMS on his/her handset to avoid any unauthorised use of information. All transactional details, including but not limited to Account Balance, Mini Statement, Credit Card inquiry, Orbit points inquiry, bill payment, etc., protection of such information is Customer's responsibility.
21. 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
22. These Terms and Conditions shall be governed and construed in accordance with the laws of Islamic Republic of Pakistan whose courts shall be courts of competent jurisdiction and all other rules and regulations as applicable on the Bank.

Accepted and Acknowledged.