

**NSB SMS & PHONE BANKING APPLICATION
TERMS & CONDITIONS**

(1) A registered customer for NSB SMS & Phone Banking will be issued with a password/Pin Number, which is the NSB SMS & Phone Banking ID. In this regard;

- (i) Never write down or record the password in such a way, that it could fall into the hands of an outsider or could be misused by someone else.
- (ii) Never divulge your password to other persons.

(2) The customer's given Telephone number will be registered with the Bank and if there is a change in that number, then you are requested to register with the Bank the changed number again.

(3) In the event of loss of the registered Phone/Sim, you are required to immediately inform the Call Centre to disable the SMS & Phone Banking service. The Bank will not bear responsibility for any transactions or information using SMS & Phone Banking Service, which may not have originated by you and in the event you fail to inform the loss of the registered Phone/Sim or misuse thereof, prior to such transaction.

(4) You should note that the Bank will agree on the apparently valid instructions that they are properly authorized by you even if there is a conflict with any other mandate given at any time concerning your account and debit with any amount paid or incurred in terms of the instructions. The Bank will have the right to act on the instructions without further checking to ascertain whether they are authorized, whether they are using the appropriate password and could deduct money even if you are not authorized with these instructions. The Bank has all the right to act on any instructions which is not within the acceptable values or limits.

(5) The Bank will not bear any responsibility for the delay or other shortcomings of any third party Utility Provider Services. It is your responsibility to give accurate and complete instructions and the Bank will process those instructions. Under normal circumstances, unless you make a request to modify or not to delay, the Bank will not bear any responsibility for failure in complying with such instructions.

(6) The customers' telecommunication service provider will be entitled to charge the customer as determined by such SMS service provider and it must be settled by the customer. The Bank is not liable for any such settlement.

(7) The customer if registered, will receive the Bank's promotional short messages of the Bank's products and services and any other matter, free of charge.

(8) The Bank will not take any responsibility for non-availability of services, due to disconnection by service provider.

(9) All the messages by the customers should be sent on the prescribed format of the Bank, which could change from time to time.

(10) Bank or a telecommunication service provider will not take the responsibility for any tampering of messages through transmission or delays in responding or any other matter related thereto.

(11) NSB SMS & Phone Banking Service is provided on availability and the Bank or the Service Provider will not be responsible for the damages or loss due to non-availability, from time to time or any time.

(12) This service is subject to all Laws, Rules and Regulations of Sri Lanka.

(13) The Bank has the right to refuse or not to carry out any instructions at the discretion of the Bank and discontinue and suspend any customer using these services. The Bank could levy any charge on these services as indicated in our website and could be amended from time to time.

(14) You should agree to check your statement of accounts and inform any discrepancy to the NSB Call Centre.

(15) The Bank reserves the right to amend, change or delete or completely replace, modify the Terms and Conditions at any time, which shall be binding on the customer.

(16) Joint account holders are jointly and severally liable for all transactions processed by the use of this facility.

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Applicant's Signature

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**Welcome to
fingertip Banking...**

SMS & Phone Banking



National Savings Bank