

**EXPORT IMPORT BANK
OF BANGLADESH LIMITED**
Internet Banking Service Terms & Conditions

The terms and conditions set forth in this agreement explain your rights and obligations, the Customer (user), and us (EXIM Bank), in connection with your use and our services related to Internet Banking. All terms and conditions of this agreement are legally binding, so we advise you to please read them through carefully.

1. These terms and conditions apply to EXIM Bank internet Banking Services. These Terms and Conditions operate in conjunction with the terms and conditions applicable to Account (s) the customer access using these services including the opening of any new accounts. If there is any inconsistency, these terms and conditions prevail.
2. The User of Internet Banking Service must maintain at least one transaction account, i.e. AWCD (Al-Wadia Current Deposit), MSD (Mudaraba Savings Deposit) and MSND (Mudaraba Special Notice Deposit) with the Bank. Internet Banking shall allow the User to access more than one account. The bank reserves the right to refuse to open an account, or to limit access or to revoke a User's access to Internet Banking without prior notice to the User.
3. If customer wishes to enable Fund Transfer of their EXIM accounts using Internet Banking, he/ she must be declared it when requesting activation. Fund Transfer service is not applicable for jointly operated Accounts.
4. In case of Fund Transfer to other banks (through BEFTN System) will be obligatory in accordance with the declaration, given in the page of Inter Bank Fund Transfer in AISER – Internet Banking.
5. The Bank reserves the right to change, cancel, and extend any part of the Service from time to time. The Bank shall notify the User of the changes through the respective website, if the Bank feels necessary.
6. To enable customer to use the Service, EXIM Bank shall allow customer to choose a username, password and Security PIN Code as well as registered mobile number and email address along with other required information for the purpose of Internet Banking. The username, password and Security PIN Code along with a One Time Password sent to customer's mobile number will be used to identify customer whenever he/ she accesses the Fund Transfer Service.
7. Customer acknowledges that username, password and Security PIN Code will verify customer's authenticity and therefore customer will be responsible for all transactions and instructions initiated through Internet Banking by the use of the correct username, password and Security PIN Code which are very confidential information. Customer is therefore responsible for safeguarding username, password, Security PIN Code as well as access to the mobile number, email address registered with AISER-EXIM Internet Banking. In this regard the following are expected from the Customer:
 - a. Customer must take care not to choose the password and Security PIN Code that is likely to be guessed by anyone trying to access the Service pretending to be the Customer.
 - b. Customer must take all reasonable steps to ensure that the username and specially the password and Security PIN Code are safeguarded at all times, whenever possible. Customer may not disclose any details of the password and Security PIN Code to anyone else, even to a member of EXIM Bank staff or someone giving assistance on a technical helpdesk in connection with the Service. It should be clearly understood that Bank employees do not need these confidential information for any reason whatsoever. If the User discloses this confidential information to anyone or fails to safeguard their secrecy, the Bank shall not be liable for the consequences.
 - c. Customer must not record the username, password and Security PIN Code in a way that could make them accessible or recognizable by someone else.
 - d. Customer must ensure at all times that the mobile number registered with Internet Banking is accessible and operable only by himself/ herself and none other.
 - e. Customer must ensure at all times that the e-mail address registered for the purpose of Internet Banking is also accessible and operable only by himself/ herself and none other.

- f. If customer discovers or suspects that the password or Security PIN Code or any part of it is known to someone else, customer must immediately change this by himself/ herself through Internet Banking. If this is not possible, customer must notify EXIM Bank immediately by calling EXIM Bank Call Center at 16246 or Internet Banking Help Desk Numbers. EXIM Bank shall suspend use of the Service until new password or Security PIN Code has been set up.
 - g. If mobile number registered for Internet Banking is lost, misplaced or stolen, or customer loses accessibility of mobile in any other way, customer must immediately notify EXIM Bank by calling EXIM Bank Call Centre at 16246 or Internet Banking Help Desk Numbers.
 - h. If e-mail address registered for Internet Banking is changed, closed, hacked or customer loses accessibility of e-mailbox in any other way, customer must immediately change the e-mail address by himself/ herself through Internet Banking. If this is not possible immediately notify EXIM Bank by calling EXIM Bank Call Centre at 16246 or Internet Banking Help Desk Numbers.
 - i. If customer becomes aware of any transaction on any EXIM Bank account linked to Internet Banking username that was not validly authorized by customer, or of any activity or attempt to access Internet Banking by known or unknown people, then customer must notify EXIM Bank immediately by calling EXIM Bank Call Centre at 16246 or Internet Banking Help Desk Numbers.
 - j. Customer must not allow anyone else to operate the Service on customer's behalf.
8. While using Internet Banking, i.e., during an active session, Customer must not leave the System unattended. Customer must log-out before leaving the System.
 9. Customer must not access the Service using any computer or other devices which customer does not own, without the owner's permission to do so.
 10. When logging into Internet Banking using public, shared or someone else's computer, Customer must take care and use the on-screen keyboard to enter password or Security PIN Code as an additional security measure .
 11. Customer must comply with any rules, procedures and security measures as required and advised by EXIM Bank from time to time.
 12. Customer must ensure that the system he/ she is using to access Internet Banking is adequately maintained and that it is free of any errors, computer viruses, spyware or other malicious programs.
 13. Customer is liable for all losses and expenses due to unauthorized use if Customer has acted fraudulently or, with gross negligence, with intentional misconduct or if Customer is in willful default of any of the security obligations stated in this agreement.
 14. The Bank shall not be liable if any fraudulent activity occurs with the Internet Banking Account of the Customer.
 15. The Bank may perform regular maintenance on its systems or equipments which may cause interruption of Service. In case of unavailability of Internet Connectivity provided by the vendor may cause interruption of Service. Considering the technical difficulties, security threats and/or disasters, EXIM Bank reserves the right to discontinue the Internet Banking Service until resolution of the problem(s).
 16. Bank shall be responsible to preserve the user's activity log only for the last one year according to the use of Internet Banking Service.
 17. Customer is solely responsible for the maintenance, installations, configuration and operation of his/her Computer and the required Programs used in accessing the Internet Banking Service.
 18. The Customer may access the Bank accounts through the Internet Banking Service 24 hours a day, 7 days a week. Transactions, that are executed by the User after the cut-off time of a working day or on public holidays and 1st July and 31st December being Bank holidays, will be posted with the value date of the next working day.
 19. The management has right to impose/modify charges at any time. If any charge is imposed/modified, the Customer shall be informed immediately through the respective website.

Applicant's Signature

20. The Customer expressly agrees that use of the Website is at its sole risk. The Website is provided on an "as is" and "as available" basis. Bank does not warrant that access to the Website and Internet Banking shall be uninterrupted, timely, secured, or error free nor does it make any warranty as to the results that may be obtained from the Website or use, accuracy or reliability of Internet Banking. Bank will not be liable for any virus that may enter the User's system as a result of the User using Internet Banking. Bank does not guarantee to the User or any other third party that Internet Banking would be virus free.
21. The Bank shall not be liable for any late or incorrect transfer of funds or any consequence thereof or any other loss, damage, claims or proceedings that may arise as a result of the Customer's failure to intimate the change in writing to the Bank in proper time.
22. The Customer hereby agrees and confirms that he/she shall not use this Internet Banking facility for money laundering or to violate any law related to the money laundering. The Bank reserves the right to demand explanation from the User within 7 working days regarding any matter pertaining to money laundering law of the Country.
23. This Agreement is subject to all applicable operating circulars of Bangladesh Bank, EXIM Bank and any other applicable provisions of Laws of the land. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors and assignees.
24. If any of the terms in this agreement is determined to be unlawful or unenforceable, the term will be severed from the remaining terms which will continue in full effect.
25. The Bank management has the right to modify/extend these Terms & Conditions.
26. Either party (Customer or EXIM Bank) may terminate this agreement by giving 15 days notice to the other party. Any operation made within these 15 days should be deemed to have been done by the customer. If EXIM Bank terminates customer's access to internet banking it reserves the right to immediately stop making transfers or payments from customers account (s) including those customers previously authorized.

I do hereby confirm that I have read and understood the above terms and conditions and agree to comply with them.

BANK
Applicant's Signature :

Name :

Date :

Shariah Based Islami Bank