



**Meezan Bank**  
The Premier Islamic Bank

## ADC Services Form (Alternate Delivery Channels) Effective from: Shawwal, 1444 / May, 2023



Date: \_\_\_\_\_ Account Number: \_\_\_\_\_  
Account Title: \_\_\_\_\_  
Account Type: ☐ Individual ☐ Joint ☐ Sole-Proprietorship (personal name): \_\_\_\_\_

### Important Instructions:

- Sections not applicable/not filled in, should be marked VOID/Crossed out.
- Old Debit Card should be blocked via Call Center before submitting Card Replacement request.
- Debit Cards are not available for 'Jointly Operated' Accounts.

### SERVICES / FACILITIES (Charges applicable as per Schedule of Charges available in branches and at [www.meezanbank.com](http://www.meezanbank.com))

#### Debit Cards

Please select any one option: ☐ PayPak Card (Default Card - For Domestic use in Pakistan only) **OR** ☐ Other \_\_\_\_\_

☐ Visa/Mastercard Classic ☐ Visa Gold ☐ Mastercard Titanium ☐ Visa Platinum ☐ Mastercard World ☐ Visa Infinite

Applicant's name on card (maximum 19 characters):

Link Debit Card to Multiple Accounts:

1.  2.

(Debit Card linking is applicable on ATMs only, for POS transactions the default account will be used)

Card Delivery: ☐ At my Branch (default option) **OR** ☐ At my mailing address (option only for first time issuance) – charges applicable

☐ I wish to enable international POS and ATM transactions on my VISA / Mastercard Debit Card. I also understand, this facility is not for NRPs and that it can be blocked via Bank's helpline: (+92-21) 111-331-331/2.

☐ I undertake to perform transactions in foreign currency for my personal needs only & it shall not be intended for business purposes. I shall also ensure that transactions do not violate any instructions and annual limit as and when imposed by the Bank and / or SBP.

☐ Please renew my selected Debit Card type upon expiry.

#### Transaction Alert (on your mobile number and email address as per Bank's records)

\* **Digital Transaction Alert:** Free, mandatory, and activated by default. It includes transactions via Bank's Mobile Application/ Internet Banking, or any ATM/ POS/ E-commerce, etc.

**Non-Digital Transaction Alert:** ☐ Yes ☐ No (If Yes, charges are applicable. It includes over-the-counter transactions, etc.)

If your mobile network is on MNP, type MNP from your mobile handset & SMS to 9060 & 8079 for subscription.

☐ **Electronic Account Statement (on your email address as per Bank's records)** Frequency: ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Half Yearly

Declaration: I/We authorize the Bank to send me/us account statement via email instead of dispatching its hard copy through courier/mail.

#### Internet Banking / SMS Banking

- For Internet Banking, please register on our website [www.meezanbank.com](http://www.meezanbank.com)
- For SMS Banking Services, contact branch for details/registration procedure or visit our website.

#### UPDATE CONTACT OR BLOCK TRANSACTION ALERTS

☐ Update Mobile Number (mention new number)  -  ☐ Block Transaction Alerts (If your mobile network is on MNP, type MNP from your handset & SMS to 9060 & 8079 for subscription) (non-digital transactions)

☐ Update Email Address (mention new email address) \_\_\_\_\_

#### CUSTOMER'S

#### ACKNOWLEDGEMENT

I/We would like to apply/change/block ADC Services as per the details provided in this Services Form. I/We have read, understood and agreed to abide by the terms & conditions stated on the reverse side of this Form.

Signature / Thumb impression of Applicant(s) (all account holders must sign in case of Joint Operating Instructions)

#### FOR BANK USE ONLY

For Transaction Alerts and E-statements, we have confirmed customer/account details in T24 System. In case of changes, customer record will be updated in T24 System & copy of this Form will be sent to CAO for authorization.

Name/ Sign/ Date	Received by	Authorizer (OM/BM only)	Inputter (with E-form no.)

## Terms & Conditions Applicable to ADC Services provided by Meezan Bank Limited.

1. The Customer consents that Meezan Bank Limited (the **"Bank"**) is entitled to communicate with the Customer to market its products and services via SMS, Email(s) and other channels.
2. The ATM/Debit/Charge Card (the **"Card"**) represents a Shariah-compliant Business entity and shall not be in any way used for purchase of Non-Shariah compliant products or services (both locally and internationally). The declaration of a product or service as Haram by the RSBM/Shariah Board shall not be challengeable by the Customer. The Bank reserves its right to discontinue the Card Service and/or Business relationship with the Customer if non-compliance is encountered.
3. The Card shall only be used by the Customer personally and is not transferable. If the Customer authorizes any other person to use his/her Card, despite this prohibition, then the Customer shall be exclusively responsible for all risks and consequences; this includes usage of Card at ATM, POS terminals, internet and/or any other manner whatsoever.
4. In the event of loss or theft of the Card, the Customer shall immediately notify the Bank for such loss and/or theft by making contact to Bank's 24/7 Call Center at (+92-21) 111-331-331 and (+92-21) 111-331-332 (the **"Call Center"**) for the purpose of reporting loss/theft and deactivation of the Card. The Customer may also deactivate his/her Card through Bank's SMS Banking Service, Internet Banking, and Mobile Banking application. The Customer shall be liable for any unauthorized use of the lost or stolen Card in case of delay in notifying the Bank of the loss or theft of the Card.
5. For security reasons, international/overseas transactions requiring physical presence of Card (such as POS, ATM, cash withdrawals, etc.) are disabled on Cards. The Customer can enable/disable these international transactions through Bank's Call Center. The international transactions which do not require physical presence of Card (such as e-commerce, etc.) are enabled by default.
6. The Customer acknowledges that SMS facility, Mobile Banking, and Internet Banking is dependent on the telecommunications infrastructure, connectivity and services within Pakistan. The Customer accepts that timeliness 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 late delivery of alerts, error, loss, distortion in transmission of and wrongful transmission of alerts to the Customer.
7. The instructions received through Interactive Voice Response (the **"IVR"**) after verification of Telephone Personal Identification Number (the **"T-PIN"**) or through oral instruction received via Call Center after providing positive verifications about Customer and/or his/her Account, or from ATM, Mobile Banking application, Internet Banking, shall be deemed to be proper and provided by the Customer. Accordingly, the Bank shall be entitled to rely on any such instructions. The Customer shall not reveal Personal Identification Number (the **"PIN"**) and T-PIN to any person including Call Center representative, staff at branches and/or any other staff of the Bank or posing to be staff of the Bank or any governmental authority. The PIN and T-PIN shall be confidential numbers generated by the Customer through ATMs or by calling Bank's Call Centre and using IVR technology respectively. The Customer shall manually enter relevant T-PIN using keypad/touchpad of phone/other such devices (and not verbally) for Telephone Banking Services/Transactions. The PIN and T-PIN may be changed by the Customer subsequently at his/her own risk and discretion.
8. The Customer authorizes the Bank to record the conversation held between Customer and Bank's Call Center agent or any other officer of the Bank and use the same as evidence, if required.
9. The Customer expressly acknowledges that he/she is fully aware and cognizant of the various risks (e.g. technical forgery, phishing, skimming, programming of bogus Email address etc.) inherent and associated with Alternate Distribution Channels and fraudulent activities arising from and out of such transmissions or communications and is fully prepared to accept such risks. The Bank shall not be liable for any risks related thereto and the Customer hereby fully, irrevocably and forever waives, releases, discharges, relinquishes the Bank from any and all claims, obligations and rights whatsoever and howsoever arising, that the Customer may have against the Bank (if any) which arises or may arise as a result of the Bank acting on any notifications received by the Customer under these Terms and Conditions through electronic communication.
10. The Bank shall issue account statements (the **"Account Statement"**) to the Customer at such intervals required by the Customer or as per directives issued by the SBP or make them available through Internet Banking and/or Email to the Customer. The Customer shall inform the Bank regarding any discrepancy in Account Statement within forty-five (45) days from the issuance date of Account Statement, if otherwise, the Account Statement would be considered as correct and accepted by the Customer. The Bank may, at its sole discretion, reverse the transaction and/or charges on the basis of the relevant documentation and investigation of the disputed transaction.
11. In case, Account Statement is sent through Email, the Bank shall not be held responsible for any misuse of the information so relayed, incomplete information, use of Email account by unauthorized user, Email containing Account Statement went into junk mails or gets bounced back/could not be delivered due to any reasons whatsoever in nature including Email Box Full, server unavailability, etc.
12. All Card(s) will be regulated by the Terms & Conditions which will be provided with the Welcome Pack at the time of Card issuance. In case of disagreement, kindly do not activate the Card and return it to Bank's Branch, after cutting magnetic stripe and chip of the Card in half. Similarly, whenever a lost or stolen Card is retrieved, the Customer shall cut the magnetic stripe & chip of the Card and return the Card to the Bank.
13. The Customer(s) acknowledges that all Cards, except PayPak Debit Card, can be used for international ATM, POS and E-commerce transactions. In case the Customer wants to discontinue this facility he/she may inform the Bank by calling our 24/7 Call Centre.
14. The Card(s) are linked with Customer's Account(s) so Customers are required to maintain an Account with the Bank in order to use the Card. On closure of the Account, the Customer shall forthwith return to Bank the Card(s) after cutting the magnetic stripe & chip of the Card(s) in half. The Card shall stand cancelled and deactivated automatically on closure of Account.
15. If the Customer uses the Card for purchase of goods and/or services through internet sites, mobile applications or portals, the Customer shall be solely responsible for the security of such use at all times. The Customer agrees that entering the Card information in the internet sites or portals shall be sufficient proof of the authenticity of such instructions. Any use of Card information by the internet sites, mobile applications or portals shall be at the risk and cost of the Customer.
16. Unless cancelled otherwise, the Card is valid only up to the Expiry Date mentioned on the Card. The Customer shall ensure that upon the expiry of the Card, it is destroyed, by cutting the magnetic stripe and chip of the Card in half and returning it to the Bank for renewal of Card. The fee will be charged for issuance of new Card as per Bank's Schedule of Charges.
17. The Bank may terminate the Card by written notice without assigning any reason for termination. Following the termination thereof, the Card shall be immediately cancelled whether or not the Card is returned to the Bank by the Customer. Similarly, the Customer may at any time terminate the usage of the Card and return it to the Bank after cutting the magnetic stripe and chip of the Card in half.
18. Bank reserves its right to offer discounts on purchases made through Cards and also can change the terms and conditions of discounts at any time without any notice and without assigning any reason to Customer. The customer should ensure availability of discount on his/her Card before making purchase. In case of change in discount or its terms by any restaurant and/or offering entity, Bank shall not be held liable for any kind of compensation to Customer and Customer shall bear and/or pay all charges without any delay.
19. The Bank may periodically collect and use technical data and related information, including, but not limited to, technical information about the Customer's device to facilitate the updates to the Bank's services. The Bank may use this information to improve its products and/or to provide services or technologies to the Customer as long as this is done in a manner that does not personally identify the Customer.
20. Safe custody of access tools of Customer(s) Account(s) such as ATM/Debit/Charge Card(s), PIN, T-Pin, Cheque(s), e-banking username/password, other personal information, etc. is exclusively Customer's responsibility. The Customer shall not disclose any such confidential information with any person irrespective of their confirmed capacity or posing as Bank's employee(s), SBP official(s) and/or official(s) of any other government department in any mode of communication. The Customer shall be solely responsible for any kind of loss/damage/fraud that arises in case of disclosure of any such personal/sensitive information from Customer's end either through call, SMS, mail, Email, whaling, phishing, vishing, pharming, spoofing, shoulder surfing, any virus/malware in Customer's device(s), and/or through any such medium whatsoever.
21. The Customer, with his/her free will, authorizes the Bank to debit any Account of the Customer maintained with the Bank and subsequently inform the customer for all expenses, fees, commissions, taxes, duties, Zakat, overdues against any finance facility/allied banking services (the **"Services"**), overdrawn amounts, international transactions in respect of conversion rates of foreign currency, erroneous transactions, fraudulent banking transactions, parallel banking, reversal of credit entry erroneously made due to bona fide error by the Bank or any other bank, and/or other charges and claims, damages, actual losses incurred, suffered or sustained by the Bank in connection with the opening/operation/maintenance of the Account including withdrawals/transactions through the use of Internet Banking, Mobile Banking, and/or ATM/Debit/Charge Card, whether through ATM, POS or internet and/or providing the Services and/or for any other banking services including Internet Banking, which the Bank may extend to the Customer unless exempted by SBP, Federal or Provincial competent authorities.
22. Subject to clause 21 above, such amounts if sufficiently not available in the Account would be treated as overdraft and will subsequently be reported in the Credit Information Bureau (CIB) of SBP as overdraft extended on no markup/zero profit rate, as deemed necessary by the Bank.
23. The Customer authorizes the Bank and gives unconditional consent to share personal data and details/information/documents of Customer, its Accounts and transactions with any court, law enforcement agency, tax and/or other governmental authority and consultants/service providers of Bank without requiring any further consent/prior intimation to the Customer. The Bank shall not be liable for any loss or damages suffered by Customer due to disclosure of such information by Bank.
24. The Customer shall abide by the terms and conditions of Account Opening Form and other products and Services subscribed by the Customer in addition to these Terms and Conditions.
25. The Bank may, at any time, with prior intimation of 30 days to Customer, revise and/or change any of these Terms and Conditions and/or the features or Services pertaining to Customer(s) Account including without limitation, the charges leviable in respect of the Services in accordance with Schedule of Charges which the Bank deems appropriate in its discretion. Such revisions and/or changes shall be effective from the date specified by the Bank and will be notified to the Customer(s) in advance either through SMS, mail, Email or by affixing a notice to that effect at a conspicuous place within the premises of the Bank's concerned branch(es) or at Bank's website. The Customer agrees that notification in any of the said modes including display at Bank's website shall be deemed to have been duly communicated and received by the Customer. If the Customer does not agree with the revised terms, the Customer may terminate relationship with the Bank before the effective date of such revisions. The Customer acknowledges that continuation of his/her relationship with the Bank after effective date of revisions shall be deemed his/her unconditional acceptance of the revised terms and conditions, without seeking Customer's consent on such revision; hence the Customer hereby unconditionally gives his consent/agreement to Bank's unilateral right of revision/change/amendment in Terms & Conditions in the manner.