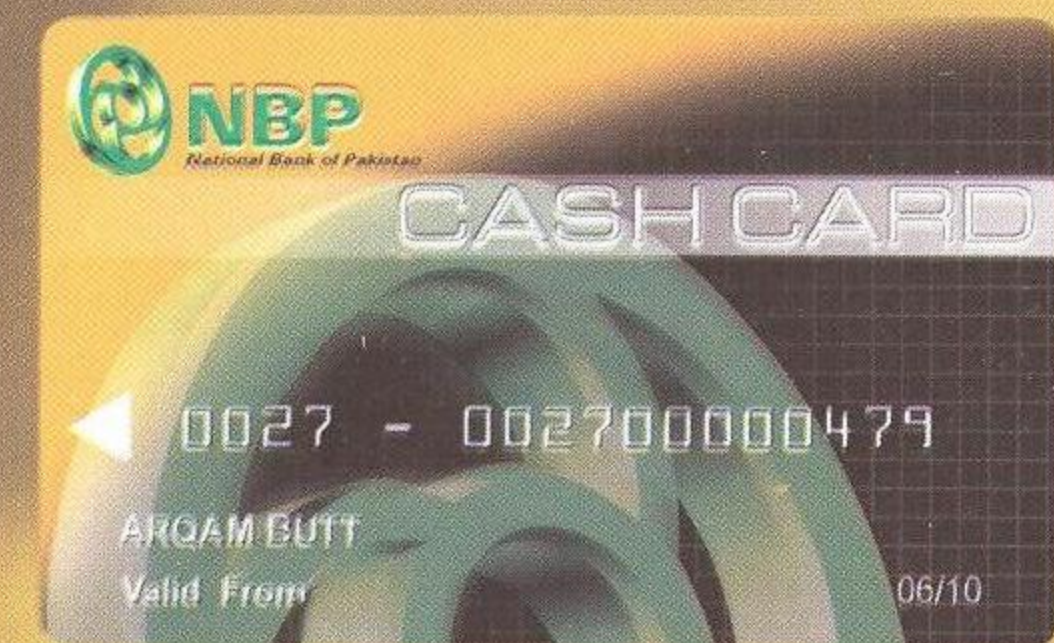


TERMS AND CONDITIONS

1. An annual fee (as per bank's schedule of charges) will be charged every year for the facility(ies) deductible from PKR Account(s) of the card holder(s). Currently, this service is being provided free of charge.
2. Without prejudice to any other rights of the Bank as stated in these terms and conditions upon nonpayment of charges for Card Transactions by the Cardholders, in case of there being insufficient balance in the Cardholder(s) account(s) for debit of outstanding charges owed to the Bank by the Customer, the Bank may at its sole discretion cancel the Services of the Cardholder in respect of the Card Transactions and such Services shall remain cancelled until the Cardholder(s) clears all its charges and requests the Bank to restore the services in writing. (Where the applicant is an existing Cardholder of the Bank, the Debit Card facility will be activated in reasonable possible time under intimation to the customer on the stated address or else PIN Code will be mailed at the stated address with Card made ready for personal pick up by the customer at the branch).
3. The Cardholder may use the card: (a) As an ATM Card for use on the Bank's ATMs and ATM's of participating banks with "1-Link" logo, (b) As a paying card (Debit Card) for the payment of goods and services within Pakistan at Merchant Service/Retail Outlets; and (c) For additional services that the Bank may provide for its Cardholders from time to time.
4. For the issuing of the Card and the authorization thereof, as the processing of card transactions conducted with it, the Bank can charge the Cardholder fees, which are to be made known to the cardholder in an appropriate form. The Bank is authorized by the cardholder(s) and is entitled to debit the said fees from his account(s).
5. The Cardholders shall not disclose the PIN to any person and shall take every precaution to prevent disclosure of the PIN to any person. The PIN is to be kept secret and must not be provided by the Cardholder to any other person. In particular, the PIN must not be noted upon the Card itself nor stored in any other manner, also not in an altered form, together with the Card.
6. The Card shall only be used by the Cardholder. The Cardholder is not allowed to give his/her Card to third parties or make it accessible to such in any way. Further, to notify the bank immediately should the card be lost or stolen or should the PIN be disclosed or if the holder suspects that the card has been used in a manner not authorized in terms hereof.
7. The Card can only be used if sufficient balance is available in the cardholder(s)'s account(s).
8. Each person, who through the use of the Card and the entering of the correct PIN in the device equipped for this purpose, can withdraw cash or make payments, will be considered as an authorized Cardholder; this also applies if this person is not the actual Cardholder and the Bank is authorized to accept such transaction by aforesaid use and debit the Cardholder(s)'s account(s) in respect of such transactions. The risk arising from the use and the misuse of the Card is thus solely assumed by the Cardholder directly and the Bank will not be liable in respect of the same.
9. The Cardholder has no claim to any compensation from the Bank if use of the Card is not possible due to technical malfunctions and operations failures or any other reasons what so ever and the Bank excludes all liabilities for all losses or damages suffered by the Customer for not being able to use the Card.
10. The Bank is authorized to block the Card transaction or any services linked with the Card at any time, without prior notice to the cardholder(s) and without providing reasons.
11. The Cardholder may use the Card to obtain the services described in these terms and conditions and such other services as the Bank provides from time to time. All such services will be subject to these terms and conditions as amended from time to time.
12. The Card is the property of the Bank and should not be used by any person other than the Cardholder. In the event of Cardholder closing his account(s) or terminating relationship with the Bank, the Card will be returned to the bank.
13. In the event that there are insufficient available funds in the Cardholder(s)'s account(s) to pay for any card transactions, including any mark-up fees charges or other payments due to the Bank, the Bank may at its own absolute discretion, recover sufficient funds from any other account maintained by the Cardholder(s) with the Bank to recover mark-up, fees for other charges/payments due to the Bank.
14. The Bank shall not be liable in any event for any loss or damage resulting from the refusal of any Merchant's Service/Retail Outlet, other bank or ATMs or Card operated machine(s) to accept of the use of the Card in connection with any Card Transaction or retention of the Card by the machine.

15. A Card Transaction cannot be cancelled by the Cardholder after entering the PIN at the Merchant's Service/Retail Outlet POS.
16. The Bank will normally debit the amount of any card transaction to the Cardholder(s)'s account(s) as soon as the Bank receives the notification from the Merchant/ATM connection therewith. The bank will not be liable for any loss resulting from any delay therein.
17. The Cardholder(s) agree to reimburse to the Bank for any amounts that are due from the Cardholder(s) for transactions authorized by him/her/them even after closing of all Cardholder's account(s) with the bank. If retailer or supplier makes a refund for a card transaction, the Bank will credit Cardholder(s)'s account(s) when it receives the retailer or supplier's proper instructions and the funds in respect of such refund. The Bank will not be responsible for any delay in receiving such instructions and refunds.
18. The Cardholder will be liable for all losses or costs incurred by the Bank which may result due to any breach by the Cardholder(s) of the terms and conditions contained herein and shall reimburse to the Bank all such costs on the Bank's first demand.
19. In the event of the death of the Cardholder, the card transaction shall continue to be debited to the Cardholder's account until such time that the Bank is informed in writing about the death of the Cardholder. Upon receiving this information the Card will be marked by the Bank to block any new transactions. After receiving this notice all transactions authorizations by the Cardholder before the notice of the death of the Cardholder to the Bank, shall be debited to the customer's account accordingly.
20. The Cardholder(s) will be solely responsible for any loss incurred as result of the loss, theft, misuse or unauthorized use of the Card.
21. The bank shall not be liable to the Cardholder(s) for any loss suffered as a result of the Bank being prevented from or delayed in providing any Banking or other services to the Cardholder due to strikes, act of failure of power supplies or equipment or causes beyond the Bank's control.
22. To accept the Bank's record of withdrawals, transfers and deposit as conclusive and binding for all purposes. To further accept that any transaction information appearing on the Print-out issued by the ATM to the Cardholder, shall not constitute any receipt or acknowledgment by the Bank or evidence of the correctness of the transaction but merely a memo based on Cardholder's instruction. In the event of the Cardholder's disputing any transaction through the card the Bank will not be liable to disclose its internal records to the Cardholder and a certificate of the correctness of the transaction by the Bank shall be accepted as conclusive and final by the Cardholder. To acknowledge that the amount stated on the ATM screen or printed enquiry slip shall be for any purpose, whatsoever, be taken as conclusive balance of the cardholder(s) account with the Bank.
23. The Bank reserves the right to refuse handover of the Card to customer if not collected within time limit stipulated by the Bank from time to time.
24. The facilities will be available in respect of account operated jointly by up to two individuals only.
25. The duty of confidentiality, if any, of the Bank to the Customer will not be breached by the Bank disclosing the status of an account or the balance in an account or any other information pursuant to the provision of any services.
26. In case if with the use of the card at 1-Link ATM, Cardholder's account is debited and cash is not/short disbursed, customer will submit a claim for the respective transaction/amount with the Bank and Bank will reverse the claimed amount only after verification of such transaction/amount from the respective bank/network for the ATM used.
27. To accept that in case if with the use of the card at ATMs of other banks disposed cash but customer account is not debited, Bank is irrecoverably authorized to debit the amount of withdrawal and all Bank charges applicable to the use of Card to Cardholder's account within the Bank, whether or not made with the Cardholder's account(s) knowledge or authority. It is the duty of the Cardholder to check on the prevailing rates of respect charges levied by the Bank. In case the Cardholder's account(s) do / does not have sufficient funds for any reasons, the Bank will have the right to setoff any credit balance/proceeds of instruments of other items of the Cardholder available with the Bank.
28. To accept that a fee (as given in the schedule of charges) will be charged on all transactions performed on other than the Bank's ATMs that includes ATMs of all other participating banks.



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