HBL Asset Management WhatsApp Chat Bot HBL AMC Advisor

By using HBL AMC Advisor WhatsApp Self-Service channel, you agree to HBL AMC Terms & Conditions and Privacy Policy mentioned below.

1. Welcome to HBLAMC Advisor:

HBL Asset Management WhatsApp Self-Service channel named as "HBL AMC Advisor" introduced to give customers smart & easy account managing service that gives 24/7 access to information of savings.

2. Ensuring Device Security:

In the event that you choose to share it, it's imperative to take an extra step by resetting or locking the WhatsApp HBLAMC Advisor feature. And, , if your device faces the unfortunate event of being lost or stolen, immediate reporting to relevant authority is highly encouraged to mitigate potential risks promptly.

3. Your Role in Security:

Understanding your pivotal role in maintaining a secure environment is crucial. Avoid sharing your phone or permitting unauthorized access, as these precautions contribute significantly to the overall security of your connection. It's crucial to acknowledge that any unforeseen issues arising from security breaches cannot be attributed to HBL AMC responsibility.

4. Privacy Notice:

The sanctity of your privacy is a cornerstone of our service. To tailor our offerings effectively, we rely on accurate personal information. By opting for HBLAMC Advisor, you willingly grant us the authorization to verify and authenticate your details. Also you are responsible for providing and maintain accurate and updated personal information and for safeguard your account information. Should any questions arise, our website or helpline at 021 -111-425-262 stands ready to provide the necessary assistance

5. Agreement Scope:

These Terms & Conditions are the entire agreement between us and you regarding use of HBL AMC Advisor and related services (excluding any services for which you have a separate agreement with us). We may update these Terms at any time without notice as we deem necessary. It is hereby recommended that you routinely check our website for any updates.

6. General Terms:

These General Terms apply generally to the use of any or all of HBL AMC services via/through HBL AMC WhatsApp Self-Service Channel (the "Service"). Our Service is diverse, so additional service specific terms ("Service Specific Terms") may apply.

HBL AMC may engage or otherwise cooperate with affiliates, suppliers, partners and other third parties in connection with the Service, and, where applicable, "HBL AMC" or "we" shall also be understood as a reference to such third parties.

By using the Service you agree to these Terms of Use, General Terms and any Service Specific Terms and the Privacy Statement (collectively referred to as "Terms").

7. HBLAMC Advisor's Service Overview:

Curious about the capabilities of HBLAMC Advisor? Allow us to introduce a suite of digital services meticulously designed for your private use you can easily view yours accounts details. Accessible through our user-friendly website and mobile app HBL Savings, these offerings are geared to streamline your account management experience.

8. Privacy Assurance:

Rest assured, we treat your data with the utmost responsibility. Utilizing our service implies your implicit agreement to our comprehensive privacy policy, accessible at your convenience on our website.

9. Your Content:

Within the realm of HBLAMC Advisor, anything you submit assumes your responsibility. Should any content violate our guidelines or legal regulations, we may find it necessary to take appropriate actions, including its removal.

10. Quality Assurance:

Our commitment is unwavering – striving to provide excellence in service delivery. While the pursuit of perfection is ongoing, our dedication remains steadfast in ensuring a top-tier experience for our users.

11. Intellectual Property:

HBLAMC Advisor is innovative features and content we offer are exclusive intellectual property. Unauthorized copying or replication will be addressed with the rigor dictated by applicable laws.

12. Liability.

HBL AMC (including, but not limited to, its shareholders, executives, officers, affiliated companies, partners and their contractors, officers, directors and employees) shall not be liable for any damages, whether arising under law, contract, warranty, indemnification, tort or otherwise, including, without limitation, incidental and consequential damages, loss of profits or business opportunities, or damages resulting from loss of data or loss of access to the services or otherwise.

HBL AMC shall have no obligation to verify the authenticity of any activity conducted, Service(s) used or instruction received or purported to have been received from the user other than by means of verification of the user's credentials /details in HBL AMC records. The user shall directly contact HBL AMC on account of misuse of the Services by a fraudulent individual/party and such issues shall be suitably addressed by HBL AMC alone in line with its policies and rules. The user agrees that under no circumstances shall HBL AMC be liable for any such fraudulent activities / misuse of Service(s) through HBL AMC WhatsApp Self Service Portal.

13. Your Responsibility:

Within the HBLAMC Advisor ecosystem, the onus is on you to govern how our services are utilized. Any issues stemming from misuse or mismanagement of services fall under your purview.

14. Language Versions:

If there are any discrepancies in translation in different languages, the English version shall prevail.

15. Governing Law:

These terms harmonize with the legal framework of Pakistan. In the case of any dispute, the resolution will unfold in the esteemed courts of Pakistan.

16. Indemnity

You agree to indemnify, defend and hold harmless HBL AMC (including, but not limited to, its shareholders, executives, officers, affiliated companies, partners and their contractors, officers, directors and employees) from all claims, liabilities and expenses (including attorney's fees) that arise from your misuse of services in breach of the Terms or applicable laws.

HBL AMC reserves the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you.

17. Consent for Updates:

By expressing your agreement with HBLAMC Advisor, you extend consent for us to share promotional messages and updates with you through your registered contact details, thereby fostering a more engaging and informative user experience.

18. Force majeure

Force Majeure means any circumstances beyond the reasonable control of either party, including, without limitation, Acts of God (e.g. floods or earthquake etc.), war, pandemic, fire, explosion, strikes or other labor disputes, riots or other civil disturbances, voluntary or involuntary compliance with any law, order regulation, recommendation or request of any governmental authority, and errors or downtime in networks, power supply, gateway or similar failures of communication. Neither party will have any liability, other than for the payment of money owing, for their willful failure to perform any of their contractual obligations arising out of or in connection with events of force majeure.

19. Partial Invalidity

If any provision of the Terms is declared invalid or unenforceable by a court or other binding authority, the remaining terms (or parts), conditions and provisions shall continue to be valid and enforceable to the fullest extent permitted by law

20. Termination

HBL AMC WhatsApp Self-Service Channel may be deactivated anytime through your personal account settings on WhatsApp.

HBL AMC Advisor may stop providing service to you, or add limits to your service, if you act in breach of these Terms or applicable laws, your right to use service and access its content will in any event immediately, without notice, terminate without refund of any fees.

21. Third Party

We do not endorse any third party services. Third party providers of websites and applications (including WhatsApp) accessed by you through the Service are accessed at your own risk, and we have no liability for third party services. If third party websites or applications (including WhatsApp) cause any problems or harm, you should seek redressal directly from the third party provider of those services. We have no responsibility in such matters and cannot assist. Third party providers of websites or applications (including WhatsApp) that you access through any network/ mobile phone number may have their own terms and conditions. It is your responsibility to read and adhere to such terms and conditions.

It is hereby understood that receipt of WhatsApp messages by customer shall be subject to the customer's data network connection and his/her device compatibility for the services. Therefore, Customer hereby agrees that he/she shall be solely responsible without any binding on HBL AMC, for upgrading any software, hardware and the operating system at his/her own cost from time to time so as to be compatible to continue to avail the WhatsApp Services offered by HBL AMC.

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