

# **TERMS AND CONDITIONS FOR NBP DIGITAL CHANNEL – MOBILE BANKING APPLICATION & NBP INTERNET BANKING**

These terms and conditions are applicable on all NBP Digital-Mobile Banking Application Users & NBP Internet Banking users for the services (defined below)

## **1. DEFINITIONS**

In these terms and conditions, the following terms shall have the following meanings:

**Username:** The User Identification which the Customer will create while registering for NBP Digital – Mobile Banking Application & NBP Internet Banking and same he/she will enter to access NBP Digital- Mobile Banking Application & NBP Internet Banking.

**Login Password:** The password which is used for log on to NBP Digital – Mobile Banking Application & NBP Internet Banking. First-time login password is system generated and thereafter customer changes login password.

**Passwords:** Login Password & One-time password used for non-financial transactions.

**One-time Password (OTP):** System generated alphanumeric code which is used for identification of a genuine customer for NBP Digital – Mobile Banking Application or NBP Internet Banking registration and non-financial transactions (sent via SMS & Email).

**Bank/NBP:** National Bank of Pakistan.

**Eligible Customer/Customer:** The person who holds an Eligible Active Account with the Bank either Conventional and/or Islamic.

**Eligible Active Account:** An account either in the name of an account holder or joint account with operational instructions of "Either or Survivor"; on the basis of which NBP Mobile Banking & Internet Banking Services may be provided on the request of the account holder or account holders, as the case may be.

**Device:** Personal Computers (PC), Laptop, Tablets, Mobile, Personal Digital Assistant or such other devices which may be used to access NBP Internet/Mobile Banking services.

**NBP Digital:** Brand Name of NBP Mobile Banking Application.

**NBP Mobile Banking Application:** Android & iOS version of Mobile Banking Application available at Google PlayStore & AppStore enabling NBP Eligible Customers to access banking services 24/7.

**NBP Internet Banking:** NBP Portal which eligible customers will be accessing through URL <https://www.ibanking.nbp.com.pk> for accessing banking services 24/7.

**Bank Statement:** Summary of financial transactions held over a given period on a bank account held by a customer with NBP.

**You or your:** are references to the Customer in whose name(s) the Eligible Account is being maintained at NBP.

**MPIN:** MPIN is the Mobile Banking Personal Identification Number which is Customer generated four (04) digit code used for making financial & non-financial transactions such as through NBP Digital-Mobile Banking Application & NBP Internet Banking and must not be shared with anyone.

**Device Authentication:** Device Authentication is the process to verify the customer's device through which he/ she will be accessing NBP Digital Mobile Banking Application or NBP Internet Banking through OTP which will be send through SMS & Email.

**Financial Transaction:** Any transaction which involves the movement of funds from one account to another account.

**Non-Financial Transaction:** Any transaction which do not carry monetary value and/or transfer of funds.

## **2. AVAILABILITY & USAGE OF INTERNET/MOBILE BANKING SERVICES ("Service(s)")**

2.1 The Service will be available only for eligible customers of NBP.

2.2 Service will be provided only on active accounts of NBP. In case customer's account gets inactivated, inoperative and/or dormant for whatsoever reason, limited services of Internet/Mobile banking will be available to customers and will not be able to perform any financial transactions. However, when customer account's status changes to active status again customer will be able to use Internet/Mobile banking services as previous.

2.3 In case customer's ATM/ Debit Card gets inactivated, blocked or expired for whatsoever reason, customer will not be able to reset his / her login credentials or MPIN in case he/she forgets his / her login credentials or MPIN.

2.4 Subsequent to registration, initially a system generated login password will be sent to customer through SMS & Email to have access to NBP Digital – Mobile Banking Application & NBP Internet Banking, which then can be changed by customer from time to time. The Login Password will be used to identify you whenever you will have access to NBP Digital – Mobile Banking Application & NBP Internet Banking.

2.5 Bank reserves the right to record & process customer's data which is mandatory to provide the services.

2.6 You irrevocably and unconditionally accept as binding any Service availed and/or transaction and/or instruction made or given through the service by you at your own risk and responsibility.

2.7 The instructions given on this service to process any transaction cannot be reversed.

2.8 All instructions given by customer(s) through the Internet/Mobile Banking Service will be recorded and maintained in database of NBP for its internal use and onward submission to judicial and non-judicial authorities as and when required by them under the applicable laws. NBP shall endeavor but not bound to notify the customer prior to disclosing such information maintained in its database to the said authorities.

2.9 The Bank's will keep records of any transaction/service processed/availed/executed through the Service & shall constitute binding and conclusive evidence of such transaction/services conducted by Customer.

2.10 The Customer agrees to hold harmless and indemnify NBP, its officers, Executives, Employees, Management and Board of Directors against any loss, cost, damage, expense, liability or proceedings which may be incurred or suffered by the customer as a result of NBP acting upon or delaying to act upon or refraining from acting upon the customer's instructions.

2.11 The availability/non-availability of a particular service shall be at the discretion of NBP. Notwithstanding the forgoing, the Bank shall endeavor to provide the Internet/Mobile Banking services to its customers without any interruption provided that all dependents things are working smoothly and without having any issue of system glitches.

### **3. DEVICE COMPATIBILITY**

3.1 The service will only be available on devices which meet the required specifications and configurations as specified by the Bank from time to time.

3.2 NBP Internet Banking has been designed to operate with standard browsers available from time to time. Following are browser requirement for smooth functioning of Internet Banking.

- For Windows Operating System-
  - 1) Chrome: 67.0.96+
  - 2) Firefox: 59.0.2+
  - 3) Edge: Windows 10 (default)
  
- For Mac OS -Safari: 11.1.2+

3.3 NBP Mobile Banking Application will be a native Mobile Application on following platforms:

- Android Phones – Android Version Kit-Kat (4.4) and above
- iPhone – iOS version 9.0 and above

3.4 The Bank shall not be liable to you for any loss you suffer as a result of any incompatibility between the Service Software and any device from which you access the service.

3.5 Service may not be accessible on a Jailbroken and/or rooted devices. The customer is solely responsible for protecting the device and ensuring that the service is not accessed / used on a Jail broken and/or rooted device.

#### **4. VERIFICATION & AUTHENTICATION OF CREDENTIALS ON REGISTRATION OF NBP DIGITAL – MOBILE BANKING APPLICATION & NBP INTERNET BANKING**

4.1 Email address provided by customer at the time of Mobile Banking Application & NBP Internet Banking registration will get registered in NBP records (conditionally-if not already registered), on which customer will start receiving one time passwords from bank's system for making transactions & authentication of the customer.

4.2 Customer will be solely responsible for authenticity of the "Email Address" provided at the time of Mobile Banking Application & NBP Internet Banking registration. NBP shall not be held responsible for any financial/non-financial loss occurred due to incorrect email address.

4.3 Bank's representative may make an outbound call for verification of the customer. Bank in case of negative verification, security reasons or any reasonable ground may block the Mobile Banking Application & NBP Internet Banking ID of customer.

#### **5. RESPONSIBILITIES AND OBLIGATIONS OF THE CUSTOMER**

5.1 You must not allow anyone else to operate the Service on your behalf. In case of breach of this condition NBP shall not be liable for any loss and/or damage which may consequently occur to you.

5.2 You must not leave the device unattended while you are using the Mobile Banking Application & NBP Internet Banking.

5.3 The customer is solely responsible to follow instructions to avail services and to adopt the security protocols and such other guidelines as may be provided by the Bank from time to time through notification on its website and/or through other channels such as email/SMS alerts and/or other ways as the bank may feel appropriate in this respect.

5.4 The Bank accepts no liability for any consequences whether arising out of inaccurate information supplied and breach of security protocols for sharing password credentials.

5.5 You must not share your personal information, account details, or any sensitive information including but not limited to NBP Digital – Mobile Banking Application & NBP Internet Banking Username/ID, password, one-time password, MPIN or ATM/debit card PIN number etc. if asked by anyone through email, SMS, or phone call. NBP staff will never ask you to provide such information for any active or blocked account. Staff of any law enforcement agency, State Bank of Pakistan (SBP), or Benazir Income Support Program (BISP) etc. are also not authorized to know your sensitive information. NBP will not be liable for any financial loss due to disclosure of personal or sensitive information to anyone.

5.6 The bank accepts no responsibility if you become a victim of Phishing Scams. So remember following to avoid becoming a Phishing victim.

- i. Always be suspicious about emails before clicking any link or downloading attachment. Do not respond to emails sent from unknown senders. Never perform any action before verifying the genuineness of sender and the message.
- ii. Do not click the links or download attachments received not only via emails but other forms of messaging as well, especially when the sender is unknown or the message looks unexpected or suspicious.
- iii. Do not download any software or app without establishing trust on the provider. Threat actors on the internet may entice you with financial gains or free download offers via phishing. They may redirect you to fake applications where sensitive information is captured/stolen for cyber-attack.
- iv. Do not enter credentials or provide any information on unintentionally redirected pages (login pages or others).
- v. Do not share any details related to your bank account, or personal details on emails and messages even if the sender claims to be someone from the bank or any government agency.
- vi. Do not download software or apps from untrusted sources (websites or app stores) as they could be the malicious tools to steal sensitive information and inject malware into your device for cyber-attack.
- vii. Do not click the links on webpages that are not trusted or known to be good and authentic. Always avoid accessing the pages which are not secure with “https://” protocol (check the additional ‘s’ after “http” in the browser’s address bar).
- viii. Never share your Password with anyone.

NBP will never ask for your sensitive information including but not limited to Mobile banking application & Internet banking through Email, SMS or phone call.

5.7 You must report to bank if you receive any phishing email or SMS or any phone call asking for your any personal or sensitive information mentioned in 5.5.

5.8 You must contact and report to Bank immediately if you have responded to any phishing email or SMS or shared your information on phone call.

## **6. SECURING THE PASSWORDS AND MPIN**

In connection with your Passwords/MPIN, please observe the following:

6.1 You should immediately create the new login password after first time login with system generated one-time password for using. NBP Digital – Mobile Banking Application & NBP Internet Banking.

6.2 You should change your “Login Password” frequently and shall do so whenever the service requires you to do so. You should not choose a login Password you have used before.

6.3 Whenever you choose a Login Password, you must take care of not to choose password and MPIN that is likely to be guessed by anyone. Such as you should avoid your own or a relative's Name, birth date, home address or any part of your mobile/telephone number.

6.4 You must take all reasonable steps to ensure that you safeguard your Login Password and MPIN at all times. You must not disclose Passwords/MPIN to anyone else, including a member of Bank's staff, or to someone giving assistance on a technical helpdesk in connection with the Service

6.5 You must not record/save your Passwords and MPIN in a way that could make them recognizable by someone else as a Password.

6.6 Never share your passwords, MPIN or any personal details/information with anyone. In case of breach of this condition, NBP shall not be liable for any dispute, loss, damage which may occur and/or be sustained by you.

6.7 The Security of MPIN must not be endangered or compromised by choosing a MPIN that can be easily guessed, such as four of the same numbers or numbers in a sequence such as 1234.

6.8 You must create your password as per NBP Digital – Mobile Banking Application & NBP Internet Banking password policy that is password should be at least 8 alphanumeric characters long & it must contain uppercase & lowercase characters (e.g. a-z, A-Z), must have at least one digit & a special character.

6.9 It must be noted by you that MPIN for NBP Digital – Mobile Banking Application & NBP Internet Banking will be same for both channels regardless of the channel it is created on.

## **7. DEVICE VERIFICATION & BINDING**

7.1 It is customer's responsibility to only verify/bind the device (with system generated OTP) that he/she trusts in order to access NBP Digital – Mobile Banking Application & NBP Internet Banking.

7.2 Customer can bind the device (optional) for NBP Digital – Mobile Banking Application by verifying it & skip the process of verifying device for every login. However, for NBP Internet Banking customer must verify the device for every login session.

7.3 You can bind one device at a time for NBP Digital – Mobile Banking Application

## **8. OTP SERVICE**

8.1 OTP is used for security verification where customers are required to provide system generated OTP to verify themselves when operating NBP Digital – Mobile Banking Application & NBP Internet Banking. The OTP will be sent via short messaging system (SMS)/E-mail to customer's registered mobile number/E-mail address with NBP.

8.2 Customer will receive OTP via SMS/e-mail; when abroad if the registered mobile phone number is on roaming mode at customer's own cost of prevailing telco charges or any fee imposed by respective mobile phone service provider or any other party, provided telco supports and provides such international SMS on roaming facilities.

8.3 You acknowledge that the delivery of the OTP may be delayed or prevented by factor(s) outside the Bank's control. NBP shall not be liable for any loss, damage, expenses, fees, costs (including legal costs on a full indemnity basis) that may arise, directly or indirectly, in whole or in part, from:

- The non-delivery, the delayed delivery, or the misdirected delivery of the OTP
- The non-receipt of the OTP
- Inaccurate or incomplete content in the OTP
- Reliance on or use of the information provided in the OTP.
- Misuse of OTP

## **9. BENEFICIARY MANAGEMENT & TRANSACTIONS**

9.1 It is customer's responsibility to provide the correct details of beneficiary for adding them in their trusted beneficiaries list of NBP Digital – Mobile Banking Application & NBP Internet Banking

9.2 For adding beneficiary in NBP Digital – Mobile Banking Application & Internet Banking, customer will authenticate the addition with MPIN.

9.3 Based on the previous consideration of customer for adding beneficiary, transactions to added beneficiaries will be made without authentication of MPIN. Bank shall not be held liable for any beneficiary transactions based on the ground for not taking input of MPIN at the time of making transaction.

9.4 However, non-beneficiary transactions will require customer to add the details of beneficiary at the time of making transaction & authenticate the same with MPIN.

9.5 Customer shall be able to make transaction to beneficiary (Added by customer in beneficiary list on Mobile App) & to non-beneficiary (Not added by customer in beneficiary list on Mobile App) and shall be responsible for all such transactions.

9.6 Customers will be ultimately responsible for following or not any advice, recommendations or any other course of action with regard to (but not limited to) beneficiary transactions.

9.7 It is to be noted that beneficiaries added on NBP Digital – Mobile Banking Application will be automatically added on NBP Internet Banking & vice versa.

## **10. ELECTRONIC MAIL (E-MAIL)**

To ensure secure e-mail communications, use the secure e-mail located within the "Secure Support" link at the top of every Internet Banking web page. Communication by general e-mail is not secure and is not advised for confidential and personal information.

## **11. CHECKING BANK STATEMENTS**

You are supposed to check frequently your account activity statement and the moment you become aware of execution of any unauthorized transaction on any of your Eligible Active Account(s) that has not been validly done or authorized by you, please notify NBP immediately by calling on (or any other number as the bank may advise you from time to time for this purpose). It is hereby advised that you must check your statement/e-statements of Eligible Active Account(s) regularly to reconcile balance amount and to identify and report dubious/un-authorized transactions (if any) for early action on part of the Parties.

## **12. AUTHORITY TO NBP**

12.1 You hereby agree that the use of the user name, password, system generated Password and Transaction Password/MPIN provided by you is adequate for identification of you to access NBP Digital-Mobile Banking Application & NBP Internet Banking and to execute financial & non-financial transactions. The Bank is entitled to act on your instructions received through this service without obtaining any further written or other confirmation from you, even if those instructions are not actually given or authorized by you.

12.2 You agree and authorize the Bank to disclose to other institutions, authorities and service providers such personal information as may be reasonably necessary for reasons inclusive of but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal directive, for credit rating by recognized credit scoring agencies, for audit, provision of services by any third party service providers, for collection and fraud prevention purposes, and as may be required by any court order or competent authority or agency under the provisions or applicable laws and/or otherwise to safeguard the interests of the Bank.



12.3 The Bank shall make reasonable endeavours to preserve your secrecy and personal information ("PI"). Nevertheless, you hereby expressly agree, acknowledge and authorize the Bank to disclose PI, without any prior notice to you, in the following events:

(a) It is required by any investigation/law enforcement agency; regulatory body, judicial and/or Quasi-judicial authority; and/or under any subpoena; and/or

(b) It is required to be disclosed as per applicable laws and/or banking practices; and/or

(c) The Bank may consider it necessary to disclose to any person, entity, body, corporate, authority etc."

### **13. LIMITATIONS OF NBP'S RESPONSIBILITY**

NBP shall not be responsible for any of the following:

13.1 To reverse an instruction given through this Service.

13.2 To accept any instruction which is conditional, or which require Bank to make payment to a third party earlier (or later) than the time NBP requires according to normal banking practice.

13.3 NBP, in its sole discretion, will be entitled to refuse to carry out an instruction submitted through this service or may require the customer to provide a written confirmation of such instructions.

13.4 Withdrawals and/or transfers of funds will not be permitted against un-cleared funds.

13.5 When you give an instruction via this service, the Bank will act on that instruction in accordance with the cut-off times notified to you through the Service. From time to time the Bank may notify you of any changes to these cut-off times. Instructions given at any other time may not be acted on until the next Business day. Any delay may happen due to unforeseen events or force majeure conditions and circumstances which are beyond the reasonable control of the bank such as internet failure, connection or labor strikes, system malfunction and or any other reasons where the bank has no control etc. In no circumstances the bank shall be held liable for any delays or interruption of services which is caused by reasons beyond its reasonable control.

### **14. REVERSAL OF INSTRUCTIONS**

14.1 In case the bank is instructed by you to reverse an instruction after you have given it, we may at our discretion try to do so to the extent that this is possible under the Rules, Guidelines, Policies and practices of the Bank / banking system / applicable laws etc.

14.2 The Bank may, when it believes is justified in doing so:

(i) Refuse to carry out an instruction given via the Service; or

(ii) Require written confirmation from the customer of a particular instruction.

14.3 If the Bank believes that an instruction to execute certain transactions have not been authorized by you then, , it will be entitled to take all reasonable measures to check the validity of such transactions and upon suspicion may reverse any action taken on the basis of that instruction, it is possible that due to precaution of the bank, your authorized transactions may suffer for which you will also hold the bank indemnify and harmless against all legal and regulatory actions, this is one of the conditions precedent to avail services. Moreover, the Bank will not be responsible for any direct/indirect loss to you that may result from such a reversal or action. You agree that you will be responsible for any costs which the Bank may incur as a result.

## **15. OPERATING TIMES, CHANGES AND DISRUPTIONS**

15.1 The Bank shall take reasonable steps to provide you the NBP Digital – Mobile Banking Application & Internet Banking service appropriately. You accept, that routine maintenance requirements, system glitches, network failures, excessive traffic on system, force majeure conditions and circumstances beyond our control may mean it is not always possible for the service to be available during its normal operating hours.

15.2 In connection with the service, the Bank is entitled at any time to:

(i) Add to, remove or otherwise change, and or suspend any of the facilities available;

(ii) End the service

15.3 The Bank will not be responsible if you are unable to gain access and/or use Mobile Banking Application & NBP Internet Banking services due to reasons beyond the Bank's control, including with limitation, any technical or network failure or malfunction and routine maintenance/update requirements.

## **16. PROTECTING AGAINST VIRUSES**

16.1 You must take all reasonable measures to ensure that any device from which you have access to NBP Digital – Mobile Banking Application & NBP Internet Banking is free of any viruses and is adequately maintained in every way.

16.2 It is suggested that customer(s) routinely scan their PC/Device using an up-to-date anti-virus protection product.

## **17. ACCESSING NBP MOBILE BANKING APPLICATION & NBP INTERNET BANKING THROUGH THIRD PARTY SERVICES**

17.1 The Bank cannot be held responsible for any services through which you access the NBP Digital – Mobile Banking Application & NBP Internet Banking that are not controlled by the Bank, or for any loss you may suffer as a result of using such service. You must comply with all the terms and conditions and responsible to pay all the charges, damages etc. connected with it.

17.2 If you access the Service from outside Pakistan, you are responsible for complying with the local laws of that jurisdiction.

## **18. CANCELLING USE OF THE SERVICE**

18.1 Customer may cancel the use of NBP Digital – Mobile Banking Application & NBP Internet Banking Service at any time by giving written notice to bank or contacting the Call Center at +92-21-111-627-627, such cancellation will not affect any previous services availed by customer and financial consideration involved therein.

18.2 If you have multiple Eligible Accounts, you may at your discretion cancel the Service in respect of any Eligible Account through service or under intimation to Bank by giving notice to bank.

18.3 If your use of the Service comes to an end for any reason, this will not affect any instructions you have already given via the service.

18.4 Your request to cancel service will take some procedural time and all transactions to be executed before complete closure/cancellation of Services shall be settled by you without any exception.

## **19. SERVICE CHARGES & TRANSACTION LIMITS**

19.1 The Bank is entitled:

(i) To charge fees for the service which shall be as per the Bank's schedule of charges in vogue and available on its website; and

(ii) To change those fees and charges from time to time by giving a fifteen (15) days' notice to that effect or by effecting such change through the Bank's schedule of charges.

19.2 You irrevocably authorize the Bank to debit the charges from your account, from time to time as may be required.

19.3 The Bank shall be entitled:

(i) To set transaction limits for the service, which shall be as per Bank's discretion.

(ii) To change those limits, Bank has the discretion to revise transaction limits based on its internal risk policies.

The Bank shall use its best endeavors to inform the customers regarding transactions limits through Mobile App & Internet Banking FAQs section & upon customer making inquiry from Call Center.

## **20. BANK'S RIGHT TO AMEND THE TERMS AND CONDITIONS**

20.1 The Bank has the absolute right to change/revise/amend/modify the terms and conditions contained herein by giving you notice in writing or via SMS at least fifteen (15) days prior to such change.

20.2 The Bank will give you fifteen (15) days' notice of any change before it takes effect, except when notice has to be shorter in order to protect the security of the service or in other circumstances beyond bank's control.

## **21. COMMUNICATION BETWEEN CUSTOMER & THE BANK**

21.1 Except for situations where these Terms and Conditions refer to you for giving us notice by telephone, you should give us any other formal notice in connection with the Service in writing (in hard copy form) to any of our branches in Pakistan where you maintain an account (or any other address the Bank may notify to you from time to time for this purpose).

21.2 You further authorize the Bank to act on the verbal instructions communicated to a representative of the Bank over the telephone. The Bank reserves the absolute right to verify your identity over the telephone. You will be liable for any and all transactions made after the standard verification by the Bank's representative and will not hold the Bank responsible for acting upon such instructions.

21.3 Any complaints in connection with the Service should be directed to any of our branches in Pakistan where you maintain an account (or any other address as the Bank may notify to you from time to time for this purpose) or you may call at our Call Center to lodge your complaint for resolution.

21.4 If the Bank needs to send you a notice, the address you have given to Bank most recently in connection with any of your Eligible Accounts will be used.

## **22. SERVICE QUALITY**

22.1 In order to protect Customer's & Bank's interest. You acknowledge and agree that:

Telephone conversation(s) of the customer(s) with any authorized representative(s) of Bank may be recorded at the discretion of the Bank which may inter-alia subsequently be used for presentation in competent courts of law/Regulatory body for evidence and other lawful purposes.

## **23. UNAUTHORIZED USE OF THE INFORMATION, MATERIALS AND TRADE MARKS**

23.1 You fully understand and agree that the unauthorized use of the Services, trademarks and systems including but are not limited to unauthorized entry into the Bank's systems, misuse of

the Bank's trademarks or misuse of any information made available through the Services is strictly prohibited. Your eligibility for Services is subject to final determination by the Bank.

## **24. DISCLOSURE REQUIREMENTS**

24.1 You hereby acknowledge and agree that the NBP may disclose your personal information if required to do so by applicable laws, when the disclosure is necessary to comply with legal process raised by courts, regulatory or other statutory authorities.

## **25. DISPUTED TRANSACTIONS**

25.1 Any disputed transaction should be reported in writing with all the supporting documentation to the Bank within ten (10) working days from the date of statement in which the transaction(s) appear. After the lapse of ten (10) days from the date of such statement, it will be considered and construed that all transactions posted in the statement are acceptable and are in order and the Customer irrevocably agrees and undertakes not to make any claim or raise any dispute with regard thereto after the expiry of aforesaid period.

## **26. PAY TO CNIC (CNIC TRANSFERS)**

26.1 You hereby agree that NBP will rely on the information you have provided in this transaction to execute the funds transfer. You understand that it is your responsibility to provide NBP with accurate information, including the CNIC (Valid NADRA CNIC) and Mobile No. (Active Mobile Number) of the beneficiary for the funds transfer.

26.2 You hereby agree that responsibility of funds transfer against CNIC transfers transaction will be solely yours as an account holder without any burden on NBP regarding utilization of funds after receipt from Branchless Banking Agent Partners.

26.3 Standard Charges for Remittances/Taxes/Duties and other tariff as per applicable laws and as per Bank's Policy in vogue will be deducted from your account.

26.4 You can request for reversal of Pay to CNIC transaction if beneficiary haven't collected the funds from Branchless Banking Agent Partners.

## **27. BLOCKING OF SERVICE/CHANNEL/ID**

27.1 If you discover or suspect that your Login Password or any part of them are known to someone else, you must immediately change the Login Password yourself through Mobile Banking Application & NBP Internet Banking. If this is not possible, you must notify Bank immediately by contacting 24 hours call center at +92-21-111-627-627. The service will be suspended/blocked until customer's request for re-activation is received. It is to be noted that the Bank will not under any circumstances be held responsible for any unauthorized use of the services prior to this notification.

27.2 Your request to block service will take some procedural time and all transactions to be executed before complete blocking of services shall be settled by you without any exception.

27.3 You authorize the Bank to block your NBP Mobile Banking Application channel/ID too (in case customer is also using it) on receiving the request of blocking of Internet Banking channel/ID by customer & vice versa.

27.4 If user fails to provide valid password for 3 times, his/ her user id will be locked.

27.5 You authorize the Bank to block your NBP Digital – Mobile Banking Application & NBP Internet Banking channels based on any reasonable ground.

## **28. IN CASE THE DEVICE IS LOST**

You assume full responsibility to inform the mobile phone service provider to block the SIM card or terminate the mobile phone number in case of loss or theft of the mobile phone/device and NBP shall not be held liable in any way or form by any loss caused thereof.

You undertake to notify the Bank by calling our call center immediately in case of loss/theft of your phone/device in order to protect the interest of all parties.

## **29. UNBLOCKING/REACTIVATION OF SERVICE/CHANNEL/ID**

29.1 Unblocking / reactivation of NBP Digital – Mobile Banking Application & NBP Internet Banking will only be performed on receiving request from the customer on NBP's Call Center from customer's registered mobile number.

29.2 On receiving request for reactivation of Mobile Application or Internet Banking by customer. You authorize the Bank to unblock / reactivate your Mobile Banking Application & NBP Internet Banking channels both at the same time.

## **30. COMPENSATION FOR BREACH OF THE TERMS AND CONDITIONS**

30.1 It is responsibility of the customer to compensate the Bank to full extent against any and all losses that the bank may suffer as a result of customer's negligence and/or breach of any term and conditions contained hereunder.

## **31. THE EXTENT OF BANK'S LIABILITY FOR CUSTOMER'S LOSS OR DAMAGE**

31.1 The Bank will take reasonably practicable steps to ensure that its system in connection with the Mobile Banking Application & NBP Internet Banking are installed with adequate security designs and to control and manage the risks in operating the systems, taking into account any law, rules, regulations, guidelines, circulars, codes of conduct and prevailing market practices which may be applicable on Bank from time to time.

31.2 The Bank will NOT be liable for loss or damage resulting to you through using the service including (but not limited to):

(i) Any machine, system or communications failure (except where such failure should have been prevented by the risks control and arrangement measures had bank adopted such measures, industrial dispute or other circumstances beyond our control that leads either to the Service being totally or partially unavailable or to instructions given via the Service not being acted upon promptly or at all; and

(ii) Any access to information about your Eligible Active Accounts which is obtained by a third party as a result of using the Service.

(iii) If access is gained to your NBP Digital – Mobile Banking Application & NBP Internet Banking service through hacking or theft or divulgence of the password by you;

31.3 The information and material provided by the Bank in relation to the Service, including text, graphics, links or other items are provided "as is", "as available". The Bank does not warrant the accuracy, adequacy or completeness of this information and materials and expressly disclaims liability for errors or omissions in this information and material. No warranty of any kind, implied, expressed or statutory including but not limited to the warranties of non-infringement of third-party rights, title, merchantability, fitness for a particular purpose and freedom from virus, is given in conjunction with the said information and materials.

31.4 The Bank will in no event be liable for any damages, including without limitation direct or indirect loss, special, incidental, or consequential damages, losses or expenses arising in connection with these Services or use thereof or inability to use, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if the Bank's representatives thereof are advised of the possibility of such damages, losses or expenses. However, in the event that the Bank is held liable for any loss or damage to you as a result of your use of the Service, the Bank shall only be liable for direct loss or damage which, in the ordinary course of events, might reasonably be expected to result from the circumstances in question and only if such loss or damage is caused by our gross negligence or willful default.

## **32. THE GOVERNING LAW**

These Terms and Conditions are governed by the laws of the Pakistan. Both parties agree to submit to the jurisdiction of the Courts in Pakistan in connection with any dispute.

## **33. SHARIAH GUIDELINES FOR ISLAMIC CUSTOMER**

Below mentioned points are applicable to NBP Aitemaad Islamic customers along with all above terms and conditions.

33.1 Customer shall operate his / her NBP Digital – Mobile Banking Application & NBP Internet Banking on the basis of Ijarah.

33.2 Customer agrees that NBP Digital – Mobile Banking Application & NBP Internet Banking shall not be used as payment for Shariah prohibited product(s).

33.3 Bank has right to block the NBP Digital – Mobile Banking Application & NBP Internet Banking immediately if transaction is executed for Shariah prohibited product(s).

33.4 No overdraft facility is allowed.

#### **34. NBP CONTACT DETAILS**

34.1 In case of any query or complaint;

- Contact us on +92-21-111-627-627.
- Write to us on email: [mobileapp.support@nbp.com.pk](mailto:mobileapp.support@nbp.com.pk).
- For information visit our website: <https://nbp.com.pk/digital/index.aspx>

**I/We confirm that I/We have read, understood and agree to the above-mentioned terms and conditions.**