

## Quick Response Code (QR) Terms and Conditions

By choosing to use QR (the, “Service”), you i.e. the Agent/Customer, hereby agree to establish a direct contractual relationship with Easypaisa Bank Limited (“Bank”) and you further agree to be bound by the Bank’s terms and conditions for use of the said Service.

The Service offers a facility of making payment for Bank’s customer(s) through QR at your location. This facility of QR will be integrated according to standard guidelines provided by the Bank from time to time.

### **Terms and Conditions:**

By agreeing to these terms and conditions, You hereby accept to comply with all applicable laws/regulations/policies in regard to the Service, in addition to the following;

1. this account shall be used by individuals and self employed merchants against sale of legitimate goods and services;
2. this account will be activated subject to National Database and Registration Authority (NADRA) verification which is mandatory within three months from the date of opening the account;
3. You will be assigned with authorized transaction limit in accordance with the regulations of the State Bank of Pakistan (SBP) which is currently set as follows by the SBP;
  - a.
  - b.
4. the Bank reserves the right to amend/change the above assigned limit at any time without any further intimation and/or notice;
5. the Bank shall be at liberty to debit your account with any such amount and/or claims and/or charges in settlement of business account of the Bank, including but not limited to reversal of any amounts so disputed or erroneously;
6. the Bank shall charge its services fee against the Service @ [...] at the time of each payment made by your customer;
7. the Bank at its own volition may either decline or approve your request for the Service, and the Bank is under no obligation to provide any reasons whatsoever for declining the request/application;
8. the Bank has the right to modify, vary or amend the terms and conditions from time to time without any intimation and notice at its own discretion and/or in accordance with the applicable laws/regulations;
9. You shall be liable for any misuse, or any unauthorized use of the Service and You agree to indemnify the Bank against all consequences of such misuse or unauthorized use;
10. You hereby agree that any information provided (for the purposes of KYC and/or otherwise) to the Bank is accurate and nothing has been omitted or concealed, which would render such information incorrect, misleading or inaccurate;
11. You hereby expressly consent and authorize the Bank to record, utilize, process and/or share your personal or other information relating to your account with the Bank and/or to its affiliates and/or to its service providers. This shall further include sharing this information with or obtaining your information from:
  - a. Any local or international law enforcement or competent regulatory or governmental agency(ies), to assist in the prevention, detection, investigation or prosecution of criminal activities or fraud;
  - b. Service providers, dealers, agents or any other associate company of the Bank, which may be used for reasonable commercial purposes.