

Agent Banking Terms and Conditions

Agent banking

- I. These terms and conditions apply to your use of Agent Banking Services provided by agents at the different agent locations.
- II. We offer Agent Banking Services as an additional channel through which we provide some of our banking services. You may therefore access some of the banking services that we provide through Agents in various locations across the country (the “Agent Banking Transaction”).
- III. By proceeding with an Agent Banking Transaction, you agree to be bound by these Terms and Conditions.

What is agent banking and disclaimers

- i. Agent banking means the conduct by a person of financial institution business on behalf of a financial institution as may be approved by the Central Bank. For purposes of agent banking, an agent means a person or entity contracted by a third-party bank (acquiring bank) to provide financial institution business on its behalf.
- ii. The Bank provides Agent Banking Services through the Agent Banking Company of Uganda Limited (“ABC”) processing centre & platform at the different acquired bank agent locations. These Terms and Conditions are in addition to the other documents forming part of our banking agreement with ABC.
- iii. We do not represent or warrant that Agent Banking Services will always be available or that there will always be an Agent location near you.
- iv. We shall be entitled to specify maximum amounts for your Agent Banking Transactions and the maximum number of Agent Banking Transactions that you can perform in a specified period whether relating to the use of Agent Banking Services generally or transactions with a particular Agent and we will revise these periodically.
- v. We reserve the right to reject and or stop any fraudulent transaction(s) generated from any sanctioned Agent or an Agent that in the Bank’s discretion is in breach of Anti Bribery and Corruption Laws.

Handling of Complaints and escalations

- i. You should ensure that you confirm all cash received from the Agent before leaving the Agent’s premises after a cash withdrawal transaction.
- ii. You should also ensure that the information captured on the receipt is accurate before you leave the Agent’s premises after a cash deposit transaction.
- iii. Any concerns should immediately be raised with the Agent with escalations to the Bank if the concern is unresolved by the Agent.
- iv. Ensure that the Agent prints and provides you with a receipt for every transaction done before you leave the Agent’s premises.
- v. If your Agent Banking Transaction is not successfully completed and you are unable to obtain the cash but there is a debit on your bank account or there is an error in the amount deposited

- resulting either from an Agent or system fault, you must immediately inform the Bank of the unsuccessful or erroneous transaction and in any case not later than 24 hours. You shall provide any information reasonably requested by the Bank to ascertain the status of the transaction, run the required investigations and to escalate your complaint to the Agent's acquirer bank.
- vi. We will follow up all complaints escalated for closure within the time and in accordance with the Bank's complaints resolution framework.
 - vii. If you have received cash from an Agent that is more than what you input for your Agent Banking Transaction, you shall immediately notify the Bank and cooperate with the Bank on any of the Bank's requests regarding any investigation.

Liability

- i. We shall not be liable for any loss, damage, cost and/or expenses whatsoever due to any delay or any unsuccessful Agent Banking Transaction because of the unavailability of Agent Banking Service or the unavailability of an Agent location near you.
- ii. We shall not be liable for concerns discovered and raised later than 24 hours after you have left the Agent's premises.
- iii. We shall not be liable for any losses or damage you may suffer because of your failure to successfully complete an Agent Banking Transaction if your bank account is closed, flagged, frozen or inaccessible for any reason.

Personal data

- i. The Agent may with your consent obtain some personal data to conclude some transactions. Such personal data obtained will strictly be used for purposes of Agent Banking Services only. All personal data obtained by the Agents will be handled in accordance with the Data Protection Laws.
- ii. Each successful Agency Banking Transaction will have a transaction reference number attached to it. The transaction reference number and the date, time, amount of cash instructed, and status of your Agent Banking Transaction will be disclosed to and used by ABC for the purposes of: (a) preparing reports; and (b) reconciling the number of successful Agent Banking Transactions performed against the amount that we must pay to the Agent for settlement.
- iii. You undertake that you shall not use Agency Banking Services for any improper purpose (including any form of data harvesting).