

TERMS AND CONDITIONS

These Terms and Conditions shall govern your use of the *GOABL and *MYABL services and you will be asked to indicate your acceptance of these terms and conditions prior to accessing the system for the first time.

***GOABL**

1. The Customer will access the Bank's Interactive Voice Response System (IVRS) by dialing *46225 in order to purchase calling minutes (recharge) from either Belize Telemedia Limited (BTL) devices or Speednet Communications Limited (Smart) devices (referred to hereinafter as "service provider").
2. The Customer agrees and understands that only one of the three (3) accounts registered with the Bank may be debited at any one time for the purchase of recharge credit and that the account to be debited must be selected at the time of purchase through the IVRS.
3. It is also further agreed and understood that the Customer may only add credit to any of five (5) telephone numbers provided to the Bank upon registration.
4. It is agreed and understood that in order for a Customer's instructions to be carried out the Customer must have a balance in his account which is sufficient to transact the service without reducing the balance in the account below \$1.00. Any transaction requested where the Customer has an insufficient balance in his account will not be processed.
5. The minimum and maximum credit which may be added shall be determined by each service provider independently of this Agreement.
6. The Customer will not be charged for any calls made to *46225.

***MYABL**

1. The Customer will access the Bank's IVRS by dialing *69225 in order to transact any of the following:
 - (i) Payment to a Supplier;
 - (ii) Bill Payment;
 - (iii) Any other allowed banking transaction.
2. It is agreed and understood that only one of three (3) accounts registered with the Bank may be debited for any desired transaction.
3. It is further agreed and understood that in order for a payment transaction to be made the Customer must have a balance in his account which is sufficient to transact the desired service without reducing the balance in the account below \$1.00.
4. The Bank reserves the right to charge a service fee for any of the services transacted through *MYABL. A schedule of the fees for services may be obtained from the Bank's Customer Service Department. Service fees will be debited from the Customer's account immediately upon transaction of the service.
5. Any transaction requested where the Customer has an insufficient balance in his account to cover the transaction and the accompanying service fee (if any) will not be processed.
6. Certain transactions requested through the *MYABL service may require a communication to the Customer via Short Message Service (SMS). The Customer shall be responsible for the cost of each SMS received. The cost of the SMS will be determined independently by the service provider.
7. The Customer's account will be billed monthly for SMS usage from the *MYABL service. It is agreed and understood that the Customer's account will be put into overdraft if funds are unavailable to pay the costs of SMS usage. The Bank's usual overdraft charges may be debited from the account whenever sufficient funds become available.
8. The Customer must bear the cost of each call made to the *MYABL service. This cost will not be billed to the Customer by the Bank but, rather, will be billed by the service provider from which the Customer is accessing *MYABL. The cost of the call per minute will be determined independently by the service provider.

General Terms and Conditions

1. The Customer authorizes the Bank to debit or charge the necessary funds from eligible accounts in order to complete all of the Customer's instructions issued through the IVRS.
 - a) The Customer recognizes that where instruction(s) are given when there are insufficient funds the Bank is under no obligation to complete the transaction or overdraw the account and further the Bank is under no obligation to process the failed instruction(s) whenever funds are available.
2. The Customer shall be responsible for any transaction requested even if it contains an error or is a duplicate of another transaction. The Bank is not responsible for unprocessed transactions, that is, if the Customer did not properly follow the instructions for executing the transaction.
3. All operations carried out, instructions and requests sent via ***GOABL** and ***MYABL** will be processed and executed in accordance with the nature of each of them within the time frames and protocols established by the Bank.
4. ***GOABL** and ***MYABL** services are available seven days a week (for most services) except for downtime during end of day process, system maintenance and upgrades.
 - i) In this regard the Bank reserves the right to suspend temporarily at any time and without prior notice the services for technical/maintenance reasons or for any other reasons that the Bank may deem necessary.
 - ii) During downtime a message will be placed on the IVRS notifying Customers.
 - iii) The Bank assumes no responsibility for any unforeseen interruption in the services due to difficulties in its functioning, delay in the processing of any of its operations, requests or effected instructions, which may be caused by faults in the supply of electrical power, telephone service, internet service and congestion or any other technical faults. The Bank shall at its sole discretion determine the service hours for any service in particular.
5. It is agreed and understood that the Customer will access the service(s) utilizing a Personal Identification Number (PIN).

- i). Upon registration the Customer will be provided with a randomly generated PIN issued by the Bank which will be utilized to access the system initially.
 - ii). The Customer shall be required to change the PIN immediately upon accessing the service.
 - iii). The Customer agrees that the introduction of the PIN conclusively determines his/her/its identity to the Bank and any instruction(s) given or any transaction(s) made during any session in which the PIN was introduced shall be deemed as valid thereby enabling the Bank to carry out the effects of any operation activated or transacted with such PIN authorization.
 - iv). The Customer is solely responsible for maintaining the confidentiality of the PIN and is liable for transactions made personally or by an authorized person even if that authorized person exceeds his/her authority.
6. The Customer is required to notify the Bank immediately in the event of an unauthorized transaction so as to minimize the possibility of further unauthorized activity.
 - i). The Bank shall not be responsible for any unauthorized transactions occasioned by third parties or any action or inaction of the Customer except where the unauthorized transaction was precipitated as a result of fraud or willful misconduct of an employee of the Bank.
 - ii). In no event will the Bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with the use of the services or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if the Bank, or representatives are advised of the possibility of such damages, losses or expenses.
7. Subject to the conditions hereinbefore contained, the Customer hereby accepts and undertakes to pay all charges and costs (if any) associated with any transactions or operations carried out through the use of the services and such costs will be relayed to the Customer through the means that the Bank deems convenient for such purpose. The Customer hereby authorizes the Bank to debit any of his/her accounts with the respective applicable costs.
8. You may contact our Customer Service Department by e-mail at atlantic@atlabank.com or call (501) 223-4123 or by fax at (501) 223-4114. Customer support is available between the hours of 8:00 am and 5:00pm Monday through Friday except for Public and Bank holidays.