

TERMS & CONDITIONS

I / We agree and accept:

1. The terms and conditions of PNB Billpay Services to carry out my bill payments through the ATM, at my request, given by me from time to time.
2. That by registering for ATM Bill pay services, I / We authorize Punjab National Bank and its agents to follow the payment instructions, which I / We have given for using ATM Banking Facility. I / We fully understand that the Bank engages third party service provider (agent) to provide this service.
3. In case of Fixed Line Telephone, Customer Registration will be activated from the next billing cycle or after 2 weeks which ever is later from the date of submission of Registration Form with the Bank.
4. In case of Postpaid Mobile Phone, customer registration will be activated after 3 days from the date of submission of Registration Form with the Bank.
5. To undertake to ensure that sufficient clear fund would be available in my accounts on stipulated dates for making the payments. I / We understand that the Bank shall not be held responsible or liable if it is unable to effect the payment transactions due to insufficient clear funds in the account.
6. To provide my correct identification details as registered with the biller. I / We agree to indemnify the Bank and / or its Agent from any liability due to erroneous information given by me in this regard.
7. That in case of any changes in my identification details, it is my responsibility to register the changes immediately.
8. To authorize the Bank to share our personal and Bill Payment related information with its agent / Concerned Billers. I / We also acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I / We have no objections whatsoever to the biller providing my billing details to the bank and /or its agent.
9. That this facility will be available to me subject to and upon receipt of the biller's confirmation as to the details furnished by me.
10. That any dispute on Bill Details will be settled directly by me with the biller.
11. All transaction made by the Bank as per the mandate given in the ATM Bill Pay Registration form is binding on me. I / We agree to bring to your notice any error /mistake in the transaction.
12. That all the conditions applicable to ATM Banking are binding on me in this regard.
13. That it shall solely be my responsibility to schedule payments on or before due date of the bill as no bill Payment is permissible beyond due date.
14. To understand that the payment instruction shall constitute an irrevocable and unconditional authority to debit my account and remitting payment to the biller.

- 15. To understand that the Bank and / or its agents will not be responsible or liable for not effecting the payment due to incomplete, inaccurate or delayed submission of details.
- 16. To understand that the Bank and / or its agents will not be responsible or liable if it is unable to effect the payment transaction owing to (i) mechanical/technical failure (ii) event beyond the control of the Bank.
- 17. To understand and agree that the bank will not be held liable for any loss or damages whatsoever for carrying out the instructions in good faith.
- 18. To indemnify Bank harmless from and against all actions, claims, damages, losses whatsoever that the bank may incur at any time.
- 19. That Bank may from time to time make alterations, additions, deletions in the scheme. However Bank has to give minimum 30 days notice to me and that these shall effect and be binding upon me.
- 20. In case of overdraft in the account for the reason whatsoever, I / We agree to pay the amount with applicable interest thereon, to the Bank.
- 21. In the event I / We wish to terminate the service, I / We agree to initiate necessary action in this regard. I / We agree that I / We shall remain liable for all the transactions that have crystallized prior thereto.
- 22. The Bank or its agents retain the customary right to suspend the operations of the ATM Billpay Service with minimum 30 days prior notice.

Date:

Signature:

Place:

Name:

Bank Use Only

Application Received / Verified on: _____

Application Received / Verified By: _____

Application Status: Accepted / Rejected

Reason for Rejection: _____

Registration Details Submitted to Bill Desk on: _____

Signature of Bank's Official