

# **IFIC Aamar Bank Enrolment Form**

For Bank Use Only								
Customer ID:								

Date:  To sign up for IF	IC Aamar B	ank Enr	olment Fo	orm all v	ou need	to fill un thi	s forn	n and	l suhmi	t to v	our ne	arest	IEIC R	ank Br	ranch	<sup>(</sup> Unoshak	rha Dle	256		
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Customer Nan (CAPITAL LETT																				
Account Numb	ber																			
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Type of Accou	nt				□ Ir	ndividual							□ Ot	her th	nan In	dividual				
☐ Please link a	all of the Ac	count(s	) with IFIC	Aamar	Bank Enr	olment For	m, wł	nich l	nas bee	n asso	ociate	d with	the C	uston	ner ID.					
Credit Card De	etails (if any	)																		
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## **Terms & Conditions of IFIC Digital Banking**

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(PLEASE READ THESE TERMS & CONDITIONS CAREFULLY BEFORE SUBMITTING APPLICATION)

Use of IFIC Digital Banking Service is subject to the following terms and conditions which set out the general rights and obligations of the User(s) and IFIC Bank Ltd in connection with the use of IFIC Digital Banking.

the purpose of this document, "Digital Banking" or "Online Banking/Mobile Banking" refers to the Digital Banking services provided by IFIC Bank Red through internet such as balance enquiry, bill payment, fund transfer within the accounts of IFIC Bank Limited/Other banks etc. or other rices as may be made available by IFIC Bank Limited from time to time.

"Tuber", "Higher and/or "Holfer" means IFIC blook Limited's account holder(s)/motil cost holder registered to use Cohes Bandon/Orbinals Bandon

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Simply operated account holders, John accountholders (operating in either or survivor mode), or proprietorship accountholders may apply for ITIC lightal Banking. In case of Joint Accounts, transactions through 100, shall be available? If the mode of operation is included as 'either or independent of the proprietorship accountholders may apply in the control of the proprietorship account of the proprietorship accounts (and the proprietorship accounts to the proprietorship accounts (and the proprietorship accounts to the proprietorship accounts (and the proprietorship accounts to the proprietorship accounts (and proprietorship accounts to the proprietorship accounts (and proprietorship accounts operated by more than one buter, ITIC Bank shall act on the instruction received first and any subsequent instruction shall be neglected. All correspondence will be addressed to the first manufacture of the proprietorship accounts to the proprietorship account holders, possibly and severally account shall be indiging to all the plate account holders, possibly and severally and severally and severally and severally account shall be account holders, possibly and severally and severally account shall be admitted and the proprietorship accounts and be admitted and the proprietorship accounts and be admitted as a several account shall be admitted as a several account holders, possibly and severally accounts a several account shall be admitted as a several accounts and account shall be admitted as a several account shall be admitted as a several accounts and accounts an

1.2. The User shall apply to IFIC branches in the prescribed form and must submit at his/her presence for use of IFIC Digital Banking subject to the terms and conditions stated herein including any other terms and conditions as modified or inserted by IFIC Bank from time to time.

1.3 To perform Digital Banking transactions, customer will be required to avail Mobile Token after activating Mobile Banking apps. Customer will have the option to select Mobile Token to perform Digital Banking Transactions or he/she may choose none of these and in such cases where customers do not choose Mobile Token, customers hall avail OTV (One Time Password) in his recistered mobile.

IFIC Bank at its sole discretion may accept or reject any such applications. Once the application is accepted by IFIC Bank, these Terms & Conditions shall form the contract and govern the relationship between the User and IFIC Bank in relation to use of Digital Banking.

e User must need to use a unique mobile number for Digital Banking enrollment. S/he can provide e-mail (If any) for digital bankin<del>g</del> purpose but 15 1.6

e-mail is optional. By applying from Political Political

ITAL BANKING USERS LOG IN ACCESS, PASSWORD & SECURITY PROCEDURES:

IFIC will provide the User with unique User Identification Number ("User ID") and a temporary Password in the first instance through SMS. The User(s) hereby absorbers and instructs IFIC to small infinite the User ID and Password relating to his/her access/log-in to the Digital Banking Services to the email address yield in the application at his/her own risk and responsibility. If customer does not have any e-mail account their first mobile number where the user will receive the User ID and Password and IFIC shall not be responsible and Liable for share of User ID and Password. The User shall beg in to the Digital Banking by using the User ID and Password/IN/Touch ID/Tace ID (depends on the authentication method). As a safety measure, the User shall membrately change pressword upon IFIC shall necessary the responsibility of User ID and Password IFIC shall preserve the right to disc ace against the User if it is observed by IFIC that the User has/many involvement with the sincident.

User ID and Password IFIC shall preserve the right to disc the Online Banking/Abbile Banking Service without prior consent from the User, However, IFIC shall preserve the right to disc the Online Banking/Abbile Banking Service without prior consent from the User, However, IFIC shall preserve the right to disc see against the User if it is observed by IFIC that the User has/many involvement with the sincident.

The User is therefore responsible for maintaining the confidentially and secrecy of User ID and Password. User should not under any circumstances disciolate higher Desired ID and Password to Anyone, including propresert the Bank for to some giving assistance on a technical helpdesk in connection with the service. It is clearly understood that Bank's employees do not need of any unastheritation (27A) developed the User ID and Password. The User is the order of reposition to the User ID and Password of any unastheritation (27A) developed the User ID and Password 2.1.

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Corporate or joint customers acknowledge, that a person (whether the System Administrator, other users appointed by us on the instructions of such corporate or joint customers or by the System Administrator, if any, or any authorized or unsubtracted the Jarty who provided the ITIC Digital Banking planned (Online & Mobile), beta always be entitled to use the Channels (online & Mobile), even though we had not been separately notified of this. Furthermore, user undestands and accepts that corporate customers are Mobile), even though we had not been separately notified of this. Furthermore, user undestands and accepts that corporate customers are Passon/CIFFO to the Security Number's or the ITIC Mobile (news/TIN), as applicable excitosic carried on by the person providing the ITIC.

User must observe any user instructions that we may notify him/her from time to time. In future, the user instructions may change. If this happens, we will inform user accordingly, as stated herein, and user must observe any two sure instructions that we inform user accordingly, as stated herein, and user must observe any two sure instructions that we inform user accordingly as stated herein, and user must observe any two sure instructions that we inform user accordingly as taked herein, and user must observe any two sure instructions that we inform user accordingly as taked herein, and user must observe any two sure instructions that we inform user accordingly as taked herein, and user must observe any two sure instructions that we inform user accordingly as taked herein, and user must observe any two sure instructions that we inform user accordingly as taked herein, and user must observe any two sure instructions that we inform user accordingly as taked herein, and user must observe any two sure instructions that we inform user accordingly as the according to the acco

User needs to call 16255 to reset password, lock or change account to non-transactional mode of Digital Banking (DB) status. Nonresident User needs to call +880 9666716255.

### 3. SERVICE SOFTWARE & HARDWARE REQUIREMENTS

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CHAMSES:

Charges can be applied by the Bank in relation to payments inwards or outwards in accordance with the Bank's Tariff of Charges,
IFIC shall initially provide the Digital Banking Services at free of cost.

If can see flost if Physicial Mobile Banking appended plane, Resea unlink the Mobile Banking app from online channel or call our 2-thour Call Center
16255. For overseas calers call at -880 9666712655 and request for permanent deacthratory nilnk of Mobile Banking App.

Thouse, IFIC Tenses the right to change and recover from the User(i) service deninges, as may be fixed by IFIC from into the tother. The User hereby
authorities IFIC Bank to recover the service charge by debiting one of the Accounts of the User or by sensing a bit to the User who will be Builds to
make the payment within the specified peof. Failure to do so add result in recovery of the service change by IFIC Bank in a namener as IFIC Bank in

The would like to effect a Priority Payment, which is a payment which reads the beneficary on the same day that his/her instructions are
processed. 44

If his/her instructions to effect a payment are Non-Automated, that is user instruct them to us in a non-electronic format, e.g. by Bank's payment order form or by sending instructions through e-mail or fax (where applicable).

If the payment user request or receive requires manual intervention on the part of the Bank and is therefore considered as being a Non-SI through processing payment e.g. where user does not provide the Bank with the correct routing number (as and if applicable).

If user asks us to enquire why a payment he/she instructed has not reached the intended beneficiary or any other enquiry regarding payments instructed by user.

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### 6. UNAUTHORIZED/FRAUDULENTACTIVITIES:

Upon detaining liber 10 and Password, liber is requested to desk the list of higher accounts with IETC. If any of liber account is minimal. THE contained information interesting the contained account (account and) or credit only is likely to liber 10. If the must be informed about 0.0 not access it or do not perform any transaction on that account, Such activity, if done, will be treated as fraudulent activity. If there believes unauthorized transactions are being made with higher account, height should change the Password immediately and notify. If there believes unauthorized transactions are being made with higher account, height should change the Password immediately and notify.

FIFC. The User should check the Statements for all of his/her accounts for any unauthorized transaction. In case of any discrepancy in details of any transactions carried out in respect of the account, in that event, User should immediately inform IPIC in writing. Bank's only responsibility would be to use it best efforts to prevent such neuthorized transaction; in from had areally been made. The properties of the properti 6.3.

6.4.

User shall be responsible for all "Yund transfer" transactions. Fund Transfer can be made from User account to another account held with IFIC and other banks.

FFI/FICES/BIPSS Disclaimer:

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Beneficing hashic/branches should be capable to process RTGS/FFIN/NPSB transaction.

BETFI (Regular Transfer): Transactions processed before 04.00 PM, any amount up to 5 lacs. Transfers processed through BETFI would be credited by next working day.

RTGS (Instant Transfer): Transactions processed from 10:30 AM to 03:00 PM within working day. The amount must be between 1 lac to 5 lacs.

NSD (Instant ranseter): Irrasections processed from 10:30 AM to 03:00 PM within working day. In earnount must be between 1 act to MNSS (Instant ranseter): Transect can be processed anything. Any Transfer submitted after out off time or on Friday/ Saturday/ Public holiday will be processed on next working day. Per transaction charge for RTGS transect is BDT 100 including 15% MZ is an instructed by Bangladesh Bank. For any losses due to unauthorized EFT/RTGS/MSS transaction, the originator/payer must notify in writing to ITIC Bank within 7 days from the date of issuance of the statement of account. IFIC Bank will not be liable for any Electronic Fund Transfer (EFT)/Real Time Gross Settlement (RTGS)/National Payment Switch Bangladesh (NPS) request rejected by yeaster for the metable/innocronpliance of EFT/RTGS/MSS request so delayed size to you conjugator. Originator will bear/accopt in case the execution of any EFT/RTGS/MSS request so delayed due to unavoidable system mailluriction or some other technical sauses.

IFIC Bank will not be liable for any wrong credit to destination Bank account executed based on the data input (i.e. A/C No, amount, voiding number etc.) of the originator.

originator is in defaut, including but not imited to the requirement, to maintain IFIC Bank will not reinitiate any returned entries automatically, but the origina following the same NPSB/BEFTN/RTGS process. IFIC Bank may add or modify the standard terms of conditions, (if needed).

### 8. When na

EXCHANGE RATES
TO IFIC Credit card, from user's Account are in a currency which is different from that of the Account, the Bank will apply the Bank's standard official spot having or selling rate at the time the navment is processed by the Bank

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9.2. IFIC shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds

## User agrees not to use the Digital Banking in any way that would create unauthorized borrowing on any of higher Accounts. User and serve create unauthorized borrowing, we may debt any interest and charges populse in the Ranky all not pled global to act on any withdrawal instruction from user if sufficient funds, including overdraft lines of credit, are not available in the Account designated. IFIC Bank reserves the right to apply charges when Accounts are overdrawn without our prior authorization, as per l'artif of Ourses.

ANTI MONEY LAUNDERING AND COMBAT FINANCING OF TERRORISM: User should agree and confirm that he/she will not use this Digital Banking facility for money laundering, terrorist financing, illegal, unlawful purpose etc

User shall fully comply with the laws related to the money laundering & terrorist financing and shall not use the Digital Banking services for any terrorism proliferation financing or anti-state activities.

IFIC reserves the right to request explanation from the User regarding any matter pertaining to Money Laundering Prevention Act and Anti-Terrorism Act of the

The User acknowledges that the software underlying the Digital Banking as well as other Internet related software which are reaccessing Digital Banking are the legal property of the respective vendors or IFIC as the case may be.

11.2. The permission given by IFIC to access Digital Banking will not convey any proprietary or ownership rights in such software

The User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying Digital Banking or create any derivative product based on the software. 11.3.

11.4. User shall keep all information whether of the User, IFIC or any other third party/customer derived from the Digital Banking Services strictly confidential and shall not disclose to any third party without prior written consent of IFIC.

# The state of the price acomplete service at all times. However, to the fullest extent permitted by law, and except to the extent that loss or sed directively on urgon neiglience or will milliomotorial or all subject to the following paragraph and to the clauses under the heading Secure, we shall not be failed to the control of the price of the Channels. In particular, but with order price prin

from: <u>COVERNING LAW:</u>
These Terms and/or the operations in the Accounts of the User shall be governed by the existing Laws of Banglad IFIC may, in its absolute discretion, commence any legal action or proceedings arising out of breach or violation of any of the Terms for Digital Banking in any other court, tribunal or other appropriate forum irrespective of the place from where the User access the Digital Banking Services, and the User hereby consents to that furifaction.

12.3. Any provision of the Terms for Digital Banking which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

If or any reason beyond its control including but not limited to system error, network problem, strikes, labor disputes, accidents, governments requisition, restrictions or regulations on travel, hospital operation, political disturbances, acts of war, acts of God, which may hamper to provide resulter and normal service and unable to perform its obligations under this agreement, that case FIFC shall not be responsibleampror.

We shall not be liable for any direct or indirect loss of profit, goodwill, business or anticipated savings nor for any indirect or consequential loss or damage

### 13.

IFIC shall have the absolute discretion to amend, repeal or add any of the Terms at any time and shall attempt to communicate such change(s) wherever feasible by any possible means. By using any new services as may be introduced by IFIC, the User shall be deemed to have accepted the

14. Non-Transferability: The grant of Digital Channel to a User is not transferable under any circumstance and shall be used only by the User.

15. Applicability to Future Accounts: IFIC Bank and the User agree that if the User opens further Accounts with/subscribes to any of the products/services of IFIC Bank, and IFIC Bank extends the DB to such Accounts or products or services and the User opts for use thereof, then the Terms shall automatically apply to such further use of the DB by the User.

16. off and Lien: IFIC Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future, on the deposits ount(§) or in any other account, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of kextended to and/or used by the User.

### 17.

User's instruction to effect a payment may be refused or terminated by us for a valid reason, including:

a. If user does not have available funds to make the payment or user has exceeded a limit we have applied to his/her Acc

a. If user does not have available funds to make the payment or user has exceeded a limit we have applied to his/her Account or card; or payment in user to the control of the correct details and information; or card; or there is a legal requirement or count or other authority that tells us to bet that way; or or there is a legal requirement or count or other authority that tells us to bet that way; or or or with the count of any other faces on which may be separately set out in this information or in any other Terms and Conditions regulating the Account or any other Bank product or service.

In such case, ITIC bank shall have no liability to user if user suffers loss as a result of our refusal or termination in these circumstances and, in addition, user hall be liable for the damages caused by us, if any.

Unless the law prevents us from doing so, IFIC Bank will try to contact user by telephone or through any other available and appropriate means to tell user that we are reducing to act on ha/her payment instruction or that we are terminating his/her instruction, richuling (where possible) the reasons for the reclass or the termination. We will do that a the earliest opportunity but in any case by the time the payment should have reached the bank user asked us

### 18.

This Agreement is for an indefinite term. However, IFIC Bank may terminate this agreement or cancel or suspend the use of the Digital Banking at any time by giving user One (1) month's notice in writing or such other shorter notice period as may be allowed by law, except where the Channels or the Account have been or are likely to be misused or in the event of any other sensor reason industing breach or possible beneath by user of these Terms and Conditions, in which case, termination, cancellation or suspension will be immediate. In addition, the Bank may, at any time suppend the use of intermination, cancellation or suspension because of the control of the

Reactivation of a Channel which has been suspended by the Bank on account of a breach by user of these Terms and Conditions is subject to a ch Schedule of Charges.

The User may request for termination of the Digital Banking to IFIC branches at any time by giving a written notice at his/her presence allowing 7 days times. The termination shall take effect on the completion of the fifteenth day. However, the User shall always be held liable for all accrued obligation or instruction given before or on the effective date of termination.

all acrowd obligation or instruction given before or on the effective date of termination.

Termination of this Appearement will not affect any rights or obligations of either of us. Upon termination, user will be required to immediately pay to us any outstanding fees or charges due in addition, unless otherwise agreed, on termination of access to or use of the Channels, for any reason, any and all instructions made by user through the Channels, save for the following, shall be automatically terminated and shall not be executed by us. The instructions which shall not be automatically terminated and shall not be executed by us. The instructions which shall not be automatically to the bank Chaque.

Yeaster fartructions

Order Certificates

Set a Standing Order

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Furthermost, Brayments

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The Channels shall be automatically terminated and shall not be executed by us.

## BREACH OF TERMS & CONDITIONS: Ilser must compensate for any loss that occurs as a result of his/her breaching any term of these agreements.

## PRECAUTIONARY NOTE

rder to prevent unauthorized transaction through Digital Banking Service, Users are advised to strictly maintain the following: The User ID and Password should not be written anywhere accessible to third party even if it his/her family members.

3. It is important to remember to click 'Log out' after completing his/her Digital Banking session.

4. User should not leave his/her PC unattended while logged in to the Digital Banking system and the browser running with a valid User ID and Password caches in such case anymore can gain access to the account.

5. User should not choose Save Password options for any Auto From Illiers at any Public PC or the PC which is not owned by him/her.

6. Avoid using Digital Banking sevices at any public network (e.g.: Cyber Celfs, Public WIPT), Otherwise IPIC is not leable for any incident of System Head, Intrusions, Account Hack or System infection of Malwares or Virus occur.

## Equipment Specification Liber will be responsible for the supply and maintenance of his/her computer system, telephones, whether mobile or fixed, and any other equipment and for ensuring their compatibility with our equipment and the equipment of any third party service provider at all times.

I/We hereby acknowledge that I/we have read and understand the terms and conditions for Digital Banking and the risk involved in Digital Banking operation and further declare and affirm that by signing below, I/we \_apply for the IFIC Bank Limited Digital Banking Services subject to the aforesaid terms and rondfilms.

If you need help with the log in process of Digital Banking or have technical questions, please call IFIC Bank 24-hour Call Center: 16255 (from Overseas +880 9666716255)

## **Declaration:**

I/we agree to comply with the above terms and conditions of IFIC Digital Banking.

Signature (1st Applicant)

Signature (2<sup>nd</sup> Applicant)

Signature (3<sup>rd</sup> Applicant)