



## Internet Banking Service Terms & Conditions

These Terms & Conditions set out the rights & obligations of the User of the Service and the Bank [Prime Bank Limited], in connection with use of the Internet Banking Service. All the Terms & Conditions are legal bindings. So please read it very carefully.

1. These Terms & Conditions form the contract between the User and the Bank for using the Internet Banking Service. The User shall apply in the prescribed form to subscribe the Internet Banking Service. The Bank at its sole discretion shall accept or reject any such application.
2. By applying for Internet Banking Service 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.
3. 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.
4. This is to be clearly understood that User's Password and Secret-Codes that are sent to email or mobile are confidential information. User is solely responsible for maintaining the secrecy of this confidential information. User should agree that he/she shall not, under any circumstance, disclose this confidential information to anyone, including anyone claiming to represent the Bank or giving assistance on a help desk 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.
5. The Bank shall not be liable if any fraudulent activity occurs with the Internet Banking Account of the User.
6. 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, Prime Bank Limited reserves the right to discontinue the Internet Banking Service until resolution of the problem(s).
7. User 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
8. The User 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.
9. The management has right to impose/modify charges at any time. If any charge is imposed/modified, the User shall be informed immediately through the respective website.
10. 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 User's failure to intimate the change in writing to the Bank in proper time.
11. The Bank may suspend, withdraw or restrict the use of the Service or any part of the Service where:
  - a. The Bank has reasonable grounds to suspect that the User's Security Details have not been kept in safe.
  - b. The Bank has reasonable grounds to suspect unauthorized or fraudulent use of the User's Security Details.
12. The User 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.
13. This Agreement is subject to all applicable operating circulars of Bangladesh Bank, Prime Bank Limited and any other applicable provisions of Laws of the land. This Agreement shall be binding upon and insure to the benefit of the parties hereto and their respective legal representatives, successors and assignees.
14. The User of Internet Banking Service must maintain at least one transaction account (i.e. CD/SB/SND/SOD) 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.
15. The Bank management has the right to modify/extend these Terms & Conditions.

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Signature (1st Applicant) & Date

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Signature (2nd Applicant) & Date

### Disclaimer

Terms & Conditions are subject to review and changes as per bank's discretion, changes (if any) will be equally applicable to the customer(s).