FNB BOTSWANA MOBILE MONEY
TERMS AND CONDITIONS

1. INTRODUCTION

- The terms and conditions (hereinafter called "these terms and conditions") as set out herein shall be applicable to the FNB Botswana Mobile Money opened by you with the Bank.
- These terms and conditions and any amendments or variations thereto take effect on their date of publication.

2. DEFINITIONS

2.1. In these terms and Conditions, the following words and expressions (save where the context requires otherwise) bear the following meanings:

2.1.1. "Bank" means First National Bank of Botswana Limited.
2.1.2. "Client" means the person in whose name the FNB Mobile Money is held with the Bank.
2.1.3. "Client Care" means the Bank's contact centre 0800 302 302 and 395 9881, standard network rates apply.
2.1.4. "Equipment" includes your mobile phone handset, SIM card and/or other equipment which when used together enables you to access the network and to facilitate use and operation of the FNB Mobile Money and all other FNB services linked to this product.
2.1.5. "FNB Mobile Money" means a service provided to a Client by the Bank which enables Bank2Wallet (B2W) & Wallet2Bank (W2B) transactions to Mobile Money wallets.
2.1.6. "Request" means a request or instruction received by the Bank from you or purportedly from you through the network and the system and upon which the Bank is authorized to act.
2.1.7. "Services" shall include any form of financial services or products that the Bank may offer you pursuant to this Agreement and as you may from time to time subscribe to and "service" shall be construed accordingly.
2.1.8. "Transaction fees" includes any fees and charges payable for the use of the services as published by the Bank as per the Pricing Guide published on the Bank's website www.fnbbotswana.co.bw by such other means as the Bank shall in its sole discretion determine. Transaction fees may be revised from time to time.
2.1.9. "We," "our," and "us," means the Bank and includes the successors and assigns of the Bank.
2.1.10. "You" or "your" means the Client and includes the personal representatives of the Client.

3. ACCEPTANCE OF THE TERMS AND CONDITIONS

3.1. These terms and conditions will govern the use and operation of the FNB Mobile Money. You should take the time to read and understand them.
3.2. You will be deemed to have read, understood and accepted these terms and conditions by using or continuing to use and operate the FNB Mobile Money and/or the services.
3.3. By using the FNB Mobile Money service with the Bank, you agree to comply with and be legally bound by these terms and conditions for the time being and from time to time in force governing the operation of the FNB Mobile Money and you affirm that these terms and conditions herein are without prejudice to any right that the Bank may have with respect to this service in law or otherwise.
3.4. These terms and conditions may be amended or varied by the Bank from time to time and the continued use of your FNB Mobile Money and/or the services constitutes your agreement to be bound by the terms of any such amendment or variation.

4. FNB Mobile Money Usage

4.1. In order to use an FNB Mobile Money service with the Bank, you must be at least Eighteen (18) years old and above but must not be older than Ninety-Nine (99) years.
4.2. You may use FNB Mobile Money service via the FNB Banking App and Cellphone Banking.
4.3. The Bank will process (collect, use or otherwise deal with) your personal information (including processing outside of the borders of Botswana), for the purposes of providing services and products, according to these Terms and Conditions and your general Banking Terms and Conditions.
4.4. The Bank reserves the right to request for further information from you pertaining to your usage.
4.5. Notification of your Mobile Money transactions will be sent via SMS or InContact message on FNB Banking App.
4.6. By using an FNB Mobile Money, you agree to provide accurate and complete information and to notify the Bank of any changes to your details.

5. YOUR REQUESTS

5.1. You hereby irrevocably authorize the Bank to act on all requests received by the Bank from you (or purportedly from you) through the system and to hold you liable in respect thereof. **The Bank may nevertheless refuse to carry out any requests which would result in there being an overdraft on your FNB Botswana Account.**
5.2. The Bank shall be deemed to have acted properly and to have fully performed all the obligations owed to you notwithstanding that the request may have been initiated, sent or otherwise communicated in error or fraudulently, and you shall be bound by any requests on which the Bank may act if the Bank has in good faith acted in the belief that such instructions have been sent by you.
5.3. The Bank may, in its absolute discretion, decline to act on or in accordance with the whole or any part of your request pending further enquiry or further confirmation (whether written or otherwise) from you. The Bank shall not be under any obligation to so decline in any case and shall in no event or circumstance be liable for not so declining.
5.4. You agree to and shall release from and indemnify the Bank against all claims, losses, damages, costs, and expenses howsoever arising in consequence of, or in any way related to the Bank having acted in accordance with the whole or any part of any of your requests (or failed to exercise) the discretion conferred upon it.
5.5. You can only cancel your request through the contact centre and via digital channels were available. Cancellation by the Bank will however only be possible where your request is revocable, and transaction is not completed. If the Bank is able to cancel your instruction, you may be charged a cancellation fee.
5.6. The Bank may refuse to make a payment if you do not have sufficient funds in your FNB Botswana Account. In deciding whether you have sufficient funds, the Bank will take account of any instructions to make payments and regular payments, which have not yet been paid from your FNB Botswana Account.
5.7. The Bank will not be obliged to take account of regular credits or any amounts received after it has decided not to make the payment.
5.8. The Bank is authorized to effect such orders in respect of your FNB Botswana Account as may be required by any court order or competent authority or agency under the applicable laws.

6. OVERDRAWING YOUR FNB BOTSWANA ACCOUNT

6.1. No overdraft will be allowed on your FNB Botswana Account.
6.2. The Bank is entitled to demand repayment of any money overdrawn from your Mobile Money service together with interest and penalties.

7. SET-OFF

7.1. We may set off credit balance from your FNB Botswana Account including any other account held by you, against amounts that are due from you to us.

8. STATEMENTS

8.1. You may request for a statement or activity report in respect of your FNB Botswana Account from the Bank using your preferred channel.

8.2. We may provide you with the ability to view or download certain statements, if required by law, by making it available on our platforms and it may be obtained by using one or more of the following interfaces or channels: Online, App, Internet Banking, Automated Deposit Terminal (ADT), Automatic Teller Machine (ATM), Cell phone banking or at any of our branches. You may be charged for statements.

8.3. You will be notified of all transactions on your FNB Botswana Account by way of SMS and or App notification & email, and the charges for this service will be debited to your FNB Botswana Account. For a detailed breakdown of the duly approved product charges and fees refer to our Pricing Guide on our website www.fnbbotswana.co.bw.

8.4. You must check each entry on your statement carefully as soon as you get your statement and/or transaction notifications.

8.5. You must report any mistakes or transactions done without your permission to us within 30 calendar days from the date of the statement. Our contact details are available on our interfaces and channels. **If you do not do this, we will treat the entries and transactions shown on the statement as correct or done by you or with your permission.**

IMPORTANT: We will not be responsible for any loss or damage you suffer because you did not report errors or unauthorised transactions in time. If you receive inContact notifications, you must report any unauthorised transactions to us immediately, without any delay, to prevent further unauthorised transactions. If you do not do this, we can hold you responsible for those transactions.

9. COMPLAINTS

9.1. Complaints may be made through the bank's Contact Centre telephone number +267 3959881 or 0800 302 302, or via email using info@fnbbotswana.co.bw, or through the Bank's available social media channels.

9.2. The Bank will take all measures within its means to resolve your complaints within a reasonable time.

9.3. All complaints will be handled in accordance with the Bank's complaints handling procedures. Where a notification regarding your complaint or any other matter is expected from the Bank but not received, the complaint must be made within a reasonable time after non-receipt of such notification.

9.4. Applicable tariffs will be charged by your telephone and internet service provider(s) when communicating with the Client.

10. DORMANT ACCOUNT

10.1. If you don't use your FNB Botswana Account for three (3) months when the account is new, the account becomes inactive, or 12 months once the account is opened, or if your account balance is less than the amount as advised by the Bank from time to time, the Bank can close your FNB Botswana Account. You will be notified at least six (6) months before the Bank closes your FNB Botswana Account.

10.2. If you don't claim the money in the FNB Botswana Account within 10 years from the time the Bank closes the FNB Botswana Account, the Bank will transfer the money to the Bank of Botswana as required under section S39(1) of the Banking Act. You have the right to claim this money from the Bank of Botswana within a period of six (6) years from the date on which the money was relinquished or transferred to the Bank of Botswana, after 6 years, you shall lose your claim to the money.

10.3. The FNB Botswana Account as a transactional account is not a traditional bank account and does not earn interest.

10.4. From the time your FNB Botswana Account is closed you will not earn any interest (if applicable). If you don't claim the money in the FNB Botswana Account within 10 years from the time the Bank closes the FNB Botswana Account, the Bank will transfer the money to the Bank of Botswana as required under section S39(1) of the Banking Act. You have the right to claim this money from the Bank of Botswana within a period of six (6) years from the date on which the money was relinquished or transferred to the Bank of Botswana, after 6 years, you shall lose your claim to the money.

11. BANK CHARGES AND EXPENSE INTEREST

11.1. The Bank may debit your FNB Botswana Account with transactional fees, costs and other charges in respect of the Bank's products and services provided to you. For a detailed breakdown of the duly approved product charges and fees refer to our Pricing Guide available on our website www.fnbbotswana.co.bw.

11.1.1. Other charges and expenses: The Bank may also debit your FNB Botswana account with expenses incurred:

11.1.1.1. In complying with your requests.

11.1.1.2. In complying with Court Order or requests from authorized and accredited Government or other agencies in relation to your FNB Account.

11.1.1.3. In collecting or attempting to collect any amount of money you owe the Bank

11.1.2. The Bank will give you reasonable notice of its intention to effect new charges, fees and/or costs by way of email, SMS, letter and/or notices in the daily newspapers.

12. TAXES

12.1. All payments to be made by you in connection with these terms and conditions are calculated without regard to any taxes payable by you. If any taxes are payable in connection with the payment, you must pay the Bank an additional amount equal to the payment multiplied by the appropriate rate of tax. You must do so at the same time as making the payment.

12.2. You consent and agree that the Bank may withhold amounts in your FNB Botswana Account or any other of your accounts held in the Bank at any time, if any tax authority requires the Bank to do so, or the Bank is otherwise required by law or pursuant to agreements with any tax authority to do so, or if the Bank needs to comply with internal policies or with any applicable order or sanction of a tax authority.

13. FNB MOBILE MONEY FEATURES

13.1. As a holder of a FNB Botswana Account, you will be entitled, subject to these terms and conditions, to access the following transactional services, but limited to the following:

a) Bank to Wallet Transactions.
b) Wallet to Bank Transactions.

13.2. The above-mentioned services will be charged at the prevailing banking tariff and you will be duly notified of the transaction charges or any other charges prior to effecting of any transactions

13.3. The maximum outgoing transaction limits for the Mobile Money service shall be Botswana Pula Fifteen Thousand (BWP15,000) per day and Botswana Pula Thirty Thousand (BWP30,000) per month, subject to the capacity of the respective Mobile Network Operator (MNO).

13.4. There are not limits for incoming transaction limits for this service.

14. DISCLOSURE

14.1. You hereby expressly consent and authorize the Bank to disclose, receive, record or utilize your personal information or data relating to your FNB Botswana Account and any details of your use of the services:

14.1.1. to and from the Bank, the Bank's service providers, dealers, agents or any other company that may be or become the Bank 's subsidiary or holding company for reasonable commercial purposes relating to the Services.

14.1.2. to a credit reference bureau.

14.1.3. to the Bank's lawyers, auditors or other professional advisors or to any court or arbitration tribunal in connection with any legal or audit proceedings.

14.2. You authorize the Bank to disclose any information relating to your FNB Botswana Account to any local or international law enforcement, regulatory or governmental agency so as to assist in the prevention, detection, investigation or prosecution of criminal activities or fraud or to any other institution or third party as required by the laws of any country and as the Bank may deem necessary.

15. YOUR EQUIPMENT AND RESPONSIBILITIES

15.1. You shall at your own expense provide and maintain in safe and efficient operating order your equipment necessary for the purpose of accessing the system and the services.

15.2. You shall be responsible for ensuring the proper performance of your equipment. The Bank shall neither be responsible for any errors or failures caused by any malfunction of your equipment, and nor shall the Bank be responsible for any computer virus or related problems that may be associated with the use of the system, the services and the equipment. You shall be responsible for charges due to any service provider providing you with connection to the network and the Bank shall not be responsible for losses or delays caused by any such service provider.

15.3. You shall follow all instructions, procedures and terms contained in these Terms and Conditions and any document provided by the Bank concerning the use of the system and services.

15.4. You agree and acknowledge that you shall be solely responsible for the safekeeping and proper use of your equipment.

15.5. You shall take all reasonable precautions to detect any unauthorized use of the system and the services. To that end, you shall ensure that all communications from the Bank are examined and checked by you or on your behalf as soon as practicable after receipt by you in such a way that any unauthorized use of and access to the System will be detected.

15.6. You shall immediately inform the Bank through Client Care in the event that you have reason to believe that unauthorized use of the services has or may have occurred or could occur and a transaction may have been fraudulently input or compromised.

15.7. You shall at all times follow the security procedures notified to you by the Bank from time to time or such other procedures as may be applicable to the services from time to time. You acknowledge that any failure on your part to follow the recommended security procedures may result in a breach of your FNB Botswana Account confidentiality. In particular, you shall ensure that the services are not used or requests are not issued or the relevant functions are not performed by anyone other than a person authorized to do so.

15.8. You shall not at any time operate or use the Services in any manner that may be prejudicial to the Bank.

16. EXCLUSION OF LIABILITY

16.1. The Bank shall not be responsible for any loss suffered by you should the services be interfered with or be unavailable by reason of

16.1.1. the failure of any of your equipment, or

16.1.2. any other circumstances whatsoever not within the Bank's control including without limitation, force majeure or error, interruption, delay or non-availability of the system, terrorist or any enemy action equipment failure, loss of power, adverse weather or atmospheric conditions, and failure of any public or private telecommunications system.

16.2. The Bank will not be liable for any losses or damage suffered by you as a result of or in connection with:

16.2.1. Unavailability of sufficient funds in your FNB Botswana Account.

16.2.2. Failure, malfunction, interruption or unavailability of the system, your equipment and network.

16.2.3. The money in your FNB Botswana Account being subject to legal process or other encumbrance restricting payments or transfers thereof.

16.2.4. Your failure to give proper or complete instructions for payments or transfers relating to your FNB Botswana Account.

16.2.5. Your failure to comply with these terms and conditions and any document or information provided by the Bank concerning the use of the system and the Services.

16.3. If for any reason other than a reason mentioned in subparagraphs 16.1 or 16.2, the services are interfered with or unavailable, the Bank's sole liability under this agreement in respect thereof shall be to re-establish the services as soon as reasonably practicable.

16.4. Save as provided in subparagraph 16.3 the Bank shall not be liable to you for any interference with or unavailability of the services, howsoever caused.

16.5. Under no circumstances shall the Bank be liable to you for any loss of profit or anticipated savings or for any indirect or consequential loss or damage of whatever kind, howsoever caused, arising out of or in connection with the services even where the possibility of such loss or damage is notified to the Bank.

16.6. All warranties and obligations implied by law are hereby excluded to the fullest extent permitted by law.

17. INTELLECTUAL PROPERTY RIGHTS

17.1. You acknowledge that the intellectual property rights in the System (and any amendments, upgrades, or enhancements hereto from time to time) and all associated documentation that the Bank provides to you through the System or otherwise are vested either in the Bank or in other persons from whom the Bank has a right to use and to sub-license the System and/or the said documentation. You shall not infringe any such intellectual property rights. You shall not duplicate, reproduce or in any way tamper with the System and associated documentation without the prior written consent of the Bank.

18. INDEMNITY

18.1. In consideration of the Bank complying with your instructions or requests in relation the FNB Botswana Account, you undertake to indemnify the Bank and hold it harmless against any loss, charge, damage, expense, fee or claim which the Bank suffers or incurs or sustains thereby and you absolve the Bank from all liability for loss or damage which you may sustain from the Bank acting on your instructions or requests or in accordance with these terms and conditions.

18.2. The indemnity in clause 18.1 shall also cover the following:

18.2.1. All demands, claims, actions, losses and damages of whatever nature which may be brought against the Bank or which it may suffer or incur arising from its acting or not acting on any request or arising from the malfunction or failure or unavailability of any hardware, software, or equipment, the loss or destruction of any data, power failures, corruption of storage media, natural phenomena, riots, acts of vandalism, sabotage, terrorism, any other event beyond the Bank's control, interruption or distortion of communication links or arising from reliance on any person or any incorrect, illegible, incomplete or inaccurate information or data contained in any request received by the Bank.

18.2.2. Any loss or damage that may arise from your use, misuse, abuse or possession of any third-party software, including without limitation, any operating system, browser software or any other software packages or programs.

18.2.3. Any unauthorized access to your FNB Botswana Account or any breach of security or any destruction or accessing of your data or any destruction or theft of or damage to any of your equipment.

18.2.4. Any loss or damage occasioned by the failure by you to adhere to these Terms and Conditions and/or by supplying of incorrect information or loss or damage occasioned by the failure or unavailability of third-party facilities or systems or the inability of a third party to process a transaction or any loss which may be incurred by the Bank as a consequence of any breach by these terms and conditions.

18.2.5. Any damages and costs payable to the Bank in respect of any claims against the Bank for recompense for loss where the particular circumstance is within your control.

19. VARIATION AND TERMINATION OF RELATIONSHIP

19.1. The Bank may at any time, upon giving reasonable notice to you, terminate or vary its business relationship with you and close your FNB Botswana Account. Termination shall however not affect any accrued rights and liabilities of either party.

19.2. Without prejudice to the Bank rights under clause 19.1, the Bank may at its sole discretion suspend or close your FNB Botswana Account. If you use the FNB Botswana Account for unauthorized purposes or where the Bank detects any abuse/misuse, breach of content, fraud etc.

19.3. You may close your FNB Botswana Account at any time.

19.4. If your FNB Botswana Account has any credit balance at the time of its closure, we will return any such balance to you, less any applicable fees.

19.5. If the Bank receives notice of your demise, the Bank will not be obliged to allow any operation or withdrawal from your FNB Botswana Account by any person except upon production of administration letters from a competent authority or confirmed grant of letters of administration or confirmed grant of probate by your legal representatives duly appointed by the court.

20. NOTICES

20.1. The Bank may send information concerning the FNB Botswana Account via SMS or FNB Banking App to the mobile phone number & device associated with your FNB Botswana Account.

20.2. You acknowledge that you have no claim against the Bank for damages resulting from losses, delays, misunderstandings, mutilations, duplications or any other irregularities due to transmission of any communication pertaining to the FNB Botswana Account.

21. DISPUTE RESOLUTION AND JURISDICTION

21.1. You may contact the Client care centre to report any disputes, claims or FNB Botswana Account discrepancies.

21.2. Any dispute arising out of or in connection with this agreement that is not resolved by Client care representatives shall be escalated in line with the Bank's complaint handling policy.

21.3. This Agreement shall be governed by and construed in accordance with the laws of the Republic of Botswana.

22. SERVICE OUTAGES

22.1. Our products and services rely on technological infrastructure (e.g. mobile network providers, internet service providers, ATMs, point of sale terminals, and computer systems).

22.2. You understand and accept that service outages occur.

22.3. During a service outage it may not be possible for you to use our products and services, and there may be delays in your transactions being processed and being reflected in your FNB Botswana Account statements.

23. HOW WE USE YOUR INFORMATION

23.1. You can refer to our Privacy Policy located on www.fnbbotswana.co.bw for more information on our privacy practices.

23.2. FNBB collects your personal information:

23.2.1. Directly from you;

23.2.2. from your usage of our products and services;

23.2.3. from your engagements and interactions with us;

23.2.4. from public sources and from third parties.

23.3. Your information will be confidential and will only be processed when:

23.3.1. it is necessary to conclude or perform in terms of a contract with you;

23.3.2. the law requires it

23.3.3. it is necessary to protect your, our, or a third parties legitimate interest

23.3.4. You have given consent.

23.4. FNBB may process various types of your information. Information includes, but is not limited to amongst information regarding your marital status, nationality, age, language, education, financial history, ID number, e-mail address, physical address, telephone number, online identifiers, biometric information (like fingerprints, your signature or voice) and your name, sensitive personal information (where permitted by law and with your consent).

23.5. The processing of information includes the collection, recording, storage, updating, use, making available, restriction, deletion or destruction.

23.6. FNBB may process your information for the following reasons (amongst others):

23.6.1. Compliance with legal, regulatory, and industry obligations;

23.6.2. Fraud prevention, anti-money laundering, and crime detection;

23.6.3. To enforce and collect on any agreement when you are in default or breach of the agreement terms and conditions, like tracing you or to institute legal proceedings against you.

23.6.4. Market research, product development, and service improvement

23.6.5. For historical, statistical and research purposes.

23.6.6. To do affordability assessments, credit assessments and credit scoring.

23.6.7. To manage and maintain your FNB Botswana Account or relationship with FNBB.

23.6.8. To disclose and obtain information from credit bureaux regarding your credit history.

23.6.9. To enable FNBB to deliver goods or documents or notices to you.

23.6.10. For security, identity verification and to check the accuracy of your information.

23.6.11. To communicate with you and carry out your instructions and requests.

23.6.12. For Client satisfaction surveys, promotional and other competitions.

23.7. FNBB may share your information with the following persons (amongst others) whom has an obligation to keep your information secure and confidential: Attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements, Payment processing services providers, merchants, banks and other persons that assists with the processing of your payment instructions. Insurers, brokers, other financial institutions that assist with the providing of insurance

and assurance. Law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime. Regulatory authorities, industry ombudsman, governmental department, local and international tax authorities and other persons that FNBB under the law have to share your information with. Credit bureaux. FNBB service providers, agents and subcontractors like couriers and other persons FNBB uses to offer and provide products and services to you.

23.8. Your personal information may be transferred outside Botswana. In such cases, FNBB ensures that appropriate safeguards are in place, including:

23.8.1. Transfers to countries with adequate data protection laws;

23.8.2. Binding corporate rules or standard contractual clauses;

23.8.3. Your explicit consent, where required.

23.9. FNBB may process your information using automated means (without human intervention in the decision-making process) to make a decision about you or your application for any product or service. You have the right to request human intervention, express your views or query the decision made about you.

23.10. You have the right to access the information FNBB has about you by contacting us at any of our branches.

23.11. You have the right to request us to correct or delete the information FNBB has about you if it is inaccurate, irrelevant, excessive, outdated, incomplete, misleading, obtained unlawfully or no longer authorized to be kept.

23.12. You may object on reasonable grounds to the processing of your information. You may not object to the processing of your information if legislation requires the processing of your information or if there is a legal basis for the continued processing of your information.

23.13. You have the right to file a complaint with FNBB or the Information Regulator, once established, about an alleged contravention of the protection of your information.

24. GENERAL

- You must tell us immediately if you are placed under an administration order and/or are sequestrated.
- If your estate is provisionally or finally sequestrated or if you pass away, or become legally incompetent, the full amount you owe us will become due and payable and access to the funds in your account will be restricted.
- If we need to take legal action against you, one of our managers (who does not need to prove his appointment) will produce a certificate to the court, recording the amount you owe us. If you disagree with this certificate, you will have to prove that it is incorrect.
- In the case of fraud, suspected fraud, or where the law compels us, we can freeze or close your account and/or stop a service without notice to you.
- If there is a dispute about any matter or record, our records (certified as correct by any FNB manager whose authority need not be proved) will serve as *prima facie* proof unless you can prove the contrary.
- Unless we agree to this, you may not cede or pledge any of your rights or delegate any of your duties under your and our agreement.
- While we may give you extra time to comply with your obligations or decide not to exercise some of our rights, you must not assume that this means that our agreement with you has been changed or that it no longer applies to you. We can still insist on the strict application of any or all our rights at a later stage.
- Each clause of the agreement and rules is severable from the others and the invalidity of one or more of the clauses will not affect the remainder of the agreement/rules, which will remain in full force and effect.
- The headings in clauses in our agreement and rules are included for reference only and must not be used to interpret the agreement or rules.
- Unless it is clear from the context, in the rules and this agreement the singular includes the plural and vice versa.
- The words "including or include" must be read as "including, without limitation".
- For purposes of interpreting the agreement or any rules any reference to FNB includes its successors and assigns, and any of its officers, agents, staff and authorized representatives acting on its authority.
- We may terminate this agreement at any time by giving you reasonable notice of termination.
- We can change the terms and conditions that apply to you, the way you access your FNB Botswana Account, any services we provide. We can also add new rules, products or stop existing products at any

time. We will only notify you of material changes and unless you cancel this agreement before the date on which the changes take effect, you will be bound to them.

- No amendment to this agreement or any rules and no waiver of any of our rights will be of any force unless it is recorded in writing and signed or issued by our authorized representatives.
- To the extent that we are permitted by law, we have the right, without notice to you, to combine any or all FNB Botswana Account that you may have with us and to set off any amount that you owe us against any amount that we hold to your credit for whatever reason. However, we reserve the right to combine only some of your FNB Botswana account and then we will be entitled to claim from you any amount in respect of an account that has not been combined.
- In addition to this agreement, you will continue to be bound by any tacit agreement between you and us relating to any account, the common law and by the present-day customs, procedures, practices and usage existing among bankers.
- Unless we say otherwise Botswana law will govern our relationship, the terms and conditions and rules without giving effect to any conflict of law provisions.

Website Access Terms and Conditions