



APPLICATION

For «SMS-info» service

City of Yerevan

Date ____ / ____ /20__

CUSTOMER	
CUSTOMER'S ACCOUNT NUMBER	
MOBILE NUMBER	

I would like to get an information sent via SMS messages (short text messages) on the above mentioned mobile number about

- Loan(s) repayment containing the amount to be paid, on the previous day,
- Loan(s) repayment without the amount to be paid, on the previous day,
- About current accounts debits and credits (exits and receipts) and balances,
- Deposit(s) maturity, on the previous day,
- Changes in the terms, conditions and tariffs of the Bank,
- Notifications/ads about current and new services of the Bank.

I hereby confirm that I have read the “General terms and conditions for the Operation of Customer bank accounts and other Banking services” and agree with them.

By my signature below I confirm the fact of entering into an agreement with the Bank according to Terms and Conditions for SMS-info service.

<p><i>THE CUSTOMER</i></p> <p>name of the customer</p> <p>location /registered address/</p> <p>e-mail</p>
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WARNING

Dear Customer, please be informed that SMS messages are not protected and their content can be available to third parties (mobile operators, etc.). It is strongly advised to delete text messages immediately after reading them.



CONDITIONS OF SMS-INFO SERVICE

1. The SMS-info service is provided by the Bank according to these conditions. SMS-info service gives the Customers the opportunity to receive information on their current accounts, loans, deposits other accounts as well as on changes of tariffs, terms and other conditions carried out in the Bank, to receive information about current accounts debits and credits (exits and receipts) and balances.
2. By signing the Application for SMS-info service (hereinafter Application) the Customer confirms that he has read these condition understands and accepts comparatively low protection level of SMS messages, bears the responsibility of keeping his/her phone unreachable of others, of informing the Bank in case of any suspicions as well as of deleting the messages sent by the Bank immediately after reading them.
3. Two kinds of SMS-info services are provided by the Bank:
 - a) **Alert service:** By the choice of the Customer the Bank periodically sends information on the repayment dates of loans, maturity dates of deposits or changes in the tariff plans of the Bank, about current accounts debits and credits (exits and receipts) etc.
 - b) **Pull service.** On their initiative the Customers can send an SMS containing Latin word(s) (digraph) to the short number provided by the Bank and receives the information corresponding to the sent words (digraph).

The list of the above mentioned Latin word(s) (digraph) is set by the Bank beforehand and is provided to the Customer on demand.

By signing the application for SMS-info service Customers confirm that they are aware of the tariff for the SMS messages sent by their initiative set by the company providing the short number (operator).
4. The Bank is obliged:
 - a) to activate the SMS-info service during 2 banking days of accepting the Application from the Customer.
 - b) to suspend the SMS-info service temporary upon written or oral request of the Customer (after the identification of the Customer)
 - c) to inform the Customer properly on any worsening condition change in the terms and conditions of the SMS-info service at least 30 days before.
5. The Bank has the right to suspend the SMS-info service temporary if the Customer has unpaid debts according to the Terms and condition of the Bank account opening and operating.
6. The Customer is obliged:
 - a) to inform the Bank immediately about the loss of his/her cell phone or change of the number, as well as to make sure that the Bank is sending the text messages to the right number provided by himself/herself as, in case of providing a wrong number, a Banking secret may be published for which the Bank will not bear a responsibility.
 - b) to pay the Bank according to the Terms and Conditions which are inseparable part of Bank Account opening and maintenance contract.
7. The Customer has the right to suspend the SMS-info service temporary or to refuse the service by a written or oral request (after the identification of the Customer).
8. SMS-info is an element of Bank account maintenance and is suspended with the suspension of Bank account(s) (closure of account(s)).
9. The Bank has the right to suspend the SMS-info service, informing the Customer about that at least a month before.