



Debit Card Terms & Condition

Below mentioned terms and conditions that will apply to Faysal Bank Debit Cards. The customer will be bound to comply with the mentioned Terms and Conditions in this document while requesting / cancelling / using the Debit Card.

1. Debit Cards Eligibility and use

- i. Individual Account Holders
- ii. Joint Account Holder (where the Account is operated on signature of any one of the Account Holders)
- iii. Card Holders can make requests for issuance of Supplementary Debit Card on their Accounts in favor of their immediate family members
- iv. Debit card will be issued to all the customers at his / her own responsibility once the debit card issuance application request is received from customer
- v. The Debit Card can be used only by all Sharia approved merchants
- vi. The Debit Card can be used both locally and internationally
- vii. The Debit Card may be used for transactions carried out at POS terminals in Pakistan and abroad, transactions carried out via Online Banking Service(s) and Ecommerce.

** Please note that online Banking Service required activation*

2. Supplementary Card

- i. Request for issuance of Supplementary Debit Card and cancellation of existing Supplementary Debit Card can only be given by the Primary Card Holder
- ii. The Supplementary Card will be requested only in favor of immediate family members being Pakistani nationals and having CNICs who may or may not be Account Holder(s).
- iii. The Card Holder will be responsible for all transactions carried out by Supplementary Card Holder(s)
- iv. Card Holder will not hold the bank responsible against any loss or damage incurred as a result of the loss, theft, misuse or unauthorized use of the supplementary card holder

3. Photo Account

- i. Debit Card will be issued to customers maintaining singly operated accounts & customer's having thumb impression only on CNIC
- ii. Cash withdrawal limit of PKR 25,000
- iii. E-commerce, POS, International transaction and FT / IBFT services will not be allowed
- iv. Only PayPak Debit card will be issued

4. PIN

- i. All Debit Card / Supplementary debit card customers will be issued a PIN while activating his / her Debit Card
- ii. The customer should change his PIN regularly

5. Debit Card or PIN Loss / Misuse & Security

- i. It is the cardholder's responsibility to keep his / her Debit Card / PIN safe at all times
- ii. The Cardholder will have full responsibility for transactions that utilize the PIN and /or misuse the PIN (whether or not made with his / her knowledge)
- iii. The Debit Cardholder will be responsible for any damage, injury and / or loss incurred due to the loss, theft, misuse, unauthorized use of the Debit Card / PIN / OTP and this will fully absolve the bank of any liability in any such event.
- iv. The card shall only be used by the Card Holder and is not transferable. If the card holder gives his / her card to anybody else despite this prohibition, he / she will be exclusively responsible for all risks and consequences of his / her such act.
- v. In case the Card Holder loses his / her Debit Card and / or PIN, it is the responsibility of the Card Holder to call the number mentioned on back of the Debit Card as soon as possible to report the loss so as to mitigate further loss.
- vi. The Joint Account Holders will be severally and jointly liable for all the transactions processed by the use of any Card issued and each Joint Account Holder / supplementary card holder to whom a card is issued, shall be deemed to be duly authorized by the other Joint Account Holder(s) to have such card issued in his / her favor. The terms and conditions herein shall be jointly and severally binding on all Joint Account Holders / supplementary card holders and as the context requires, terms herein denoting singular shall include the plural and vice-versa.
- vii. If Card Holder loses his / her Card in a foreign country, he / she may report the loss through "Visa Global Customer Assistance Service" i.e.(VGCAS) / MasterCard Global Services / Union Pay help-lines in relevant country. In case Card Holder uses the VGCAS / MasterCard Global

Services / Union Pay helpline abroad, charges for the same shall be borne by cardholder, then and there.

- viii. For security of the Customer, Bank may impose a daily / monthly limit on Debit card transaction(s).
- ix. The terms and conditions shall be jointly and severally binding on all Account and Joint Account Holder(s) / Supplementary card holder(s).
- x. If the cardholder loses his / her card overseas, he / she may report the loss through Visa Global Customer Assistance Service (VGCAS) / Mastercard Global Services / Union Pay help-lines in the relevant country. In case the cardholder uses the VGCAS / Mastercard Global Services / Union Pay helpline abroad then the charges for the same shall be borne by the cardholder
- xi. For the security of the Customer, the Bank may impose a daily/monthly limit on Debit card transaction(s).

6. Dispute

- i. In the event that the Card Holder's account being debited & cash not disbursed or disbursed short or partially when the Card is used at Bank or another Bank's ATMs, the Card Holder shall submit a claim for the respective transaction / amount with the Bank. The Bank will only reverse entry for amount claimed after verifying such claim with the respective Bank whose ATM was used. The claim can only be made for transactions that are up to 2 months old.
- ii. The Bank may from time to time, at its discretion, tie-up with various agencies to offer features on the Card. The Bank does not guarantee or warrant the efficacy, efficiency, usefulness of any of the products or services offered by any of the service providers / merchants / outlets / agencies. Disputes (if any) would have to be taken up with the merchant / agency, etc. directly, without intending to involve the Bank directly or indirectly.
- iii. Any dispute with or complaint against any Merchant Establishment must be directly resolved. The Bank is not in any manner responsible for any issues regarding goods & services received by the Card Holder including the quality, value warranty, delay of delivery, non-delivery, non-receipt of any goods or services. It must be clearly understood that the Card is merely a facility given to the Card Holder which is made available to purchase goods or avail of services. The Bank holds out no warranty or makes no

representation howsoever about quality, quantity, value, delivery and otherwise regarding goods or services. Any dispute arising or likely to arise ought to be resolved with the Merchant Establishment directly. However, the Card Holder may report the Bank with details of the name, location, date and time of the transaction and other details assisting the Bank in its investigations and possible resolution of complaint.

- iv. 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 networks rules & regulations as are applicable. The Card Holder agrees that any debits received during this time will be honored only in case there is an Availability of the Balance in the Account(s) without considering the facultative of Refund.

7. Card Cancellation

- i. The Debit Card issued shall be the Bank's property and upon request of the bank, it shall be surrendered by the Card Holder. The Bank reserves the right to cancel, withdraw and refuse the reissue of new debit card / renew or replace the card to the Customer at any time.
- ii. If the customer requests for cancellation of his / her Debit Card or Supplementary Debit Card, it will be immediately cancelled.

8. Transactions via Debit Card

- i. The Card Holder hereby irrevocably authorizes the Bank to debit (without any prior notice to the Cardholder), the Account(s) of the Cardholder with the Bank, for the amount of any withdrawal, transfer and / or card transaction whether or not made by his / her knowledge or by his / her authority.
- ii. In case there is an inadequate balance available in Account(s) / Link Accounts(s) for carrying out any transaction on Debit Card via any channel, it shall be denied to the Card Holder.
- iii. In the event that there are also insufficient funds for outstanding charges owed to the Bank by the Cardholder in respect of the card transaction, all services available on the card may remain suspended until such time that the Card Holder clears all related charges and makes a request in writing for reactivation of the same.
- iv. The Bank shall not be responsible for any of the consequences, if the transactions involving the use of the Card are not honored or operative for any reason, whatsoever, or if there is any malfunctioning and / or failure of the ATM.

- v. If a retailer or supplier makes a refund for a card transaction, the Bank will be refunding the Customer when it receives the retailer or supplier's proper instructions. The Bank will not be responsible for any delays in receiving such instructions and refunds.
- vi. The Bank is not liable in any way for quality, quantity, sufficiency and acceptability of the goods and / or services purchased by using the card or for any surcharge charged by a merchant or any other breach or non-performance of any card transaction by a merchant.
- vii. As per the regulation and direction, the bank is duty bound to refrain from processing, promoting and facilitating its Customer(s) to transact in virtual / crypto Currencies, Coins, or Tokens, and all such transactions in notice of the Bank, shall be declined without prior intimidation to the Customer(s). The Bank reserves the right to report such violations to the relevant bank and government authorities.
- viii. The card cannot be used for effecting remittances for the purposes for which the release of exchange is not permitted under the internal policies of the FBL and any regulations. The Bank reserves the right to report such violations to the Regional office of the Exchange Control Department giving full details. The cardholder's right to use the card in such circumstances would cease forthwith.
- ix. The exchange rate for all foreign currency transactions on the card will be at prevailing market rate which will be binding on the cardholder.
- x. The card is not to be used for any Mail Order / Phone Order purchases.
- xi. It is mandatory for the cardholder to sign the Merchant receipt presented to him / her for the authorization of POS transaction.
- xii. The services like cash deposit (at select branches), fund transfer and Utility Bill Payment may only be available to the card holder on the Bank's own ATMs until the Bank decides to provide these services on other Banks' ATMs.
- xiii. Card Holder agrees that Bank has right to decline any transaction dispute investigation / fraudulent online transaction investigation being reported by cardholder after 45 days of transaction settlement processing date. The entire dispute amount will be borne by Card Holder. In case investigation carried out by Bank in response of disputed transaction request by Card Holder turns out to be against Card Holder (i.e. fault at cardholder's part), the Bank shall pass all transaction retrieval charges as per prevailing SOC onto cardholder.

9. Foreign Transactions

- i. All foreign currency transactions made will be as per the allocations / limits assigned by the regulatory authority from time to time. Same will be communicated to the customer
- ii. The Card Holder hereby allows the Bank to debit the Account(s) / Linked Account(s) associated with the Card with its Rupee equivalent plus charges on the day of settlement in respect of all foreign currency transactions carried out abroad whether through Payment Network ATMs or merchants. The exchange rate between foreign currency and Rupee will be the Bank's ruling rate on the date the transaction is received and processed in Pakistan. The rate used will be final and not open to any questioning whatsoever by the Card Holder
- iii. The Bank shall be liable to collect any tax from the Customer Account on all foreign currency payments, foreign travel, lodging, shopping, online shopping, etc from merchants outside Pakistan as specified by Government from time to time. Please note that in case of charge back / disputes / fraud, Bank will not be liable to reverse tax charged. Card Holder will contact tax authorities for tax reversal. However, tax certificate shall be provided upon request.
- iv. While Cardholder may be allowed to withdraw cash from ATMs in foreign countries and utilize Card for payments to Merchants, the Bank may at its discretion disallow this facility anytime.
- v. Usage of the Card outside Pakistan will be made strictly in accordance with the Pakistani foreign exchange laws. In the event of any failure to do so, the Card Holder shall be solely and completely liable and responsible for noncompliance with the law and the SBP regulations and notifications issued there under from time to time.
- vi. Non - resident account holders are not allowed to withdraw cash from ATMs in foreign countries.

10. Card holder's responsibility

- i. It is the responsibility of the Customer to keep the Debit Card and PIN safe at all times and not to share any confidential information with anyone person to avoid misuse and mitigate the chance of occurrence of adverse consequences. In case he / she could not to do so, any loss resultantly sustained by customer will in no event be the Bank's responsibility
- ii. It is the customer's responsibility to inform the bank immediately in case of loss / theft of Debit Card

- iii. Card Holder should not click hyperlink / pop-up message provided in an email that claims that it will allow cardholder access to his / her Account / Card / internet banking or mobile banking service. It should only be accessed via Bank's official website directly in the browser address bar by himself / herself.
- iv. Card Holder should not search the web to find out the URL of Faysal Bank's website or its internet / mobile banking service
- v. Cardholder should not share his / her confidential Account / Card / PIN / financial / Personal information with anyone without verifying their identity from the Bank, or over any website without verifying authenticity of the website from the Bank.
- vi. Card Holder should always verify his / her transactions from Bank before handing over merchandize or cash to his / her customer based on an alert message (SMS or Email) that seemed to have been received from the Bank.

11. General Terms & Conditions

- i. The Bank can amend the Terms and Condition(s) at any time. The cardholder will be notified of the changes by the bank. In case cardholder does not agree with the said changes the cardholder must inform the Faysal Bank within 30 days, otherwise Faysal Bank shall consider this as an implied consent from cardholder's end. The cardholder shall review the most current version of the Terms and Conditions at the Bank's website.
- ii. In addition to these Terms and Conditions, the card shall be governed by terms and conditions and operating regulations stipulated by Visa / MasterCard / Union Pay from time to time.
- iii. All applicable Debit Card Charges will be as per the SOC
- iv. The Bank shall, in no case, be liable to the Card Holder, for non-availability of ATM services, mechanical fault, communication lines failure and / or power breakdown etc.
- v. The Card Holder(s) cannot cancel a transaction after it has been completed. The Bank will debit the transaction amount from the Account as soon as the Bank receives notifications from the merchant. The Bank will not be liable for any loss resulting from any delay therein. The Card Holder agrees to reimburse the Bank for any amounts that are due from any transactions authorized by him / her even after closing of Account.
- vi. The Card Holder will be liable for all losses and / or cost incurred by the Bank as a result of any breach of the Terms and Conditions and shall reimburse the Bank all such costs

- vii. The Bank shall not be responsible for any act of theft, robbery, loss etc. of any sum within or outside the Bank Premises after the sum is withdrawn from ATM by the Card Holder or any person holding Card with or without knowledge of the Card holder.
- viii. In case card holder ends up disclosing their confidential and sensitive financial information with a third party intentionally or non-intentionally due to their carelessness or negligence, the Bank will not be liable for any financial loss arising from the same.
- ix. The Cardholder shall ensure adherence to all requirements of Exchange Control Regulations with regard to foreign exchange entitlements as stipulated by SBP from time to time.
- x. The Bank will not ask the Customer for any personal / confidential information such as PIN via any channel (such as email / phone etc.)
- xi. The Bank never calls from its Helpline number

Upon acceptance of the mentioned terms & conditions the Cardholder acknowledges that they can make use of their Faysal Bank Debit Card for carrying out transactions at POS terminals, e-commerce merchants, ADCs in Pakistan & abroad, ATMs of any bank inside or outside Pakistan carrying payment network logo

The following are the abbreviations that are being used in the Terms & Conditions

- Bank - Refers to Faysal Bank Limited.
- Branch - An office of Faysal Bank authorized to conduct Customer banking transactions.
- Account - A Rupee (Current and / or Saving) Bank Account maintained by a Customer with the Bank through which customer carries out his card transaction. All references that refer to singular shall be deemed to include plural.
- Account Holder - A person(s) who maintain(s) one or more Accounts with the Bank.
- Customer - A person, firm, company or any other institution, who maintains one or more account(s) with the Bank
- Account Information - Means information pertaining to the Account(s) maintained by the Customer with the Bank.
- Cardholders - Account holders to whom the Debit Card has been issued
- Supplementary Card Holder(s) –A customer to whom a Supplementary Debit Card is issued at request of account holder
- Beneficiary -The recipient of funds / other services as prescribed by the sender of funds

- 1 Link - 1Link (Guarantee) Limited, is a consortium of major Banks that owns and operates shared financial services network in Pakistan through which Card Holder may use his / her card.
- M-Net – Shared financial service network in Pakistan through which cardholder may use his / her Card.
- ATM(s) / Automated Teller Machine(s) - Machines installed and operated by the Bank in Pakistan and / or abroad and / or Automated Teller Machines of Banks participating in the Linked Network and / or the Automated Teller Machines of Banks or financial institutions in Pakistan and / or abroad where card is accepted.
- ADC(s) – Alternate Delivery Channel(s) – That is channels other than branch, including but not limited to ATM, Mobile, Internet, POS, Call Center, Phone Banking etc. through which the transactions / instructions / requests are performed.
- Linked Account(s) – A specific account(s) which is linked to the Card / Mobile Banking / Internet Banking or any other service provided through Alternate Channel at the request of the Customer by the Bank
- POS / POS TERMINALS - Point of sale electronic terminals at Merchant Service / Retail Outlet(s), enabling cardholder to use the card to access funds in Account or Linked Accounts held with the Bank to make a purchase.
- Designated Utility Provider - Utility provider which has given access to the Bank to its Customer database, thereby enabling the Bank to make direct payments to it on behalf of its Customers.
- Fund Transfer - Transfer of funds from an Account maintained in the Bank to another Account maintained at the Bank or another Bank.
- Internet Banking - Refers to the banking service offered by the Bank through the use of Internet.
- Merchant - Any person supplying goods and / or services and / or other benefits who accepts the CARD as means of payment.
- IVR (Interactive Voice Response) - A system that allows user keypad input for various transactions and instructions and responds accordingly.
- Mobile Banking - Banking facility provided to the Customers through the use of mobile phone.
- Mobile Phone Number - The mobile number used by the Customer to register for any banking service. This number may keep on changing as advised by customer from time to time.
- Bank Phone Number - Banking services offered by the unit of the Bank that is accessible by way of phone, for various types of transactions and to take instructions from Account Holder. This also includes services offered through IVR.

- Payments - Any payment by a Customer via transfer of funds from the Account(s) held by the Customer to third party accounts or bill payments. The Bank may at its sole and exclusive discretion confine this facility only to certain permitted Customers or may extend it from time to time to be generally available to all Customers.
- Personal Information - Refers to the information provided by the Customer to Faysal Bank.
- PIN - Personal Identification Number (PIN) is allocated to the Card Holder by the Bank.
- T-PIN - Telephone Personal Identification Number
- M-PIN - Mobile Personal Identification Number
- SMS-PIN - Short message service personal identification number
- E-Statements (Electronic Statement of Account) - Customer's periodic statement of account sent by the Bank through Email.
- SBP - Means the State Bank of Pakistan.
- SMS (Short Message service) which includes the storage, routing and delivery of alphanumeric messages over GSM / TDMA telecommunications system.
- NFC POS Machine - Near Field Communication Point of Sale Machine. It allows contactless payment.