

# PRIVACY POLICY

## TERMS & CONDITIONS

The scope of this Mobile application facility and services that may be introduced from time to time ("Other Services") is available to the Unit Holders who are account holders of Alfalah GHP Investment Management Limited ("Alfalah Investments").

Alfalah Investments shall have the right to withdraw partially or fully services/facility offered through this mobile application without assigning any reason. No services, information and/or data especially text or images or infographics, may be duplicated/copied/reproduced or posted elsewhere for "Commercial Use" without the prior permission of Alfalah Investments.

The Unit Holder shall register by accepting these Terms and Conditions which may be changed by Alfalah Investments from time to time without prior notice.

Alfalah Investments may at its discretion decline to register an existing Unit Holder or a potential Unit Holder for the purpose of mobile application facility without assigning any reasons.

The mobile application facility/Services shall, at all times, be subject to all the terms and conditions of Alfalah Investments currently in force for the time being. Further Alfalah Investments is authorized to block any Transaction(s) or any Other Service(s) linked with mobile application at any time, without prior notice to the Unit Holder(s) and without assigning any reasons.

The Unit Holder has read the "Disclaimer" on Alfalah Investments Website and understands that there is no guarantee or promise for any returns on investments made in Mutual Fund Scheme(s). Past performance does not indicate the future performance of the schemes and may not necessarily provide a basis of comparison with other investments.

The data and information provided on the Mobile Application/Website does not constitute advice and shall not be relied upon by the User while making investment decisions.

You should change your Password regularly and shall do so whenever the Service requires you to do so. You should not choose a Password you have used before;

You must take all reasonable steps to ensure that you safeguard your User Credentials at all times, whenever possible. You must not disclose any details of your User Credentials to anyone else, to a member of our staff, or to someone giving assistance on a technical helpdesk in connection with the Service;

If you discover or suspect that your Password or any part of them are known to someone else, you must immediately change the Password yourself. If this is not possible, you must notify us immediately. Please note that Alfalah Investments will not under any circumstances be held responsible for any unauthorized use of the Mobile and/or mobile application services/facility provided by us.

**Disclaimer**

Alfalah Investments shall not be liable for losses or damages (including subsequent or indirect damages or lost profits) that may arise from or be related to accessing Alfalah Investments services including mobile application and its associated services, third party web sites, accessing or using any content on mobile application and/or web site, using any hyperlinks or URLs operated by other entities/parties, or the unavailability of the Alfalah Investments mobile application services and/or its web sites. Furthermore, Alfalah Investments shall not be responsible for any and all consequences, if the facility or services involving the use of mobile application, its associated services/features and/or related websites are not functioning or operative for any reason, whatsoever, or if there is any malfunctioning and/ or failure of the mobile application or associated services/features due to any other reasons or elements beyond the control of Alfalah Investments.

Alfalah Investments makes no representation or warranty of any kind, express, implied or statutory regarding third party/entities web site or the materials and information contained or referred to on each page associated with such web sites. The material and information referred, contained and/or provided via this mobile application is provided for general information only and should not be used as a basis for making any business decisions. Any advice or information received via this mobile application should not be relied upon without consulting primary or more accurate or more up-to-date sources of information or specific professional advice. You are recommended to obtain such professional advice where appropriate.

**Indemnity**

The Unit Holder hereby undertakes to indemnify Alfalah Investments including Collective Investment Schemes under its management, its authorized representatives, partners, service providers and their officers and agents harmless from and against all losses, damages, costs and expenses (collectively "Losses") which Alfalah Investments and/or Collective Investment Schemes may suffer and/or sustain due to breach of any of the above Terms and Conditions or the terms and conditions prescribed by Alfalah Investments from time to time.

The Unit Holder/ potential Unit Holder acknowledges having read, understood and accepted the above Terms and Conditions which shall be binding upon him.