

## **FNBZ eWallet**

### **Terms & Conditions**

#### **Agreement between you and FIRST NATIONAL BANK Zambia.**

By using the eWallet from FNBZ, the sender agrees and accepts these Terms and Conditions:

To allow the person who I choose to receive the eWallet, (herein referred to as the Recipient) to do one or more of the following:

- To withdraw some or all of the money in the eWallet from FNBZ ATMs;
- To use the money in the eWallet to buy airtime, electricity, products, or services from participating suppliers;
- To conduct a balance enquiry or request a mini statement for the eWallet.
- To cash out using an FNBZ Cash Plus agent.
- To deduct any fees FNBZ charges for using the eWallet service, from the money in the eWallet.
- To tell the Recipient everything that the Recipient needs in order to access the money in the eWallet and to use the service.

The rules form an agreement between FNBZ accountholders who use the FNBZ eWallet and FNBZ. This agreement will apply to you when you register for, or use the service, whichever happens first.

FNBZ reserves the right to change the applicable rules at any time by publication on the FNBZ website and you agree that this shall be sufficient notice to you

**Other agreements also apply to you.** These rules must be read with FNBZs General Terms and Conditions and the service channel terms and conditions. If there is a conflict regarding ewallet then this agreement applies. If the conflict relates to the use of the service channel, then the service channel terms and conditions apply.

#### **Your responsibilities;**

You must tell the Recipient when you send him/her money using the service. FNBZ will, on your behalf, also send an SMS to the Recipient telling him/her about the transaction.

- This SMS contains all the eWallet information, which is important and is secret information.
- With this information, the Recipient or any person in possession of that communication can withdraw the money or buy prepaid products.
- The Recipient must keep his/her cellphone and eWallet safe, and must not give the cellphone or SMS to anyone.
- The Recipient should follow the steps recommended by FNBZ to protect the SMS, including safeguarding the SMS by adding an eWallet PIN.
- First time Recipients must dial \*130\*392# in order to activate the eWallet.

The Recipient must follow the instructions to activate the eWallet within 13 (thirteen) days from the time FNBZ sends the message to the Recipient. If the Recipient does not activate the eWallet within 13 (thirteen) days of you sending the money to the eWallet, the eWallet instruction will be cancelled and the funds will be returned to your account. If the Recipient does activate the eWallet within 13 (thirteen) days of you sending the money to the eWallet, the 13 (thirteen) day reversal rule shall not apply. You are responsible for communicating this condition to the Recipient.

You will not be reimbursed for the transaction fee that was charged, by FNBZ, if the eWallet transaction is not activated by the Recipient within the 13 (thirteen) day period or if you request a reversal of the transaction. **No contract between FNBZ and the Recipient** When you create an eWallet instruction, FNBZ only acts for you on your instruction. No agreement is formed between FNBZ and any Recipient. FNBZ any/or any of our vendors for prepaid purchases will not become involved in any dispute between a Sender and any Recipient.

### **Limits apply**

Transaction limits apply to the eWallet service. There are daily and monthly limits on the amounts you can send using the service, the amounts you can send to an eWallet in one month, and limits on the purchase of prepaid products.

Visit [www.FNBZambia.co.zm](http://www.FNBZambia.co.zm) (or call our call centre or any FNBZ branch) for more information.

### **Fees and Charges**

Please refer to the pricing guide

### **The Recipient does not earn interest**

No interest is earned on balances held in the eWallet. **Other fees apply** when using the eWallet, standard mobile network operator fees apply to calls and messages.

### **Termination of service**

FNBZ may terminate / suspend the service with or without notice to you if:

- The cellphone network service provider removes the Recipients cellphone number from its network.
- The Recipient does not use the eWallet within a specified period. YOU MUST communicate this to the Recipient.
- If the ewallet number is under investigation for fraud or related matters
- If you breach these rules.
- If you or the Recipient uses the service for illegal, unlawful or fraudulent purposes.
- If the service is compromised.
- If it is necessary to protect FNBZ, its customers or its systems or any Recipient.

- There is fraud by you or the Recipient or any other person in relation to the eWallet or such fraud is suspected.
- FNBZ is compelled to do so by law.

Nothing in this clause prevents FNBZ from taking any other action. If an FNBZ account is compromised fraudulently, all funds sent to a eWallet or eWallets from such an account may be frozen and returned to the compromised FNBZ account, subject to an investigation. If this agreement is terminated for any reason, you will still be liable to pay FNBZ all amounts you owe us. If the funds in your eWallet are accessed by a third party due to your Cellphone number being stolen or left negligently, the Bank will not be held liable for any loss suffered by you.

You use this service at your own risk. FNBZ makes no warranty of any kind about the service. FNBZ will not be liable to you or any recipient for any loss or damage arising because of the service, unless such loss or damage arose because of FNBZ's gross negligence or intentional misconduct.

Note: information sent over public networks may be subject to unlawful monitoring and interception. FNBZ is not liable for any unauthorised transactions that occur by any person other than the recipient, unless you can prove that the recipient secured the eWallet with an eWallet pin and such unauthorised person obtained the eWallet pin as a result of FNBZ's negligence or fraud.

You must give FNBZ the correct information when using the service. FNBZ is not responsible for any loss or damage you suffer if money is sent to the wrong cellphone number.

Note: FNBZ does not check the identity of recipients when they claim money or when you send money. FNBZ cannot reverse, repeat or correct payments that were made to the wrong person(s). FNBZ cannot guarantee that the recipient will receive the notification message since this depends on the service of the network operators. FNBZ is not liable for any loss or damage caused to any person (directly or indirectly) because of the operation of, failure, or malfunction of third party systems or communication devices. Indemnity You indemnify FNBZ fully for all loss or damage the recipient or any other person suffers because of your use of the service or because you did not fulfil your obligations under these rules.

## **Complaints**

Please refer your complaints to FNBZ call centre on 362