

SMS / Email Notifications

The SMS and / or Email notification service provided is subject to the following terms and conditions:

1. The type of notifications to be sent through SMS and/or Email shall be determined by the Bank in its sole discretion.
2. The notification may be sent by the Bank without being encrypted and may include the name of the client and other information pertaining to the Account.
3. The client is responsible to ensure the security of the mobile phone and/or Email account and any relevant passwords and acknowledges and accepts the risk of such communication channel being intercepted and the loss of confidentiality howsoever occurring. The client agrees that the Bank shall not be held liable or responsible for any such occurrence.
4. The client is responsible to determine if the mobile phone service provider supports text messaging and the mobile phone is capable of receiving SMS messages. The SMS notification service is subject to the terms and conditions of the client's agreement with the mobile phone carrier and is responsible for any fees imposed by the mobile phone service provider.
5. The client acknowledges and agrees that the receipt of any SMS and/or Email notifications may be delayed or prevented by the mobile phone service provider or the Email service provider or by other factors outside the Bank's control. The client acknowledges and agrees that there is a risk of errors in transmission or incomplete content in the notification and that the Bank cannot guarantee the delivery nor the accuracy of the contents of each notification. The client agrees that the Bank shall not be held liable or responsible for any such occurrence.
6. Any SMS and/or Email notifications shall be for information purposes only and is in addition to and not in replacement of any official confirmations which the Bank is required to send to the client. The client undertakes to immediately notify the Bank upon receipt of the notification if there is any irregularity in its contents or if its contents do not reflect my/ourthe client's understanding of the transaction referred to in the notification. In the event of any conflict or discrepancy between an SMS and/or Email notification and the official confirmation, the official confirmation sent by the Bank shall prevail.
7. SMS and/or Email notifications are one-way communications from the Bank and the client agrees and acknowledges that any reply that he/she purports to send may not be received by the Bank, and if received will not be acted upon by the Bank.
8. The SMS and/or Email notifications services may be terminated by the Bank at any time without prior notice to the client.