

Terms & Conditions for Bank Alfalah Virtual Debit Card

These Terms and Conditions (**T&Cs**) represent an agreement between you and Bank Alfalah Limited (**"Bank"**), and outlines the terms and conditions governing the Bank Alfalah Virtual Debit Program (**"Program"**).

"Virtual Debit Card" means the **Bank Alfalah MasterCard Debit Virtual Debit Card** represented by a 16-digit card number issued to you by the Bank. By accepting and using the Virtual Debit Card, you agree to be bound by the terms and conditions contained in this T&C.

"Account" means a Rupee account maintained by a customer.

"Account Holder" means a person(s) who maintain(s) one or more Accounts with the Bank.

"Branchless Banking Account" or **"BB Account"** means an account maintained by a consumer in a Financial Institution in which credits and debits may be effected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in the Regulation.

"You", "your" and **"yourself"** mean the person(s), customers of the Bank, who generate or receive a Virtual Debit Card and are authorized to use a Virtual Debit Card as provided for in these T&Cs.

"We", "us", "our" and **"Bank"** means Bank Alfalah Limited and its successors, affiliates, and assignees.

THESE T&Cs INCLUDE, AMONG OTHER THINGS, AN ARBITRATION PROVISION CONTAINING A CLASS ACTION WAIVER AND YOUR AUTHORIZATION FOR THE PAYMENT OF ALL FEES ASSOCIATED WITH THE PROGRAM AND FOR USE OF THE VIRTUAL DEBIT CARD (AS DEFINED BELOW) BY WAY OF DEBIT FROM YOUR DESIGNATED ACCOUNT.

BY ACTIVATING YOUR VIRTUAL DEBIT CARD OR PARTICIPATING IN THE PROGRAM IN ANY WAY, YOU REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THESE T&Cs AND THAT YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THESE T&Cs AND OUR PRIVACY POLICY AS STATED IN THESE T&Cs.

1. **Virtual Debit Card – Description & Use.** BANK ALFALAH Virtual Debit Card allows you to use the funds in your Bank Alfalah Current/Saving/Roshan Digital Account & Wallet account to make online purchases wherever Mastercard® is accepted. As it is a Virtual Debit Card, it cannot be used offline or at ATMs. The Virtual Debit Card is issued by the Bank. The Virtual Debit Card is not a gift card or gift certificate. The Virtual Debit Card is not a credit card. The Virtual Debit Card cannot be redeemed for cash. The Virtual Debit Card is not for resale and may not be transferred or assigned. The Virtual Debit Card is not connected in any way to any other account with us. The Virtual Debit Card remains the property of the Bank and is non-transferable. The Virtual Debit Card may be canceled, or revoked at any time without prior notice subject to applicable law. The Virtual Debit Card is not designed for business and commercial use, and we may close your Virtual Account if we determine that it is being used for business and commercial purposes. We may refuse to process any transaction that we believe may violate the terms of these T&Cs and applicable laws & regulations.
 - a. The Available Balance on Your Current/Saving/Roshan Digital Account/Wallet account will not earn any interest.
 - b. Your and Virtual Debit Card can be managed online at <https://Bankalfalah.com>

HOW CAN I GET THE BANK ALFALAH VIRTUAL DEBIT Card?

If you have positive account balance of PKR 1000/- or more, you will be able to apply for a Bank Alfalah Virtual DEBIT Card by following the steps below:

- Login to the Bank Alfalah Alfa App.
- Simply click on the BANK ALFALAH Card option on the hamburger menu and select generate virtual debit cards
- Fill out the details by selecting the Account, Limits, Card Expiry, funds to be transferred, set Secure Code and accept the terms & conditions and give access to your account to transfer funds.
- **In case of Wallet Account:** A new wallet will be created and the mentioned funds will be moved in the wallet and Virtual Debit Card will be created on the basis of new wallet OR if customer has existing wallet, funds will be moved in the wallet and card will be created based on the wallet.
- **In case of:** after selection of Terms & conditions, Virtual Debit card will be generated.

Once your BANK ALFALAH Virtual Debit Card is generated, you will get the 16-digit card number, along with the card expiry date and CVV. You can now use that BANK ALFALAH Virtual Debit Card at your favorite online merchant just like your regular Debit Card.

You also have the option to block the cards or generate new cards from the same menu.

2. Fees. The fees will be applicable as per Bank Alfalah’s prevailing Schedule of Charges (“SOC”).

Charged Item/ Transaction	Charges
Card Issuance Fee	Rs.200 + FED
International Usage Charges	
Purchases in USD and PKR. Note: Third currency transactions will be first converted into USD as per rate quoted by the card schemes	Up to 5% over prevailing market rate or as per SBP directives
Voucher retrieval fee	Rs. 500/- + FED
Arbitration Charges	USD 500/- + FED

These fee and charges may be revised by the Bank from time to time and will be disclosed in Bank’s Schedule of Charges available on Bank’s official website at <https://www.bankalfalah.com/>.

- 3. Virtual Debit Card Security.** Do not share your Virtual Debit Card number, its Card Verification Value “CVV”, expiry dates or SecureCode with anyone. You should treat your Virtual Debit Card details with the same care as you would treat cash. Either memorize your Virtual Debit Card details or keep it in a safe place. Do not send your Virtual Debit Card details in an email or text message. Make sure your Virtual Debit Card details are secured with encryption when you use your Virtual Debit Card to perform transactions over the Internet or wireless networks. If you believe that anyone has gained unauthorized access to your Virtual Debit Card details, you should advise us immediately on our Hotline at **+92(21) 111225111** and **get the card blocked or you can also Block the Card from your Alfa app,**
- 4. Lost or Stolen Virtual Debit Card Number.** Please Contact our Customer Service immediately if you believe: (a) your Virtual Debit Card details have been lost or stolen, or (b) someone has used or may use your Virtual Debit Card without your permission. Contacting us by telephone at **+92(21) 111225111** is the best way to minimize your possible losses and block the card.
- 5. Authorized Users.** The Services and Your use of Your and Cards is personal to You and You shall not make their use available to anyone else nor try to sell or transfer to anyone else the ability to use them.

You are responsible for all authorized transactions initiated and fees incurred by use of your Virtual Debit Card. If you permit another person to have access to your Virtual Debit Card details, we will treat this as if you have authorized such person to use the Virtual Debit Card, and you will be liable for all transactions and fees incurred by such person. If You no longer authorize that person to use that Virtual Debit Card, You need to terminate that Virtual Debit Card via Alfa App or Bank Alfalah call center, otherwise transactions on that Virtual Debit

Card will still be considered as authorized by You. You are wholly responsible for the use of Your Virtual Debit Card according to the terms and conditions of this T&C.

6. **No Secondary Cardholders.** You may not request an additional Virtual Debit Card for another person.
7. **Using Your Virtual Debit Card.** You may use your Virtual Debit Card to make purchases from merchants who accept Mastercard online.
8. **Using your Virtual Debit Card for Purchases.** You may use your Virtual Debit Card to make purchases at any merchant that accepts Master debit cards , subject to applicable laws & regulations, the funds available in your Virtual Debit Card, the transaction limits described below, and the other terms and conditions of this T&C.

Each time you use your Virtual Debit Card, you authorize us to reduce the value available in your Virtual Debit Card/ Current/Saving/Roshan Digital Account/Wallet account by the amount of the transaction and any applicable fees. You are not allowed to exceed the amount of available funds in your Virtual Debit Card Current/Saving/Roshan Digital Account/Wallet account and or the transaction limits set by yourself, through an individual transaction or a series of transactions. We may temporarily “deactivate” your Virtual Debit Card if we notice transactions that are unusual or appear suspicious.

You must ensure that You have sufficient Available Balance to pay for each Transaction that you make using Your Account or Cards (including sales tax and any other taxes, exchange rates, charges and fees that are applicable including the Fees). If for any reason a Transaction is processed and the Transaction amount exceeds the Available Balance, You must repay Bank the amount of such excess immediately and bank shall be entitled to stop any existing or subsequent Transactions from proceeding until this has been done.

In order to protect You and Bank from fraud, Merchants will seek Authorization before processing any Transaction. If they are unable to get an Authorization, they may not be able to proceed with Your Transaction. Once a Transaction that has been initiated has been Authorized it cannot then be abandoned or withdrawn.

9. **Merchant Holds on Available Funds.** When you use your Virtual Debit Card or Virtual Debit Card details to initiate a transaction at certain merchants, websites or mobile applications, such as hotels, restaurants and rental car companies and others, where the final purchase amount is unknown at the time of authorization, a hold may be placed on the available funds in your Virtual Debit Card for an amount equal to or in excess of the final transaction amount. The funds subject to the hold will not be available to you for any other purpose until the merchant sends us the final transaction amount. Once we receive the final transaction amount, it may take up to seven days for the hold to be removed. You will be fully liable to us for the full final transaction amount and any applicable fees, furthermore, you hereby give your debit authority for your account (s), Wallet, Virtual Debit Card for the final settlement of above transactions

In some circumstances Bank or the Merchant may require You to have an Available Balance in excess of the Transaction amount (for example, car hire companies may require there to be a greater Available Balance on your Card than the value of their bill to allow for any refuelling charge).

In some circumstances Merchants may require verification that Your Available Balance will cover the Transaction amount and will then initiate a hold to the value of the Transaction on the Available Balance (for example hotel reservations). In the event a Merchant places a 'pre-authorisation' on Your Account, You will not have access to this amount until the Transaction is completed or released by the Merchant which may take up to **45** days.

10. **No Cash Access.** You may not use your Virtual Debit Card or Virtual Account to obtain cash anywhere, including an automatic teller machine or any point of sale device.
11. **Adding Funds to your Current/Saving/Roshan Digital Account/Wallet account for Virtual Debit card use.** You acknowledge and agree that by creating a Virtual Debit Card you authorized Bank to transfer the funds

deposited into your Virtual Debit Card backed by Current/Saving/Roshan Digital Account/Wallet account as provided in this paragraph until you block the Card. When the Virtual Debit Card is used for a transaction at a merchant, an authorization request will be transmitted to us from a merchant. Bank shall only authorize the request if you have sufficient funds in the Current/Saving/Roshan Digital Account/Wallet account to fulfill the entire transaction. The funds will then be debited from your Account for the amount of the transaction. The value available in the Virtual Debit Card is limited to the funds that is available in Current/Saving/Roshan Digital Account/Wallet account on the basis of which Virtual debit card is created.

12. Transaction Limits. Below are the transaction limits that applies to Virtual Debit Card:

Virtual Debit Card created on T-24/RDA Customers

- Per Transaction limit = Max. PKR 500,000
- Monthly Transaction Limit = Max. 500,000 PKR equivalent
- Domestic and international transactions are allowed

Virtual Debit Card created on Level 1 wallet

- Per Transaction limit = Max. PKR 50,000
- Monthly Transaction Limit = Max. 50,000 PKR equivalent
- Only Domestic transactions are allowed

Virtual Debit Card created on Level 0 wallet

- Per Transaction limit = Max. PKR 25,000
- Monthly Transaction Limit = Max. 25,000 PKR equivalent
- Only Domestic transactions are allowed

To the extent permitted by applicable law, Bank reserve the right to: (a) change the transaction limits; (b) limit, block, or place a hold on certain types of transactions; and (c) limit, suspend, or block transfers from particular persons, entities, or Virtual Debit Cards.

13. Virtual Account Balance. You are responsible for keeping track of your Virtual Debit Card available balance in your Current/Saving/Roshan Digital Account/Wallet account. It is important to know the amount of available funds in your Current/Saving/Roshan Digital Account/ Wallet account before performing a transaction. If you do not have sufficient available funds in your Current/Saving/Roshan Digital Account/Wallet account to cover the transaction amount, the transaction will be declined. Adjustments may be made to your Virtual Debit Card to reverse an error, reflect a merchant adjustment, or resolve a dispute regarding a transaction posted to your Virtual Debit Card, the Bank shall be entitled to reverse the incorrect credit or debit at any time whatsoever without Your consent. You shall be liable and responsible to the Bank and agree to accept and abide by the Bank's instructions in respect of reversing any unfair or unjust gain made by You as a result of the same. You shall be informed of such a reversal by the Bank.

14. Transaction History. You may obtain information about the available funds in your Virtual Debit Card and a history of your Virtual Debit Card transactions on your mobile app. You will not receive paper statements for your Virtual Debit Card.

15. Account Alerts. All-important alerts including Virtual Debit card creation, amount transfer in Current/Saving/Roshan Digital Account/Wallet account card re-generation and transactions will be provided via your mobile number and email address mentioned in your Alfa App details.

16. Preauthorized Transfers. No preauthorized transfers will be allowed.

17. Refunds. You will not receive cash refunds for Virtual Debit Card transactions. If a merchant gives you a credit for merchandise returns or adjustments, the merchant may do so by processing a credit adjustment. We are not responsible for the delivery, quality, safety, legality, or any other aspects of goods or services that you

purchase with your Virtual Debit Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were purchased.

- 18. Privacy Policy.** Your privacy is very important to us. We may disclose information to third parties about you, your Virtual Debit Card and Current/Saving/Roshan Digital Account/ Wallet account, and transactions related thereto: (a) as necessary to effect, administer, or enforce a transaction requested or authorized by you; (b) with your consent; (c) to protect against or prevent actual or potential fraud, unauthorized transactions, or other liability; (d) to comply with government agency or court orders; (e) as permitted and required by applicable law; and (f) as otherwise provided in our Privacy Policy. You understand that by participating in the Program, you consent to the collection, use, and disclosure of your information as set forth in this T&C.
- 19. Replacement of Virtual Debit Cards on Expiration.** You may not use Your Virtual Debit Card after the Expiry Date. Your Card will have an expiry date displayed on screen (“**Expiry Date**”). The funds available in Current/Saving/Roshan Digital Account/Wallet account will no longer be usable through Virtual Debit card following the Expiry Date. You need to create new Virtual Debit Card.

The expiration date of your Virtual Debit Card is identified on the front of the Card. If you need to block your Virtual Debit Card for any reason, please contact our Customer Service at the telephone number BANK-HOTLINE 021-111-225-111.

The Services and this agreement shall terminate on the Expiry of the last card unless You request the Account to be reactivated and further Cards to be issued within a reasonable period of the Expiry Date (such period to be determined by Us in Our absolute discretion from time to time).

- 20. Our Liability to You.** We/Bank will not be liable if: (a) through no fault of ours, you do not have enough available funds in your Current/Saving/Roshan Digital Account/Wallet account & Virtual Debit Card to perform the transaction; (b) circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, computer breakdown, telephone line disruption, or natural disaster) prevent or delay the transfer despite reasonable precautions taken by us; (c) the system, was not working properly and you knew about the problem when you initiated the transaction; (d) the funds in your Virtual Account are subject to legal process or are otherwise not available for transactions; (e) the merchant refuses to accept your Virtual Debit Card; (f) if access to your Virtual Debit Card has been blocked after you reported your Virtual debit Card lost or stolen; (g) if we have reason to believe the transaction is unauthorized; (h) the transaction cannot be completed because your Virtual Debit Card is expired or cancelled; or (i) any other exception stated in this T&C.
- 21. Errors or Questions About Your Virtual Debit Card Transactions.** Contact our Customer Service at the telephone number given below as soon as you can if you think an error has occurred involving your Virtual Debit Card. We must hear from you no later than 14 days from the transaction date of your Virtual Debit Card, We may take up to 30 days to investigate the complaint or question or subject to prevailing MasterCard regulations.
- 22. Your Liability for Unauthorized Transactions.** Tell us AT ONCE if you believe your Virtual Debit Card, Expiry date, CVV or Secure Code has been lost or stolen or you believe a transaction has been made without your permission using information from your Virtual Debit Card, your Secure Code, CVV or you could lose all the money in your Current/Saving/Roshan Digital Account/Wallet account & Virtual Debit Card. Contact our Customer Service immediately at the telephone number given below, to keep possible losses to a minimum. Ensure that you block your cards immediately via the Bank Alfalah Mobile Application or by calling our helpline 021 111-225-111
- 23.** The Virtual Debit Card should not be used by you to purchase an item over the internet that subsequently would require presentment of a physical reference device in order to obtain that item. While making an online transaction via your Virtual Debit card; you are advised to cautiously views the terms and conditions of said merchant establishment as some online merchants demands physical reference device/card later in order to collect/avail that item/goods/services.

- 24.** The Virtual Debit Card should not be used by you to purchase an item/goods over the internet which are prohibited under the laws and regulation of the Pakistan
- 25.A** You undertake that Virtual Debit Card will not be used by you for any business related transaction. Moreover, Person to person transfers on Virtual Debit Card are not allowed.
- 25.B** You/ Customer irrevocably authorizes the Bank, as a continuing obligation, to debit, any of his/her account(s) maintained with the Bank for payment of any or all taxes, charges, dues and costs, claims, losses and/or damages, expenses and payments of whatsoever in nature in respect of the issuance and operation of Virtual Debit Card
- 26. Cross Border Transactions.** By accepting this T&C, you understand and authorize the Bank to enable your Virtual Debit Card for cross border transactions, in compliance with relevant foreign exchange regulations issued by State of Pakistan from time to time. All foreign transactions will be converted from base currency (Non-Rupees) to US dollars on the international exchange rate applied by the Franchise Rules of MasterCard in order to settle the transaction; the Bank will therefore purchase US dollars from the open market and will debit your account into PKR rupees using the open market US dollar purchase rate. The rate so applied will be binding on you and you will have no rights to dispute or question any such exchange rate applied by the Bank. You also understand that you may incur some FX conversion charges as per Bank's prevailing Schedule of Charges. Usage of the Virtual Debit Card outside Pakistan will be made strictly in accordance with the Pakistani foreign exchange laws and international sanctions. In the event of any failure to do so, you shall be solely and completely liable and responsible for noncompliance with the law and the regulations and notifications issued there under from time to time.
- 27. Restriction on Crypto Currencies/Coins/Tokens.** As per regulation & direction, Bank shall refrain from processing, promoting and facilitating its Customers/ Account holders/Card holders to transact in any type of virtual/crypto Currencies, Coins, or Tokens, and all such Card transactions via any mode that come to Banks' notice shall be declined without prior notice to You. The Bank reserves the right to report such violations to the relevant bank and government authorities and take legal action in this regard.
- 28. Advance Withholding Tax on International Transaction.** The Bank shall be liable to collect/deduct any advance tax from Customer's Account/Card on all fund transfer/payment transactions of any sum remitted outside Pakistan, on behalf of any person who has completed a Card transaction with a person outside Pakistan at the prevailing rate for Filer or Non-Filer charged per transaction, or any other applicable tax as defined & at the rate specified by Government of Pakistan from time to time. This particular scenario will also be applicable on all payments remitted abroad such as foreign travel, lodging, shopping, online shopping from merchants outside Pakistan etc. Please note that in case of charge back/disputes/fraud, the Bank will not be liable to reverse the tax charged. You will contact tax authorities for tax reversal. However, tax certificate shall be provided to You upon Your request
- 29. Assignment.** To the extent permitted by applicable law, we may assign this T&C without obtaining your consent. You may not assign or transfer your Virtual Debit Card, Current/Saving/Roshan Digital Account/Wallet account or these T&Cs without our prior written consent.
- 30. Severability and Waiver.** If any provision of these T&Cs is held to be invalid or unenforceable, such provision will be deemed to be modified to the minimum extent necessary to make it valid and enforceable and the rest of these T&Cs will not be affected. We do not waive our rights by delaying or failing to exercise them at any time.
- 31. Amendment.** We reserve the right to edit, add to, delete, or amend these T&Cs at any time in our sole discretion, subject to applicable law. You will be notified about the T&C change/revision through mediums such as website, branch notices, email or SMS communication, 30 days in advance, and by posting an updated version of these T&Cs on Bank Alfalah website. In case you do not agree with the changes in Terms and Conditions, you must cease usage of all your Virtual Debit Cards and cancel all of them via Bank Alfalah Internet Banking service or by informing Bank Alfalah Bank, within 30 days otherwise Bank Alfalah shall consider this as an implied consent on the new Terms and Conditions from your end.

32. Entire T&Cs. These T&Cs constitute the entire and sole terms and conditions between you and us with respect to the Virtual Debit Card Program and supersedes all prior understandings, arrangements, or terms and conditions, whether written or oral, regarding the Program.

33. Cancellation and Suspension. To the extent permitted by applicable law and for reasons covered in section 1, 4, 8, 9, ~~23~~20, ~~26~~ 23, ~~28~~ 27, 29, 35, 38, 40 and 41 of these T&Cs, or in case You breach any terms of this T&C, we may cancel or suspend your Virtual Debit Card, your Virtual Account, or this T&C agreement immediately, without notice to you. You may cancel your Virtual Debit Card, your Virtual Account, or these T&Cs at any time by notifying Customer Service at the number provided below. Cancellation or suspension of these T&Cs will not affect any of Our rights or Your obligations arising under these T&Cs prior to such cancellation or suspension.

34. Governing Law. These T&Cs will be governed by and construed in accordance with the State Bank of Pakistan laws.

35. Indemnification. You are agree to defend, indemnify, and hold harmless Bank, its officials, representatives, subsidiaries, and other affiliated companies, and, contractors, officers, and directors against any and all claims, suits, damages, costs, lawsuits, fines, penalties, liabilities, and expenses (including, without limitation, reasonable attorneys' fees) that arise from your violation of these T&Cs, applicable law, or any third- party rights or your fraud or willful misconduct. We reserve the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you will cooperate in asserting any available defenses

36. LIMITATION OF LIABILITY. Except as otherwise expressly provided in these T&Cs or as otherwise required by applicable law, we, our affiliates, and the parties with whom we contract in order to offer the Virtual Debit Cards, the Virtual Accounts, and related services are neither responsible nor liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating in any way to the Virtual Debit Cards, the Virtual Accounts, any products or services purchased using Virtual Accounts, or these T&Cs (as well as any related or prior T&Cs that you may have had with us).

37. DISPUTE RESOLUTION.

(a) In case of disputed transactions, you may call to our 24/7 helpline number or send us an email within 14 days of current transaction date (address) to:

Email: customercomplaint@bankalfalah.com

From within Pakistan dial: + 21 111-225-111 or + 42 111-225-111

From outside Pakistan dial: + 92 21 111-225-111 or + 92 42 111-225-111

(b) When you write to us, please provide the following information for each disputed transaction (i) transaction date (ii) transaction description (Merchant name) (iii) US Dollar amount (if international) (iv) Pak Rupee amount. No disputed transaction will be entertained if all related supporting documents are not provided and if it is received 14 days after the transaction date.

(c) You hereby agree that the Bank has right to decline any transaction dispute investigation/ fraudulent online transaction investigation being reported by you after 14 days of the transaction settlement processing date, and the entire dispute amount will be borne by you. Furthermore, in case the investigation carried out by the Bank in response of your transaction dispute request, turns out to be against you (i.e. fault at your part), the Bank shall pass all the transaction retrieval charges as per prevailing Schedule of Charges onto you.

- (d) You also agree that the Bank has the right to decline your multiple Virtual Debit Card fraudulent transactions disputes, in case you do not notify the Bank for immediate card blocking. The Bank shall be entitled, in its discretion to withdraw your Virtual Debit Card's multiple fraudulent transactions claim subject to unavailability of investigation rights in accordance with the franchise rules of MasterCard. The entire dispute amount will be borne by you. The Bank shall only credit your Virtual Debit Card for subsequent transactions upon due notification of Virtual Debit Card blocking by you to the Bank.

38. Information for Customer Service. For customer service, you may contact Bank's 24/7 helpline at +92 (21) 111-225-111

39. Your Responsibility to be Vigilant during Online Activity. You are responsible to be vigilant and follow the precautions listed below:

- a) You should never click a hyperlink or pop-up message provided in an email that claims that it will allow you access to your Account/Card/internet banking/mobile banking service. Instead you should access our official website by typing official URL www.bankalfalah.com directly in the browser address bar yourself.
- b) You should not search the web to find out the URL of Bank Alfalah.
- c) You should not share your confidential Account/Card/financial/personal information with anyone without verifying their identity from the Bank, or over any website without verifying authenticity of the website from the Bank. Bank will never solicit this information from you via email.
- d) You should always verify your transactions from Bank before handing over merchandise or cash to your customer based on an alert message (SMS or Email) that seemed to have been received from the Bank.

In case you end up disclosing your confidential and sensitive financial information with a third party intentionally or non-intentionally due to your carelessness or negligence, the Bank will not be liable for any financial loss arising from the same.

40. You hereby acknowledge, accept and agree that apart from these T&Cs, the Bank Alfalah Debit Card Terms and Conditions and Bank Alfalah's Account/Branchless Account Terms and Conditions pertaining to other accounts, shall continue to be binding on me (as applicable).