



E-Savings Account Mandate

Date	20241009
Existing A/C No	15000306916
CIF	0012719641

Basic Details

Title	Initials	Last Name/Surname
Mr	'S P	Kumara
Name denoted by initials		
Saliya Padma		
ID Number	Date Of Birth	Marital Status
199614609999	1997304	2

Contact Details

Address : Line 1	123 Main St	Address : Line 2	123 Main St
Address : Line 3	123 Main St	City :	Colombo 02
Telephone :	788888800	Mother's Maiden Name :	
Email :	piumiw@cbctechsol.com		

E-Saving Account Information

Account No :	Product Type :
'8017063971'	E-Anagi Statement Ac
Product Code :	Nickname :
271	ss
A/C Opening Date :	Purpose for Opening Account :
20241003	

This is an auto-generated e-Savings Mandate based on the existing account information as of DD/MM/YY. The terms and conditions related to the account have been digitally accepted by the customer.

TERMS & CONDITIONS – E-ACHIEVER SALARY STATEMENT ACCOUNT OPENED VIA DIGITAL BANKING SERVICES OF COMMERCIAL BANK OF CEYLON PLC.

The Account holder hereby agrees that he/she shall be bound by all the terms and conditions mentioned in this document relating to e-Achiever Salary Statement Account opened via Digital Banking services in his/her name.

1. The account holder agrees and confirms that subsequent to opening in his/her name, in absolute compliance with the selections made when submitting the account opening request, he/she assumes sole authority for operating same. Any requests thereafter may be transmitted to the Bank by the account holder from time to time through secured messages via ComBank Digital platform, upon which the Bank is hereby fully authorized to act.
2. E-Achiever Salary Statement Account will be opened in the sole name of the owner of the ComBank Digital service via which the request is submitted, and under no circumstances will any other parties be joined to such accounts at any time thereafter.
3. Only Sri Lankan citizens residing in Sri Lanka could open the e-Achiever Salary Statement Account.
4. The Bank is under no obligation to obtain a physical mandate for the opening of e-Achiever Salary Statement Account via the 'ComBank Digital' platform, further that the account holder consents for the Bank to use the updated information provided to the mandate of the existing primary account.
5. The e-Achiever Salary Statement Account will be opened in 'Inactive' status and will not be listed in the ComBank Digital 'My Portfolio' dashboard until the Bank's internal verification process is completed. Verification will be completed within 3 working days from the request submission, and the account holder will be notified of the outcome via email.
6. The Bank may at its sole discretion accept or reject the opening of any e-Achiever Salary Statement Account via this service, If the account is rejected the Bank will communicate the reason for rejection.
7. All Terms and Conditions applicable to the respective Achiever Salary Product of the Bank will also apply to e-Achiever Salary Statement Account created through 'ComBank Digital'.
8. Upon activation of e-Achiever Salary Statement Account, account holder should make arrangements to fund Rs. 1,000/- the minimum initial deposit requirement for the account, within 14 calendar days after the activation of the account. The Bank reserves the right to close accounts which are not funded as required.
9. Minimum salary of Rs 40,000 should be remitted continuously to enjoy following benefits i.e. Salary Advance Facility and Preferential rates for Lending upon submission of documentary evidence to prove such income.
10. The Bank will inform about the required documents if the documents are not available in existing accounts via secured message, account holder should submit the required documents within 21 calendar days as informed by the Bank.
11. The account holder agrees that the Bank shall at its discretion close the e-Achiever Salary Statement Account opened via this service if the account holder fails to make initial deposit and operate such account within 14 Days after opening the same.
12. The customer hereby agrees that the operating instructions, signature and all other terms available in the Primary account mandate and shall continue to be valid and effective for this e-Achiever Salary Statement Account opened via the ComBank Digital platform, and the said mandate, signature, KYC information and other documents submitted to the Bank for the primary account shall be considered as part and parcel of this e-Achiever Salary Statement Account.
13. The customer also agrees that by accepting these terms and conditions and validation of request by way of an OTP generated to his/her registered mobile number, it is deemed that he/she has given the consent for the Bank to open an e-Achiever Salary Statement Account with the Bank.

Permitted Transactions & Usage of e-Achiever Salary Statement

1. Interest will be calculated on daily basis and credited monthly, at the rate determined by the Bank at its discretion without prior notice to the customer. Interest will not be credited if the balance in the account is less than the required minimum balance stipulated by the Bank.

2. A service charge will be debited from the account if the minimum balance stipulated by the Bank is not maintained.
3. Over the counter transactions will NOT be allowed from the e-Achiever Salary Statement Account. Transactions are permitted only through digital and electronic platforms. (Digital Banking transfers, ATM/CRM/CEFTS etc.).
4. e-Achiever Salary Statement Account may be linked to an existing ATM/ Debit card in the name of the account holder by submitting a request via the 'Message to Bank' function in ComBank Digital. In case a new/separate ATM/Debit card is required, you may request same by visiting any Commercial Bank branch.
5. Cheques/drafts which are not drawn favoring the Bank will be accepted to the credit of the e-Achiever Salary Statement Account only at the discretion of the Bank.
6. e-Achiever Salary Statement Account may be closed upon receipt of verified instructions from the account holder, and account holder should bear the relevant account closing charges if any. Provided however, the account holder shall not close the primary account/s opened by him/her with the Bank for as long as any e-Achiever Salary Statement Account opened via this service remains in operation. In the event the primary account is closed due to any unavoidable circumstances, where any e-Achiever Salary Statement Account remain in operation, the account holder hereby undertakes to provide a fresh mandate as and when requested by the Bank.
7. Nominations for e-Achiever Salary Statement Account can be made only by physically submitting a duly signed nomination form to the account holding branch.
8. The Account holder grants his/her consent to the Bank to verify the genuineness of his/her National Identity Card from the Department for Registration of Persons.
9. The accountholder agrees that the Bank at its sole discretion shall permit operations of e-Achiever Salary Statement Account, and that the Bank shall have the right at any time to freeze the e-Achiever Salary Statement Account, if operations are not conducted in compliance with the customers' KYC information available with the Bank.

GENERAL TERMS AND CONDITIONS - E-ACHIEVER SALARY STATEMENT ACCOUNT OPENED VIA DIGITAL BANKING SERVICES OF COMMERCIAL BANK OF CEYLON PLC.

In consideration of Commercial Bank of Ceylon PLC (Bank) pursuant to my request, making available to me facilities, the account holder agrees to be bound by the following Terms and Conditions. Unless otherwise specifically stated, 'facilities' would mean and include e-Achiever Salary Statement Accounts, DEBIT/ATM Card, Online Banking, Mobile Banking, e-Statement, SMS Alert, e-Passbook facilities (where applicable) offered by the Bank to the customer.

1. To restrict the use of facilities exclusively to the account holder/registered user.
2. To acknowledge and confirm that Terms and Conditions governing 'Digital Banking' activities and 'ATM/Debit Card' usage already agreed are also applicable for new e-Achiever Salary Statement Accounts.
3. At no time and under no circumstances to disclose to any person the Personal Identification Number (PIN No.)/Password/User ID allotted to me for accessing the facilities extended to me and to treat such as strictly confidential.
4. To immediately notify the Bank of the loss or theft of Cards and to report to the Bank upon becoming aware that any user ID/Password/PIN has fallen into the hands of any unauthorized party.
5. To accept full responsibility for all transactions processed from the use of facilities extended to me, except any transactions occurring after the Bank shall have confirmed to me that it has received notice of unauthorized acquisition of the PIN No./Password/User ID.
6. To accept the Bank's records of transactions as conclusive and binding for all purposes.
7. Not to hold the Bank liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising caused by any malfunction or failure of any facilities including insufficiency of funds in the ATM.

8. That the Bank is not bound to carry out the instructions received, if the Bank at its sole discretion believes that such transactions do not originate from the account holder.
9. Notwithstanding and without prejudice to the generality of the provisions of (07) above the use of facilities shall be at my sole risk and I assume any and all risks incidental to or arising out of the use of the Card/s.
10. To inform the Bank immediately in the event of changing the mobile phone and/or terminating the mobile connection registered for the Mobile Banking/e-Passbook facility.
11. I hereby give my consent to the Bank to store and retain this request, all information and data provided by me in this request and/or any mandates in electronic form and hereby authorize the Bank to submit same as evidence to law enforcement authorities including judicial courts if and when required.
12. In addition to the Terms and Conditions specified herein, all rules and regulations governing operation of Savings Accounts shall be applicable to facilities relating to such accounts.
13. The Bank reserves the right to amend these Terms and Conditions.
14. I agree and certify that the mobile number/email and any other identification details submitted to the Banks registered under the authorized SMS recipient and that I undertake to inform the Bank promptly of any change of ownership or discontinuation of the aforesaid mobile connection or the loss of the media device.
15. The account holder acknowledges, represents and warrants that he/she;
 - Is the sole user and exclusive owner of the mobile phone to which the ONE TIME PASSWORD(OTP) is received.
16. The customer undertakes to hold the Bank harmless and indemnify the Bank from any loss or liability or damage incurred by the Bank as a result of any misuse of the OTP by any other person other than the user.
17. I do hereby agree and irrevocably hold the Bank indemnified and saved harmless from and against any losses, charges, suits, claims, expenses and damages that the Bank shall or may be caused, sustained, incurred, or suffered by reason of the Bank permitting me the creation of my own User ID's and Password's as aforesaid, acting on my instructions or requests made or transmitted to you electronically and/or acting upon advises, requests, instructions forwarded by me in the said manner without my valid physically placed signature/s appearing on such instructions and/or by accepting electronic messages so exchanged via addresses provided by me or through any other electronic means and agree that I do provide data, information, instructions and messages through electronic means at my own risk, without holding the Bank liable or accountable for or on account of any loss and/or misdirection of data in transit electronically with or without my knowledge or authority and for processing and effecting transactions which are originated through the User IDs and passwords created by me.
18. I confirm and certify to the Bank that all data transmitted to the Bank is correct, complete, conclusive and binding on me and shall let the Bank know immediately about any errors, discrepancies or omissions which may have occurred inadvertently or otherwise.
19. I do hereby authorize the Bank to debit my said accounts with the amount of any transaction made by the use of the facilities extended to me with or without my knowledge or any further authority by me, and to debit my said accounts with all charges relating to transactions effected by me through facilities extended to me, and also with any other liabilities inclusive of legal fees or other statutory charges, if any.
20. I agree and acknowledge that the Bank may at its discretion, stop, cancel, withdraw or refuse to renew/extend or grant or accommodate any request made by me in relation to any of the accounts and/or privileges opened or granted or continued in my names or extended towards me for valid reasons in the usual course of its business or otherwise, even without prior notice to me in exercising any or all rights and authorities conferred by me herein.
21. I do hereby authorize the Bank, at its discretion to record by whatever means the transactions which effect via facilities extended to me, that such records may be used by the Bank for the purpose of, amongst other things, establishing or verifying that a particular transaction was effected through the use of User ID and Passwords and confirm that I shall accept the Bank's records and statements of all transactions processed by the use of the ComBank Digital service as conclusive and binding on me for all purposes.
22. I certify that I am aware of my responsibility to obtain and maintain any equipment which may be necessary for using ComBank

Digital service in proper working condition and with adequate safeguards against malicious threats to such equipment or to ComBank Digital service and undertake not to access ComBank Digital service using defective or insecure equipment.

23. I hereby undertake to maintain adequate measures to safeguard the ComBank Digital service from disclosure to, and from access or use by, anyone who is not authorized to do so and shall inform the Bank immediately upon becoming aware of any unauthorized use of the User ID/s and Password's created by me by any person/s other than me.

24. I acknowledge that ComBank Digital service will remain the property of the Bank at all times I as the accountholder, shall neither obtain any rights in Bank's property nor copy any of the information, techniques, data or designs relating to same.

I have read and understood the foregoing and agree to be bound by the above Terms and Conditions.