

## inContact Terms and Conditions

inContact is a messaging service which provides you with notifications of certain account activity via SMS to your selected Mobile number and/or email to your email address and/or, IM (Instant Message) to your linked Banking App. Should you elect to receive your inContact notifications via your Banking App be advised that we will first attempt to send you an IM and should we be unable to do so, we will send you an SMS.

You may incur a fee for the inContact Notification Service. Kindly refer to our pricing guide located at [fnb.co.za](http://fnb.co.za) for the full fee structure.

These terms and conditions apply to inContact and inContact PRO (an enhanced form of inContact). They form a binding agreement between you and FNB. You must read these terms and conditions carefully. Contact us if you don't understand any part of these terms and conditions. These terms and conditions must be read with the FNB General Terms and Conditions located at [fnb.co.za](http://fnb.co.za). By using inContact and/or inContact PRO you agree to be bound to these terms and conditions.

The types and values of transactions that we provide notifications for do change from time to time. Because of this you must still take the necessary precautions to safeguard your accounts, cards and banking channel access mechanisms, such as passwords and PINs. You are responsible for ensuring that the Bank has your correct mobile numbers and/or email addresses. We will not be held responsible if your SMS and/or email is sent to the wrong number or address. Your inContact information can be updated electronically using the Online Banking channel, by contacting the customer contact centres or by visiting a Branch.

We cannot guarantee receipt or delivery of an SMS and/or e-mail as the Bank uses external third parties for relaying of SMS and/or e-mail. Although we do send you inContact notifications your statement will be the main and final record of all transaction on your account. You must therefore check all entries on your statement immediately upon receipt of your statement. You must report any unauthorised transaction or errors within 30(thirty) days from the date of the statement. Should you fail to do so all entries will be assumed to be correct and authorised. FNB will not be held responsible for any losses suffered as a result of your failure to notify us timeously of suspicious or unauthorised transactions.

inContact is designed to assist you to track activity on your account and minimise potential unauthorised transactions. It is important that you read your inContact notifications as soon as you receive them. You must notify FNB about any suspicious or unauthorised transactions on your account within 24 (twenty four) hours. If you fail to do this, you agree that FNB can treat the transaction as correct and hold you legally responsible for the transaction as if you had done or approved it. In the event of a dispute regarding when a message was sent our system records will serve as proof of the date and time of the sending of the message unless you can prove otherwise.

inContact subscribers can access Cellphone Banking Lite by dialing \*120\*321#. This allows you to monitor your accounts as it enables you to view transactions and balances on all accounts linked to your profile. Further you can perform limited value transactions. Should you wish to not avail of this service the functionality can be updated electronically using the Online Banking channel, by contacting the customer contact centres or by visiting a Branch. If you are a registered Online Banking customer your inContact number can be used to receive your One Time Pin (OTP). Should your OTP and inContact numbers be different from each other you must maintain them individually. Be

advised therefore if your OTP number differs from your inContact number, your OTP number is not automatically updated when you change your inContact details.

First National Bank – a division of FirstRand Limited  
An Authorised Financial Services and Credit Provider (NCRCP20)