

e-Banking Application Form

To enroll for NRB Bank e-Banking please fill in the following information (to be filled by Customer in **BLOCK Letter**)

Fields marked with * (asterisk) sign are mandatory.

*Date:

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*Customer Name :																								
*Date of Birth :	<table><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td><td>y</td><td>y</td></tr></table>	d	d	m	m	y	y	y	y															
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*Primary Account Number:	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																							
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Customer is required to fill in information on both the Account and the Credit Card, if he maintains an Account and being issued a Credit Card.

Additional link Account(s) or Credit Card			
SL	Account / Credit Card Number	Account / Credit Card Name	Joint A/C
1.			<input type="checkbox"/>
2.			<input type="checkbox"/>
3.			<input type="checkbox"/>

- Joint accountholders will be eligible for e-Banking ID, only where the mode of operation is either or survivor.
- User ID & Password will be issued in the first name of the Customer as mentioned in the application.
- Joint accountholders may each apply for different e-Banking ID but separate application forms are required for each individual.

*E-mail ID in Block Letter:	
*Rewrite E-mail ID:	
*Mobile Number :	
*Rewrite Mobile Number :	

Please correctly write down and recheck your e-mail address & mobile number. Bank will bear no responsibility for any incident due to incorrect or wrongly provided e-mail address or mobile number. (All secured information will be forwarded to this e-mail address or mobile number)

***My Preferred e-Banking login ID (Minimum 5 - Maximum 12 Alphanumeric or Alpha or Numeric Characters)**

Example IDs: Alphanumeric # Shumon123, shumon123, 123shumon, SHUMON123. Alpha # Shumon, shumon, SHUMON. Numeric # 070902, 01612070902.

1.

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 2.

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 3.

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If none of the above proposed IDs are found unique, Bank will assign a default login ID.

Declaration: I confirm that the information given above is complete and correct and I agree to comply with the terms and conditions of NRB Bank e-Banking Service. I also confirm I will be responsible for the use, maintenance, installations and operation of e-Banking through computer, cell phone browser and the software/app used in accessing e-Banking.

*Customer Name	Customer ID	*Signature with Date
1.		
2.		
3.		

For Bank Use Only

Branch Code/Name: <table border="1" style="width: 100%;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					Date: <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
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Customer signature verified by (Full Signature) _____	Employee ID: <table border="1" style="display: inline-table;"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																												
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TERMS AND CONDITIONS FOR USING e-BANKING SERVICE:

Please read and understand these Terms and Conditions carefully before you access and/or use the NRB Bank Ltd. e-Banking Service (www.nrbbankbd.com).

The following words and expressions used in this document shall have the following meanings respectively ascribed to them:

“NRBBL” means NRB Bank Ltd. a scheduled bank incorporated under the Companies Act 1994 and governed by the Bank Companies Act, 1991, carrying out banking business having its Corporate Head Office at Richmond Concord (7th floor), 68 Gulshan Avenue, Gulshan-1, Dhaka-1212

“e-Banking Service” refers to the internet banking services provided by NRBBL to the User through internet or e-commerce banking such as balance enquiry, utility bill payment, fund transfer within the accounts of NRBBL, other schedule bank accounts, third party account maintained by NRBBL or any other transfer services or other services as may be made available by NRBBL from time to time.

“The User”, “he/she” and/or “his/her” means a bank account holder/s of NRBBL. Registered to use e-Banking Service.

Day shall mean business day throughout these Terms and Conditions.

Use of the e-Banking Service is subject to the following Terms and Conditions which set out the general rights and obligations of the User(s) and NRBBL in connection with the use of e-Banking Service:

1. APPLICATION FOR e-BANKING SERVICE:

- 1.1. The User shall apply to NRBBL in the prescribed form for use of e-Banking Service subject to the terms and conditions stated herein including any other terms and conditions as modified or inserted by NRBBL from time to time. NRBBL at its sole discretion may accept or reject any such applications. Once the application is accepted by NRBBL, the Terms and Conditions set out herein shall constitute a legally binding contract and govern the relationship between the User and NRBBL in relation to use of e-Banking Service.
- 1.2. By applying for use of the e-Banking Service for the first time, the User acknowledges and accepts the Terms and Conditions set out herein. Notwithstanding anything contained herein, all terms and conditions pertaining to the accounts of the User shall continue to apply. In the event of any conflict between these Terms & Conditions and those governing the User's account with NRBBL, these Terms and Conditions shall prevail with regard to e-Banking Service.
- 1.3. Joint accountholders will be eligible for e-Banking ID if the mode of operation is either or survivor. Each person sign under joint account is mandatory for e-Banking account. 1st User ID & Password will be issued to the first name of the customer as mentioned in the application. Joint accountholders may each apply for different e-Banking ID but separate application forms are required for each individual.

2. e-BANKING USERS LOGIN ACCESS, PASSWORD & SECURITY PROCEDURES:

- 2.1. NRBBL will initially provide the User with a unique User Identification Number (User ID) and a temporary password through e-mail for the purpose of logging-in/accessing the e-Banking Service and identification. The User hereby authorizes and instructs NRBBL to e-mail him/her the User ID and password relating to his/her access/login to the e-Banking Service to the e-mail address given in the application form at his/her own risk and responsibility. NRBBL shall not be liable for any non-delivery of User ID or password unless such non-delivery is caused due to willful misconduct of NRBBL.
- 2.2. The User shall login to the e-Banking Service by using the User ID and password provided by NRBBL and as a safety measure, the User shall immediately change the password upon his/her first login. The 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 User ID and the password shall act as User's authorized signature. This signature authorizes and validates directions and instructions given just as an actual written signature does. Once the User has given an instruction through the e-Banking Service, the User cannot reverse it and the Bank will be under no obligation to reverse an instruction given by the User.
- 2.4. The User is therefore solely responsible for maintaining the confidentiality and secrecy of User ID and password. The User should not under any circumstances disclose his/her User ID and/or password to anyone, including anyone claiming to represent NRBBL or to someone giving assistance on a technical helpdesk in connection with the e-Banking Service. It is clearly understood that NRBBL employees do not require User passwords for any reason whatsoever and shall never ask the User for the same. NRBBL 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 e-Banking Service or for the loss of or fraudulent use of the User ID and password.
- 2.5. If the User disclosed or shares his/her password to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk since anyone with a User's password will have access to his/her accounts.
- 2.6. If the User forgets the Password, he/she has to request the issue of a new password through the NRBBL Call Center.
- 2.7. If the User's password is lost or stolen, or is known by another individual, he/she must notify NRBBL Call Center in immediately. NRBBL Call Center upon verification of the request from the User shall at the earliest stop operation of the e-Banking Service of the respective User account. In appropriate circumstances, if NRBBL receives any information orally or in writing from anyone including the User

regarding unauthorized use of the e-Banking Service, NRBBL may immediately suspend the e-Banking Service in good faith for the safety and security of the User.

- 2.8. The User agrees and acknowledges that NRBBL shall in no way be held responsible or liable if the User incurs any loss as a result of information being disclosed by NRBBL regarding his/her account/s or carrying the instruction of the User pursuant to access to e-Banking Service and the User shall fully indemnify and hold harmless NRBBL in respect of the same.
- 2.9. The User hereby acknowledges and understands the inherent risk of using the e-Banking and availing the e-Banking Service and accordingly shall take all necessary precautions at his/her end to safeguard himself/herself from such risk. NRBBL shall not be held liable in any form whatsoever if the User suffers any loss or damages due to such inherent risk of using the e-Banking and the e-Banking Service 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 his/her computer/mobile phone/mobile device and for the software/app used in accessing the e-Banking Service.
- 3.2. NRBBL shall not be responsible if the e-Banking Service does not work properly or 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 NRBBL.
- 3.3. To access the e-Banking Service, the User must register with a mobile network operator before the enrollment.
- 3.3. The User will be solely responsible for obtaining the prescribed mobile phone and the connection to the mobile network operator and any related costs or expenses will be borne by the User.

4. CUSTOMER RESPONSIBILITIES AND UNDERTAKINGS :

- 4.1. The User acknowledges that smartphones and other web enabled devices, including any mobile device used to access the e-Banking Service, are subject to the same security risks as computers that are connected to the internet and agrees that it is the User's responsibility to maintain anti-virus and anti-spyware programs on his/her computer or mobile phone/device which is used to access the e-Banking Service. The User also agrees not to use a mobile device that has been altered from the original factory settings. This type of altering is commonly referred to as “Jail Broken” or “unlocked”.
- 4.2. The User agrees to exercise caution when utilizing the e-Banking Service on his/her mobile phone or mobile device and to use good judgment and discretion when obtaining or transmitting information in relation to his/her account. Any losses, charges and unauthorized transactions involving the User's accounts that are incurred through loss of his/her mobile phone or mobile device or his/her failure to safeguard the security credentials he/she uses (such as usernames and passwords) to access the e-Banking Service on mobile phones or mobile devices will remain his/her responsibility.
- 4.3. Should the mobile phone requirements be modified with a view to improving or upgrading the e-Banking Service on mobile phone, the NRBBL shall in no way be responsible for the resultant costs of any new mobile phone or service provider connection required so as to ensure compatibility with the e-Banking Service, and the User shall bear any such resultant costs.
- 4.4. In the event that the User experiences connectivity or other access related difficulties in using the e-Banking Service arising out of problems occurring in his/her mobile phone or mobile network operator, it is the User's responsibility to liaise with the mobile network operator and attempt to find a solution to the problem prior to contacting the NRBBL.
- 4.5. By participating in the e-Banking Service on Mobile Phone the User agrees that the e-Banking Service on mobile phones or mobile devices may require the use of his/her mobile phone or device's data and text messaging capabilities and that standard data and text messaging charges apply in accordance with his/her service agreement with his/her mobile service provider. The User agrees that NRBBL is not responsible for any charges he/she may incur while using the e-Banking Service on a mobile phone or mobile device.

5. CHARGES:

- 5.1. NRBBL shall initially provide the e-Banking Service free of cost. However, NRBBL reserves the right to change and recover from the User(s) service charges, as may be fixed by NRBBL from time to time. The User hereby authorizes NRBBL to recover such charges from his/her account(s).
- 5.2. Charges are subject to change from time to time at NRBBL's discretion. By giving User(s) at least 15 days notice. Unless User(s) cancel their use of the e-Banking Service within the 15 day notice period, continued use of the Service after the 15 day notice period shall be conclusively deemed to be User(s) acceptance of such changed fees and charges.

6. UNAUTHORIZED/ FRAUDULENT ACTIVITIES:

- 6.1. Upon obtaining User ID and password, the User is requested to check the list of his/her accounts with NRBBL and inform NRBBL immediately if any of his/her accounts is missing. If a third party account is linked to the User's ID, please inform this to NRBBL also. Do not access it or do not perform any transaction in that account.



- 6.2. If the User believes unauthorized transactions are being made using his/her account, he/she should change the password immediately and notify NRBBL Call Center.
- 6.3. The User should regularly 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, the User should immediately inform NRBBL Call Center.
- 6.4. NRBBL's only responsibility would be to use its best efforts to prevent such unauthorized transactions.
- 6.5. If the User finds any periodic statement incorrect or requires more information about a transaction or if the User believes that NRBBL has executed his/her instructions incorrectly, he/she should contact NRBBL in writing or over telephone within 10 days of the dispatch of the statement. Otherwise, the User shall be deemed to accept the unauthorized transactions, wrong statements and NRBBL's incorrect execution of the instructions and NRBBL shall be free from all claims in respect thereto.
- 6.6. NRBBL will inform the User the results of the Bank's investigation within 10 days on receipt of the User's notification and will correct the error (if any) promptly. If NRBBL needs more time to investigate, it will inform the User accordingly and may take up to 90 days.

7. ON-LINE FUND TRANSFER :

- 7.1. User shall be responsible for all transfers and transactions through the e-Banking Service. Fund transfer can be made within same User's accounts, User's account to another account held within NRBBL and User's account to any schedule bank customer accounts through BEFTN (Bangladesh Electronic Funds Transfer Network).

8. UTILITY BILL PAYMENT :

- 8.1. The Utility Bill Payment services is only available to the Users of e-Banking Service and shall cover all the utility bill payments of different utility service provider/s (Billers) as mutually agreed between NRBBL and the utility service provider/s.
- 8.2. The User accepts that he/she will be responsible for entering the correct account number and transaction amount for the fund transfer request. NRBBL will not be liable for any erroneous transactions caused by the User entering wrong account number and/or wrong transaction amount.
- 8.3. Upon NRBBL decision, there will be a transaction amount limit though e-Banking Service which may be subject to change from time to time at NRBBL's discretion.
- 8.4. In case of any transaction made after working hours or on public/bank holidays, the transaction value date will be the next working day.
- 8.5. No transaction is allowed from a non-convertible taka account to a convertible account.
- 8.6. In addition to the terms and conditions stated above, the existing policy of the NRBBL (including amendments thereof from time to time) regarding bill payment shall also be applicable for bill payment so far it does not contradict with the provisions stated herein.
- 8.7. Payment amount must be accurate as per the bill. Any less payment or excess payment is the sole responsibility of the User and the NRBBL shall not held liable in any manner for any losses damages or disconnection of utility services due to payment of less amount or refund of excess payment.
- 8.8. This agreement does not bind NRBBL as an agent of any utility agency or provider. NRBBL shall not be held responsible for disconnection of any utility service for any reason by the utility service provider.

9. MAINTENANCE OF SUFFICIENT FUND:

- 9.1. The User shall ensure that there are sufficient funds (or pre-arranged credit facilities) in his/her account for transactions through the e-Banking Service. All instructions of the User shall be carried out subject to availability of sufficient fund in the respective accounts.
- 9.2. NRBBL shall not be liable for any consequences arising out of its failure to carry out the USER's instructions due to inadequacy of funds.

10. ANTI MONEY LAUNDERING:

- 10.1. The User agrees and confirms that he/she will not use the e-Banking Service for money laundering or any other illegal or unlawful purpose.
- 10.2. The User shall fully comply with the laws related to the money laundering and shall not use the e-Banking Service for any terrorism or anti-state activities.
- 10.3. NRBBL reserves the right to demand explanation and documentary proof from the User regarding any matter pertaining to money laundering and anti-terrorism laws of the country.

11. PROPRIETARY RIGHTS:

- 11.1. The User acknowledges that the software underlying the e-Banking Service as well as other internet related software which are required for accessing the e-Banking Service is the legal property of the respective vendors or NRBBL as the case may be.
- 11.2. The permission given by NRBBL to access the e-Banking Service will not convey any proprietary or ownership rights in such software.
- 11.3. The User shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software underlying the e-Banking Service or create any derivative product based on such software.
- 11.4. The User shall keep all information whether of the User, NRBBL or any other third party/customer derived from the e-Banking Service strictly confidential and shall not disclose to any third party without prior written consent of NRBBL.

12. GOVERNING LAW:

- 12.1. These Terms and Conditions and the operation of the accounts of the User shall be governed by the Laws of Bangladesh.
- 12.2. NRBBL may, in its absolute discretion, commence any legal action or proceedings arising out of breach or violation of any of the Terms and Conditions for using the e-Banking Service in any other Court, tribunal or other appropriate forum irrespective of the place from where the User accesses the e-Banking Service, and the User hereby consents to that jurisdiction.
- 12.3. Any provision of these Terms and Conditions 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 these Terms and Conditions or affect such provision in any other jurisdiction.

13. FORCE MAJEURE:

- 13.1. If for any reason beyond its control including but not limited to regulatory instruction, system error, network problem, strikes, labor disputes, accidents, Government requisition, restrictions or regulations on travel, hospital operation, political disturbances, acts of war, acts of God, NRBBL is unable to provide regular and normal service in relation to the e-Banking Service it shall not be considered to be a breach of NRBBL's obligations under these Terms and Conditions and NRBBL shall be free from any liability.

14. CHANGES OF TERMS:

- 14.1. NRBBL retains the right to change the Terms and Conditions set out herein at any time including ending operation of the e-Banking Service by giving the User notice either by giving prior notice of fifteen days in writing wherever feasible or by placing prominent notices at its offices or branches or via e-mail. By using any new services as may be introduced by NRBBL, the User shall be deemed to have accepted the changed Terms and Conditions.

15. TERMINATION ON e-BANKING:

- 15.1. The User may request for termination of the e-Banking Service any time by giving a written notice of at least 30 days to NRBBL. The termination shall take effect on the completion of the 15 working day. However, the User shall always be held liable for any and all accrued obligations or instructions given before or on the effective date of termination.

16. COMMUNICATIONS:

- 16.1. Any complaints in connection with the e-Banking Service should be directed to the NRBBL Call Center.
- 16.2. Except for the NRBBL Call Center, the User can also notify the NRBBL by visiting any branch where he/she opened an account.
- 16.3. If NRBBL needs to send the User a notice, it will use the address the User has provided most recently to NRBBL.

17. RECORDING CUSTOMERS CALL AND INSTRUCTIONS:

- 17.1. To protect both NRBBL's customers and its staff, and to help resolve any disputes between customers and NRBBL, the User authorizes and acknowledges that NRBBL will record all telephone conversations between NRBBL and the User for the e-Banking Service and NRBBL will keep a record of all instructions given by the User via the e-Banking Service; and NRBBL may listen to telephone calls made in respect of the e-Banking Service in order to assess and improve the quality of the e-Banking Service.

18. THE ADVERTISEMENT:

- 18.1. From time to time the NRBBL may advertise its own products and services and those of the subsidiary and holding companies of the NRBBL through the e-Banking Service. If, in connection with other agreements with the NRBBL, the User has asked NRBBL not to send him/her any marketing material (or if he/she does so in the future), the User agrees that this restriction will not apply to these advertisements.

19. INDEMNITY:

- 19.1. The User must compensate NRBBL for any loss that occurs as a result of his/her breaching any of these Terms and Conditions.
- 19.2. NRBBL will not be liable for any direct, indirect, consequential or special loss to the User as a result of making the e-Banking Service available to the User. In the event that NRBBL is liable for any loss or damage to the User as a result of use of the e-Banking Service, NRBBL shall only be liable for direct loss or damage only if such loss or damage is caused by the gross negligence or willful default of NRBBL.
- 19.3. NRBBL will not be liable for any loss or damage to the User as a result of acting on an instruction which has been validly authenticated as coming from the User but which in fact was given by somebody else who has knowledge of the User's password.

20. UNDERTAKINGS BY THE USER:

- 20.1. I/We hereby acknowledge that I/We have read and understand the terms and conditions for the e-Banking Service and the risk involved in online banking and further declare and affirm that by signing below, I/we apply for the e-Banking Service subject to the aforesaid terms and conditions.
- 20.2. I/We agree to NRBBL giving me/us notice of availability/readiness of my monthly/quarterly Statement/s of Account/s via e-mail, to the e-mail address specified by me/us.
- 20.3. NRBBL would be deemed to have delivered the statement to me/us, immediately on my/our receiving notice of its availability. I/We will be obliged to download and print the Statement of my/our Account after receiving notice as aforesaid from



NRBBL. Should I/ we experience any difficulty in accessing the electronically delivered statement, I/we shall promptly advise NRBBL to enable NRBBL to make the delivery through alternate means. Failure to advise NRBBL of such difficulty within 24 hours after my/our receiving notice as aforesaid, shall serve as an affirmation regarding the receipt and acceptance by me/us of my/our Statement.

- 20.4 I/ We understand that internet transmission lines are not encrypted and that email is not a secure means of transmission. I/We acknowledge and accept that such unsecure transmission methods involve the risk of possible unauthorized alteration of data and/or unauthorized usage thereof for whatever purposes. I/ We agree to exempt NRBBL from, any and all responsibility/liability arising from such misuse and agree not to hold NRBBL responsible for any such misuse and further agree to hold NRBBL free and harmless from all losses, costs, damages, expenses that may be suffered by me/us due to any errors, delays or problems in transmission or unauthorized/illegal interception, alteration, manipulation of electronic data or otherwise caused by using email as a means of transmission.
- 20.5 I am/We are aware of all security risks including the risk of the content of my/our statement becoming known to third parties, I/ We agree that I/We shall not hold NRBBL in any way responsible for the same and agree that the same shall not be considered as a breach by NRBBL of banker customer confidentiality.
- 20.6 I/We understand that I/We remain fully liable for any of my/our contractual liabilities to NRBBL irrespective of receipt or non-receipt of, intimation of availability of my/our statement.
- 20.7 Under no circumstances, including negligence, shall NRBBL or anyone involved in creating, producing, delivering or managing my/our Statement of Account, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use or inability to use the service or out of the breach of any warranty.
- 20.8 The use and storage of any information including without limitation, the password, account information, transaction activity, account balances and any other information available on my/ our (the Customers) personal computer is at my/our own risk and my/our sole responsibility and liability.
- 20.9 I/We acknowledge that certain products and services of NRBBL available to me/us require me/us to pay a charge, which will be debited to my/our account/s, and are subject to terms and conditions.

20.10 I/ We understand that NRBBL may withdraw add to or modify the internet facilities from time to time by notice to me/us. While advance notice of maintenance work likely to affect the availability of e-Banking facilities shall be given, NRBBL reserves the right to suspend, upon notice, access to e-Banking facilities or the provision of all or any of the services at any time if NRBBL deems it necessary to do so in the event of an emergency (the opinion of NRBBL being conclusive in this respect) or for security reasons.

20.11 E-mail addresses submitted will be verified by NRBBL. In order to avail the rewards, the e-mail addresses should be valid at the time of verification. In the event of multiple submissions, only the first-mail address submitted will be eligible. E-mail address provided through this program will override prior records. NRBBL Terms and Conditions apply and are subject to change without prior notice. They are available upon request or on the website www.nrbbankbd.com once you have enrolled, only e-mail statements will be sent.

20.12 I/we also have read the entire Terms and Conditions for all NRBBL products and understand that these are subject to change from time to time and accept to be bound by the same and also agree that my acceptance of e-mail statements establishes consent to the Terms and Conditions of NRBBL and specific products covered by these Terms and Conditions.

PRECAUTIONARY NOTE:

In order to prevent unauthorized transaction through e-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 the passwords when he/she is Logging in.
3. It is important to remember to click 'Log out' after completing his/her e-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.

Signature/s of the Account/ Card Holder/s

1st Applicant

Date :

2nd Applicant

Date :

3rd Applicant

Date :

NRB Bank Limited

Corporate Head Office: Richmond Concord (7th floor), 68 Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh.

Tel: +88 02 985 5000, Fax: +88 02 985 5001. E-mail: info@nrbbankbd.com Web: www.nrbbankbd.com

