

WELCOME TO THE NATIONS TRUST BANK E STATEMENT & E ADVICE SERVICE

By accepting statements and advices transmitted electronically, in respect of cards and account related transactions, the customer agrees to these conditions:

- A. Unless the customer has specifically requested Nations Trust Bank PLC ("Bank") to provide paper statements for cards and accounts and/or paper advices, paper statements and advices will not be provided.
- B. By its nature, making information available in electronic form and transmitting same electronically is subject to risk. There may be delays, interception, data corruption, interruptions, errors in information transmitted/made available electronically. Although the Bank will take reasonable measures to ensure that statements and advices transmitted *via* e-mail ("e-statements" and "e-advices", respectively) are free of virus infections, such infections remains a possibility. The customer must take necessary precautions (including to install virus protection software on the devices used to access/receive statements and advices electronically) to prevent any virus infection. The Bank does not accept any liability for delayed or corrupted statements and advices, any errors or omissions in the content of statements and advices, any virus infection or damage caused to the customer as a result of transmitting statements and advices *via* e-mail. The customer hereby accepts all of the foregoing risks.
- C. The customer is responsible for maintaining the confidentiality of the information required to access the customer's e-mail account to which the Bank will be transmitting e-statements and e-advices. The customer must not divulge or share such information with any third party. The Bank will not be responsible for any unauthorised use or access of the customer's information *via* the e-mail account of the customer.
- D. The customer agrees that the Bank will not be liable for any loss/damage which the customer may suffer or incur as a result of the Bank transmitting e-statements and/or e-advices, including due to delay in receipt or non-receipt of any e-statement and/or e-advice.
- E. The customer must notify the Bank of the non-receipt of any e-statement and/or e-advice. The customer agrees that any unavailability, delay or non receipt of e-statements and/or e-advice will not relieve the customer of any obligation to make any payment due to the Bank in a timely manner on the due date. Additionally, failure to inform the Bank of the customer's preference to continue receiving paper statements and/or advices, view e- statements and/or e-advices or not communicating a change of e-mail address to the Bank will not be an excuse for the customer to claim non-receipt of e-statements and/or e-advices.
- F. The customer must inform the Bank in writing of any incorrect/incomplete entries in any e-statement and/or e-advice within not more than thirty (30) days of the date of the e-statement and/or e-advice, failing which the entries in such statement and/or advice will be deemed to be correct and binding on the customer.
- G. The customer agrees to keep the Bank indemnified and saved harmless at all times against all actions, proceedings, claims, loss, damage, costs and expenses in relation to or arising out of the Bank transmitting e-statements and/or e-advices.
- H. The Bank shall be entitled to at its discretion to change these terms and conditions at any time.
- I. Should the customer wish to obtain paper copies of statements and/or advice which have already been transmitted *via* e-mail, it will be subject to the payment of applicable charges.
- J. Any notice which the Bank wishes to provide to the customer may be displayed on a statement or be provided in any other manner deemed suitable by the Bank.
- K. These terms and condition are in addition to and not in substitution to any other agreements, mandates, terms and conditions relating to the accounts maintained by the customer with the Bank, including the General Business Conditions of the Bank, which will be deemed to be incorporated herein by reference.
- L. These terms and conditions will be governed by the laws of Sri Lanka.