Corporate Internet Banking Application

Standard Bank PLC.
Shari'ah Based Islami Bank

Customer Information	Please fill up the following information correctly: (To be filled by Customer)
Customer Type:	☐ Corporate ☐ Proprietorship ☐ Remittance Partner ☐ Others.....
Customer Name:	
Customer Address:	

	SL	Account Number	Fund Transfer**	Signature (any signatory)
List of Account(s) (Transactional Accounts only)	1		Yes ☐ No ☐	
	2		Yes ☐ No ☐	
	3		Yes ☐ No ☐	
	4		Yes ☐ No ☐	
	5		Yes ☐ No ☐	
	6		Yes ☐ No ☐	
	7		Yes ☐ No ☐	
	8		Yes ☐ No ☐	

Signature of the Account Holder(s)

My / Our co-account holder and I / we will be solely responsible for the instructions / transactions in the said account(s). I / We also authorize SBL to debit my/our account for applicable charges related to Internet banking service and I / We also confirm that information given above is complete and I agree to **Terms and Conditions** of Standard Bank Internet Banking Services.

Signatory-1:
.....
..... Signature:
(Name:)

Signatory-2:
.....
Signature:
(Name:)

Signatory-3:
.....
..... Signature:
(Name:)

Signatory-4:
.....
Signature:
(Name:)

**** To get Fund Transfer facility, the company resolution copy must be submitted.**

**** To Enable Fund Transfer facility, the form must be submitted to Head Office/ADC.**

For Branch Use Only	
Branch/Department Name & Seal:	Maker: Signature: Date:
i-banking User Id:	Checker: Signature: Date:
For Head Office/ADC Use Only (if applicable)	
ADC/Department Name & Seal:	Authorized by: Signature: Date:

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Terms & Conditions

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

Use of Standard Bank PLC. Internet-Banking Service is subject to the following terms and conditions which set out the general rights and obligations of the User(s) and Standard Bank PLC. in connection with the use of Standard Bank PLC. Internet-Banking Services
For the purpose of this document, "Internet-Banking Service" refers to the internet banking services provided by Standard Bank PLC. through internet or e-commerce banking such as balance enquiry, utility bill payment, fund transfer within the accounts of Standard Bank PLC. services etc. or other services as may be made available by the Standard Bank PLC. from time to time. "User", "he/she" and/or "his/her" means Standard Bank PLC.'s bank account holder(s) registered to use Internet- Banking. "SBL" means Standard Bank PLC., a company duly incorporated under the Companies Act 1994 and a scheduled banking company licensed under the Banking Companies Act, 1991, having its Head Office at Metropolitan Chamber Building (3rd Floor),122-124 Motijheel C/A, Dhaka-1000, Bangladesh; and its branches or its assigns in respect of which the service will be available.

1. APPLICATION FOR SBL INTERNET BANKING:
1.1. The User shall apply to SBL in the prescribed form for use of Internet Banking Services subject to the terms and conditions stated herein including any other terms and conditions as modified or inserted by SBL from time to time. SBL at its sole discretion may accept or reject any such applications. Once the application is accepted by SBL, these Terms & Conditions shall form the contract and govern the relationship between the User and SBL in relation to use of Internet Banking Services.
1.2. By applying for Internet Banking for the first time, the User acknowledges and accepts these Terms & Conditions. Notwithstanding anything contained herein, all Terms & Conditions pertaining to the accounts shall continue to apply. In the event of any conflict between these Terms & Conditions and the Rules and Regulations governing the User(s) account with SBL, these Terms and Conditions shall prevail with regard to SBL Internet Banking.

2. INTERNET BANKING USERS LOG IN ACCESS, PASSWORD & SECURITY PROCEDURES:
2.1 SBL will provide the User with unique User Identification Number ("User ID") and a temporary Password in the first instance through email. The User(s) hereby authorizes and instructs SBL to email him/her the User ID and Password relating to his/her access/log-in to the Internet Banking Services to the email address given in the application at his/her own risk and responsibility. The User shall not be liable for any non-delivery or mis-delivery of User ID or Password unless such non-delivery or mis-delivery is caused due to willful misconduct of the Bank.
2.2. The User shall log in to the internet banking by using the User ID and Password. As a safety measure, the User shall immediately change Password upon his/her first login. User is requested to change his/her Password frequently thereafter to avoid any possible hacking, inherent risk or misuse/fraudulent use of his/her account.
2.3. The User acknowledges that the Login ID (User ID) and the Password shall act as User's authorized signature. This signature authorizes and validates directions given just as an actual written signature does.
2.4. User is therefore responsible for maintaining the confidentially and secrecy of User ID and Password. User should not under any circumstances disclose his/her User ID and/or Password to anyone, including anyone claiming to represent the Bank or to someone giving assistance on a technical helpdesk in connection with the service. It is clearly understood that Bank employees do not need Password for any reason whatsoever. Bank shall not be held liable in any manner or in any form whatsoever in case of any unauthorized or fraudulent use of the User's account through Internet Banking Services or for loss, misplace or fraudulent use of the User ID and Password.
2.5. If User gives or shares his/her Password to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk because anyone with User Password will have access to his/her accounts.
2.6. If User forgets the Password, he/she has to request for issue of a new password by sending a written request to SBL.
2.7. If User's password is lost or stolen, or is known by another individual, he/she must notify SBL in writing immediately. SBL upon receipt of written request from the User shall at the earliest stop operation of the Internet Banking Services of the respective User account. If Bank receives any information orally or in writing from anyone including the User, Bank may immediately suspend the services in good faith for the safety and security of User.
2.8. The User agrees and acknowledges that SBL shall in no way be held responsible or liable if the User incurs any loss as a result of information being disclosed by SBL regarding his Account(s) or carrying the instruction of the User pursuant to the access of the Internet Banking and the User shall fully indemnify and hold harmless SBL in respect of the same.
2.9. User hereby acknowledges and understands the inherent risk of using Internet and availing the Internet Banking Services and accordingly shall take all necessary precautions at his/her end to safeguard himself/herself from such risk. Bank shall not be held liable in any form whatsoever if the User suffers any loss or damages due to such inherent risk of internet and Internet Banking Services unless such loss or damage is caused due to willful negligence of the Bank.

3. SERVICE SOFTWARE & HARDWARE REQUIREMENTS
3.1. User is solely responsible for the maintenance, installations and operation of User's computer and for the software used in accessing Internet Banking.
3.2. SBL shall not be responsible if the Internet Banking System does not work properly or the service is interrupted due to failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problems, normal maintenance, unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes, or any other causes beyond the reasonable control of the Bank.

4. CHARGES:
4.1. SBL shall initially provide the Internet Banking Services at free of cost. However, SBL reserves the right to change and recover from the User(s) service charges, as may be fixed by SBL from time to time. The User hereby authorizes SBL to recover such charges from his/her account(s).
4.2. Charges are subjected to change from time to time at SBL's discretion, without any prior notice and amount will be deducted from user respective account.
5. UNAUTHORIZED/ FRAUDULENT ACTIVITIES:
5.1. Upon obtaining User ID and Password, User is requested to check the list of his/her accounts with SBL. If any of User account is missing, please inform this to SBL immediately. If a third party account is linked to User's ID, please inform this to SBL also. Do not access it or do not perform any transaction on that account. Such activity, if done, will be treated as fraudulent activity.
5.2. If User believes unauthorized transactions are being made with his/her account, he/she should change the Password immediately and notify the SBL.
5.3. 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 SBL in writing.
5.4. Bank's only responsibility would be to use its best efforts to prevent such unauthorized transaction if already not been made.

6. ON-LINE FUND TRANSER:
6.1. User shall be responsible for all transfers transactions. Fund Transfer can be made only from User account to another account held with SBL. No transfer can be initiated for a bank account maintained with other bank.
6.2 Fund transfer request should be made by written application and email us on ibanking@standardbankbd.com from users respective email address.

7. UTILITY/CREDIT CARD BILL PAYMENT
7.1. The Utility Bill Payment services is only available to Users of the SBL Internet Banking Service and shall cover all the utility bill payments of different utility service provider(s) (Billers) as mutually agreed between SBL and the utility service provider(s).
7.2. The User should accept that he/she will be responsible for putting in the correct account number and transaction amount for the fund transfer request. In such case, SBL will not be liable for any erroneous transactions incurred arising out of or relating to the User entering wrong account number and amount.
7.3. Upon SBL decision, there will be a transaction amount limit though internet banking. Maximum amount of transaction limit can be subject to change from time to time at SBL's discretion.
7.4. Any transaction made after working hours or on public/bank holidays, the transaction value date will be the next working day.
7.5. No transaction is allowed from a non-convertible taka account to a convertible account.
7.7. In addition to the terms and conditions stated above, the existing policy of the Bank (including amendments from time to time) regarding Bill Collection shall also be applicable for Bill Collection so far it does not contradicts with the provisions stated herein. The policy of the Bill Collection shall be available from the branches of the Bank.
7.8. Payment amount must be accurate as per the Bill. Any less payment or higher payment is the sole responsibility of the User and the Bank shall not held liable for any losses, damages or disconnection of utility services due to payment of less amount or whatsoever.
7.9. This agreement does not bind SBL as an agent of Utility agency. SBL shall not be held responsible for disconnection of the utility service for any reason by the utility service provider.

8. MAINTENANCE OF SUFFICIENT FUND:
8.1. The User shall ensure that there are sufficient funds (or prearranged credit facilities) in his/her account for transactions through the Internet Banking. All instructions of the User shall be carried out subject to sufficient fund in the respective accounts. SBL shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds.

9. ANTI MONEY LAUNDERING:
9.1. User should agree and confirm that he/she will not use this Internet Banking facility for money laundering, illegal, unlawful purpose.
9.2. User shall fully comply with the laws related to the money laundering and shall not use the Internet Banking services for any anti-terrorism or anti-state activities.
9.3. SBL reserves the right to demand explanation from the User regarding any matter pertaining to money laundering and anti-terrorism law of the country.

10. PROPRIETARY RIGHTS:
10.1. The User acknowledge that the software underlying the Internet Banking as well as other Internet related software which are required for accessing Internet Banking are the legal property of the respective vendors or SBL as the case may be.
10.2. The permission given by SBL to access Internet Banking will not convey any proprietary or ownership rights in such software. User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying Internet Banking or create any derivative product based on the software.
10.4. User shall keep all information whether of the User, SBL or any other third party/customer derived from the Internet-Banking Services strictly confidential and shall not disclose to any third party without prior written consent of SBL.

11. GOVERNING LAW:
11.1. These Terms and/or the operations in the Accounts of the User shall be governed by the Laws of Bangladesh, in force.
11.2. SBL may, in its absolute discretion, commence any legal action or proceedings arising out of breach or violation of any of the Terms for Internet Banking in any other court, tribunal or other appropriate forum irrespective of the place from where the User access the Internet Banking Services, and the User hereby consents to that jurisdiction.
11.3. Any provision of the Terms for Internet 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.

12. CHANGES OF TERMS:
12.1. SBL shall have the absolute discretion to amend or supplement any of the Terms at any time and will attempt to give prior notice of fifteen days for such changes wherever feasible. Such change to the Terms shall be communicated to the User. By using any new services as may be introduced by SBL, the User shall be deemed to have accepted the changed Terms.

13. TERMINATION ON INTERNET BANKING:
13.1. The User may request for termination of the Internet Banking any time by giving a written notice of at least 15 days to SBL. 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.

14. BREACH OF TERM & CONDITIONS:
14.1. User must compensate for any loss that occurs as a result of his/her breaking any term of these agreements.

PERCAUTIONARY NOTE:
In order to prevent unauthorized transaction through Internet Banking Service, Users are advised to strictly maintain the following:
1. The User ID and Password should not be written anywhere accessible to third party including his/her family members.
2. User should make sure that no one is physically watching my passwords when he/she is Logging in.
3. It is important to remember to click 'Log out' after completing his/her Internet Banking session.
4. User should not leave his/her PC unattended with the browser running and a valid user name and Password cached as in such case anyone can gain access to the account.

I/We hereby acknowledge that I/we have read and understand the terms and conditions for Internet-Banking and the risk involved in Internet Banking operation and further declare and affirm that by signing below, I/we apply for the Standard Bank PLC. Internet Banking Services subject to the aforesaid terms and conditions.

Signature of the Account Holder (1)	Signature of the Account Holder (2)	Signature of the Account Holder (3)	Signature of the Account Holder (4)

If you need any help with the log in process of Internet Banking or for any other technical questions, please call Standard Bank PLC, call center at 096-77-777-000, SBL Internet Banking Support can be reached via e-mail at: customerservice@standardbankbd.com