

Terms and Conditions of Emailing of Statements

These Terms and Conditions as amended from time to time apply to the e-mailing of statements by First National Bank of Swaziland, a subsidiary of FirstRand Bank Holdings Limited ("we/us") to the Customer ("you/your") and constitute an agreement.

1) Our undertaking

We agree to send statements to the e-mail address/es chosen by you, or as amended by you from time to time.

2) Your undertaking

2.1 You acknowledge that we have no control over the receipt of the statements and agree that we will not be liable for any loss or damage caused to you as a result of:

- 2.1.1 any access to the content of the statements sent to the e-mail address/es provided by you;
- 2.1.2 non-receipt of the statements.

2.2 You agree that we will be entitled to regard the statements as having been received by you when the statements have left an information system designated or used by us.

2.3 We may add to, delete or otherwise change an e-mail address, as advised to us previously, by completing the full details of the new address in the format required by us. You acknowledge that these changes may take up to 2 working days to process.

3) Termination

We or you may at any time terminate this agreement by giving written notice. The termination will be effective within thirty days after we have received your notice or after we have sent the notice.