

..Branch

Muhtaram,

With regards to my/our account(s) with you, I/We request you to provide me/us ID & Password for I-Banking to **check the account(s) balance/account statement/...../others** for my/our convenience. I/We do agree to abide by the terms & conditions regarding this service stated on the overleaf. Necessary particulars of my/our account(s) are provided below.

[illegible]

											(Account No. to be debited for Fee/Charges)
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E-mail ID-1:	E-mail ID-2:
Ref No.	
Cell Phone No.	

(All parties are to sign in case of Joint Account. Please select the name(s) of account operator(s) to whom User ID & Password will be issued in case of joint account)

1. Name: date of birth-..... Signature:.....

2. Name: date of birth-..... Signature:.....

3. Name: date of birth-..... Signature:.....

Yearly Fee/Charges: Tk. 200.00 (Two Hundred) only.

Verified by Branch Official (full signature)

The customer's request is communicated to ICT Division by respective branch on.....vide letter no.....

I-Banking User ID Created by official Of ICTD
(Full signature)

.....Perforation.....

I-Banking User ID no.....Password-.....
is provided to the respective client on.....Vide.....

AIBL Internet banking facilitates its customer to access his/her accounts at any time, anywhere from home, office and abroad. It saves time & money. It's easy to get started with i-banking.

Terms & Conditions for using I-Banking Services

- 1. I-Banking service means Internet Banking service provided to User by Al-Arafah Islami Bank Limited (AIBL). These rules & conditions form the contract between the User and AIBL for using I-Banking. The User shall apply in the prescribed form for using I-Banking. AIBL at its sole discretion can accept or reject any such application.
- 2. I-Banking involves the risks of unauthorized alteration, usage and disclosure of the Information by third parties. The user fully agrees the use of I-Banking through internet at his/her sole risk.
- 3. This web service is provided on an "as is" and "as available" basis, means AIBL shall not be responsible if I-Banking service does not work properly due to the failure of electronic or mechanical equipment or communication lin
- 4. ks, telephone, or other interconnectivity problems, normal maintenance, unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes, or other labor problems.
- 5. AIBL will provide the customer with unique "Customer ID" and a temporary password in the first use.
- 6. As a safety measure, the User, as a customer should immediately change Password upon first login. User is requested to change Password frequently thereafter as far as possible.
- 7. The customer acknowledges the Customer ID and Password as customer's authorized signature, which authorizes and validates directions given just as an actual written signature does.
- 8. Customer is responsible for maintaining the confidentiality of his/her Customer ID & Password. User should agree that he/she will not under any circumstances disclose the 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 should be clearly understood that Bank employees do not need User Password for any reason whatsoever.
- 9. If user forgets the I-Banking Password, he/she has to request for issuance of a new Password by sending a written request to the respective branch of AIBL.
- 10. If user's Password is loss or stolen, or known by another individual, he/she must notify the respective branch without any delay.
- 11. Upon obtaining customer ID & Password, User is requested to check the list of his/her accounts with AIBL. If any of user account is missing and/or a third party account is linked to User ID, the respective branch should be immediately contacted. Collecting information/transaction onto other account through any linkage will be treated as fraudulent activity.
- 12. User shall be responsible for all operations initiated through I-Banking.
- 13. Joint account holders are inter-alia jointly and severally bound by these terms & conditions and are jointly and severally liable for transactions processed by the use of I-Banking facility irrespective of whether the instructions have been given by one or more of the joint account holders.
- 14. Customer should agree and confirm that he/she will not use this I-Banking service for money laundering or other illegal purposes.
- 15. The User agrees to indemnify AIBL and holds AIBL indemnified and harmless from any and all costs, expenses, liabilities, loses, responsibilities, whether direct of consequential, arising out of or in connection with any unauthorized view, alteration, usage or disclosure of the Information or otherwise caused by using the internet as a means of transmission and also for any error, delay or problem in transmission of the Information.
- 16. User's legal representatives, administrators, executors, successors-in-interest and assignees are bound by this agreement.
- 17. These rules & conditions and/or the operations in the accounts of the User shall be governed by the laws of Bangladesh in force currently.
- 18. AIBL is entitled to correct any entry at any time, whatsoever without the consent of the customer.
- 19. The User agrees to pay the charges as imposed by AIBL which may be changed from time to time.
- 20. AIBL reserves the right to amend or supplement any of the conditions, add or delete any condition at any time. The User shall be deemed to have accepted the changed terms or conditions.

- 1.
- 2
- 3.

Issued by AIBL
Signature of Account Holder(s)