

CUSTOMER TERMS AND CONDITIONS FOR BILL PRESENTMENT

These Terms and Conditions form a legal agreement between Nations Trust Bank PLC and each Customer, for use of the Bill Presentment service on FriMi.

By clicking on the "ACCEPT" button below, the Customer accepts and confirms as follows:

That these Terms and Conditions, together with details relating to Bill Presentment have been explained to the Customer and that the Customer has read and understood these Terms and Conditions and such details and agrees and consents to be bound thereby.

1. Definitions

"**Bill Account**" means a unique account number depicted on the relevant bill issued to a Customer, by the respective utility services provider and which account is registered under the National Identity Card number of the Customer.

"**Bill Presentment**" means the service on FriMi, which facilitates Customers to pay their utility bills with different utility services providers registered on FriMi, *via* the FriMi App.

2.Using Bill Presentment

- a) Bill Presentment will only be available in respect of utility services providers who have registered with NTB to provide Bill Presentment *via* FriMi.
- b) In order to use Bill Presentment, the Customer must add a Bill Account to FriMi. Subject to clause 2 a), the Customer may add any number of Bill Accounts to FriMi.
- c) The Customer must select and add a default Payment Instrument for each Bill Account, at the time of adding such Bill Account to FriMi The Customer may delegate making payments under each Bill Account to another Customer, who is required to accept the request to delegate, in order to confirm the delegation ("Delegated User"). A Delegated User is able to view past payment history under the Bill Account in respect of which he/she has been appointed to make payments. The appointment of the Delegated User can be cancelled at any time by the Customer appointing the Delegated User.
- d) NTB is merely providing a technological platform to facilitate the payment of utility bills by Customers and does not accept any responsibility for sending

reminders to Customers and/or any Delegated User, of the due date/amount in respect of any Bill Account registered on FriMi. NTB does not furthermore accept any responsibility and/or offer to mediate in respect of any disputes which a Customer and/or any Delegated User may have with a utility services provider.

Information depicted on each Bill Account of a Customer contains information provided by the respective utility services provider to NTB, and NTB accordingly accepts no responsibility/liability in respect of such information

- e) Furthermore, transmission of information electronically, cannot be guaranteed to be error free, due to the inherent nature of such transmission and therefore, NTB will not be liable for any errors pertaining to the information shown on any Bill Account and/or for any loss or damage that may be suffered or incurred by a Customer as a result thereof.
- f) These Terms and Conditions are supplemental to and must be read together with the Customer Terms and Conditions which have already been accepted by the Customer when registering on FriMi, as if both such documents form and constitute one and the same document.
- g) The Bank reserves to itself the right to amend these terms and conditions at any time. Notice of such changes will be provided to the Customer. These terms and conditions will automatically stand amended if such amendments are necessitated by law.
- h) Unless otherwise defined herein, capitalised terms used in these terms and conditions will have the same meanings ascribed in the FriMi Terms and Conditions already accepted by the Customer ("Main Contract").
- i) These terms and conditions must be read together with the provisions of the Main Contract and the General Business Terms and Conditions of the Bank (copies of which are available on request). The Customer will be bound by all such terms and conditions, irrespective of whether such terms and conditions are incorporated herein or not.