

E-banking Service APPLICATION FORM

Personal information (Complete in BLOCK letters)

Branch Location.....

Surname:

First Name

Other Names

Date of Birth

Residential Address:

Office Address:

E-mail Address:

Mobile Phone:

Telephone No:

Sex: Male Female

Account No. 1

Account Type: Savings Current

Account No. 2

Account Service (s) Required (Pls tick desired service below)

- SMS Alert (Charges apply) Debit Card E-Mail Alerts Hard Token (Charges apply) USSD Service
- Card PIN Reset Card Re-issue Mobile Banking Internet Banking Safetoken (OTP)

*Kindly note that your bank account will be debited with applicable fees (VAT inclusive) as cost for the specific product/service your desire.
* SMS alert is provided automatically unless you chose to opt out of the service in which case you will be required to write an indemnity to the bank.

Declaration

I hereby declare that the information provided in this form is correct and that I have read and understood the conditions of use and agree to be bound by them.

Signature.....

Date.....

FOR OFFICIAL USE

CSO Verification:

HOP Approval:

Signature:

Signature:

Date:.....

Date:.....

INTERNAL CONTROL VERIFICATION:

E-BANKING APPROVAL:

Signature:

APPROVED: DECLINED:

Date:.....

SIGNATURE

REMARKS:.....
.....
.....

SERVICE AGREEMENT

The terms and conditions below on Electronic Banking Agreement shall govern the relationship between Infinity Trust Mortgage Bank Plc and its customers:

1. The Bank shall avail any customer the service if the customer has any one or a combination of the following:

- An account with the bank
- A Personal Identification Number "PIN"
- A Passcode, access code, username, password or Token authenticator.
- An E-mail address
- GSM Number

2. The customers by using the service is allowed to give the bank instructions by use of:

- Telephone, ATM, PIN, Password, Accesscode, Username and secure message (email, sms) for the following:
 - Receive information on customer's balances as at the last date of business with the bank.
 - Obtain information about any instrument in clearing or any credit standing in the customer's account as at the last date of transaction on the customer's account.
 - Authorize the bank to debit customer's account to pay a specified utility bill such as PHCN, WATER RATE, NITEL and/or any other bills as specified by the customer subject to availability of such bill payment under this service.
 - Instructing the bank to effect a transfer of funds from the customer's account to any other account with the bank.
 - Instructing the bank to effect any stop payment order.
 - Instructing the bank to debit customer's account and load same into value card.
- On receipt of instructions, the bank will endeavor to carry out the customer's instructions swiftly, excepting all or any unforeseen circumstances such as Act of God, civil commotion, insurrection, war, *force majeure* events, and other causes beyond the bank's control.

3. Customer's responsibilities:

- The customer undertakes to be absolutely responsible for safeguarding his username, access code, passcode, PIN and password, and under no circumstance shall the customer disclose any or all of these to any person.
- The customer undertakes to ensure the secrecy of his accesscode, passcode, PIN and password by not reproducing same in any manner whatsoever either in writing or otherwise capable of making it known to persons other than the customer.
- The bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the bank's records via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his PIN Passcode/Accesscode and/or password and/or failure to log out of the system completely by allowing on screen display of his account information.
- The bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the provisions of clauses 4(i) - (iii) above, and/or instances of breach of such duty by hackers and other unauthorized access to the customer's account via the service.
- The customer's access code and password must be changed immediately it becomes known to anyone else and therefore the customer is under a duty to notify the bank whenever his/her access code and/or password have become known to another person.
- Where a customer notifies the bank of his intention to change his access code and/or passcode arising from either his loss of memory of same or that it has come to notice of a third party, the bank shall with the consent of the customer, delete same and thereafter allow the customer to enter a new passcode, access code and password. Provided that the bank shall not be responsible for any loss(es) that occurs between the period of such memory of the access code passcode and/or password or knowledge of a third party and the time the report is lodged with the bank.
- The customers shall be responsible for any fraud, loss and/or liability to the bank or third party arising from usage of the customer's access code, passcode, PIN and/or password being used by a third party and other unauthorized access. Accordingly the bank shall not be responsible for any fraud that arises from usage of the customer's access code, passcode, PIN and/or password.

4. The Password/ E-mail Security/Passcode/Access Code

The Customer affirms that his/her Passcode, E-mail/Accesscode/Password is used to give instructions to the bank and undertakes:

- Not to write the Passcode, Access Code/Password in an open place in order to avoid third party coming across same.
- That under no circumstances shall the Passcode, Access Code/Password be disclosed to anybody.
- The customer authorizes the bank to comply with any instructions given to the bank through the use of the service.
 - Once the bank is instructed by means of the customer's Passcode, Accesscode and PIN the bank is entitled to assume that those are the instructions given by the customer and to rely on same.
 - The customer's Passcode, Accesscode must be changed immediately it becomes known to someone else.
 - The bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Passcode, Accesscode if by any means the Passcode, Accesscode becomes known to a third party.
 - Where a customer notifies the bank of his/her intention to change his/her Passcode, Access code arising from loss of memory of same, or that it has come to the notice of a third party, the bank shall, with the consent of the customer, delete same and thereafter allow the customer to enter a new Passcode, Accesscode PROVIDED that the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Passcode, Access code or knowledge of a third party and the time the report is lodged with the bank.
 - It shall be sufficient confirmation of the genuineness/authenticity of the instruction given, once a customer's Passcode/Accesscode is given.
 - The customer shall be responsible for any instruction given by means of the customer's Pass code/Access code. Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Passcode/Access code.

5. Under no circumstances will the bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives thereof are advised of the possibility of such damages, losses or hyperlink to other internet resources are at the customers risk.

6. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and agreement is owned by the bank.

7. Upon enrolling a customer for the service the customer may be charged the applicable monthly fee and/or usage fee whether or not the customer makes use of the service during the period in question.

8. The bank shall not be responsible for any electronic virus or viruses that the customer may encounter in course of making use of this service.

Accuracy of Information; Observance of the Law and the Usage of the Service:

9. Conducts that violates the rules of the road is grounds for termination of this services and the bank may for whatsoever reason vary these terms and conditions. For this reason, the customer undertakes to:

(i) Provide accurate information. Agree to provide true, accurate, current and complete information about yourself as requested in our registration form and account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.

(ii) Obey the law. Customer agrees not to use the service for illegal purposes or for the transmission of material that is unlawful, harassing, libelous (untrue and damaging to others), invasive of another's privacy, abusive, threatening, or obscene, or that infringe the right of others.

(iii) Restrictions on commercial use or resale. Customer's right to use the service is personal therefore customer agrees not to assign or make any commercial use of the service.

(iv) Proprietary rights. The customer acknowledges and agrees that the bank own all rights to her web site and the content displayed on the site. The customer is only permitted to use this content as expressly authorized by the service. Customer may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the service by the bank.

Disclaimer of Warranties

10. The customer expressly understands and agrees that use of the service is at his sole risk. The service is provided on an "as is" and "as available" basis. The bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

11. Any material downloaded or otherwise obtained through the use of the service is done at customer's own discretion and risk and the bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms.

Limitations of liability

12. Customer agree that the bank will not be liable for any liability, whether direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use or other intangible losses, even if we have been advised of the possibility of such damages, resulting from:

- The use or the inability to use the service;
- The cost of getting substitute goods and service resulting from any products, data, information or services purchased or obtained or messages received or transactions entered into through or from the service;
- Unauthorized access to or alteration of transmission of data;
- Statements or conduct of anyone on the service; or
- Any other matter relating to the service.

13. The bank makes no warranty that

- The service will meet customer's requirements
- The service will be uninterrupted, timely, secure, or error-free
- The results that may be obtained from the use of the service will be accurate or reliable
- The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations, and
- Any errors in the technology will be corrected.

14. **Indemnification.** Except when caused by the bank's intentional misconduct or gross negligence, customer agree to protect and fully compensate the bank and its affiliates and service providers from any/all third party claims, liability, damages, expenses and costs (including, but not limited to, legal fees) caused by or arising from customer's use of the service, violation of the terms or infringement, or infringement by any other user of customer's account, of any intellectual property or other right of anyone.

15. **Service changes and discontinuation.** The bank reserves the right to change or discontinue, temporarily or permanently, the service at any time without notice. In order to maintain the security and integrity of the service the bank may also suspend customer's access to the service at any time without notice. Customer agrees that the bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

16. Miscellaneous.

I. The bank shall not be considered an agent or other legal representative of the customer for any purpose by reason of this agreement and/or any other party whom the customer is using this service to pay.

II. This agreement cannot be changed by the customer nor any of the bank's rights waived unless the bank agree in writing or customer continue using the service following receipt of notice of any changes proposed by the bank.

III. This agreement is personal to the customer and the customer may not assign it to anyone.

IV. All notice to the customer shall be in writing via the address the customer has provided to the bank, all notices to the bank must be made in writing sent to the bank's address.

V. The bank and the customer shall be an independent contractor, and nothing contained in this agreement shall be deemed to create any association, partnership, joint venture, or relation of principal, agent or master and servant, employee between parties.

VI. If any of these terms is held to be unenforceable, then such provision shall be construed, as nearly as possible, to reflect the intentions of the parties with other provision remaining in full force and effect.

VII. The laws of the Federal Republic of Nigeria shall apply to this agreement

I/We agree that the above terms and conditions shall govern my/our banking relationship with the bank as far as the service is concerned

17. Subject to the provisions of all laws, rules and/or regulations, the customer hereby agrees that the bank or any of its subsidiaries and/or affiliates can share information related to his/her/their account(s) with any domestic or overseas regulators or tax authorities where necessary to establish his/her/their tax liability in any jurisdiction. Where required by any domestic or overseas regulators or tax authorities. The customer agrees that the bank may withhold any pay out from his/her/their account(s) such amounts as may be required according to applicable laws, rules and regulations.

Please tick the one applicable to you.

- | | | |
|---|---|--|
| <input type="checkbox"/> Mobile Banking | <input type="checkbox"/> Internet Banking | <input type="checkbox"/> I.C Advice Notification |
| <input type="checkbox"/> Telephone banking | <input type="checkbox"/> Alert (Transaction Notification) | <input type="checkbox"/> Automated Direct Payment System |
| <input type="checkbox"/> Online Bills Payment | <input type="checkbox"/> Corporate Internet Banking | <input type="checkbox"/> USSD Banking |

Others (Please Specify) _____

Given under my/our hands/seal this _____ day of _____ 20 _____

SIGNED BY _____ SIGNED BY _____

(The Customer)

(For ITMB Plc)