

Terms and Conditions - Voice Biometric Authentication

- By registering for the voice biometric authentication service, you acknowledge and agree to be bound by these Terms and Conditions, which may be amended from time to time.
- Upon your successful enrollment, Bank Alfalah Limited ("the Bank") is authorized to rely upon on any instructions verified through the use of your voiceprint.
- By registering, you expressly consent to the collection, storage, processing, and analysis of your voice recordings for the purpose of generating a unique voiceprint for identification and verification when contacting the Bank's phone banking service.
- The Bank reserves the right, at its sole discretion, to modify, suspend, or terminate the voice biometric authentication service at any time and without prior notice or justification. Such changes shall be effective immediately upon notification or publication.
- You are strictly prohibited from registering the voice of any third party. In such case, you shall be fully responsible for any unauthorized access to your account(s), and the Bank shall not be liable for any losses, damages, or claims arising from such access or any transactions executed as a result.
- "The bank will notify you of any amendments, modifications, or variations to these Terms and Conditions at least 30 days before the change takes effect. Notification may be provided through digital channels, such as email, SMS, or by updating the Terms on the bank's website or app. It is your responsibility to review any such updates. Your continued use of the voice biometric authentication service after the 30-day notice period will constitute your acceptance of the changes."
- The voice biometric authentication service is limited solely to the Bank's Contact Center operations. Authentication for access to other services and channels offered by the Bank shall continue to be governed by the respective authentication methods.
- To the fullest extent permissible under applicable laws of Pakistan, the Bank shall not be held liable for any losses, damages, or claims incurred by you arising from the use, attempted use, or inability to use the voice biometric authentication service. You agree to fully indemnify and hold harmless the Bank, its officers, employees, and agents from any losses, damages, liabilities, and expenses, including legal fees, arising from any improper or unauthorized use of the service.
- For security purposes, the voice biometric authentication service shall be automatically deactivated after three (3) consecutive failed attempts to recognize your voiceprint. In order to re-activate the service, you must initiate a request via Contact Center, which will be forwarded to the relevant team for processing. After necessary verifications, including a call-back to your registered contact number, the service will only be re-activated upon successful positive verification. The Bank shall not be liable for any inconvenience caused by such deactivation, and reserves the right to deny re-activation if verification requirements are not satisfactorily met.
- The use of the voice biometric authentication service shall be subject to the Bank's general terms and conditions applicable to your accounts and any specific terms and conditions that may apply

- Only individuals with an individual account or credit card with the Bank may enroll in the voice biometric authentication service. Enrollment may be completed by contacting the Bank at 021/042-111-225-111.
- If a customer does not use the voice biometric authentication service for a specified period (e.g., 12 months), the bank reserves the right to automatically de-enroll the customer from the service. The customer will need to re-enroll through the standard enrollment process, including identity verification, to reactivate the service”.
- The bank reserves the right to request the customer to update their voiceprint periodically (e.g., every two years) or if significant changes to the customer’s voice characteristics (due to aging, illness, or other factors) are detected. Failure to update the voiceprint may result in suspension of the service.