

ACCESS MOBILE (USSD) TERMS AND CONDITIONS

You should read these terms and conditions prior to registration on this Platform.

By replying 'Y', you agree to the following:

1. The Bank will not be held liable for whatever issue that may arise from the use of the Access Mobile USSD ("the Platform").
2. You hereby irrevocably authorize Access Bank Rwanda Plc ("the Bank") to accept and act upon instructions for financial and non-financial transactions given through the Platform and you shall be bound by such instructions.
3. You accept that a payment request submitted to the Bank via the Platform cannot be treated as evidence of the Bank having paid or agreed to pay the sum so requested.
4. You accept that any transaction will be completed as and when the process is successfully concluded, provided all other requirements required by the Platform and the Bank are met.
5. You hereby acknowledge all debits arising from the use of the Platform and agree that the Bank's books, entries and registers shall be final and conclusive evidence of the correctness of any transaction.
6. You shall be responsible for any damage or loss incurred as a result of using the Platform and you shall indemnify the Bank for any loss or damage howsoever caused, resulting from your using the Platform.
7. You are solely responsible for ensuring that the electronic device and other equipment used by you in accessing the Platform are suitable for such use and are functioning properly. The Bank accepts no liability if you suffer any loss or damage because your electronic device or equipment is unsuitable or not functioning properly.
8. The Bank shall not be obliged to provide any service via the Platform or during any particular hours and may withdraw, suspend or restrict the Platform temporarily.
9. The Bank shall not be liable for any delay or failure of the Platform arising from any cause or causes beyond its control, including (without limitation) acts of God, acts of government or regulatory authority, war, fire, flood, explosion, terrorism, riot or civil commotion or non-availability, non-functioning or malfunctioning, computer viruses, interruption or disruption of utilities, internet service providers, or broadcast, telecommunications or other network systems or services.

10. The Bank reserves the right to alter any of its procedures concerning access to and use of the Platform. In such circumstances, the Bank will post updates to notify you of changes to the Platform.
11. You are responsible for all acts or omissions when you use the Platform (including, without limitation to the entry into of any transactions) and the Bank shall be entitled to treat any access to or use of the Platform (including, without limitation to the entry into of any transactions) as having been duly authorized by you regardless of whether or not it was effected on your behalf. The Bank shall not have any obligation to determine whether transactions were authorized by you and shall be entitled to assume that transactions are so authorized.
12. the platform is provided "as is" and neither the bank nor its service providers make any representations or warranties of any kind whatsoever regarding: (1) the currency, accuracy or completeness of the platform; (2) the results to be obtained by you or anyone else from the use of the platform; and (3) any third party content accessible on or through the platform.
13. except to the extent required by law, the bank, including its directors, agents, employees or sub-contractors: (1) disclaims any and all express or implied warranties and conditions including without limitation to warranties and conditions as to quality and fitness for a particular purpose; and (2) does not warrant that the platform, any content (including any third party content), goods and services offered therein will be uninterrupted or error free, that defects will be corrected or that the platform, the servers from which it is made available or any connected platform is free of viruses, Trojan horses, worms, software bombs or similar items or processes or other harmful components.
14. to the full extent permitted by law, the bank's total liability arising out of or in connection with the platform or otherwise under these terms shall be limited to the fees earned by the bank for such specific transaction(s) wherein the cause of action arose.
15. The Bank will not be held liable for customers compromising their Access Mobile or Mobile numbers, permanent password.
16. The Bank will not be held liable for increasing your transaction limits.
17. The Bank will not be held liable for network issues from your Telecommunications Network.

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18. The Bank reserves the right to debit your account with charges applicable for transactions via this Platform.
19. The Bank will not be liable for careless handling of your phone leading to a compromise on your Access Mobile USSD Account or account number domiciled with the Bank.

Reply 'Y' to continue and 'N' to cancel.

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