

## TERMS AND CONDITIONS FOR MISSED CALL ALERTS FACILITY

These Terms and Conditions between **Hatton National Bank PLC** (Registration No: PQ 82) (also referred to as “**HNB**” or the “**Bank**”) and the Customer shall form a legal agreement between the Customer and the Bank governing the usage of the Missed Call Alerts Facility using a mobile phone (hereinafter referred to as “**Facility**”).

- Individual customers who hold Savings/Current Accounts (“Accounts”) and HNB Credit Cards (“Cards”) are eligible to enjoy this facility.
- Customers can use the HNB Missed Call Alerts Facility by calling the dedicated hotline numbers using the mobile number provided by the Customer at the time of opening Savings/Current Accounts and applying for the respective HNB Credit Cards
- SMS alert will be sent to the registered mobile number upon submitting a requesting for Savings/Current Accounts/ HNB Credit Cards balances.
- The Customer requesting for the Missed Call Alerts Facility will at all times receive the balances of all the Savings/Current Accounts/HNB Credit Cards (if any) under his/her NIC with masked Account/ Numbers. Customers will not have the option of selecting the preferred Accounts / Cards when requesting for the Missed Call Alerts Facility.
- The charges applicable for the HNB Missed Call Alerts Facility will be updated in the HNB website <http://www.hnb.net/service-charges-fees-commissions> whenever there is a charge in the applicable rates.
- It is the responsibility of the Customer to inform HNB whenever the mobile number is changed.
- The Customer agrees at all times to fully and effectually indemnify and keep HNB indemnified against all actions proceedings losses costs claims demands damages or expenses whatsoever, that may be caused to the HNB or suffered by HNB which may be taken or made against or become payable by HNB as a result of the bank sending Missed Call Alerts to the same mobile number even after the Customer has changed the mobile number.
- In the event of delays in receiving /non-receipt of Missed Call Alerts by the Customer due to reasons beyond the control of the Bank, the Customer shall depend entirely Savings/Current Accounts/HNB Credit Cards balances confirmations obtained using alternate channels.
- The Customer acknowledges that the existing SMS Alerts Service for the HNB Debit and Credit Cards are independent of the HNB Missed Call Alerts Facility.
- The Customer shall not share Missed Call Alerts /notifications received from the bank via SMS with any third party.

- These Terms and Conditions governing the HNB Missed Call Alerts facility shall be updated from time to time at the discretion of the Bank and the updated terms and conditions will be hosted in the HNB corporate website [www.hnb.net](http://www.hnb.net).