

NOTIFICATION SERVICES TERMS AND CONDITIONS

These terms & conditions apply to *inContact, inContact*-Pro, Electronic Subscriptions and any other notification service

- The notification services we provide are a value add service, which is additional to any statement you may receive
- You are responsible for ensuring First National Bank of Lesotho ("we") have your correct cellphone
 numbers and email addresses. We will not be held responsible if your SMS or email is sent to the wrong
 number or address, if you have not updated your records with the bank (The *inContact* section on the
 Online Banking website allows you to verify and update these details)
- The *inContact* messaging service is designed to assist you and us to take steps to prevent unauthorised transactions notifications will only cater for transactions that are greater than M100.01
- You have 24 hours from the time an *inContact* message is sent, to query any unauthorized transactions on your account. If you do not query the unauthorized transaction, within this time, then at our reasonable discretion, you will be deemed to have authorised the transaction and you may be liable for the transaction. You will be responsible for proving you were not negligent in notifying us
- Because we depend on external service providers to deliver information, we cannot guarantee the accuracy or arrival of an SMS and/or email
- If there is a dispute about whether or when you received a message our system records, confirmed as
 correct by our system administrator, will serve as prima facie proof of the date and time of sending a
 message
- We accept no liability whatsoever, and you indemnify the bank against any loss, expense, claim or damage, whether direct, indirect or consequential, arising from the use of these notification services, or arising from any delay or failure by us to send an email or SMS if this was as a result of the services of a network operator or because you didn't update your contact information. We make no representation or warranty, whether express or implied, as to the operation and functionality of the service
- By using or signing up for the service you acknowledge and agree to these terms