

BANK ALFALAH LIMITED

TERMS AND CONDITIONS FOR WHATS APP BANKING CHANNEL.

In Reference of using Bank Alfalah WhatsApp banking channel (“**Alfalah Channel**”), you agree on Terms & Conditions governing use of Alfalah Channel and related services (eliminating any services for which you have a separate agreement with us). This is necessary for you to use the WhatsApp messenger platform. Bank Alfalah’s Alfalah Channel’s use of your personal data is govern by its own privacy policy. (<https://www.bankalfalah.com/privacy-policy/>)

Bank Alfalah WhatsApp Banking Channel (“Alfalah Channel”):

Alfalah Channel can be used for general query management & customer support as a new, but familiar channel for customers to reach the Bank Alfalah in the most expedient possible way.

Services:

Alfalah Channel consists of digital products Information and/or services distributed over the Internet to individual consumers for private use. The Services are accessible at our websites (the “Website”) and, for certain Services on your own device(s) after you have installed it.

Some of the Services may display content that are not owned by Bank Alfalah (including User Content). Such content is the sole responsibility of the person or entity that has made it available.

These Services will be provided customize or provided by the Partners of Bank Alfalah (Service Provider and WhatsApp Channel) within the Islamic Republic of Pakistan.

Privacy and Personal Information:

Reference with the provision of the services, Bank Alfalah may collect and process personal data about you and your services

When you will utilize Alfalah Channel provision to use and sharing of Information in the terms and conditions governing your Bank Alfalah account are applicable along with these terms and conditions.

You are responsible to provide accurate and update personal Information. We understand that you have authorized Bank Alfalah to verify and authenticate your personal Information at any time. Bank Alfalah shall not liable for any loss or damage arising from your failure to comply with the requirements of Bank Alfalah.

You should not install Bank Alfalah's Alfalah Channel installed to another Individual or third party plate forms /mobiles and other devices, you should precisely lock or deactivate the device if any .If any device is lost or hacked, you should inform the Bank Alfalah and the relevant authority immediately.

Security:

Bank Alfalah maintain high standard of security, you Agree and certify that you will use your devise safely and will not allow any other person / third party to share your device or do any activity that can breach the security of your connection. Bank Alfalah shall not be responsible and liable for any damages or losses suffered from any of the actions stated above (whatsoever in nature), until you have reported to Bank Alfalah any damage, theft or loss of your Device.

Third Party Services:

Bank Alfalah do not authorize any third party services. Third party providers of websites and applications (including WhatsApp) accessed by you through the Service are accessed at your own risk, and Bank Alfalah has no liability for third party services. If third party websites or applications (including WhatsApp) cause any problems or harm, you should seek redress directly from the third party provider of those services. Bank Alfalah has no responsibility in such matters and cannot assist you regarding the same. Third party providers of websites or applications (including WhatsApp) that you access through any device and phone number are subject to and governed by their own terms and conditions. It is your responsibility to read and adhere to such terms and conditions.

Users Content and Information:

Alfalah Channel may allow you to submit, post or display content, such as information, data, text, software, music, sound, photographs, graphics, videos, advertisements, messages or other materials ("**User contents**"). You are solely responsible for such content. Bank Alfalah may review and remove any User contents, which violates the Terms, applicable laws, or generally accepted practices or guidelines in the Jurisdiction.

Prohibited Users Content:

Prohibited User Content under the Terms includes, without limitation, content which: is offensive, such as User Content that engages in, endorses or promotes racism, bigotry, discrimination, hatred, Pornographic, harassment, religious blasphemy or physical harm of any kind against any group, individual; harms and Threatens the safety of other users or the services.

Termination of Services:

Alfalah Channel may be deactivated anytime through your personal account settings on WhatsApp or stop providing services to you immediately without notice terminate without refund of any fees.

General:

The Service is provided "as is". You acknowledge that the Service is not error-free. Bank Alfalah makes no warranties, expressed or implied, with respect to the availability, merchantability, fitness for a particular purpose.

Bank Alfalah and its Alfalah Channel including, but not limited to, its shareholders, executives, officers, affiliated companies, partners and their contractors, officers, directors and employees shall not be liable for any damages, whether arising under law, contract, warranty, indemnification, tort or otherwise, including, without limitation, incidental and consequential damages, loss of profits or business opportunities, or damages resulting from loss of data or loss of access to the services or otherwise

These Terms and Conditions shall be governed by the laws of Pakistan and The courts of competent jurisdiction in Pakistan have exclusive jurisdiction to settle any dispute in connection with these Terms and Conditions