



SMS Banking Facility
Pull SMS Service Subscription Form

Date:

FMFB-A is offering SMS pull service to the account holders. If you wish to avail these services, please submit this form, duly filled and signed at your account maintaining branch.

Title of Account:.....

Account Number: Branch Code):

Customer / Company Name:.....

SMS Pull Service

Cell Number:..... (In International Country Code Format: +93)

Mobile Service Provider:..... Single Language Selection: English Dari

Pull SMS Banking: Customer will be subscribed for Pull SMS Inquiry Services and Pull SMS Financial Services.

<input type="checkbox"/> Account balance inquiry	<input type="checkbox"/> Request for exchange rate	<input type="checkbox"/> Request for mini account statement
<input type="checkbox"/> Cheque Book Request	<input type="checkbox"/> Cheque Book status	<input type="checkbox"/> List of all accounts registered with GSM
<input type="checkbox"/> Cheque Book Block	<input type="checkbox"/> Cheque Book Unblock	<input type="checkbox"/> Cheque Book Stop
<input type="checkbox"/> Branch Location	<input type="checkbox"/> ATM Location	<input type="checkbox"/> Loan Inquiry
		<input type="checkbox"/> Request for Term Deposit

Pull SMS Service

- In these Terms and Conditions, the following terms shall have the following meanings: 'Bank' means any branch/ofce in Afghanistan of 'The First MicroFinanceBank', in which the Customer/entity's Account or relationship is maintained. 'Customer' means the person(s)/entity that holds an Account or relationship with the Bank.
- The Customer agrees that the SMS Banking Facility entitles and obliges him/her to use only a mobile phone SIM card registered in his/her name with the Service Provider and undertakes to use the SMS Banking Facility only through the registered mobile number, which has been used to register for the SMS Banking Facility.
- The Customer shall bear all responsibility for safety and security of the registered SIM Card and the mobile phone using the SIM Card, all messages to and from the Bank by using the SIM Card, in addition to all information as to SMS Banking Facility, which may be stored in the mobile phone used by the Customer.
- The Bank reserves the rights to offer the SMS Banking Facility to only those Customers who are availing service of a specic Service Provider.
- The Customer shall be required to acquaint himself with the process for using the SMS Banking Facility and the Bank shall not be responsible for any error made by the Customer while using the facility.
- The details will be recorded by the Bank and these records will be regarded as conclusive proof of the SMS authenticity and accuracy of request, in the event of any dispute arising out of or related to the SMS Banking Facility.
- The Bank shall make all reasonable efforts to ensure that the Customer information is kept condential. However, the Bank shall not be responsible for any inadvertent divulgence or leakage of condential Customer information for reasons beyond the control of the Bank through the SMS Banking Facility. The Bank shall bear no responsibility of any kind for any unauthorised third party access to information by illegal means, such as, hacking at the end of the Customer, etc.
- The Bank may, at its discretion, withdraw temporarily or terminate the SMS Banking Facility, either wholly or in part, at any time without giving prior notice to the Customer and without assigning any reasons. The SMS Banking Facility may be suspended for any maintenance or repair work, or in case of any emergency or for security reasons. The Bank

shall endeavour to give a reasonable notice for withdrawal or termination of the SMS Banking Facility, but shall not be responsible and/or liable if any -such notice is not given.

- 9.The processing of registration of SMS Banking Facility shall require a maximum of 5 working days from the date of submission of duly registration form meeting all requirements. The Bank reserves the right to seek additional documents/information from the Customer, which the Customer must provide, failing to which the SMS Banking Facility may not be registered or suspended or terminated by the Bank.
- 10.The Customer hereby, agrees to abide by, without need of notice and express consent, any and all future modications, innovations, amendments or alterations to these Terms and Conditions made by the Bank from time to time.
- 11.The Customer hereby agrees that in case there is any change in the registered mobile number of the Customer, the Customer shall immediately inform the Bank in this regard. Such information shall be conveyed by the Customer by calling the customer service helpline at 599 or contacting account-handling branch.
- 12.In case of any change of registered mobile phone number of the Customer or if the registered mobile phone number is lost/stolen, the Customer shall inform the Bank immediately to stop the SMS Banking Facility until the new mobile phone number is registered with the Bank. The Customer shall have no claim and shall indemnify the Bank against any harm/loss/damage suffered in case the Customer fails to immediately inform the Bank of any change in registered mobile phone number of the Customer, or if the registered mobile phone number is lost/stolen.
- 13.The Customer accepts that the Bank shall not be responsible for any errors, which may occur in spite of the steps taken by the Bank to ensure the accuracy of the information through SMS Banking Facility, and the Customer shall not have any claim against the Bank in an event of any loss/damage suffered by the Customer as a consequence of an inaccurate information provided by the Bank.
- 14. In case of any discrepancy in the Balance or credit/debit amount, Customer should contact their concerned branch or call contact centre of the Bank.
- 15.SMS Banking Customer can check their account balance and Mini Statement by sending a pre-dened text to 599.
- 16.For security purpose, it is advised that Customer removes all critical information received from Bank via SMS on his/her handset to avoid any unauthorised use of information. All transactional details, including but not limited to Account Balance, Mini Statement, etc., protection of such information is Customer's responsibility.
- 17.These Terms and Conditions are in addition to and form an integral part of the regular Terms and Conditions of account opening and its maintenance
- 18.These Terms and Conditions shall be governed and construed in accordance with the laws of Islamic Republic of Afghanistan whose courts shall be courts of competent jurisdiction and all other rules and regulations as applicable on the Bank.

Accepted and Acknowledged.

_____ Signature

Name:.....

Mobile No:..... E-mail:.....*Language of SMS:.....

*(Subject to availability)