

***inContact* - Terms and Conditions**

You are responsible for ensuring we* have your correct cellphone number and email address. We will not be held responsible if your SMS or email is sent to the wrong number or address, if you have not updated your records with the bank. (The *inContact* section on the Online Banking website allows you to verify and update these details.)

We cannot guarantee the accuracy or arrival of an SMS and/or email. The bank is dependent on external service providers to deliver information on account transactions.

inContact is a messaging value add service, which is additional to any statement you may receive. While we will endeavour to ensure the integrity and content of any email or SMS sent to you, your statement will remain the record of your account transactions.

We accept no liability whatsoever, and you indemnify the bank against any loss, expense, claim or damage, whether direct, indirect or consequential, arising from the use of this service, or arising from any delay or failure by us to send an email or SMS. We make no representation or warranty, whether express or implied, as to the operation and functionality of the service.

By using *inContact*, you acknowledge and agree to these terms.

*We refers to FirstRand Bank Limited.