



## **Terms and Conditions for Providing e-Statement Facility**

Following Terms and conditions shall govern the e-statement facility, to which the account holder has consented with The Bank of Punjab ("The Bank"). The "Accountholder" means an individual / corporate body etc. who has registered his/her e-mail address with the bank.

1. The e-Statement will be sent electronically at the given email address as per frequency requested/stipulated by SBP.
2. The Accountholder hereby unconditionally agrees to accept the e-statement mailed to the given email address as correct. Any errors or exception in the e-Statement shall be reported to the Bank within 15 days of the receipt of e-Statement, otherwise the same shall be considered as correct.
3. The Accountholder shall immediately advise the Bank in writing, in case of any change in email address. In the absence of such instructions, the Bank shall assume no responsibility of non-receipt of e-statement by the Account holder.
4. The Bank shall not be liable for improper, incomplete or non-transmission of e-Statement in case email is returned due to full mail box, email attachment policy at accountholder's end or inactivated email account etc.
5. The Bank does not give assurance that communication will be free of viruses, interception or interference. The Accountholder accepts that the Bank does not warrant against any external factors affecting the privacy and/ or security of the emails during internet transmission.
6. Accountholder agrees that the e-Statement or its printed version is for the information and record of the Accountholder and shall not be used for any legal purpose or for submission to visa granting authorities or admission in educational institution. If needed, the Accountholder may request the Bank to provide hard copy of the statement of account duly certified by the branch.
7. Accountholder agrees to receive Account statement now onwards through email in replacement of receiving the same in physical via courier/postal services.
8. In case of Corporate Accountholders, it shall be the responsibility of the Accountholder to ensure that the e-Statement shall be under the custody of authorized/ designated employee(s)/director(s)/partner(s) of the company/ firm. The Bank shall not be held liable for any unauthorized or misuse of e-Statement or any alteration/ manipulation thereto.
9. In case the status of account becomes dormant, the facility shall be suspended until reactivation of account.
10. The Bank shall not be held responsible for any loss or damages resulting to the Accountholder due to any delay, inaccurate or incorrect transmission or unauthorized access to the system that is beyond the control of the Bank.
11. The Bank, at its discretion may impose additional conditions for considering the e-Statement issuance request or activating its issuance. The Bank reserves the right to cancel and/or temporarily suspend the facility as deemed necessary.
12. The Bank reserves the right to make necessary changes as and when required in these terms and conditions. Such changes will be displayed on the website or advised by email notification, which shall be binding and acceptable to the accountholder.
13. The Accountholder is responsible for the security of password of its email address. The Bank will not be responsible or liable for any undesirable event, such as, data corruption or unauthorized amendment in the information so given, Link down, email hackings, unwanted emails, and misuse of email address, delay and interruption whatsoever.
14. The service charges will be levied as per rates prescribed by the Bank in schedule of Bank's charges.

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Signature of the Accountholder (1)

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Signature of the Accountholder (2)