

## Request for FNB Finance Credit Card E-statement

|      | Request for 1145 I mance Steam Card E-statement  |
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| Plea | se fill in the required fields in the below form, sign it and send it back to us via email on <a href="mailto:creditcard@fnbfinance.com.lb">creditcard@fnbfinance.com.lb</a>   |
| Car  | dholder Full Name:   |
| Em   | ail Address:   |
| Mo   | bile Number:   |
| 1.   | By enrolling in the "FNB Finance Credit Card e-statement" (the "Service"), the cardholder shall remain bound by all terms and conditions governing FNB Finance MasterCard and by the operational rules applicable to this Service. This request authorizes FNB Finance, based on BDL circular #63, article #3 repeated, to send the cardholders who accept so by signing and returning to FNB Finance, by fax or via e-mail, a scanned copy of this form after filling the blanks herein, their card statement by e-mail (the "E-Statement"). Cardholders enrolled in this Service will not be sent a paper card statement from the statement cycle immediately following the notification of this form duly signed to FNB Finance. Participation is voluntary and available to all FNB Finance cardholders. |
| 2.   | It is the duty of the cardholder to inform FNB Finance immediately and in writing of any change in his e-mail address. Failure of the cardholder to receive his monthly E-Statement due to a change in his e-mail address or due to any other reason will not excuse him from paying on due date any amounts due in connection with the card.  |
| 3.   | E-Statements will be sent to the e-mail address provided by the cardholder in the card application form or as provided by the cardholder in  |
|      | this form. It is the responsibility of the cardholder to provide FNB Finance with the correct e-mail address.  |

- 5. Errors not reported within 30 days as of statement date shall be considered correct at the discretion of FNB Finance who reserves the right to rectify at any time.
- 6. If at any point in time, the cardholder becomes aware that his e-mail address has been compromised; he must notify FNB Finance immediately and in writing of the same.
- 7. It is the responsibility of the cardholder to access his E-Statement on the e-mail. Failure to do so will not excuse the cardholder from payment by due date.
- 8. Should the cardholder experience any difficulty in accessing the E-Statement(s), he shall immediately advise FNB Finance in writing to make the delivery through alternative means.
- 9. Any charges incurred due to cardholder's late or non-accessing of his E-Statement shall be for his account whatever the reason may be.
- 10. FNB Finance is not liable for non-receipt of E-Statement via e-mail for whatever reason, including without limitation, due to the following reasons: E-mail Host or Internet Service Provider is down, e-mail accounts over quota, unknown e-mail address, etc.
- 11. The cardholder acknowledges that the internet and the electronic services are naturally insecure and that all data exchange occur openly and therefore can be monitored and seized by others. The cardholder hereby acknowledges that he is aware of the risks of use of the internet as means of communication and that he shall be fully responsible in that respect. The cardholder irrevocable irrevocable in the event an unauthorized person accesses the information pertaining to the cardholder for whatever cause, such as hacking of communication lines, fraud or other forms of electronic errors.
- 12. The cardholder understands and agrees that the internet is an unsecured transmission method and therefore involves the risk of possible unauthorized modification of data and/or unauthorized usage thereof for whatever purposes. The cardholder irrevocably agrees to exempt FNB Finance from any and all responsibility/liability arising from such misuse and not to hold FNB Finance liable for any such misuse, such as costs, damages, expenses that may be suffered by the cardholder due to any errors, delays or problems in transmission or unauthorized/illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission.
- 13. For the purposes of the Service, the cardholder waives banking secrecy and authorizes FNB Finance to send him information, notices, requests, E-Statements and other messages via e-mail.
- 14. These terms and conditions shall be governed by Lebanese Law and any dispute in respect thereof shall be subject to the exclusive jurisdiction of the courts of Beirut only.
- 15. The cardholder understands that he remains fully liable for all contractual liabilities to FNB Finance irrespective of receipt or non-receipt of the E-Statements. Under no circumstances, shall FNB Finance or anyone involved in creating, producing, delivering or managing the E-Statement(s), be liable for any direct or indirect damages that may result from the use or inability to use the Service.
- **16.** The use and storage of any information including without limitation, the password, account information, transaction activity, account balances and any other information available on the cardholder's personal computer is at the cardholder's own risk and sole responsibility and liability.
- 17. The cardholder agrees and understands that in order to ensure confidentiality of the information contained in the E-Statement(s), the cardholder will not at any time share his email address above mentioned with anybody.
- 18. The usage of the Credit Card is governed by the applicable FNB Finance Cards terms & conditions.
- 19. To unsubscribe from receiving email statements and to receive paper statements, the cardholder must inform FNB Finance of the same in writing and in advance.
- 20. The cardholder agrees that FNB Finance may, in its absolute discretion, modify, cancel or change this Service and the terms and conditions related thereto whenever it deems necessary at any time without giving any reason or notice and without incurring any responsibility whatsoever. The cardholder also agrees that providing this Service is not binding on FNB Finance.

| For approval of enrolling in the Service and abiding by the terms and conditions set forth in this form |       |   |   |  |
|---|-------|---|---|--|
| Cardholder Signature:   | Date: | / | / |  |