

## **e-Statement Terms and Conditions**

In consideration of the Bank agreeing to send your account statement to the specified e-mail address, as per the requested frequency, and subsequent cancellation of any existing Instruction(s) to hold mail or to send all statements by post or courier service, you hereby unconditionally agree that all statements sent by the Bank for your account(s) shall be accepted and upheld by you as correct.

You agree to report errors appearing on the e-Statement within 14 days of receipt of the e-Statement. Otherwise the same shall be considered as accurate by the Bank. You hereby confirm that you will be solely responsible to keep the secrecy of the information related to your account(s), or any other information which is accessible or which can be copied or stored from any other computer, You acknowledge that the e-mail address provided will replace any previously supplied e-mail address, You hereby expressly waive your legal rights, past or future, against the Bank for providing the aforesaid Service and fully accept the risks and responsibilities of the e-Statements transmitted by the Bank. The Bank does not warrant against any external factors affecting the privacy and/or security of e-mails during internet transmission.

You hereby further agree to keep the Bank indemnified against all actions, proceedings, liabilities and claims, cases, damages, costs and expenses in relation to or arising out of the Bank so accepting your request and transmitting statements and information through e-mail, You hereby agree to pay all fees and charges which the Bank may impose from time to time in connection with the Service in the manner stipulated by the Bank. The Bank may add to, discontinue or vary the Service from time to time or as necessary, change the terms and conditions without assigning any reasons. In the event such a change is necessary, the same shall be effected by displaying a message via e-mail notification by the Bank or any other means as determined by the Bank. You further agree to the Bank utilizing your email address/addresses to communicate promotional material, service related information or any other notices/information that the Bank may wish to communicate periodically, You confirm that any change in your e-mail address or any request for discontinuation of this Service will be immediately communicated to the Bank in writing if you are a Corporate or an Institution or through the call center or the Phone Banking service if you are a Personal Customer, You acknowledge that the Bank may contact you to receive instructions over the phone on matters relating to the e-statement Service including change of e-mail address and shall keep the Bank indemnified against any losses arising out of acting on such instructions given over the phone. Failure to receive any service due to change of e-mail address not communicated to the Bank will not excuse you from claiming non-receipt of the e-Statement. The Bank shall not be liable or responsible for data corruption, delay, interception, or any unauthorized amendment of the information so given and the Bank reserves it's right to update and vary such information from time to time and at any time. This agreement is in addition to and is not in substitution to any other agreements, mandates, terms and conditions relating to the your account(s) with the Bank.

The Bank is sending you e-Statements based on the above terms and conditions being agreeable to by you. Where you are in disagreement over the terms and conditions, please immediately inform us by calling our Call Center, on 2480480, if you are a Personal Customer you may contact the Call Centre to communicate your desire to de-enroll from the service, please allow us three working days to effect any changes.