

**Terms and Conditions for E-Statement and E-Advice Services.**

1. By signing the E-Statement application, the customer authorises SBM Bank (Mauritius) Ltd (the Bank) to verify the information provided and to make such enquiries as it deems necessary.
2. The customer will inform the Bank of any change in his personal and contact details such as mobile numbers and email address. Bank statements and advices will be sent to the email address provided by the customer. The account E-Statement, in PDF file, will be password protected. In the event that the email password has been compromised, the customer will inform the Bank immediately. E-Statement services will be stopped and resumed only after written instructions are received.
4. The provision of this Service is at the Bank's discretion, and such Service may be modified, suspended, withdrawn, cancelled or discontinued by the Bank at any time. In the event of such modification, suspension, withdrawal, cancellation or discontinuance of the Service, the Bank shall notify the customer and shall revert to sending the periodic account statement(s) and advice(s) in paper form to the customer's last mailing address appearing in the Bank's records.
5. The customer acknowledges and agrees that the Bank shall have the right to amend any term(s) of this Service at any time by giving such notice in writing to the customer, whether by mail, e-mail notification or otherwise or by placing prominent notices at the Bank's branches and the customer agrees to be bound by the same.
6. Upon receipt of the account E-Statement the customer will be required to exercise reasonable promptness in examining the statement to determine the genuineness of transactions therein. Where, based on the account E-Statement, there appears to be any discrepancy or unauthorized payment, the Customer will inform the Bank promptly.
7. The customer may withdraw his consent for electronic delivery services by sending written notice to any of SBM branches or via SBMNET's secure e-mail service. Upon withdrawal, the periodic account statement(s) and advice(s) will be sent in paper format to the customer's last mailing address appearing in the Bank's records.
8. The Bank will not be liable for any suspension, failure or interruption in the Service howsoever caused.
9. The customer will have the sole responsibility for maintaining security of his e-mail account. By using of this Service, the Customer accepts all associated risks and hereby indemnifies and holds the Bank harmless from and against any and all charges, complaints, costs, damages, demands, expenses, liabilities, and losses resulting from any delay, non-receipt, non-performance, unauthorized access or incompleteness resulting from any failure, defect or any other cause connected with telecommunications network, failure of equipment or any other cause whether technical or otherwise or howsoever caused.