

Product Guidelines for FNB's eWallet Service

Section A: Definitions

"FNB's eWallet Service"	is a service that enables a user to send money from an FNB transactional account (or eWallet) to anyone with a Botswana cellphone number via FNB ATMs, FNB Cellphone Banking or FNB Online Banking.
"Sender"	refers to the FNB transactional account holder or eWallet Holder who is sending money.
"Recipient"	refers to the person to whom money is sent.
"eWallet"	refers to a redeemable electronic store of funds sent to the Recipient by the Sender and is accessible by the Recipient via the cellphone using the Dial String (*130*392#), or via FNB ATMs.
"eWallet Holder"	refers to the Recipient that has accessed the eWallet via the Dial String (*130*392#).
"eWallet Services"	refers to the set of financial services that an eWallet Holder will have access to via the cellphone and FNB ATMs once having accessed the eWallet, e.g., prepaid airtime purchases, sending money on to another cellphone number, balance request.
"eWallet User"	Includes both the Sender and the Recipient
"Temporary ATM PIN"	refers to the 5-digit One Time PIN (system-generated) that gives the eWallet Holder access to withdraw funds from the eWallet at FNB ATMs without needing a bank card.
"eWallet PIN"	refers to the 5-digit PIN that an eWallet Holder can select to secure access to the eWallet.
"Dial String"	refers to the series of characters and numbers that need to be dialled by the Recipient in order to access the eWallet. Dial *130*392#.
"SIM Swap"	refers to the replacement of a lost, stolen or

damaged SIM card with a new one.

Section B: Use of the Service

1. Eligibility to Receive Money

Only owners of a Botswana cellphone number may become Recipients.

2. Access to the Wallet

A Recipient will receive an eWallet as the result of a successful transaction by the Sender and will receive an SMS notification confirming the transaction, and containing information on how to access the eWallet. The Recipient accesses the eWallet by dialling the Dial String from the cellphone to which the SMS has been sent. In the case of the Recipient having insufficient airtime to dial the Dial String, the Recipient may dial *130*392# to top up.

3. General Obligations

- 3.1. After receiving the SMS, the Recipient has 13 days (including the day the SMS is received) to access the eWallet. Failure to do so will result in the money received being returned to the Sender, after the 13 days.
- 3.2. The eWallet Holder should treat the eWallet as if it was **cash**, and it is therefore the responsibility of the eWallet Holder to keep the eWallet PIN and Cellphone safe.

4. Security

- 4.1. eWallet Users must ensure that all personal information required for the purposes of using the service, is kept confidential.
- 4.2. The eWallet Holder should set a 5 digit eWallet PIN to secure access to the eWallet. The setting of the eWallet PIN is optional and at the exclusive discretion of the eWallet Holder.
- 4.3. Should the eWallet User forget the eWallet PIN, it can be reset or removed via the Cellphone by dialling *130*392#. Once an eWallet PIN has been reset/ removed, the eWallet Holder will not be able to access the eWallet for 48 hours.
- 4.4. It is the eWallet Holder's responsibility to contact the relevant Mobile Network Operator to block the cellphone immediately if the cellphone is lost or stolen. The blocking of the cellphone will assist in protecting the funds held in the eWallet.
- 4.5. In the instance of loss/theft of the eWallet Holder's cellphone, the eWallet Holder may block the eWallet and can do so by contacting the FNB Botswana Electronic Banking Helpdesk on +267 364 2670.

4.6. To regain access to the funds in the eWallet, the eWallet Holder will have to request a SIM Swap with the Mobile Network Operator and unblock the eWallet through FNB Botswana Electronic Banking Helpdesk. Failure to block the eWallet and conduct a SIM Swap may result in a subsequent owner of the eWallet Holder's cellphone number having access to the eWallet.

5. Withdrawal of eWallet funds at an FNB ATM

5.1 A Temporary ATM PIN is required for the eWallet Holder to redeem part or all of the value of the eWallet at an FNB ATM. The eWallet Holder can attain the Temporary ATM PIN from eWallet Services via the cellphone using the Dial String. The Temporary ATM PIN is valid for 30 minutes only from the time of its receipt.

5.2 Failure to use the Temporary ATM PIN successfully within this time period will result in the expiry of the Temporary ATM PIN and will require the eWallet Holder to request a new one via the cellphone using the Dial String.

5.3 Temporary ATM PINs will not be generated if the eWallet balance is less than P20-00.

6. eWallet Limits

6.1 The balance on the eWallet may not be more than P1,000-00 at any time.

6.2 The daily eWallet limit is P1,000-00 and applies to any transaction performed from the eWallet.

6.3 The total value of eWallet transactions done in any given month may not be more than P25,000-00.

Section C: Fees and Interest

7. Transaction Fees

7.1 There will be no charges for the Recipient for receiving money.

7.2 Cash withdrawals at the FNB ATM are free of charge.

7.3 A Balance Enquiry or Mini Statement transaction conducted on the eWallet is free.

7.4 The Sender will incur a fee for funding an eWallet.

7.5 If the eWallet has been successfully activated but has not been used within a 180 day period, a monthly service charge will be applied to the eWallet until the eWallet Holder uses the eWallet or the balance on the eWallet is reduced to zero (P0-00). The eWallet will expire when the balance is P0-00.

8. Interest

No credit interest will be earned on balances held in the eWallet.

9. When using the eWallet Services, standard Mobile Network Operator fees apply.

Section D: Liability and Exclusions of Liability

10. Liability

10.1 Users of FNB's eWallet Service agree to use the service at their own risk, and FNB will not be held liable for any loss or damage arising out of such use whatsoever, unless such loss or damage arises from FNB's gross negligence or intentional misconduct.

10.2 The eWallet Holder will be liable for any unauthorised transaction that has been debited to the eWallet by any person other than the eWallet Holder using the Wallet PIN, unless it can be proved that such person obtained the eWallet PIN as a result of FNB's negligence or fraud.

10.3 The eWallet Holder indemnifies FNB against any claims by third parties or loss suffered by the eWallet Holder arising from the use of eWallet Services.

10.4 Prepaid products purchased using eWallet Services are sold under the Product Rules of the applicable Mobile Network Operator, and the Product Guidelines of FNB's eWallet Service do not supersede the purchase agreement between the eWallet Holder and the Mobile Network Operator.

10.5 If the cellphone number of a Recipient changes for any reason whatsoever, then FNB will not facilitate the transferring of the eWallet to the new cellphone number.

Section E: Termination of the Agreement, Suspension or Withdrawal of FNB's eWallet Service

11. FNB may suspend the eWallet Service if the Service is used fraudulently, illegally or outside the specification of the Product Guidelines.

12. FNB may suspend the eWallet service if the Mobile Network Service provider terminates the cellphone number from its network or if the eWallet Service is compromised in any way.

Section F: General

13. Any information relating to the Service may be communicated via SMS and users of the Service consent to receive product-related information.