

Terms and Conditions for the use of DIB Pakistan issued Debit Card

These terms and conditions apply to all transactions involving the use of your DIB Pakistan issued Debit Card and these constitute an agreement between you and the bank. By accepting and /or using the Debit Card, you unconditionally accept all the following terms and conditions and accept the onus and liability for your ensuring compliance with the substantive and procedural laws of Pakistan, including all notifications, directives, circulars and regulations of the State Bank of Pakistan and /or any provincial or federal government or any other local authority or body.

Definitions:

“The Bank”, “DIB”, “our”, “us” or “we” means DIB, who is the issuer of the DIB's Visa Debit Card, and includes DIB by whatever name it is called, and the successors and assigns of DIB.

“Cardholder”, “you”, “your” means a person who has been issued the DIB Pakistan issued Debit Card to operate on a nominated account(s).

“Card” or “Debit Card” refers to the DIB Pakistan issued Debit Card issued by the Bank and may include any other card issued by the Bank from time to time.

“Account” refers to any of the Cardholder's Savings and/or Current Account and/or any other type of account as nominated by the Cardholder and approved by the Bank.

“Primary Account” means one of the accounts, as described above directly linked to the Card, which will be debited for transactions performed using the Card and PIN.

“Secondary Account” means any current and/or savings account that the Cardholder has linked to his account.

“Nominated Accounts” includes the Primary Account as described above, and it indicates your account(s) nominated in writing by you and approved by the Bank to be accessed by your Debit Card and PIN.

“ATM” means any Automated Teller Machine whether in Pakistan or overseas, whether of DIB, any other bank or third party owned or operated on a shared network, at which, amongst other things, you can use the Debit Card to access your funds in your Nominated Account(s) held with DIB in Pakistan.

“PIN” means the Personal Identification Number, (required for access to ATMs) generated by Cardholder via call center or, chosen by the Cardholder from time to time.

“International transactions” refers to the transactions done by you on your internationally valid Debit Card outside Pakistan. All internet and eCommerce transactions are also considered as International transactions.

“Merchant” or “Merchant Establishment” means any establishment wherever located, which a Card Scheme Member bank has approved and made arrangements with, to accept and honor cards, for the sale of goods and services to cardholders.

“EDC” means any Electronic Data Capture terminals, printers, other peripherals and accessories including PIN pads and necessary software to run the devices, whether in Pakistan or overseas, whether of DIB, or of any other bank on a shared network, at which, amongst other things, you can use your funds in your Nominated Account held with DIB in Pakistan to process the transaction at a Merchant Establishment.

“DIB Mobile Services” means that upon signing for use of DIB Mobile services linked to the DIB Pakistan issued Debit Card and/or linked to any PKR or FCY account, the terms and conditions and any fees set by the bank governing that service will be deemed applicable to the card holder in their entirety. A copy of these is available on the website or upon request from the call center.

“**POS**” means Point of Sale terminals, whether in Pakistan or overseas, whether of DIB, or of any other bank on a shared network, at which, amongst other things, you can use your Debit Card to access your funds in your Nominated Account held with DIB in Pakistan.

“**MNET**” means a shared network of ATMs with whom DIB has an agreement for acceptance of Debit Card.

“**1 LINK**” means a shared network of ATMs where Cardholder may use Card, under arrangements of DIB.

“**CDM**” Cash Deposit Machine at which amongst other things you can use the Debit Card to Deposit funds in your Nominated Account held with DIB.

“**Non Checking account**” means an account against which Cheque Book cannot be issued.

General Use of Debit Card

On accepting your application for issuance of DIB Pakistan issued Debit Card, the Bank will issue you a Debit Card. You can access cash and carry out other transactions from your Debit Card using, ATMs/ EDC/ Cash Deposit Machines (CDMs) / Mobile/ POS devices / Internet and/or any similar devices.

The Debit Card issued will always be the property of the Bank and shall be returned unconditionally and immediately to the Bank upon request by the Bank, without any reasons being required to be given by the Bank.

The Debit Card is non-transferable by the Cardholder under any circumstances.

The Bank reserves the right to cancel ATM withdrawal facilities on a nominated account, at its discretion without assigning any reasons whatsoever.

You accept that if the Bank agrees to issue you the Card at your request, it is entirely at your risk. The Bank has agreed to provide you the facility of carrying out transactions by using the Debit Card apart from any written Standing Instructions that may be provided at the time of issuance of the Card or that may hereafter be given to the Bank by you.

You accept full responsibility for all transactions processed by the Debit Card usage whether on ATM/EDC - POS / CDMs/ Mobile / Internet or any other device available or otherwise. Any instruction given by means of the Card shall be irrevocable. You shall, in all circumstances, accept full responsibility whether or not processed with your knowledge or your authority, expressed or implied. You hereby authorize the Bank to debit your account(s) with the amount(s) of any withdrawal, transfer or carry out any such instructions that may be received by the Card usage in accordance with the Bank's record of transactions. You shall not hold the Bank liable on account of the Bank acting, in the course of business, on your instructions.

The Bank will be following your instructions on best efforts basis and shall in no way be liable and /or held responsible including on account of delay or inability to act immediately or at all on any of your instructions.

The Bank may, at its sole discretion, change, withdraw or suspend the facility of the Debit Card and /or change the terms thereof wholly or partly, at any time, with or without prior or any notice.

The Bank may, at its sole discretion, decide not to carry out any instructions including where the Bank has reason to believe that the instructions are not genuine, are unclear, raise a doubt or are otherwise improper and cannot be put into effect for whatsoever reasons.

To protect your interests, the Bank may record on camera or on videotape, at its own discretion, the access to and the presence of any person while availing the Debit Card facility. These recordings may be used as an evidence in any proceedings without seeking any further permission by you.

Transactions, which you initiate, will be completed only if the amount of funds available in your Nominated Account is sufficient to meet the transaction amount in full, including any applicable charges, fees, etc. The amount of each completed transaction will be immediately debited from your relevant Nominated Account without notice.

Should any instruction given by you be capable of being executed by the Bank in more ways than one, the Bank may execute the said instruction in any way it may deem, at its sole discretion.

The Bank shall not be held liable for any failure to provide the facility or to comply with the terms and conditions for any cause that is beyond its control.

Securing the PIN

For PIN activation/generation you will be required to call at our UAN number 111-786-DIB (342) to activate your card. The activation process will require you to answer security/validation questions. Through Interactive Voice Response (IVR) you will be asked to punch 4 digits number to generate the PIN and remember it.

The security of the PIN is very important and you shall not disclose your PIN to anyone. If you fail to observe any of the security requirements, you may, at your sole risk as to the consequences, incur liability for unauthorized use. When selecting a PIN, be careful that it can't be easily identified or identifiable with you, e.g. your birth date, car registration number, or repeated numbers etc. You should not write or indicate the Cardholder's PIN on your Debit Card or on any other item you carry or store including your Debit Card, even if you have disguised it.

Loss or theft of your Debit Card / PIN /and notification thereof

In the event of the Card being misplaced, lost or stolen, you must immediately inform the Bank in writing of the same and report to the Bank's Call Center at 111-786-342. Any transaction that may be incurred on the Debit Card shall be the sole and absolute liability of the Card holder unless the Bank has received written notice or reported to the call center of the theft, loss or misplacement together with instructions to cancel the Card. Once the Card is reported misplaced, lost and stolen, the Debit Card cannot be used, even if found subsequently. For the period commencing from the time the Card and/or PIN was misused, lost or theft until the Bank has been notified by the Cardholder in writing or reported to the call center, as described above, the Cardholder will be liable for the actual amount lost on transactions carried out by the use of the Card and / or PIN.

The Bank may upon receipt of an application, in its absolute discretion, issue a replacement Card with permission to the Cardholder to generate a new PIN via IVR for any lost, misplaced or stolen Card or a new PIN on the existing Card or re-issue a fresh Card with a new or same PIN on these terms and conditions or such other terms & conditions as the Bank may deem fit.

Delayed notification of misplacement, loss or theft

If the Cardholder has contributed to an exposure by not notifying the Bank promptly of misplacement, loss or theft of the Card and/or PIN, or if it is unclear to the Bank whether or not the Cardholder has contributed to an exposure, then for the period commencing from the time the Card and /or PIN was misplaced, lost or stolen until the Bank has been notified by the Cardholder in writing or reported to the call center as described above, the Cardholder will be liable for the actual amount lost on transactions carried out with the Card and /or PIN.

Addition to and Withdrawal of facilities

The Bank may, at its discretion, make available to you more ATMs, EDC-POS, and/or other devices through shared networks for your convenience and use. All fees, charges related to transactions done by you at these devices, as determined by the bank

from time to time will be recovered by a debit to your account. You understand and agree that such networks may provide different functionality, service offerings and different charges for different services and/ or locations.

The Bank, shall, at its sole discretion, at any time, without notice to you, be entitled to withdraw, discontinue, cancel, suspend or terminate the facility to use the Card and /or services related to it, at an ATM / Mobile / POS – EDC / Internet or on any other devices or otherwise within and /or outside Pakistan and shall not be liable to you for any loss or damage suffered by you resulting in any way from such suspension or termination, etc.

Maintenance

While advance notice of any substantial maintenance work likely to affect the availability of services, shall be given wherever and whenever possible, the Bank reserves the right to suspend, without any notice, access to ATM / Mobile / POS – EDC / Internet or any other similar devices or the provision of all or any of the services, at any time, if the Bank deems it necessary to do so, whether for routine maintenance or for any other reason without any obligation or liability on its part.

Termination of Card and/or Primary/ Nominated Accounts

In the event the Cardholder decides to terminate the use of the Debit Card, the Cardholder can advise the bank, by calling 24 hour call center at 111-786-DIB(342), and place his/her request with the call center officer for cancellation of his/her Debit Card. Alternatively, the cardholder can also visit his/her parent branch and request for cancellation of his/her debit card in writing, and surrender his/her card and obtain due acknowledgement from the branch thereof. Such termination shall also be deemed a termination of all related facilities accorded by the Bank to a Cardholder.

The Bank hereby has the Cardholder's express authority to debit the Nominated Accounts online or, in the event of an offline situation, within such time based on internal and/or scheme regulations that the Bank is a member of and/or bound by, for all withdrawals/transfers effected by the use of Debit Card/PIN as per the Bank's records, which will be conclusive and binding on the Card holder.

Verification of amounts

All transaction records for use of the Debit Card/PIN shall be conclusive unless verified otherwise by the Bank. The verified amount shall always be binding on the Cardholder.

Processing and Conversion Fee or Charges for Use of the Debit Card at any ATM/ EDC /POS/ CDMs / Internet or any other devices may entail a service charge and/or transaction fee and /or processing and/or conversion fee being levied on the Nominated Account.

The Cardholder's Nominated Account will be debited with such charges as the Bank may from time to time consider appropriate in respect of the Debit Card, with prior notice of such charges to the Cardholder. The Bank reserves the right to vary any of these Terms and Conditions the Cardholder will be notified of the changes. Use of the Card after the date upon which any changes to these Terms and Conditions are to have effect (as specified in the Bank's notice) will constitute acceptance without reservation by the Cardholder of such change provided that the Cardholder shall have been notified thereof before such use. Notification of change by such means as the Bank may consider appropriate (including but not limited to displaying the change in the branch offices/ or publishing it on the Bank's website or displaying it on the ATM screen or enclosing it with the bank statements) will constitute effective notice to the Cardholder for the purposes of this clause.

The Cardholder shall be solely liable for payment of all of the above.

Charges and Fees

The Bank reserves the right at any time to charge the Cardholder for issuance, re-issuance of the Card and /or any fees /charges for the transactions carried out by the Cardholder on the Card. Details of the fees and charges as applicable from time to time can be obtained from the Bank and the same are subject to change at the Bank's discretion. All fees and charges will be

deducted automatically from the Cardholder's nominated account at the time the fee or charge is incurred. In addition, some other ATM/website owners, operators of shared networks or service providers may impose additional charges for each use of their ATM / website or on any other device, and any such charge along with other applicable fees /charges will be deducted from your Primary Account. Renewal fee, as per the schedule of charges, will be charged annually on the card.

Limits of Use

The Bank reserves the right to limit the minimum/maximum amount which may be transacted each day by the use of your Debit Card and any such limits would also be subject to the availability of balance in your Nominated Account.

Similarly, daily minimum/maximum transaction limits apply to all ATMs and may vary between different ATMs belonging to different banks/networks/locations.

Transactions made by using of a Card may be limited to minimum and maximum amounts in any specified period and to multiples of any amount as may be prescribed. The Bank will not be responsible for any loss or inconvenience that you may suffer due to the lack of uniformity in these limits, for transactions through different ATMs/networks/locations.

Deposits and Withdrawals at ATMs/CDM

Cash can be deposited at the CDMs of the Bank alone if and when the service is available on the ATM/CDM. All deposits made through CDM will be subject to verification before the credit for such deposits is made to the Nominated Account(s). To accept that any cash deposited through the CDM with the use of the card is entirely at the risk and responsibility of the Cardholder and is subject to verification and implementation by the Bank. It shall be the responsibility of the Cardholder to ascertain and verify that the Cardholder's instruction have been implemented accurately. Any discrepancy shall be notified within 72 hours of the effective time of the transaction, failing which the transaction shall be deemed to be accepted by the Cardholder as correct.

Cash deposits at other bank ATMs and at Merchant Establishments are not allowed and the Bank would not be accountable for any such transactions.

The Cardholder hereby agrees that in case if with the use of the Card at any DIB /MNET /1 LINK / Visa ATMs, cash is dispensed but Cardholder Nominated Account is not debited, the Bank is irrevocably authorized to debit the amount of withdrawal and all Bank charges applicable to the use of Card to Cardholder's Nominated Account with the Bank. In case the Cardholder's Nominated Accounts does/do not have sufficient funds for any reason, the Bank will have the right to set off any account, credit balance/ proceeds of instruments or other items of the Cardholder available with the Bank.

The same also applies in case of transactions conducted at POS - EDC/Internet or any other devices.

Printed Transaction Records, Balance information Statement

Errors, Complaints

When you complete a transaction through an ATM / Mobile / POS, you can opt to receive a printed transaction record or an e-statement. You will ensure that you check your transaction records. You can also get information regarding your available funds, wherever the facility is offered, including written statement by calling the Bank.

You will inform us in writing within 30 days of the transaction, if any irregularities or discrepancies exist regarding the transaction. If we do not receive any information to the contrary within the 30 days of the transaction date, we shall assume the transactions are correctly reflected.

All records maintained by the Bank, in electronic or documentary form, of the instructions of the Cardholder and such other details (including, but not limited to payments made or received) pursuant to this agreement, and all camera/video recordings made as mentioned above, shall as against the Cardholder, be deemed to be conclusive evidence of such instructions and similar details.

The ATM machine would capture the Debit Card, if responses sought from the Cardholder by the machine are not provided by the Cardholder within a specific time and / or incorrect information /command(s) is/are given to the machine. The Card may be returned to the Cardholder at the sole discretion of the Bank.

The Bank will not be responsible for any cash loss for any reasons whatsoever, after cash withdrawal transaction is completed by the Cardholder at an ATM machine. A cash withdrawal will be treated as completed if the Bank's records indicate that the machine has dispensed the money.

The use of Card by Card member is at the Card member's risk and responsibility, the Bank will not be held responsible for any loss due to theft, burglary etc. in the vicinity of an ATM.

The Bank reserves the right to participate at any time in any network sharing arrangement which will enable the cards issued by the Bank to be accepted on the electronic devices of other institutions participating in such shared networks. The Bank will however, not be responsible for any transaction conducted at an ATM machine of another bank.

Disclosure of information

In addition to the disclosure requirements already accepted by the Cardholder pursuant to the Account opening terms and conditions accepted by the Cardholder; The Bank reserves the right, and you hereby allow the Bank to disclose to and share with and receive from other institutions, agencies, statutory, executive, judicial & regulatory authorities, whether on request or under an order therefrom, and on such terms & conditions as may be deemed fit by the Bank or otherwise, such information concerning the Cardholder's account as may be necessary or appropriate including in connection with its participation in any Electronic Funds Transfer Network.

The use of the Debit Card at an ATM/ EDC- POS/Internet or any other devices shall constitute your express prior consent:

- a. To the collection, storage, communication & processing of personally identifying and account balance information by any means necessary for us to maintain appropriate transaction & account records.
- b. To the release and transmission to participants and processors in the DIB ATM network/other networks of details of your Account & transaction information and other data necessary to enable your Card to be used at an ATM/ other device.
- c. To the retention of such information and data by the said participants and processors in the DIB / other networks/acquires
- d. To disclosure of information to third parties about your DIB Account or the transactions done through your Card, where necessary for completing transactions and/or when necessary to comply with law or government agency or court orders or legal proceedings and/or when necessary to resolve errors or questions you may raise and/or in order to satisfy our internal data processing requirements; and/ or where it is deemed appropriate by the Bank, at its sole judgment.
- e. The Cardholder hereby expressly authorizes the Bank to disclose at any time and for any purpose, any information whatsoever relating to your personal particulars, accounts, transactions, or dealings with the Bank, to the head office or any other branches, subsidiaries /associated /affiliated corporations or entities of the Bank wherever located, any government or regulatory agencies /authorities in Pakistan or elsewhere, any agents or contractors which have entered into an agreement to perform any service(s) for the Bank's benefit, and any other person(s) whatsoever where the disclosure is required by law or otherwise to whom the Bank deems fit to make such disclosure, at its sole judgment.
- f. The Cardholder agrees to provide the Bank any information, required from the Cardholder under law or any regulation, or any other appropriate information reasonably requested from time to time.

Change of terms and conditions

The Bank at its absolute discretion may at any time amend/ change the Terms and Conditions from time to time and with notification of the amendments/changes to the Cardholder. The Bank may make changes in /add to these terms and conditions

including but not limited to the purposes/ reasons listed below: to impose or increase charges relating solely to the use of your Card and PIN, or the use of an additional or replacement card.

To adjust the periodic transaction limits applying to the use of your Card.

To vary the frequency and manner & services use, the withdrawal limits, operating hours and transaction types, facilities & services available at any point in time through the use of the Card and to incorporate any changes required internally by the Bank or on account of any legal or regulatory requirement.

The Bank may from time to time and at any time revise and /or change any of these terms and conditions including without limitation, the charges will be levied in respect of the services. Such changes shall be effective from the date specified by the Bank for such modification. Such changes will either be notified to a Cardholder through the mail or by affixing a notice to that effect for fifteen days at a conspicuous place within the premises of the Bank's concerned branches or by displaying a notice on or within the immediate vicinity of the site of an ATM /branch or by a press advertisement or by a message in your statement.

You must notify the Bank of any change in your address promptly, by going to the bank branch, where the account is held and provide a written notification. Proof of posting to such last notified address shall be conclusive proof of the notification at the time when it ought to be delivered in due course by the post even if the notification may be returned through the post undelivered.

Exclusion from Liability

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to you in respect of any loss or damage arising directly or indirectly including out of any defect in goods or services availed by you under a Debit Card transaction.

The refusal of any person to honor or accept the Card.

The malfunction of any electronic terminal or other device.

The effecting of a transaction instruction other than that of a Cardholder.

Handing over of the Card by the Cardholder to anybody other than the authorized employees of the Bank.

The exercise by the Bank of its right to terminate any Card.

Any injury to the credit character and reputation of the Cardholder alleged to have been caused by the repossession of the Card and/or, any request for its return or the refusal of any Merchant Establishment to honor or accept the Card.

Any misstatement, misrepresentation, error or omission in any details disclosed by the Bank to anyone or in the statement of accounts.

Decline of transaction(s) exceeding Cardholder(s) entitlement as per guidelines issued from time to time, or Bank awareness of the Cardholder exceeding his/her entitlement.

Features on a Card

The Bank may from time to time, at its discretion, tie-up with various agencies to offer features on your Debit Cards. All these features would be on a best efforts basis only, and the Bank does not guarantee or warrant the efficacy, efficiency, usefulness of any of the products or services offered by any service providers /merchants /outlets/agencies. Disputes (if any) would have to be taken up directly with the merchant/agency, etc. without involving the Bank.

Indemnity and Liability

Bank shall use its best endeavors to provide error free operation of the account and the services to the Cardholder. Notwithstanding the same, the Cardholder hereby confirms that the Bank shall not be liable for, and indemnifies & agrees to hold harmless the Bank and its respective officers, directors, employees and representatives, agents and contractors from and against any and all loss, damage, liability, payment and obligation and all expenses (including without limitation reasonable legal costs) incurred, suffered, sustained or required to be paid, directly by, or sought to be imposed upon the Bank, arising out of, inter alia:

- (i) The Bank acting upon the Cardholder's written or verbal instructions to stop payment, hold mail, issue & mail cheque books and or to act on any other instructions including standing instructions issued by the Cardholder to the Bank from time to time.
- (ii) Any claim by the Cardholder or any other third party concerning the amount, transfer, delivery or non-delivery of any product requested through the services or any other matter relating to the services.
- (iii) Any action taken by the Bank in reliance upon: (a) Instructions, which are revealed to be duplicate or erroneous; (b) Instructions purported to have been given by the Cardholder, which are discovered to be fraudulent;
- (iv) Any taxes due to be paid by the Bank on payments made through or pursuant to the services.
- (v) Any errors, neglects or defaults, acts or omissions whether of itself, its employees or of any correspondents, sub-agents or of their employees.
- (vi) Subject to these terms and conditions, any amendment or variation to/of the Instructions.
- (vii) For any Instructions not complied with, due to reasons beyond the Bank' control.
- (viii) Any indirect, incidental or consequential loss or loss of profit that the Cardholder may suffer by reason of disruption or failure in any communication or electronic transmission facility or the services.
- (ix) Any loss arising out of unauthorized or fraudulent access of the account or the services or otherwise in connection with any agreement or the Bank's failure to provide the services.
- (x) Loss, theft, disclosure of the PINs, Card or the cheque book.
- (xi) Diminution due to taxes, imposts or depreciation in the value of funds credited to an account, whether due to devaluation or fluctuation in the exchange rate or otherwise.
- (xii) Due to unavailability of funds because of restrictions imposed by the State Bank of Pakistan, including refusal or inability to sell foreign exchange necessary to meet request(s) for withdrawal, restrictions on withdrawal or on convertibility, transferability, requisition, compulsory and transfer of any character. In such circumstances, the Bank's Head Office, other branches, subsidiaries or affiliates will be under no obligation to pay the amount standing to the credit of such account of the Cardholder with any of the Bank's Pakistan branches.

The Cardholder hereby agrees to indemnify the Bank for all liabilities, losses, damages and expenses which the Bank may sustain or incur either directly or indirectly as a result of negligence/mistake or misconduct of the Cardholder.

Breach or non-compliance of the rules/terms and conditions relating to the Card and account.

Fraud or dishonesty relating to any transaction by the Cardholder or his employees/agents.

ATMs/EDC and similar electronic terminals are machines and errors could occur while in operation. The Cardholder agrees that the Bank will not be liable for any such machine/mechanical errors/failures.

The Cardholder shall indemnify and hold the bank any and all consequences arising from the Cardholder not complying with the foreign exchange laws of Pakistan, the Exchange Control Regulations of the State Bank of Pakistan.

In case of Cards linked to multiple accounts

The account selection facility in respect of Nominated Account may not be available at all ATMs; hence all transactions at these ATMs will effect on the Primary Account linked to the Card.

In case the Nominated Account selection facility is available at ATMs then the Cardholder will have the option to choose the account from the Nominated Account to conduct the transaction.

The account select facility may not be available for all transactions that may be performed at an ATM but may be limited to certain transaction only depending on the functionality of that ATM. In such cases transactions will be effected on the Primary Account linked to the transactions.

At Merchant Establishments, transactions will be effected on the Primary Account linked to the card in case the option of Nominated Account is not available.

Where the account selection facility is not available, transactions will be effected on the Primary Account linked to the Card. In case there are no funds in this Primary Account, the Bank will not honor the transactions even if there are funds available in the other Nominated Accounts linked to the same Card.

You will not attempt to withdraw funds/purchase goods or services using the Card unless sufficient funds are available in either your Nominated Account or Primary Account as the case may be. The onus of ensuring adequate account balance is entirely on you. Accounts that violate this condition will be classified as overdrawn accounts and you will have to rectify the account balance position immediately. In every such situation where the account gets overdrawn, a flat charge would be levied on the debit balance in the account. The Bank will determine this charge from time to time and notify the same to the Cardholder.

Right of Set off

In the event of any Nominated Account being overdrawn, the Bank reserves the right to set off overdrawn amounts against any credit lying in any of your other Account. Nothing in these terms and conditions shall affect the Bank's right to set-off, transfer and apply monies at law or pursuant to any other agreement from time to time subsisting between the Bank and the Cardholder.

Merchant location Usage

The Card would ordinarily be honored by Merchant Establishments in Pakistan and in other countries which displays the card brand logo similar to what is printed on your debit card. The Bank is not responsible or liable for refusal by any Merchant to accept the Card for any reason whatsoever. However, you may report to the Bank any Merchant/bank refusal, detailing the name, location, date & time of the transaction and other details that will assist the Bank in its investigations.

Card promotional material or card brand logo/symbol displayed on any premises is not a warranty that all goods and services available at those premises can be purchased with your Card.

The Card is for Electronic use only and will be acceptable only at Merchant Establishments, which have an EDC, or similar terminal that accepts the Cards. Any usage of the Card other than electronic use will be considered as unauthorized.

The Card will be honored only when it carries the signature of the Cardholder. The Card is operable with the help of the Cardholder's signature at Merchant locations.

Each Transaction is deemed authorized and completed once the terminal generates a Sales Slip. The amount of the transaction is debited immediately from the Primary account linked to the Card. The Cardholder should ensure that the Card is used only once at the Merchant location for every transaction. The Sales Slip will be printed each time the Card is used and the Cardholder should ensure that there is no multiple usage of the Card at the Merchant location at the time of the purchase.

The Bank accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to the Cardholder's Nominated Account or any other account as provided herein with the transaction amount.

You must sign and retain the Sales Slip whenever the Card is used at a Merchant Establishment. The Bank at an additional charge may furnish copies of the Sales Slip. Any Sales Slip not personally signed by the Cardholder, but which can be proved, as being authorized by the Cardholder, will also be your liability.

Any charge or other payment requisition received from a Merchant Establishment by the Bank for payment shall be conclusive proof that the charge recorded on such requisition was properly incurred

at the Merchant Establishment in the amount and by the Cardholder referred to in that charge or other requisition, as the case may be, by the use of the Card except where the Card has been lost, stolen or fraudulently misused, the onus of proof for which shall be on the Cardholder.

All Refunds and Adjustments due to any Merchant/device error or communication link may be processed manually and the account will be credited after due verification and in accordance with card scheme provider rules and regulations as applicable. The Cardholder agrees that any debits received during this time will be honored only based on the Available Balance in the account(s) without considering this Refund.

Restriction of usage on Merchant Location:

The below terms does not apply to PrePay Debit Cards.

The Cardholder also indemnifies the Bank from acts of dishonoring the payment instructions.

The Card is not to be used at Hotels during Check-in and also at other locations where paying arrangement is done before completion of the purchase transaction or service.

The Card should not be used for any Mail Order/Phone Order purchases and any such usage will be considered as Unauthorized.

The Card should not be used for the payment of subscription to foreign magazines/periodicals and any such usage will be considered as Unauthorized.

The Cardholder would be solely liable for all unauthorized acts and transactions.

You must not at any point, hand over your Card to any other person including usage on your behalf. You must ensure that you are physically present at an ATM/ Merchant Establishment at the time of any transaction undertaken by you.

International Usage

The Debit card is valid for use, both in Pakistan as well as outside Pakistan within the foreign exchange entitlements as stipulated by the State Bank of Pakistan from time to time, however to use the Debit Card outside Pakistan, customer is required to inform the bank regarding its travel itinerary in order for the bank to enable your card for those specific country(s) where the customer intends to travel. It is also mandatory for the customer to advise the bank FROM and TO dates of his/her travel after which all International transactions will be blocked by the bank. Moreover, all conditions hereinabove mentioned shall apply in the same manner to all foreign transactions carried out on the Debit Card.

Moreover, you shall ensure adherence to all requirements of the Exchange Control Regulations with regard to foreign exchange entitlements as stipulated by the State Bank of Pakistan from time to time.

Furthermore, the Cardholders emigrating and/or proceeding abroad on permanent employment or intending to become a Non Resident Pakistani must surrender the Card at a prior time. The customer shall however contact his/her parent branch to have the status changed of his/her account along with submission of required documents.

All transactions conducted on the Internet or on e-Commerce merchant(s) on their websites are considered to be International transactions.

New/Renewal/Annual Fee: DIB VISA Debit Cards:

For New/Renewal/Annual fees of all DIB VISA Debit Cards, please refer to the Bank's Schedule of Charges available on our website. Additionally you can also obtain a copy of the same from any of DIB branches country wide.

Internet Usage on DIB Debit Cards:

For the purpose of security the bank does not allow Internet or e-Commerce transactions on its existing VISA Debit card issued to the customers. However an existing customer may apply separately for a New VISA PrePay Debit card if he/she wishes to perform electronic transactions on the Internet. Please refer to Terms and Conditions set out for DIB VISA PrePay Debit Card below.

Features on DIB PrePay Debit Card:

DIB PrePay Debit Card comes with special features, such as 24x7 access to your funds on your DIB PrePay Debit Card, which can be used on POS/ATM/Internet Websites and on any other devices which accepts plastic card or are under agreement to accept VISA card through their acquiring bank.

You may use your DIB PrePay Debit Card for the following purposes only.

1. To perform transaction over the world wide web and for all Mail Order and Telephone Order Transactions
2. Cash Withdrawals up to PKR 25K per day from any ATMs Local / International.
3. POS transactions on all major Retail Categories are allowed up to the allowable daily limit of the package selected.
4. Funds Transfer from any of your own DIB PKR CASA account, using DIB Internet Banking portal or through DIB's Mobile Application, which can easily be downloaded from App Store (for Apple Devices) and Google Play store (for Android Devices)
5. A Maximum of 10 PrePay Cards can be applied on one PKR CASA account per customer
6. A transaction fee maximum up to 4% of the transaction amount will be charged, except transactions conducted in local currency

Restrictions on use of DIB PrePay Debit Card:

DIB Prepay Debit Card also comes with certain restrictions. Please read carefully all the restrictions applied on the PrePay Card.

1. Cheque Books, Payment Orders, Demand Draft will not be issued against the DIB PrePay Debit Card.
2. Over the counter transactions, such as Cheque Deposit, Payment Order Deposit, Demand Draft Deposit and / or Cash Deposit will not be allowed on the DIB PrePay Debit Card.
3. Inward Remittance, Visa Money Transfer, IBFT and 3rd Party Funds Transfer to the DIB PrePay Debit Card are restricted and not allowed.
4. Utility Bills Payment, Outgoing Inter Bank and 3rd Party Funds transfers from the DIB PrePay Debit Card transactions are also restricted and not allowed.

Following is mandatory for DIB PrePay Debit Card Usage:

1. DIB Internet Banking and / or DIB Mobile Application account is mandatory
2. A default Active Current or Saving PKR Account is mandatory.

Following is Optional on DIB PrePay Debit Card:

1. Customer has the right to enroll for daily direct debit service. By selecting Daily Direct Debit service, you authorize the bank to execute direct debit on your PrePay Card which will transfer any/all funds above a certain threshold to your Primary CASA Link account selected at the time of applying for the DIB PrePay Debit Card, or changed later through DIB Internet Banking by using the option of changing the Primary Link Account. You can enroll for this services by calling our 24/7 phone banking at 021-111-786-DIB (342). Also you can enroll your card for this service during activation of your card.

Note: Daily Direct Debit is a free of charge service to protect un-utilized funds on your card.

The threshold limits of each package is as follows:

| | | Shared Trxn Limit | Min Balance |
|---------|----------------|----------------------------------|------------------------------------|
| Package | ATM Cash Limit | POS / Internet Transaction Limit | Daily Direct Debit Service Balance |
| Basic | 25,000 | 100,000 | 15,000 |
| Enhance | 25,000 | 250,000 | 15,000 |
| Premium | 25,000 | 350,000 | 25,000 |

- The Bank reserves the right to limit the minimum/maximum threshold amount for Daily Direct Debit service, which will be executed every day by the bank on your PrePay Debit Card and bank also reserves the right to upgrade/downgrade these limits on any of the package(s) at any time. The bank however will ensure, any change in the threshold limit is communicated to the customer as and when changed by the bank.
- The customer also acknowledges and agrees that he understands and accepts that per day Withholding tax on all noncash transactions on non-filer, will apply as per prevailing law and at the rate notified by Federal Board of Revenue of Pakistan.
- The customer has the right to de-enroll from the daily Direct Debit option through Internet Banking.

Exclusion from Liability:

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the customer in respect of any loss due to non or delayed execution of Daily Direct Debit service, due to any reason, and the bank is not under any obligation to reimburse any loss incurred due to non or delayed execution of the service to the customer.

Dos and Don'ts regarding DIB PrePay Debit Card:

- Your DIB PrePay Card is not pre-activated. To activate your card and to obtain ATM PIN, please call our 24 hour Call Center at 111-786-342(DIB). Our Call Center officer will assist you in generating your ATM PIN.
- Please do not transfer any funds to your DIB PrePay Debit card till the time you physically receive the card from your branch.
- Please do not disclose your card number, expiry date and CVV2 (printed at the back of your card) to anyone.
- It is recommended that you read and understand the terms and conditions of the websites on which you intend to perform transactions. By entering your DIB PrePay Debit Card details on any internet website, you voluntarily agree to the terms and conditions set out by that website for performing the transactions.
- In case of any dispute or an issue regarding any transaction made on Internet, please first contact the website directly through email and provide us with a copy of both your email and the response received for our record, should you wish to lodge an official dispute with us.
- The customer warrants and understand that for the purpose of placing funds, execution of standing instructions and allowing debits and credits on the PrePay Card, the bank has opened a non-checking account in the customer's name using the details of the Primary Link account which the customer has nominated to be used for applying the facility, and the same will remain active till such time where the customer continues to avail the PrePay Card facility and may be marked closed upon cancellation of the facility by the customer or bank chooses to terminate the facility by cancelling the card and closing the non-checking account as per bank's policy.

Charges:

- DIB PrePay is offered in three (3) packages, having different per day spend limits and different per Annum Fees. For package and fee details please refer to bank's schedule of Charges.

2. Upon successful issuance of PrePay Debit Card, you will be automatically enrolled for e-Statement Service which is free of cost facility offered by the bank. Your PrePay Card will be enrolled for weekly and half yearly e-statement which will be mailed to your registered email address.
3. Your PrePay Card and your Primary Link account will both be enrolled for SMS alerts by default and is mandatory for the usage of PrePay Card. For charges please refer to bank's Schedule of Charges.

Limited Loss of Liability:

- i. Any / all transactions conducted by the customer using the Internet Card PrePay Card will be the sole responsibility of the customer.
- ii. Any funds transferred to the PrePay Card by the customer from his/her own default account will be the sole responsibility of the customer / Card Holder of the PrePay Card.
- iii. Secrecy of Card Number, Expiry and Card Verification Value (printed at the back of the card) will be customer's responsibility and the customer will ensure not to divulge the card details to anyone.
- iv. Prior to logging any dispute arising as a result of an Internet transaction, failed or successful, the customer will first contact the merchant either through email or phone and will provide the copy of correspondence to the bank at the time of dispute.
- v. The bank has the right to accept or decline any dispute logged by the customer
- vi. All transactions made on PrePay cards should be reconciled from weekly / monthly statement and any disputed transaction must be reported to the bank within 30 days of the transaction posting date. For disputes logged with the bank after 30 days, the bank has the right to decline the dispute citing proper reason.

Miscellaneous:

Please contact your branch for further details.

These terms and conditions form the contract between the Cardholder and the Bank. By applying for and accessing the service of the DIB Debit Card, you acknowledge and accept these terms and conditions. These terms and conditions will be in addition to and not in derogation of the terms and conditions relating to any Account and may change from time to time at the Bank's verdict.

The bank may offer different promotional schemes related to DIB Pakistan issued Debit Card from time to time. It may vary the terms & conditions or discontinue any promotions/privileges at any time without any notice or liability to any party. DIB's decision on all matters relating to its discounts/ promotional offers will be final and binding.

Further details regarding Promotions and Terms & Conditions that govern them can be found on the website - www.dibpak.com