

TERMS OF SERVICE (TERMS & CONDITIONS)

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS CAREFULLY BEFORE FILLING OUT THIS FORM.

By filling out this form, you signify your agreement to these terms and conditions. If you do not agree to these Terms and Conditions, please do not proceed. The Bank may modify these Terms and Conditions at any time.

General Information:

1. Abbey E-Channel services should be activated with any branch of Abbey Mortgage Bank.
2. Abbey E-Channel services will be open to all customers on limited status only until full access is granted on request by completing the E-Channel services Form at any Abbey Mortgage Bank Branch. The Abbey E-Channel service Platform can be used to carry out basic financial transactions such as balance enquiry, funds transfer, bills payment, airtime recharge etc.
3. Abbey E-Channel services is open to both active Individual Savings Account holders and **Individual Current Account holders** but one account can only be linked per telephone number / ATM card on the Bank's record.
4. Access to the E-Channel service Platform is only through the Bank's **USSD** Code or ATM; the Bank makes no representation whatsoever regarding the content, genuineness or validity of any other Mobile Platform or ATM which you may access otherwise. When you access such non-Abbey Mortgage Bank Mobile Platform or ATM, please understand that they operate independently of the Bank and that the Bank is not responsible for any adverse outcome connected with that use.
5. You agree not to submit any personal information through e-mail or messages received; please refer to the contact centre.
6. The Bank may change, move, delete or otherwise modify portions of the Bank's E-Channel platform from time to time.

Security:

1. Customers are required to change their default Pin once they opt into Abbey E-Channel services.
2. Customers shall keep their phones and ATM cards; and not compromise their pins.
3. The PIN selected by the customer's choice at the time of first log-on is mandatory for carrying out any transaction.
4. Customers can use Abbey E-Channel services from anywhere and at any time. However, as a matter of precaution, customers should avoid storing their transaction PIN on their phones.
5. There is no way to retrieve a PIN from the system. Therefore, if a customer forgets his/her PIN, he/she must approach the branch for re-registration.

Bank's Terms:

1. Rules and regulations applicable to normal E-Channel transactions in Nigeria will be wholly applicable for transactions executed through this channel.
2. A maximum of **N100, 000.00 (One Hundred Thousand Naira)**

funds transfers limit is set by default; where a request in excess of **100,000.00** is made, you will be required to give the Bank an indemnity. The terms of the indemnity are to be determined by the Bank.

3. Abbey E-Channel services is at the sole discretion of the Bank and the Bank reserves the right to decline an application to enjoy the service without any liability whatsoever on its part. The Bank may modify the terms of Abbey E-Channel services from time to time to ensure that the security and integrity of all data and records are not compromised.
4. These terms shall be governed and construed in accordance with the Laws of the Federal Republic of Nigeria and subject to the jurisdiction of its courts.
5. The Bank reserves the right to modify the services offered or the terms and conditions of Abbey E-Channel. Any such change(s) will be notified to you through a notification on the site.

Customer's obligations:

1. You have an obligation to maintain secrecy regarding your Username & Password and the PIN registered with the Bank. You shall keep your phones and ATM card(s) safe and not compromise their PINs. Any loss to the Customer which accrues from failure to exercise care and diligence will be borne entirely by such Customer.
2. The Bank presupposes that **login using valid Username and Password or PIN** is a valid session initiated by none other than the Customer.
3. A transaction executed through a valid session will be construed by the Bank to have emanated from the registered Customer and will be binding on him/her.
4. The Customer shall not attempt or permit others to attempt accessing Abbey Mobile through any unlawful means.
5. The Customer is required to choose a PIN that is not generic, guessable or inferable from personal data such as name, address, telephone member, driving license, date of birth etc. Similarly, it is a good practice to commit the PIN to memory rather than writing it down somewhere.

Waiver

No failure to exercise or delay in exercising on the part of the Bank of any right, power or privilege herein shall not operate as a waiver thereof nor shall any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof. All remedies provided herein are cumulative and not exclusive of any rights or remedies otherwise provided by law.

Indemnity

The Customer hereby indemnifies the Bank against any loss, damage, expense or liability which it may incur as a consequence of any act, omission or negligence of the Customer which results in loss, injury, damage or other adverse consequences to the Bank.

Termination

Abbey E-Channel services remains effective and binding unless

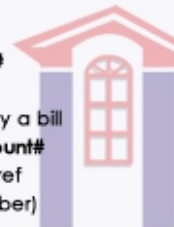
and until terminated by either you or Bank. You may terminate this Agreement at any time by no longer using the service. The Bank may terminate this Agreement at any time and without notice, and accordingly deny you access to this service, in the Bank's sole discretion for any reason, including your failure to comply with any term or provision of this Agreement.

E-Channel Services



322*801
Convenient Banking

- **0#** - Balance Check
- **Amount#** - VTU (own phone)
- **Mobile number*Amount#** - VTU (another phone)
- **Account number*Amount#** - Funds Transfer
- **Billers code*Amount#** - Pay a bill
- **Billers code* Cust. ID*Amount#** - Pay a bill with customer ref (eg. DSTV Smart Card number)



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