

E-BANKING PRODUCTS FORM

CONFIDENTIAL

E-PRODUCT REQUEST

<input type="checkbox"/> FirstMobile / FirstMonie	<input type="checkbox"/> FirstBank Online (NIGERIA)
<input type="checkbox"/> FirstAlert	<input type="checkbox"/> E-Statement
<input type="checkbox"/> FirstOnline (DIASPORA)	<input type="checkbox"/> IVR (INTERACTIVE VOICE RESPONSE)

Note: Token is mandatory for First-online and ivr transactions.

CUSTOMER INFORMATION

Full Name:

Contact Address (not P.O.Box)

Phone number (mobile)

Residential Address

Email Address:

Account Name

Account Number 1

Account Number 2

Kindly read and sign the terms and conditions overleaf

Forms should be filled and emailed to diasporabanking@firstbanknigeria.com for customers outside Nigeria.

FIRSTALERT SUBSCRIBERS ONLY

☐ SMS Alert ☐ EMAIL Alert ☐ Both

FIRSTBANK ONLINE SUBSCRIBERS ONLY (PREFERRED USER ID)

1 2

3 4

Contact address abroad (for customers in diaspora)

Forms should be filled and mailed to diasporabanking@firstbanknigeria.com for customers outside Nigeria.

FIRSTMONIE / FIRSTMOBILE SUBSCRIBERS ONLY

☐ Channel Access ☐ Mobile web ☐ Web ☐ APP Date:

☐ FIRSTMONIE Category ☐ Gold ☐ Platinum Mother's Maiden Name

FIRSTMOBILE subscribers are automatically activated as FIRSTMONIE GOLD users and FIRSTMOBILE is only available to individual customers.

THIS PORTION IS TO BE COMPLETED BY THE CUSTOMER AS ACKNOWLEDGMENT UPON RECEIPT OF TOKEN.

Authorised signatory Date:

Authorised signatory Date:

FOR BANK USE ONLY

Processing branch Date of Deployment

Customer ID

Initiator Staff no Signature

Initiator Staff no Signature

[TERMS AND CONDITIONS](#)

In these Terms, "we", "us" or "our" refers to First Bank and its successors, agents and assigns, while "you", "your" refers to you and/or any person who subscribes for, uses or authorizes the use of the Service.

1.0 Terms Used

1.1 "Account" means the bank account held or to be held with First Bank, the number of which is specified in the application form for a Service and/or communicated to the User, as appropriate.

1.2 "Bank" means First Bank of Nigeria Ltd., a banking institution incorporated in Nigeria and having its registered office at Samuel Asabia House, 35, Marina, Lagos, Nigeria.

1.3 "Transaction" means any banking transaction made via the Service.

1.4 "Service" means any banking service provided by the Bank and accessed or used by a User through the internet, and/or a phone and/or a computer and/or any other mobile, hand-held or computer device.

1.5 "Security Details" means any access number(s), password(s), Token(s), security question(s) and answer(s), account number(s), login information, and any other security or access information or item, required or used by a User to access the Service.

1.6 "Token" means a security hardware or device which generates a set of numbers and/or pass codes which may be required by a customer for access to a Service. The custody and information related to your Token constitutes part of your Security Details. Reference to Token herein shall include any replacements, upgrades or enhancements thereto.

By accepting these Terms and Conditions

- ### 3.0 Our Rights

- These Terms shall be deemed to continue to subsist irrespective of the happening of any of the events stated under clauses 3.3 to 3.5 above.

- 3.7.5 The disclosure is necessary to collect information for internal use, or the use of our service providers, agents or contractors;
- 3.7.6 The disclosure involves a claim by or against us concerning a transaction involving your Account.
- 3.7.7 The disclosure otherwise is required or permitted under any laws and/or regulations
- 3.7.8 The disclosure is deemed by the Bank as being necessary to be made.

4.1 You agree that when you use the Service, you will remain subject to the terms and conditions of all your existing agreements with any service providers of yours. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of the Service, and you agree to be solely responsible for all such fees, limitations and restrictions.

4.2 Any Transaction accessed through a Service shall also be subject to all other terms entered with the Bank as well as terms set by the Bank from time to time regarding that Transaction; including any transaction limitations and fees which may be applicable.

- 5.1 Users shall be charged fees by the Bank, in accordance with the schedule of fees determined by the Bank from time to time.
- 5.2 Charges shall be determined, and are subject to review at any time and at our discretion. You waive your right to prior notification of any such charge, and hereby exonerate the Bank from any liability for taking such charges provided the charge is subsequently reflected in your bank statement.
- 5.3 Charges applicable under this terms may be debited to any of your accounts (irrespective of account type and currency) with the Bank without recourse to you.

6.1 If your mobile device, phone or token is lost/stolen or you suspect that any of your Security Details has been compromised, you must notify us immediately by contacting us via FirstContact (0700FIRSTCONTACT (0700-34778-2668228), 01-4485500, 0708-062-5000 or email: firstContact@firstbanknigeria.com. These details may be changed from time to time. You should report any possible incidence of compromised Security Details; and if we request for it, obtain and provide us the police report in that regard.

6.2 On actual receipt of your report, we will take reasonable steps to stop or minimize access to your Account via the Service.

6.3 You shall co-operate with us and any law enforcement agency in our efforts to recover your missing item and/or conduct investigation of the compromised Security Detail.

6.4 In the absence of any proven fraudulence on the part of the Bank, any unauthorised access to your Account via the Service shall be deemed to have arisen as a result of your negligence.

6.5 You will be liable for all losses incurred arising from any unauthorised access to your account through the Service.

7.1 We do not warrant that services and benefits that we provide pursuant to these Terms will always be available. You expressly understand and agree that use of the Service is at your sole risk. The Service is provided on an "as is" and "as available" basis; and the Bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. We further reserve the right to withdraw or vary the services or any related benefits at any time without giving you notice.

7.2 We will not be liable to you if we cannot carry out our responsibilities under these Terms as a result of anything that we cannot reasonably control. These include:

7.2.1 Network or system downtime or failures, maintenance processes, unavailability of any communication system;

7.2.2 Industrial disputes, natural disasters, force majeure or other acts of God;

7.2.3 Delays, malfunctions or any other analogous event arising from an external interface;

7.2.4 Unavailability of supplies;

7.2.5 Breach or virus in the processes or payment mechanism, sabotage, computer hacking, unauthorised access to computer data and storage device, computer crashes, breach of security and encryption, etc.

7.3 If the Bank provides any information to you via any email, telephone or other channel, details of which you provided to the Bank, the Bank shall not be liable if the information becomes intercepted, altered or misused by an unauthorized person.

7.4 We shall not assume responsibility for the operation, security, functionality or availability of any service provider, phone, wireless device or mobile network, which you utilize to access the Service. We also disclaim responsibility for any service or viruses that you may encounter while using the Service.

7.5 Where you access other websites from the Bank's web platform, this shall only be for convenience purposes; and the Bank assumes no responsibility for the safety, security, content and privacy of such link or transactions with respect thereto.

7.6 The Bank shall not be responsible or accountable in any way whatsoever for any loss, injury or damage howsoever attributable to a third party act, omission or default.

7.7 Except when caused by the Bank's intentional and fraudulent misconduct, we shall not be responsible for any loss, injury or damage, whether direct, indirect, special or consequential, caused by your use of the Services. You shall indemnify and hold us harmless from all claims, demands, lawsuits, losses, costs, expenses and attorney's fees we suffer or incur because of your use of the Services or your violation of these Terms.

We may change or otherwise vary these Terms and Conditions, including our charges.

9.1 You agree that any instruction given to the Bank in respect of your Account via the Service shall be binding and shall be given the same legal effect as your written and signed paper instruction. It shall be deemed for all purposes (i) to be "written" (ii) to have been "properly signed" (ii) to constitute an "original" when printed from electronic files or records established and maintained in the normal course of the Bank's business.

9.2 Non-enforcement or delay in enforcing the clause breached does not prevent the Bank from enforcing the clause against you at a later date.

9.3 We may record phone calls and other communications between you and us, and use the information for any lawful purpose, at our sole discretion.

9.4 You authorize us to exercise a right of set-off at any time we deem fit in respect of any account you may maintain with us (irrespective of the account type or currency) to settle any obligation to us.

9.5 You confirm that all information provided to the Bank regarding the application for the Service is complete and accurate in all respects.

9.6 Your application for any Service will be subject to the Bank's processes and reviews, which may require you to provide further information or documents. We reserve the right to accept or reject your application.

9.7 We will charge you for any loss or cost we may incur from a breach of these Terms by you.

9.8 Your rights under these Terms and Conditions are personal to you and cannot be assigned.

These Terms and Conditions shall be governed by the Laws of the Federal Republic of Nigeria.

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