



SMS Banking Service - Application Form

Registration

Mobile No.: Email :

Fill in the account name and numbers that you want registered on the mobile above:

Account Name	Account Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

De-Register accounts

Please input the registered account numbers you want de-registered from the mobile number above

.....
.....

Cancel Registration / Unsubscribe ?

Yes No

Please read the Terms and Conditions and Sign

Forgotten/Change of PIN ?

Please follow the steps below:

1. Call Guardian Bank SMS centre on 2226771/4
2. Give your account details
3. Once all data is verified, you will be contacted via email stating your pin number.



Terms and Conditions – Guardian Bank Ltd-- SMS Banking Service

Please read these terms and conditions carefully.

1. Your Mobile Phone

- When you register for the Service you will be asked to provide us with the mobile phone number to which you would like us to send text messages.
- This service is not provided, for example, to a fixed line telephone, a computer capable of receiving text messages.

2. Mobile Registration

- You can register **only one** mobile phone number for **multiple accounts** but cannot register multiple mobile numbers for one account number.
- It will take **one day** before we enable you to use this service upon completion and hand-in of the registration application form to the respective Guardian Bank Ltd. customer service staff.

3. The Service

- When you register for the Service you request us to send you information about your account to your mobile phone.
- We will only send you each text once. If you delete a text we cannot send it again.
- You may send us balance inquiry or transaction listing request(5 transactions until the previous day), through a mobile-based SMS/text message in the prescribed format, and we would process the request and text you back.
- For individual customers, the Service is restricted to information about your current account and savings account. We cannot send individual customer' s information about loans, deposits or credit card accounts.
- You must inform us as soon as possible if you receive any text messages that appear to be irregular.
- We may have to interrupt the Service, for example to carry out maintenance or in circumstances beyond our reasonable control, but we will try to keep such interruptions to a minimum.
- We may, at our discretion, withdraw temporarily or terminate the Service, either wholly or in part, at any time without giving prior notice to you. We may, without prior notice, suspend the Service at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Service. We shall endeavour to give a reasonable notice of withdrawal or termination of the Service.

4. Security

- You must not let anyone else use this Service for you unless they are a Joint Account holder(s).
- If you think that there are any unauthorized transactions you must notify us immediately by informing the branch representative at any Guardian Bank branch near you.
- You should check any account information that we send you and let us know urgently about any errors.
- You must inform us **immediately** if your mobile phone is **lost** or **stolen**, or if you change your mobile phone number. You may do so by unsubscribing yourself from the SMS service by calling our branch representative in any Guardian Bank branch.

- You may subscribe back at anytime with the new mobile phone information. If you do not inform us, we will continue to send text messages to your lost, stolen or old mobile phone and we cannot be held responsible for any consequences in such circumstances, for example, if someone else comes to know about your account information.
- You should take all reasonable steps to prevent unauthorized access to confidential information stored in your mobile phone, or prevent your mobile phone from being used if it is lost or stolen. Such steps could include using the SIM card personal identification number (PIN) code on your mobile telephone at all times, not leaving your mobile phone switched on without having set the PIN and deleting text messages from the Service once you have read them.

5. **Liability for loss**

We are not liable for any loss or damage, direct or indirect, caused by:

- any breach of confidentiality resulting directly or indirectly from your use of the Service;
- the Service being unavailable;
- delays, interruptions or errors in transmission, not being directly our fault, or
- other circumstances beyond our reasonable control.

6. **Charges**

- We do not charge any fees for the Service but there is a standard SMS messaging charge which is the normal SMSing charge set by your mobile network provider.
- If we introduce charges for the Service in the future, the same and updates to it shall be intimated to the customer through Alerts/ display on the Website based upon our discretion.

7. **Our Right To Change This Agreement**

- You acknowledge that we have the absolute discretion to amend or supplement any of the terms and conditions at any time, and such amended terms and conditions will thereupon apply to and be binding on you.
- We will normally endeavor to give a reasonable notice of any change by displaying on the Website.

8. **Your Right To Cancel This Agreement**

You may end the Service and cancel this agreement at any time by unsubscribing/de-registering yourself from the SMS by calling us. You must give us at least **a working days'** notice of your wish to cancel the Service; we will try to process your cancellation request sooner but cannot guarantee this.

9. **Service Quality**

Any complaints concerning the Service must be directed to the branch-representative/customer service department of any of our branches depending on which city you are based in.

10. **Your Personal Data**

You agree that we may keep your personal details given to us by you during your relationship with us and we may use and update this information to provide you with the Service

You should let us know if you think any detail you have given to us is inaccurate, so that we can correct it. We will treat all your personal information as private. We will not reveal your details to anyone, outside Guardian Bank Ltd. other than in the following cases:

- * if we are required to give the information for legal reasons;
 - * if there is a duty to the public to reveal the information;
 - * if it is needed by our agents and others involved in running accounts or services for you;
 - * if we or others need to investigate or prevent crime;
 - * if our interests require us to give the information, for example, where we suspect fraud.
- But we will not use this as a reason for giving information about you or your accounts

(including name and address details) to anyone else including other companies in our group for marketing purposes
* if you ask us to reveal the information, or if we have your permission.

Disclaimer

We make no representation or give no warranty with respect to the quality of the service provided by the cellular service provider or guarantee for timely delivery or accuracy of the contents of each text alert. We cannot be held responsible for any message that is not delivered or delayed as a result of delivery problems with providers or for any loss or damage caused to you as a result of the use of the Service (including relying on the Service for your commercial, investment or business purposes).

We shall not be concerned with any dispute that may arise between you and your mobile service provider in connection with the Service and we shall not be liable in any manner to you in connection with your use of the Service.

I hereby agree to the terms and conditions mentioned above

Name of Applicant :

Signature :

Date :



SMS-BANKING USER INSTRUCTIONS FORM

BALANCE ENQUIRY

Please send a blank message to the following mobile number 0722520943

TRANSACTIONS LISTING

To get the last 5 transactions till **previous day**, send message to mobile number 0722520943 in the format:

TRN,a/c,pin

e.g. TRN,0622001668,5678

To get the last 5 transactions **within a date range**, send message to mobile number 0722520943 in the format (NB. Date format is d-mmm-yyyy):

TRN,a/c,pin,frm_date,to_date

e.g. TRN,0622001668,5678,7-AUG-2007,14-AUG-2007