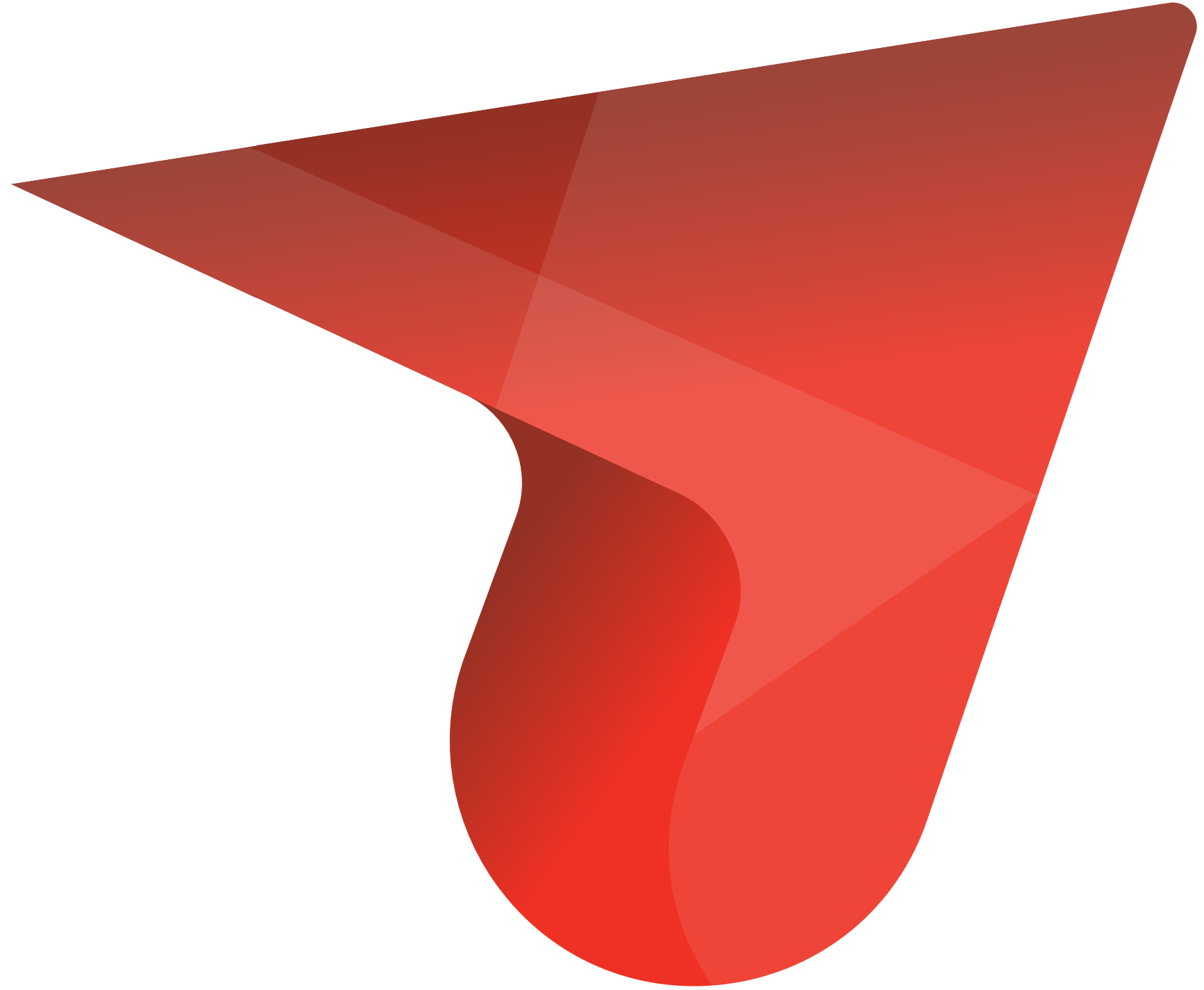


Alfalah Internet Banking For Corporate / SME



111 225 111
bankalfalah.com



Access To Company Account Statement (View Rights Only)

Subscribe Un-subscribe Update

Name As It Appears On CNIC _____

Company Details:

Company Name _____

Registered Company Address _____

Office Telephone Number _____

NTN _____

Fax Number _____

Type of Entity:

1. Public Limited Co.

2. Private Limited Co.

3. Partnership

a)Registered

b)Unregistered

4. Other (Please Specify)

Nominated Company Employee(s) Details:

Name As It Appears On CNIC Mr. Mrs. Ms. Miss

Designation _____

Date of Birth

CNIC/SNIC/NICOP/Passport _____

Cell Number _____ Email Address _____

Company Account Details:

S.No	Branch Name	Account Number with Branch Code	Account Type

Authorised User's Signature

For the authorised signatories of the specified account(s)

We confirm that we have read all the terms and conditions for operating Alfalah Internet Banking for Corproate / SME / Partnership and any other type of business other than sole proprietorship and hereby agree to abide by the same. We authorise the person(s) whose signatures are appended above to login and view company account(s) information detailed above through Alfalah Internet Banking.

We shall also be responsible to inform the bank in case the above employee(s) cease to be our employees or their authority to review the account statements of the company through Alfalah Internet Banking is modified and/or revoked for any reasons whatsoever, including any other updates in the company or of its employees in relation to the Alfalah Internet Banking Services being requested/availed by us. We further hereby irrevocably and unconditionally agree that the bank shall not be responsible/liable for any losses, damages and claims sustained by us, as a result of failure and/or delay by us to timely inform any changes of authorities of the persons(s) mentioned above to view the account(s) information of the company, through Alfalah Internet Banking. We have read and agreed with the disclaimer included on the annexed page of this document.

Enclosed copy of BOD resolution for nomination of authorised employee (view only)

Stamp

Terms And Conditions Governing The Internet Banking (“Internet Banking”) Of The Bank Alfalah Limited

These terms and conditions set out below govern use of the Internet Banking by the “Customer” (In case of the Corporate Entity Customer same shall be applicable to the authorized person/user of the Corporate Entity), online access to our services and shall operate as legally binding agreement between you and us (“Bank Alfalah Limited”) for governing our relationship.

1. Scope: These terms and conditions govern our relationship regarding the Internet Banking of Bank Alfalah Limited reserving the right to change the terms and conditions at any time. Any such change may be notified to you, in writing or by being published on the Web site. These terms and conditions shall be in addition to and not in derogation of the terms and conditions that are applicable to any Account, Product(s) and Services provided by/ maintained at /with Bank Alfalah Limited.

2. Security of Passwords: You agree that you are entirely responsible for maintaining the confidentiality of your Password. You agree to immediately notify us if your Password is lost, stolen or disclosed to an unauthorized third party or otherwise may have been compromised. You agree to immediately notify us of any other breach of security in relation to the Internet Banking that comes to be known to you. You agree that you are entirely responsible for any and all activities that occur using your Password whether or not you are the individual who undertakes such activities. You should change your Password regularly and make sure that you do not choose a Password you have used before.

3. Contents & Services: We reserve the right to change or discontinue the contents and services made available on the Internet Banking at any time.

4. Shared Facilities: You are advised not to access the services provided to you under these Terms & Conditions/ Agreement by using any device available at a public place or any device which might be shared with others. Such use may expose you to risks or breach of the security, integrity and confidentiality of your use of the Internet Banking. You must not leave your System unattended while you are logged online to the Internet Banking. Make sure that you have logged off after each session.

5. System Integrity: You may not use any device software or routine to interfere or attempt to interfere with the proper working of the Internet Banking or a transaction related to it.

6. Virus Protection: You must take all reasonably practicable measures to ensure that any computer or other device from which you access the Internet Banking is free of any computer virus or similar device or software including but not restricted to, devices commonly known as software bombs, Trojan horses and worms (together “Viruses”) and is adequately maintained in every way. The Internet Banking can be accessed through the internet on personal computers or via public internet cafes over which we have no control. You must therefore ensure that any computer or other device you use to access the internet Banking is adequately protected against acquiring Viruses.

7. Security: (a) You acknowledge that internet based communications might not be totally secure and despite best efforts there remains the risk of unauthorized access and hacking. Bank Alfalah Limited, therefore, does not assume any liability for unauthorized invasion of the Internet Banking by third party or corruption of the data. (b) If you become aware of any transaction on any of your accounts that has not been performed by you, you must notify us immediately in writing or by calling our call center on 111-225-111 or your concerned Bank Alfalah Limited Branch within 30 days for such suspicious / disputed transaction, thereafter Bank shall not be liable for any such suspicious / disputed transaction.

8. Site Material: Nothing on this Internet Banking should be interpreted to be any invitation or offer relating to an investment or to engage in any other transaction. Bank Alfalah Limited assumes no risk or responsibility as regards use of the contents of the Internet Banking including the information or communication from any cyber linked sites.

9. Copyright and Trademark: All contents of the Internet Banking including contents within the Internet Banking, such as text, graphics, icons, images and software (“Materials”) is the exclusive property of Bank Alfalah Limited. Bank Alfalah Limited authorizes to you to view and download the Materials of this Internet Banking only for your own use. The Materials may not be modified in any way or reproduced or displayed or used for any public or commercial purpose. The trademarks, site marks and logos used and displayed on the Internet Banking are the property of Bank Alfalah Limited. Nothing on the Internet Banking should be construed as granting any license or right to use mark, site marks or logos without written permission of Bank Alfalah Limited.

10. Third Party Cyber Links: Any cyber links available on the Internet Banking do not constitute endorsement by the Bank and affiliates of the opinions or views of such third party. Bank Alfalah Limited does not verify, endorse, or take responsibility for the accuracy, completeness or quality of the contents contained in such Sites. Furthermore, Bank Alfalah Limited is not responsible for the quality or delivery of the products or services accessed, obtained by or advertised at such Sites. Bank Alfalah Limited shall under no circumstances be liable for any direct, indirect, incidental or special loss or damage whether arising from negligence, breach of contract, any tort, infringement of copyright or other intellectual rights caused by the exhibition or distribution or exploitation of any information or contents contained in these third parties cyber link sites.

11. Privacy: Bank Alfalah Limited shall be retaining and using information relating to you in its computers and on the Internet Banking in any manner it deems fit whether such information has been obtained directly from you or from any third sources. Bank Alfalah Limited shall endeavor to maintain confidentiality regarding the information at the Internet Banking. However, such information may be disclosed in the following circumstances:

a) If disclosure of information is required by Bank Alfalah Limited in any litigation or proceedings before a public authority relating to the Internet Banking.

b) To persons acting as agents or advisors of Bank Alfalah Limited

c) To any person to whom Bank Alfalah Limited transfer its rights and duties.

d) If so required by law, by regulatory authorities, competent Court of Law, law enforcement agencies or as may be in accordance with the governing Law & market practices.

12. No Warranties: Although due care is taken but Bank Alfalah Limited, it makes no representation or provides any warranty whether express or implied as regards the completeness of any information accessed from the Internet Banking.

13. Severability: If any of these terms and conditions turns out to be unlawful, void or for any reason unenforceable then that provision shall be deemed severable and shall not affect the validity and enforceability of the remaining provisions.

14. Entire Terms & Conditions /Agreement: This is the entire Terms & Conditions /Agreement between the parties relating to matters contained herein and shall not be modified except in writing.

15. Force Majeure & System Availability:

(a) Bank Alfalah Limited shall not be liable in any manner for failure to perform under these Terms & Conditions / Agreement for what so ever reasons including the reason that it is caused by power outages, internet outages, communication outages, fire, flood, earthquakes, hurricanes, war, civil commotion, acts of God, strikes, industrial disputes, or the occurrence of any other unforeseen contingencies beyond our control.

(b) Bank Alfalah Limited shall take reasonably practicable steps to have the Bank Alfalah Limited Online View Service available for use. You accept that in case of routine maintenance or excess demand on the systems and circumstances beyond Bank Alfalah Limited control, it may not always be possible for the Bank Alfalah Limited Online View to be available during its normal operating hours.

16. Disclaimer: The Internet Banking is being provided to you on an “as is” basis. No representation or warranties of any kind express or implied, including warranty of fitness for particular purpose, as to the operation of the Internet Banking or the nature of accuracy of the information included in the Internet Banking is being furnished. Bank Alfalah Limited and its affiliates will not be liable for any damages of any kind arising from the use of the Internet Banking or arising from any alleged negligence of the Bank including, but not limited to direct, indirect, incidental, punitive, and consequential damages.

17. Data Integrity: You acknowledge that in case any dispute arose between you and Bank Alfalah Limited as regards the correct version of any records to which you would be having online access, the records as reflected in the database of Bank Alfalah Limited itself and certified by an officer of Bank Alfalah Limited to be correct, shall prevail.

18. Release: You hereby release and forever discharge Bank Alfalah Limited and its officers, directors, employees, agents and affiliates, and their respective successors and assigns from any or all liability claims, counterclaims, demands, set off, damages, or any other causes of action, which may accrue, whether known or unknown, arising out of or in any way relating to use of the Internet Banking by you or involving your password specifically including but not limited to any claims based in whole or in part upon alleged negligence, in operating the Internet Banking or otherwise relating to it.

19. Jurisdictional Issues: Access to and use of the Internet Banking is permissible under the laws of Pakistan. If you access this Internet Banking from any other location, you will do so at your own initiative and be responsible for compliance with the local laws, to the extent they are applicable.

20. Bank Alfalah Limited shall not be required to independently verify any FT/IBFT or any other fund transfer transaction (“transaction”),if you perform any transaction (of what so ever nature) which may be erroneous due to any incorrect parameter/ data entered by you, Bank Alfalah Limited shall not be responsible in any case for refund /return of transfer and disclaims any/all liability in this regard.

21. Any transaction performed by you shall be effected only after Authentication being completed in accordance with the prescribed procedure for Internet Banking. Bank Alfalah Limited shall have no obligation to verify the authenticity of any transaction done by you other than your Login and Password and neither Bank Alfalah Limited nor its officers or Affiliates shall be liable for any unauthorized transactions occurring through Internet Banking. You hereby fully indemnify and hold Bank Alfalah Limited and its officers and Affiliates harmless against any action, suit, proceeding initiated against it or any loss, cost or damage incurred by it as a result thereof.

22. Internet Banking and its Services provided by Bank Alfalah Limited shall vary as per Customer’s Account, Product(s) and Services availed by the Customer.

24. Bank Alfalah Limited shall charge financial charges such as annual charges and any other charges as per schedule of charges on each and every transaction or as the Bank Alfalah Limited may determine from time to time, such charges shall be debited from the Account of the Customer and Customer hereby agrees/acknowledges the debit authority of the Bank Alfalah Limited for such charges.

24 All the applicable tax as per governing law shall debited by the Bank Alfalah Limited

25. Governing Laws: This Agreement is governed by the laws of Pakistan and the courts of Pakistan shall have exclusive jurisdiction in the matter. Termination: Bank Alfalah Limited reserves the right to terminate your access to the Internet Banking at any time without citing any reasons.

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