



TERMS & CONDITIONS FOR CREDIT CARD e-Statement

1. e-Statements means the Statement of Account sent by the Emirates NBD to the Primary Cardholder's email address provided by the Primary Cardholder to the Bank for the purpose of receiving communication from the Bank including, but not limited to, Statement of Account.
2. Emirates NBD shall be deemed to have delivered the e-Statement to the Cardholder upon receipt by the Customer of the e-mail from Emirates NBD containing such e-Statement.
3. The Cardholder agrees to notify Emirates NBD within twenty-four (24) hours of the receipt of the e-Statement if the Cardholder is unable to get access to the e-Statement. Upon expiry of such period, the Cardholder shall be deemed to have received and accessed the e-Statement.
4. In the event that the Cardholder wishes to dispute a transaction charged to the Card Account on the Statement of Account, the dispute is to be notified to the Bank in writing no later than 30 days.
5. The Cardholder releases and discharges Emirates NBD, its employees, officers representatives from and waives any right that accrues to the Cardholder at law against Emirates NBD, its employees, officers, representatives with regard to damages suffered by the Cardholder, directly or indirectly, as a result of errors, delays in transmission of the e-Statement or unauthorised alteration, usage, or manipulation of the data contained in the e-Statement or otherwise caused as a result of delivery of e-Statement.
6. The Cardholder acknowledges the risk that data received/delivered through the internet/e-mail including any confidential information may be accessed/seen by third parties. The Cardholder releases and discharges Emirates NBD, its employees, officers, representatives from and waives any right that accrues to the Cardholder at law against Emirates NBD, its employees, officers, representatives with regard to damages suffered by the Cardholder, directly or indirectly, due to such unauthorized access by or disclosure of confidential information to third parties.
7. The Cardholder understands and agrees that the storage of information including without limitation, the password, Emirates NBD Account information, transaction activity, Emirates NBD Account balances and any other information stored on the Cardholder's personal computer shall be stored at the Cardholder's risk and liability and Emirates NBD shall not be responsible for any unauthorized access by or disclosure of such information to third parties.
8. The Cardholder agrees that Emirates NBD may in its sole discretion restrict or terminate the Customers use of this service.