

Terms and Conditions for MultiChoice Purchases

These terms and conditions govern the purchase of MultiChoice products on any of FNB'S banking channels. These terms and conditions must be read in conjunction with the Remote Banking Agreement, inContact terms and conditions, as well MultiChoice terms and conditions. By using the service you agree to these terms and conditions. These terms and conditions are subject to change at any time, which changes will be published on www.fnbnamibia.com.na.

MultiChoice subscribers may perform prepaid purchases of MultiChoice products which include, but are not limited to Box Office. To use the service, you must be a MultiChoice subscriber and your decoder and dish must be fully installed. .

In order to utilise the service you must have the necessary hardware and software. You are advised that we do not make any representation regarding installation of the dish and activation of the decoder or smartcard.

When making payments to MultiChoice using FNB's banking channels, you will be required to enter either your 8 (eight) digit customer number or your 10 (ten) digit smart card number when prompted. It is imperative that you ensure that you input the correct details as we are unable to verify that the customer or smart card number belongs to you. Due to the nature of the service, we are unable to provide refunds.

FNB merely facilitates the payment between you and MultiChoice; we make no representation regarding the amounts due to be paid by you. Where disputes in this regard arise, FNB cannot be held liable, and you are directed to MultiChoice to resolve.

When using this service, the minimum transactional amount is N\$20.00. You may make payments up to maximum of three months in advance. Kindly be advised that channel, daily and monthly limits apply.

Upon confirmation of the purchase on FNB's banking channels, the subscription will be updated accordingly. Should you experience any difficulties accessing the service you must contact MultiChoice directly on +264 61 2705222 for DStv or, +264 612705230 for GOtv.

For all queries related to your FNB account kindly contact one of the FNB contact centres for assistance.

Termination

FNB may terminate / suspend the product/service with or without notice to you if:

- MultiChoice terminates its product/service
- If you or the Recipient uses the service for illegal, unlawful or fraudulent purposes.

- If the service is compromised.
- If it is necessary to protect FNB or MultiChoice, its customers or its systems or any Recipient.
- If you breach these rules.
- If you or the Recipient or any other person in relation to the package purchased, are suspected of, or have committed fraud.
- FNB is compelled to do so by law.

If an FNB account is fraudulently compromised, all funds sent from such an account may be frozen and returned to the compromised FNB account, subject to an investigation.

A daily and monthly prepaid purchase limit is applicable.

Risks and Liability

You use this service at your own risk. FNB makes no warranty of any kind about the service.

FNB will not be liable to you or any recipient for any loss or damage arising due to usage of the service, unless such loss or damage arose because of FNB's gross negligence or intentional misconduct.

Note: information sent over public networks may be subject to unlawful monitoring and interception. FNB is not liable for any unauthorised transactions that occur by any person other than the recipient/the smartcard purchased for

You must enter the correct information when using the service.

FNB is not responsible for any loss or damage you suffer if the MultiChoice offering is sent to the wrong person or you enter the smart card or customer number incorrectly.

Note: FNB does not verify the identity of recipients when they redeem/use the MultiChoice package/s. FNB and/ or MultiChoice cannot reverse, repeat or correct 'posts' if they are made to the wrong person(s).

FNB is not liable for any loss or damage caused to any person (directly or indirectly) due to the operation of, failure, or malfunction of third party systems or communication devices.

Indemnity

You indemnify FNB fully for all loss or damage the recipient or any other person may suffer due to your use of the service or due to your failure to fulfil your obligations under these rules.

Complaints

In the event that you have a query or complaint regarding the transaction or limit queries contact a branch of FNB.

For all queries relating to package information, smart cards, the installation of a satellite, connectivity and MultiChoice subscriber information kindly contact MultiChoice on DStv: : +264 61 2705222 for DStv or +264 612705230 for GOtv

MultiChoice Daily Maintenance

On a daily basis, between 22:00pm and 7:00am, MultiChoice conducts technical maintenance on its system. During this time, should you conclude MultiChoice purchases using FNB's banking channels, your bank account will be debited, however your MultiChoice subscription will only be updated after 7:00am. FNB will not be held responsible for the delay as well as for any duplicate payments you make .Should you make any duplicate payments, these payments may be deemed upfront payment for the following month's MultiChoice products. Where you prefer a refund, and are not willing to accept the duplicate payment as an upfront payment, you are required to direct these requests directly to MultiChoice. MultiChoice will be in a position to revoke the duplicate payment from your MultiChoice account and refund you.

FNB will also not be held responsible if you are unable to make any other MultiChoice purchases during this time.