

ELECTRONIC FUNDS TRANSFER DISCLOSURE FOR INDIVIDUAL & SOLE PROPRIETOR ACCOUNTS

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

Account No.:

Title of the Account:

CNIC/SNIC/NICOP:

This form complies with State Bank of Pakistan's 'Electronic Funds Transfers Regulations'. It applies to our electronic funds transfer (EFT) services. Electronic funds transfers are electronic transfers of money to or from your deposit account with us. This form states your and our rights and responsibilities for electronic fund transfers. In this form, the words "you" and "your" mean each and all who sign as applicants and any users of the service. The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

Personal Identification Number

A Personal Identification Number (PIN) must be used with the ATM Card or Samba Debit Card for transactions that require the use of ATM PIN. This number is secure and should be memorized. DO NOT write it on your ATM Card or Samba Debit Card or disclose it where it can be readily accessible. If you forget, misplace, or otherwise disclose your ATM PIN, contact SambaPhone for instructions on how to obtain a new PIN. A PIN may be obtained as follow:

- By calling SambaPhone from your registered number and generating your 04 digit ATM PIN.

Funds Transfer Instruments - Alternate Delivery Channel (ADC)

Your Samba debit card is an instrument which can be used for funds transfer.

Online/Mobile Banking Transfers

For computer access go to <https://digitalbanking.samba.com.pk/SambaClick/webLogin.aspx> and for mobile access, please download our SambaSmart Mobile Banking by accessing the following link, <https://bit.ly/2KB0nfG>

Types of Transactions: You may access certain account(s) you maintain with us by computer/mobile app using your assigned user ID and password by accessing the online banking service or mobile app. You may use the online banking service to perform the following functions:

- Account to Account Funds Transfer (within Samba)
- Account to Account Funds Transfer (across relationship)
- Inter Bank Funds Transfer

ATM Banking Transfers

You may access our funds transfers menu on Samba ATM machines to transfer funds by using the Bank's issued ATM/Debit and inputting your 04 digit ATM PIN.

The following funds transfer services will be available to you on our Samba ATM Machines:

- Account to account funds transfer (within Samba & other local banks)

SambaPhone Banking Transfers

- You can call SambaPhone and place a funds transfer request. Only funds transfer within Samba are allowed through this service.

ADC DAILY LIMITS (PKR)

Particulars	Samba Blue Card	Samba Gold Card
Funds Transfer through Internet Banking / ATM Machine /Mobile App / SambaPhone	250,000	500,000
IBFT through Internet Banking / ATM Machine /Mobile App	250,000	500,000

Channels used for Funds Transfer

- Samba Bank ATMs
- Internet Banking
- SambaSmart
- Samba Phone (within Samba only)
- RTGS through PRISM (real time transfers)

Dispute Resolution Mechanism/Error correction

In order to lodge your complaints or to provide us with your valuable feedback on Electronic Funds Transfer you can contact us through any of the following channels:

- SambaPhone Banking
 - Call us at +92 21 11 11 SAMBA (72622).

Dispute Resolution Mechanism/Error correction

In order to lodge your complaints or to provide us with your valuable feedback on Electronic Funds Transfer you can contact us through any of the following channels:

- SambaPhone Banking
 - Call us at +92 21 11 11 SAMBA (72622).
- Samba Branches
 - A complaint Form is readily available in the Branch. You can fill out the complaint form and
 - Hand it over to the Customer Relationship Officer/ Relationship Manager
 - Drop the complaints in the drop boxes placed in all branches
 - Dispatch it to us on the below mentioned address.
 - Samba Bank Pakistan: Customer Care Unit SAMBA Bank Limited,
 - Head Office, Ground floor, Arif Habib Centre, 23 M.T. Khan Road, Karachi, Pakistan.
- Email
 - You can also drop us a note anytime at Samba.Care@samba.com.pk
- Fax
 - Fax Number : +92-21-35658908
- Note
 - As a proof of registration a complaint number will be sent to you through an email, SMS or letter. For all future correspondence on your highlighted issue, please mention the complaint number provided to you.
 - Rest assured your problems and complaints will be swiftly and efficiently resolved. We will reply to your EFT complaint within 10 working days.
- Kindly provide us the following information along with your complaint:
 - Date of Complaint
 - Customer Name
 - Branch Name
 - Account/Debit Card Number
 - Postal Address
 - Contact details (Email, currently active mobile number)
 - Supporting documents (if any)

Stolen Card Reporting

It is important that you report the loss immediately by calling SambaPhone at (+92-21) 11 11 SAMBA (72622). Samba will immediately block your card and raise a request for a replacement card. You will receive your replacement card in 7 to 10 days via courier to your last indicated address. You are protected from any fraudulent transactions made on your card from the time you notify Samba.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or the transfers you make:

- a) when it is necessary to complete the transaction;
- b) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- c) in order to comply with government agency or court orders or other legal process; or
- d) if you give us your prior written permission.

Fees and Charges for ADC services:

Charges

All charges associated with our electronic funds transactions are disclosed in our Fee Schedule which accompanies this Disclosure and Agreement. There is no charge for banking online with us. For any information on charges, please refer to our current Schedule of Charges (SOC), easily available at our branches or visit our website www.samba.com.pk or call SambaPhone at +92-21-11-11-72622 SAMBA (72622).

Taxes

All applicable government taxes will be borne by the customer.

ATM Fees

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation - Periodic Statement

You will get a monthly account statement from us. You can also view account statement by login into your Samba internet banking / mobile app or you can also subscribe to Samba e-statement facility by visiting our branch / self-subscription through internet banking/mobile app.

I/We hereby confirm having read the above Disclosures/Agreement and be bound by them.

- I / We agree to avail the Electronic Funds Transfer Facility as per the selection below.
- All Channels
 - ATM Machine
 - Internet Banking
 - Samba Smart | Mobile Banking
 - SambaPhone | 24 / 7 Phone Banking Facility
- I / We disagree to avail the Electronic Funds Transfer Facility on All Channels.

Applicant 1 Signature:

Applicant 2 Signature:

Samba Bank Limited (Subsidiary of Samba Financial Group, Saudi Arabia), www.samba.com.pk, + 92 21 11 11 SAMBA (72622)