



Date: _____

Account Number _____ Account Type Individual Joint (Either or Survivor)

Title of Account _____ Sole-Proprietorship

Name of Sole Proprietor (If applicable) _____

SUBSCRIPTION SECTION

Phone Banking

Debit Card - If yes Visa Silver Visa Gold Visa Platinum Master Card Titanium

Name to appear on Card
(Max 20 characters)

Debit Card - If yes Visa Silver Visa Gold Visa Platinum Master Card Titanium

(In case of Joint Account)

Name to appear on Card
(Max 20 characters)

Link Debit Card to Multiple Accounts

1. _____ 2. _____

(For ATM transactions only. Not applicable for POS transactions)

Replace Debit Card Number _____

SMS Alerts Service on Mobile Number _____ Email _____

(If your network is changed, type MNP from your handset & send to 9060)

E Statement Email Address _____ Frequency Monthly Quarterly Half Yearly

I/We hereby authorize the Bank to send me/us account statement at above mentioned email address instead of dispatching hard copy of account statement through courier/mail.

For Internet Banking, please register at our webpage www.meezanbank.com

For SMS Banking Services 9060, contact branch for details /registration procedure or visit our website.

CHANGE OR BLOCK SERVICES

SMS Change Request Mobile Number _____ Email _____

(If your network is changed, type MNP from your handset & send to 9060)

Block SMS Alerts Service

AUTHORIZATION

I/We would like to apply for ADC Services as per details provided in this form. Please update my/our record with Cell number and/or email address provided in this Form. I/We have read, understood and agreed to abide by the terms and conditions as stated on the reverse side of this Service Form. I/We authorize Bank to recover applicable charges for providing these services as per bank's prevailing schedule of charges.

Account Holder's Signatures

1. _____ 2. _____
Name Name

Account Holder Joint A/C Holder

Important Instructions

- 1- Sections not applicable/not filled in, should be marked VOID/Crossed out.
- 2- Old Debit Card should be blocked via Call Center before submitting Card Replacement request.
- 3- Link Debit Card to Multiple Accounts
For Individual/Joint Account, title of all accounts should be same. Sole proprietor may link his/her individual account(s) with business or vice versa.
- 4- Requests for Phone Banking, Debit Card & E Statement in Joint Account
Form should be signed by all account holders.

FOR BANK USE ONLY

For the cases of SMS Alerts and E Statement, we have matched customer/account details in T24 System. in case of changes, customer record has been updated in T24 System and copy of this Form will be sent to CAO for authorization.
Name, Signature & Date

Received by _____

Entered in System by
along with E from NO.(s) _____

Authorized by,
(Only BM/OM) _____

Terms & Conditions

1. The Bank is entitled to market financial and other products and services to its existing Customers via the SMS, Emails and other channels.
 2. Card (the Card) represents a Shariah Compliant Business entity and shall not be in any way used for purchases of HARAM Products of Services (both locally and internationally). The Bank reserves the right to discontinue the Card Service or/and Business relationship with the Account holder if non-compliance is encountered.
 3. The Card shall only be used by the Account holder and is not transferable. If the Account holder authorizes anybody else to use his/her Card, despite this prohibition, then he/she will be exclusively responsible for any and all risks and consequences; this includes usage of Card at ATM and POS terminals.
 4. In the event of loss or theft of the Card, the Account holder shall immediately notify such loss of theft to Call Center Department of the Bank on such number as provided by the Bank for this purpose. The Card Holder can also De-activate his/her Debit Card by registering and using the Bank's "SMS Banking 9060" Service.
 5. The Customer acknowledges that SMS facility is dependent on the telecommunications infrastructure, connectivity and services within Pakistan. The Customer accepts that timelines of Alerts sent by the Bank will depend on factors affecting the telecommunications industry. Neither the Bank nor its Service Providers shall be liable for non-delivery or delayed delivery of alerts, error, loss, distortion in transmission of and wrongful transmission of alerts to the Customer.
 6. The Personal Identification Number (PIN) and Telephone Personal Identification Number (T-PIN) shall be a confidential number generated by the Card Holder by calling Bank's Call Centre and using IVR (Interactive Voice Response) technology. PIN & T-PIN may be changed by the Card Holder subsequently at his/her own risk.
 7. The Account holder shall not reveal Personal Identification Number (PIN) and Telephone Personal Identification Number (T-PIN) to anyone including Call Centre or any other staff of the Bank. The Bank or any of its officers will ever ask you to provide PIN or T-PIN by calling via Phone or sending Email and SMS. The Card Holder shall manually enter the relevant PIN using ATM keypad for Transactions on ATM. The Card Holder shall manually enter relevant T-PIN using keypad of phone/other such devices (and not verbally) for Telephone Banking Services/Transactions.
 8. The Account holder's instructions received through IVR by manually entering his/her Debit Card Number and T-PIN shall be deemed to be proper. Accordingly, the Bank shall be entitled to rely on any such instructions.
 9. The Account holder's oral instructions received at Call Centre after providing positive verifications about his/her account shall be deemed to be proper. Accordingly, the Bank shall be entitled to rely on any such instructions. The Card Holder shall not reveal PIN/T-PIN to Call Centre Officer as also explained in clause 7.
 10. In addition to selected frequency of e-statement (other than half yearly), the Bank shall also transmit e-statements to the Account holders semi-annually or at such other intervals as required by the State Bank of Pakistan. The customer will inform the Bank within forty five (45) days of the date of the relevant statement of account of any mistake, discrepancy and/or error in the same otherwise the same would be considered correct and accepted by the Customer.
 11. In case, Account Statement is sent through Email, bank will not be held responsible for any misuse of the information so relayed, incomplete information, email containing Account Statement gets bounced back/could not be delivered due to reasons of Email Box Full, Server unavailability, or other such reasons.
 12. The Customer acknowledges that the Bank provides consolidated e-Statement of accounts to its Premium Banking customers. In case of change of status of Premium Banking relationship, the Bank shall continue to provide e-Statement of accounts, however, it shall be provided in unconsolidated format.
 13. The customer gives its consent that the Bank may subscribe automatically other existing accounts of customer opened with the same Customer ID in any of Meezan Bank Branch to e-Statement service.
 14. Any new account(s) that may be opened by the Customer from time to time with the Meezan Bank, will be automatically enrolled for e-Statement service.
 15. The Bank may, without any further express authorization from the Customer, debit any account of the customer maintained with the Bank for all expenses, fees, commissions, taxes duties, Zakat or other charges and claims, damages, actual losses incurred, suffered or sustained by the bank in connection with the opening/operations/maintenance of the Account including withdrawals, transactions through use/misuse of Card and/or providing the Services and/or for any other banking services which the Bank may extend to the Customer unless exempted by SBP/other regulatory bodies.
 16. The Charges/Fees for providing services will be recovered on annual basis or any other frequency as decided by the Bank as per prevailing Schedule of Charges and no request of claim for refund would be entertained.
 17. The Bank may discontinue/suspend the Services due to non-payment/non-recovery of associated charges.
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