

## GENERAL BANKING PRODUCT AND SERVICE TERMS

### *Table of Contents of the General Banking Product and Service Terms of the Trade and Development Bank*

1. General terms
2. Current account
3. Debit card
4. TDB Online services
5. Most Money services
6. Standing order services
7. E-billing services
8. Message banking services.

### ONE. GENERAL TERMS

- 1.1. These General Banking Product and Service Terms (*hereinafter referred to as 'the GBPAST'*) form an integral part of the agreement for products and services entered into by the customer with the bank. If the customer does not consent to the GBPAST he or she may notify the bank (*branch or clearing and settlement centre where the account was opened*) accordingly in writing within the time frame set out in the agreement. No notification will mean that the customer has accepted the GBPAST.
- 1.2. If the customer believes that he or she revealed or lost his or her card, PIN code, mobile phone, access and transaction passwords, and other verification details to others; mislaid or lost his or her vasco; or detected any attempt to make a transaction from any of his or her sources through unauthorised use of his or her right of access, he or she has a duty to notify the bank immediately via the following channels depending on the type of products and services, and have his or her right of service access temporarily suspended:

	Call 1900-1977 (976-70161988 from abroad)	Send an e-mail to info@tdbm.mn from his or her e-mail account registered with the bank	Arrive at the bank's branch or clearing and settlement centre in person	Via TDB Online services	Via Most Money services
Card	√	√	√	√	
Most Money	√	√	√		√
TDB Online	√	√	√		
Message banking	√	√	√		

### 1.3. Limitations imposed by the bank on transactions

- 1.3.1. In order to ensure safety of transactions and payments made through products and services, the bank will set limitations on the amount of outgoing transactions differently as follows, depending on the type of such products and services specified in Clause 2.2 of the Customer Service Agreement:

	Maximum amount for a single transaction depending on card type	Maximum amount for transactions per day	Number of attempts to enter a password or PIN code
Cards ( <i>service establishments; ATMs, branches and clearing and settlement centres of the bank as well as other banks</i> )		Depending on card type	Depending on card type
Most Money ( <i>cash and non-cash transactions</i> )	MNT 2,000,000	Depending on service type	Depending on service type
TDB Online	Depending on package type	Depending on package type	Depending on package type

## TWO. CURRENT ACCOUNT

- 2.1. A current account can be opened with a choice of available currencies as specified in the GIAFT and use banking payment and settlement services through the account.
- 2.2. The customer must attend the branch or clearing and settlement centre in person where the account was opened to use the following additional services:
  - 2.2.1. Close an account and/or a card;
  - 2.2.2. Register or cancel registration of a joint account holder (*the joint account holder, whose removal from the account is required, must appear at the branch in person*);
  - 2.2.3. Register or cancel registration of a power of attorney or donee or authorised representative; and
  - 2.2.4. Register or cancel registration of an additional cardholder.
- 2.3. **The bank has the following specific obligations in relation to current accounts:**
  - 2.3.1. To effect a transaction made after the interbank network has closed for the day within the following business day.
- 2.4. **The bank has the following specific rights in relation to current accounts:**
  - 2.4.1. Payment transfers to the account in a different currency will be converted at the exchange rate applicable at the bank on that day;
  - 2.4.2. For the purposes of ensuring security of accounts and payments, information provided by the customer will be verified;
  - 2.4.3. To check a transaction considered suspicious in accordance with the 'Act on Combatting Money Laundering and/or Terrorism Financing', and suspend it in conformity with a decision made by an authorised body;
  - 2.4.4. To deduct loan and interest payments as well as other payments in accordance with notifications from courts, prosecutor's offices, police, taxation and other authorities as stipulated in law from the customer's account, in an undisputed manner, i.e., without dispute; and
  - 2.4.5. To close an account which is dormant due to the customer making no transactions for a period of three (3) years or more, and with a minimum balance less than one thousand togrogs or an equivalent thereof in a foreign currency.
- 2.5. **The customer has the following specific obligations in relation to current accounts:**
  - 2.5.1. To use banking services upon presenting accurate payment and other documents;
  - 2.5.2. Not to use the account for committing money laundering and/or financing terrorism and other crimes;
  - 2.5.3. To exercise regular monitoring of transactions made by an authorised representative, and meet payment obligations and responsibilities for the representative; and
  - 2.5.4. To notify the bank **one (1)** business day before withdrawing from his or her account 50,000,000 togrogs or 50,000 US dollars or an equivalent thereof in a foreign currency in cash.
- 2.6. **The customer has the following specific rights in relation to current accounts:**
  - 2.6.1. To open an account with the bank according to its established procedures and use payment and settlement services as well as other services;
  - 2.6.2. To make suggestions or requests in respect of the banking products and services, and service fees and interest;

- 2.6.3. To obtain from the bank information with regard to his or her accounts, transactions and payments; and
- 2.6.4. To cancel the agreement with the bank earlier, and/or close his or her account at his or her own request.

### **THREE. DEBIT CARD**

- 3.1. A debit card is a card issued to the customer for making cash and non-cash payments, which has security that meets international and national payment standards.
- 3.2. Using a debit card, the customer will be able to make payments for services and purchases at service establishments that accept card payments, use ATM (*automated teller machine*) services as well as additional services and make other available transactions.
- 3.3. Cards will remain the property of the bank, and will be linked to the customer's accounts with the bank, thereby facilitating payments from those accounts.
- 3.4. The bank has the following specific obligations in relation to debit cards:**
  - 3.4.1. To transfer bonuses or bonus points awarded in a non-cash form to the total amount of the customer's card purchases of goods and services to his or her associated account depending on card type (*this provision will apply only if the card of the particular type is eligible for such bonuses*); and
  - 3.4.2. If the customer cancels goods and services purchased on the card, or makes a transaction in an amount that exceeds the purchase price, to return the relevant amount to the customer's account with the written permission of the service establishment that accepts card payments (*hereinafter referred to as 'SETACP'*) and bonus amounts to the SETACP's account.
- 3.5. The bank has the following specific rights in relation to debit cards:**
  - 3.5.1. To verify a potentially fraudulent outgoing transaction being made through the customer's account via the customer's phone or e-mail registered with the bank, and temporarily close the card if the customer cannot be reached;
  - 3.5.2. If the customer has not received and/or used an annual-fee card from the bank within six (6) months of ordering and printing it, or a purchase-price card during its term of validity, to invalidate the card;
  - 3.5.3. If the customer has not collected his or her card swallowed by an ATM within three (3) months of the loss, to invalidate the card;
  - 3.5.4. If an SETACP makes a request with regard to an incomplete or incorrect deduction of payment for goods and services purchased by the customer, to deduct the difference from the card account on presentation of a relevant receipt to the customer, or to place a hold on the account for that amount if the customer cannot be contacted; and
  - 3.5.5. To decline to provide services to the customer if he or she requests printing of a picture, logo, etc. with a meaning or content prohibited to be printed on a personalised picture card.
- 3.6. The customer has the following specific obligations in relation to debit cards:**
  - 3.6.1. The customer is obligated to receive an Internet PIN code designated for Internet purchases from the bank's branch, ATM or customer information centre (*1900-1977, or 976-70161988 from abroad*), or using TDB Online services, and will be fully responsible for any risk, loss or expense relating to transactions made without entering the PIN code when making Internet purchases;
  - 3.6.2. Upon being notified by the bank of the need to replace the card, the customer is obligated to do so, failing which he or she will be fully liable for any resultant loss;

- 3.6.3. To be fully liable for additional interest, fees and differences resulting from any conversion applying foreign exchange rates in transactions made in a network of other foreign and national banks;
- 3.6.4. When the customer makes payments swiping his or her card in an SETACP's card reader, he or she should not allow an SETACP employee to take away the card, or reveal the card's PIN code and other information to the employee, but personally swipe the card themselves;
- 3.6.5. The customer will be liable for any complaint or loss caused due to a picture or logo printed on his or her personalised card not conforming with third parties' rights or relating to copyrights, patent and personal information;
- 3.6.6. The customer will be responsible for the quality (*look*) and design of the photo to be printed on his or her personalised card; the bank will not reimburse the customer for the price of the personalised picture card printed if the affixed photo does not meet requirements (*unclear*) due to poor quality and design;
- 3.6.7. Where the customer orders a card via TDB Online services and wants to have it collected by a third party, he or she must specify the latter's details in the card order form. The third party must arrive at bank's branch or clearing and settlement centre to collect the card presenting his or her valid identity document;
- 3.6.8. The customer will be fully liable for any loss or risk incurred due to having his or her card's daily expenditure limit changed at his or her own request;
- 3.6.9. The customer will be liable for any invoice for transactions made on a card after he or she closed it; and
- 3.6.10. If the customer receives a card he or she ordered via an authorised representative or a person specified in the written request made when ordering the card, the customer must, after receiving the card, have it activated upon making a request via a text message to the bank at 133133 from his or her phone number or writing to info@tdbm.mn from his or her e-mail account, both registered with the bank.

**3.7. The customer has the following specific rights in relation to debit cards:**

- 3.7.1. To register joint account holders and additional cardholders for his or her account by making a written request to the branch or clearing and settlement centre where the account is held;
- 3.7.2. Bonus-card holders are to redeem points at SETACPs contracted with the bank;
- 3.7.3. To make a request to change transaction limits set by the bank via TDB Online services, phone or e-mail; the bank will decide whether to temporarily change the limit based on transaction history and other information; and
- 3.7.4. To arrive at the bank's branch or clearing and settlement centre in person for a replacement for a card expired, lost, mislaid or damaged, and card mode switch, PIN code renewal and change of a card's daily payment limit.

**3.8. Additional responsibilities associated with debit cards**

- 3.8.1. The customer will be fully liable to the bank and SETACPs as well as other corporate customers and banks for fees and charges for services and payments made (*to be made*) using his or her own card and additional cards.
- 3.8.2. To ensure safe use of his or her card, the customer is obligated to affix his or her authorised signature in the designated space on the reverse; use banking services while observing the card's expiry date; where necessary, have the card checked, extended and reprinted or receive a new PIN code by notifying the bank in each instance; the customer will be responsible for any loss or matter in dispute occurring to him or herself due to a failure to check and/or notify the bank; but the bank will take no responsibility.

- 3.8.3. The customer will be fully liable for any exchange rate difference which might result from a transaction made in the Visa or UnionPay network, the particular currency and fluctuation in exchange rates, and additional payments, charges and fees for services to be charged by Visa and UnionPay International in addition to those specified in the GIAFT.
- 3.8.4. The bank will not be responsible for payments and fees charged (*to be charged*) by the Visa or UnionPay network, i.e., outside the bank's network for transactions made by the customer at international banks, financial institutes and service establishments as internal procedures and regulations of the banks, financial and business organisations in the particular regional area apply to such charges.
- 3.8.5. The customer will be fully liable for any consequences arising in connection with a card or card transaction where he or she made a request to have the card when ordering it to be delivered to a third party as provided for in Clauses 3.6.7 and 3.6.10 of the agreement.

#### **FOUR. TDB ONLINE SERVICES**

- 4.1. Internet banking services can be accessed at [www.ebank.mn](http://www.ebank.mn) through TDB Online services using a compatible communication device with Internet access (*mobile phone, computer, tablet, etc.*).
- 4.2. The customer will be able, using TDB Online services and depending on the package he or she chose, to receive information with regard to banking services, make non-cash transactions, send requests for loans or deposits, order cards, make requests for registering for Most Money services, execute negotiation-based foreign exchange transactions, and send requests for and use message banking services, to get and close saving collateralized loan.
- 4.3. For the purpose of recognizing the customer accessing TDB Online services, approving transactions, and protecting both the customer and the bank against risks, the bank will allow the customer to receive services for each package using a different combination of security elements such as user name, access password, one-time access password and transaction password as follows:

No.	Package name	Security elements			
		User name	Access password	One-time passcode	Transaction password
1	Online	√	√		
2	Online info-private individuals	√	√		
3	Online plus	√	√	√	√
4	Online premium	√	√	√	√
5	Online premium with the availability of negotiation-based foreign exchange transactions	√	√	√	√
6	Other	√	√	√	√

- 4.4. The customer can use TDB Online services 24 hours a day (*except for scheduled maintenance hours*).
- 4.5. Vasco's warranty life is one year since its sale.
- 4.6. The bank has the following specific obligations in relation to TDB Online services:**
- 4.6.1. At the request of the customer, to provide services to switch card mode, increase limit, change the principal account, link or separate an account, and order new or replacement cards;
- 4.6.2. To process loan requests by the customer, and enter into writing or online an agreement with the customer if a decision is made to grant a loan;
- 4.6.3. To open an account at the customer's request, and grant right to make outgoing transactions based on writing or online an agreement;
- 4.6.4. A transaction made by close of business will be deemed as having been made on that day whereas transactions made later will be effected on the following business day being on hold until then.

No.	Transaction type	Close of business time ( <i>in Ulaanbaatar time</i> )
1	Between own accounts	From bank's close of business time on that day until close of business time on next day
2	Intrabank	
3	Low-value transactions as specified in the Regulations on payment and settlement of low-value interbank transactions	
4	High-value transactions as specified in the Regulations on payment and settlement of high-value interbank transactions	Between 09:00–15:30 hours on business days

\*Bank's close of business time is between 12:00AM – 04:00AM

4.6.5. A transaction will be made if all data relating to electronic remittance advice of the recipient account are fully entered, and the account balance is sufficient for paying the amount and relevant fees.

**4.7. The bank has the following specific rights in relation to TDB Online services:**

- 4.7.1. If, during use of services, the customer has not used the site for ten (10) minutes, he or she will be automatically logged out for the purpose of protecting the customer and the bank against risks;
- 4.7.2. In order to protect both the customer and the bank against risks, to automatically block the customer's access to the site if the access, transaction, one time passwords are entered incorrectly five (5) times;
- 4.7.3. To stop suspicious transactions under the bank's risk prevention policy and obligations to other international financial institutes;
- 4.7.4. To set and update security and protection standards in conformity with international risk prevention rules and procedures; and
- 4.7.5. Where the customer fails to respond to a request sent through services within thirty (30) calendar days, the bank will cancel the request.
- 4.7.6. Bank will change status of customer permission and registration of TDB online service based on, if customer has not been active above a year.

**4.8. The customer has the following specific obligations in relation to TDB Online services:**

- 4.8.1. To accurately fill in request forms to be sent to the bank through TDB Online services;
- 4.8.2. To change TDB Online service access and transaction passwords created by the bank in each instance;
- 4.8.3. As the bank will never demand from the customer information with regard to his or her user name and password, the customer should not disclose his or her details in response to any e-mail purporting to be from the bank, failing which the customer will be fully liable for any resultant loss; the customer must immediately notify the bank if he or she receives such a request;
- 4.8.4. To form a habit to change access, transaction, one time passwords at least every six (6) months;
- 4.8.5. Where it is necessary to transfer his or her right of accessing TDB Online services and dispose of funds in his or her account to a third party, the customer must do so by executing an official power of attorney and advising the bank to that effect;
- 4.8.6. Once the customer has finished using TDB Online services, he or she must complete the logout procedure, failing which the customer will be fully liable for any resultant loss;
- 4.8.7. To cover charges for Internet connection via his or her computer and/or mobile phone for using TDB Online services; and
- 4.8.8. To use the vasco for intended purposes only.

**4.9. The customer has the following specific rights depending on his or her chosen TDB Online service package:**

- 4.9.1. To make non-cash transactions via TDB Online services such as transfers between own accounts, intrabank transactions, i.e., between the bank's branches and clearing and settlement centres, interbank transactions, overseas transfers, batch transactions, standing order transactions, batch salary transactions and negotiation-based foreign exchange transactions;
- 4.9.2. To switch card mode, increase limit on the card, change a principal card account, link or separate a card account and order new or replacement cards through TDB Online services;
- 4.9.3. To submit loan applications and have them decided on;
- 4.9.4. To open an account and extend deposit term;
- 4.9.5. To newly register for Most Money services and change a principal account for Most Money services;
- 4.9.6. To send requests for message banking services;
- 4.9.7. To request for a higher level of TDB Online service package;
- 4.9.8. To cancel earlier his or her right of accessing and using services upon making a written request (*in which case the bank will not refund fees previously paid*); and
- 4.9.9. To use other additional or optional services offered by the bank.

**4.10. Transactions, payments and settlements via TDB Online services**

- 4.10.1. Transactions between two accounts of different currencies via TDB Online services will be calculated at the exchange rate set by the bank at the time.
- 4.10.2. If a transaction through an account is considered risky or suspicious according to the Act on Combatting Money Laundering and/or Financing Terrorism and other legislative acts associated therewith as well as the bank's policies and procedures, or a hold is placed on the account in conformity with the applicable laws of Mongolia, such a transaction will not be effected.

**4.11. Additional responsibilities associated with TDB Online services**

- 4.11.1. The bank will not be responsible for any loss caused to the customer due to a wrongful activity of Internet service providers and mobile phone operators, network delay in the customer connecting to [www.ebank.mn](http://www.ebank.mn), operational defect of the receiving bank, or malware or virus existing in a computer or mobile phone that the customer uses for connecting to the services, etc.
- 4.11.2. Public networks or terminals must not be used for connecting to TDB Online services. The bank will not be responsible for any loss resulting from a breach of this policy.

**FIVE. MOST MONEY SERVICES**

- 5.1. The customer can access Internet banking services online by linking his or her bank account to his or her mobile phone through the Most Money services.
- 5.2. Using Most Money services, the customer will be able to make purchases from 'establishments entitled to receive transaction payments' (*hereinafter referred to as 'Most Money merchants'*), pay invoices from deferred payment service establishments (*hereinafter referred to as 'billing entities'*) and state or public services (*customs and tax payments, etc.*), make cash transactions at the bank's branches, clearing and settlement centres and **ATMs**, make purchases from other prepaid service providers (*hereinafter referred to as 'service providers'*), and obtain information with regard to various accounts and transactions.

- 5.3. The customer's mobile phone and sim card must meet the requirements for installing the app of Most Money services, and the customer will be fully responsible for Internet data and service costs.
- 5.4. The customer will be able to register his or her additional number with MostMoney services, and receive services specified in Clause 5.2 of the GBPAST.
- 5.5. The bank has the following specific obligations in relation to MostMoney services:**
- 5.5.1. To receive customer requests for registering an additional phone number for his or her account, temporary suspension of his or her right to access services in the event of expiry of the service term, mobile phone breakdown or loss, or changing a registered mobile phone number.
- 5.6. The bank has the following specific rights in relation to MostMoney services:**
- 5.6.1. Invoiced amounts will be deducted and transmitted from the account designated by the customer registered for automated bill pay services along with relevant fees without dispute. Relevant transactions will be made in the amount of service charges (*'bill'*) invoiced by entities that provide deferred payment services and frequent services (*Internet, mobile phone, landline, CATV, Homeowners Association, electricity, triadic services, etc.*). However, the bank will not take any responsibility for whether such amounts are accurate or not.
- 5.7. The customer has the following specific obligations in relation to MostMoney services:**
- 5.7.1. To accurately enter the recipient's phone number, account number and amount where required in the remittance advice when making transactions, and regularly check his or her account statements after making transactions;
- 5.7.2. To check and verify details of bills sent by billing entities in each instance; and
- 5.7.3. To cover charges for text messages relating to transaction information or Internet access via mobile phone depending on Most Money app version.
- 5.8. The customer has the following specific rights in relation to MostMoney services:**
- 5.8.1. To cancel his or her right to access services by making a written request (*in which case the bank will not refund fees previously paid*); and
- 5.8.2. To arrive at the bank's branch for registering additional phone numbers for his or her account, removal of registered additional phone number(s), registering an additional account of his or her own, removal of a registered account, new password and PIN code, unblocking, changing a registered phone number, changing daily payment limit, registering him or herself and other bill payers for bill pay services, removal of registered bill payers and extension of his or her right to access services.
- 5.9. Additional responsibilities associated with Most Money services**
- 5.9.1. The bank will not be responsible for any loss caused to the customer due to a wrongful activity of mobile phone operators, network delay in the customer connecting to the MostMoney service website, or malware or virus existing in a computer or mobile phone that the customer uses for connecting to the services, etc.
- 5.9.2. The bank will not be responsible for risks resulting from a payment not being made on time due to insufficient funds in the account registered for automatically bill pay services when a payment is made.
- 5.9.3. The bank will not be responsible for any loss caused to itself, the customer and other third parties due to a failure to fulfil the obligations specified in the agreement and the GBPAST when making a transaction using additional phone numbers.
- 5.9.4. The bank will receive requests for electronic payments sent by Most Money Merchants, billing entities and service providers that have the customer's permission. The bank will have no responsibility to clarify whether requests for electronic payments approved by the customer are



accurate or not, and will not bear any liability for executing approved payments.

## **SIX. STANDING ORDER SERVICES**

- 6.1. Services to preorder transfers between intrabank accounts can be used one-time or by choosing from regular intervals offered by the bank as per the customer's request.
- 6.2. The customer will be able to use services to preorder transfers in fixed amounts by specifying a percentage from the available balance in his or her account using standing order services.
- 6.3. The bank has the following obligations in relation to standing order services:**
  - 6.3.1. To make transactions at the customer's request on a specified day and in a specified amount or within the customer's account balance at a percentage of the account balance; and
  - 6.3.2. At the customer's request, to change, cancel or re-register for standing order services.
- 6.4. The bank has the following rights in relation to standing order services:**
  - 6.4.1. To deduct service fees from the customer's remittance account;
  - 6.4.2. A transaction will not be made if, on the specified day of transaction according to the customer's request, the remittance account balance is insufficient for the amount to be transferred and the minimum limit as well as applicable fees.
- 6.5. The customer has the following obligations in relation to standing order services:**
  - 6.5.1. To keep sufficient funds in the account on the day of transaction according to the customer's request made to the bank.
- 6.6. The customer has the following rights in relation to standing order services:**
  - 6.6.1. To change, cancel or re-register standing order services.

## **SEVEN. E-BILLING SERVICES**

- 7.1. The customer will be able to automatically make payments to entities joined to the TDB's billing system from his or her own accounts via e-billing services. The bank will attempt to make the customer's payment as soon as an invoice arrives from a billing entity until the next invoice arrives at the bank or until the invoice is successfully paid.
- 7.2. The bank has the following specific rights in relation to e-billing services:**
  - 7.2.1. To deduct the amount of an invoice sent by a recipient from the payer's account without dispute;
  - 7.2.2. To deduct service fees as set out in the GIAFT; and
  - 7.2.3. To demand the payer to fulfil his or her contractual obligations, and unilaterally cancel the payer's agreement in the event of repeated breaches.
- 7.3. The bank has the following specific obligations in relation to e-billing services:**
  - 7.3.1. To deduct payment amounts from the payer's account based on invoices sent by recipients;
  - 7.3.2. To take actions under agreements entered into with recipients in the event of invoices not being paid in a timely manner due to insufficient funds in the payer's account;
  - 7.3.3. To notify changes to service terms;
  - 7.3.4. To notify the payer, via e-mail, about transactions made when the account is debited against invoices; and

7.3.5. To collaborate with recipients in resolving requests, complaint or disputes raised by the payer in connection with invoices.

**7.4. The customer has the following specific obligations in relation to e-billing services:**

7.4.1. To place in his or her relevant account sufficient funds for settling invoices for the duration of validity thereof; and

7.4.2. To check invoice amounts by clarifying with the recipient.

**7.5. The customer has the following specific rights in relation to e-billing services:**

7.5.1. To receive information with regard to transactions in payment of invoices via e-mail;

7.5.2. To lodge with the bank any complaint, suggestion or dispute associated with invoices; and

7.5.3. To notify the bank with regard to cancellation of an agreement made with a billing entity.

**7.6. Additional responsibilities associated with e-billing services**

7.6.1. The bank will not be responsible for any loss caused due to transactions not being made against invoices because of insufficient funds in the payer's account.

7.6.2. The bank will not take responsibility arising due to the payer's failure to notify the bank with regard to changes of his or her details;

7.6.3. The bank will not be responsible for any fine imposed on or loss caused to the payer due to a fault on the part of the recipient; and

7.6.4. The bank will not be responsible for any fine or loss resulting from the payer's failure to notify the bank and have his or her records updated when the account number or card number for paying invoices changes.

## **EIGHT. MESSAGE BANKING SERVICES**

8.1 'Message banking services' refers to the customer using services to receive information with regard to transactions of his or her account with the bank, balance details and other types of reference via e-mail and text messages.

8.2. The customer will be able to receive services using a legal entity engaged in mobile phone services that has a contract with the bank to collaborate in provision of message banking services (*hereinafter referred to as 'mobile phone operator'*), a special number being held by the bank to be used for the bank's message-based services, created with mobile phone operators in the bank's name (*hereinafter referred to as 'special number 133133'*), and a designated security number that represents the customer's account registered for message banking services (*hereinafter referred to as 'security number'*).

**8.3. The bank has the following specific rights in relation to message banking services:**

8.3.1. To deduct service fees as specified in the GIAFT; and

8.3.2. If the customer transferred his or her phone number registered for message banking services to others, and such a new owner made a request to the bank to register that number for the same services, the bank will cancel the previous registration of services registered to the phone number, and register the new customer.

**8.4. The bank has the following specific obligations in relation to message banking services:**

8.4.1. To provide services via channels the customer registered for, in a timely manner;

8.4.2. To notify changes to service terms;

8.4.3. To cancel services at the customer's request.

**8.5. The customer has the following specific obligations in relation to message banking services:**

8.5.1. If the customer changes his or her phone number and/or e-mail account registered for message banking services, to notify the bank and have registration details updated accordingly.

**8.6. The customer has the following specific rights in relation to message banking services:**

8.6.1. To receive information with regard to message banking services via channels the customer registered for;

8.6.2. To lodge with the bank any service-related complaint or suggestion;

8.6.3. To notify the bank in order to cancel the agreement;

8.6.4. To have details of registration for message banking services changed:

8.6.4.1. change of a phone number registered for message banking services;

8.6.4.2. change of an electronic mail account registered for message banking services;

8.6.4.3. change of the type of information that the customer receives from the bank; and

8.6.4.4. renew his or her password used for message banking services.

**8.7. Additional responsibilities associated with message banking services:**

8.7.1. The bank will not be responsible for any loss resulting from the customer not receiving services due to a wrongful activity by mobile phone operators and/or malware or virus existing in a mobile phone that the customer uses for connecting to the services, etc.;

8.7.2. The customer will take full responsibility for his or her failure to notify the bank with regard to changes to his or her mobile phone number or e-mail account via which he or she receives notifications.

8.7.3. The bank will not receive and/or act on the customer's request if a message is not delivered to his or her phone, or is delayed due to the customer having switched his or her mobile phone off, the phone battery running out or the phone is broken, the message settings corrupted, being out of range of the mobile phone operator's network, mobile phone's services being closed or running out of credit or temporarily withdrawn because of an outstanding bill payment.