

1. Introduction

Welcome to EasyBank, an online banking application that provides users with access to personal and business banking services. By using the EasyBank application, you agree to comply with these Terms and Conditions. If you do not agree with any part of these terms, you must discontinue your use of the app.

2. Definitions

- **EasyBank:** Refers to the online banking services provided via the EasyBank app and website.
- **User:** Any individual or legal entity that creates an account with EasyBank for personal or business banking purposes.
- **Account:** A savings, checking, or business bank account opened and maintained by a user on EasyBank.
- **Transaction:** Any banking operation carried out via the EasyBank app, including transfers, bill payments, deposits, and withdrawals.
- **Security Credentials:** The combination of login information, passwords, and other security measures used to access EasyBank accounts.

3. Account Registration

- To use EasyBank, users must create an account by providing accurate and up-to-date information, including personal identification details and contact information.
- Users must be at least 18 years old to open an account. Business accounts require authorization from the legal entity.
- You are responsible for maintaining the confidentiality of your security credentials. EasyBank will not be liable for any unauthorized transactions that occur if you fail to protect your credentials.

4. Services Provided

- EasyBank offers a range of banking services, including:
 - **Account Management:** View balances, transaction history, and perform account-related actions.
 - **Fund Transfers:** Transfer money between EasyBank accounts or to external bank accounts.
 - **Bill Payments:** Pay utility bills, loans, and other services using your EasyBank account.
 - **Mobile Deposits:** Deposit checks by scanning them via the EasyBank mobile app.
 - **Debit Card Management:** Manage and track transactions made with EasyBank debit cards.
- Certain services may be limited or restricted based on user account type, regional availability, or regulatory requirements.

5. Account Security

- Users must enable two-factor authentication (2FA) to ensure maximum security when accessing their accounts.
- You are responsible for notifying EasyBank immediately if you suspect unauthorized access or fraudulent activity related to your account.
- EasyBank may temporarily restrict access to accounts suspected of suspicious activity while conducting an investigation.

6. Transactions

- All transactions conducted through EasyBank are subject to verification and approval. EasyBank reserves the right to decline or reverse any transaction for legal or security reasons.
- EasyBank will provide a confirmation notification for every successful transaction. Users are encouraged to review transaction details and report any discrepancies promptly.
- Users must have sufficient funds in their account to complete transactions. If a transaction is initiated without sufficient funds, it may result in overdraft fees as per EasyBank's fee schedule.

7. Fees and Charges

- EasyBank may charge fees for specific services such as wire transfers, overdraft protection, and account maintenance. Details of applicable fees will be disclosed at the time of the transaction or in the account agreement.
- Fees may be revised at any time. Any changes in fees will be communicated to users via email or through in-app notifications at least 30 days prior to the effective date.

8. Fund Availability

- Deposits made via the mobile deposit feature may be subject to a hold, and funds may not be available immediately. The availability schedule will be provided to users upon making a deposit.
- EasyBank is not responsible for delays caused by third-party institutions, holidays, or errors in account or routing information provided by the user.

9. Third-Party Services

- EasyBank may integrate with third-party services for payments, analytics, or other banking-related functions. Use of these services is subject to their respective terms and conditions.
- EasyBank does not control or guarantee the accuracy, legality, or availability of third-party services and is not liable for any issues that arise from using them.

10. Termination and Account Closure

- Users may close their EasyBank accounts at any time by submitting a request through the app or contacting customer support.
- EasyBank reserves the right to suspend or terminate any account if a user violates these terms, engages in illegal or fraudulent activities, or fails to comply with regulatory requirements.

- Upon termination, any remaining funds will be returned to the user, subject to any outstanding fees or charges.

11. Privacy and Data Protection

- EasyBank collects and processes user data as outlined in its **Privacy Policy**.
- By using EasyBank, you consent to the collection, use, and sharing of your personal and financial data for purposes related to account management, regulatory compliance, and service enhancement.
- EasyBank employs industry-standard encryption and security measures to protect user data, but users acknowledge that no system is completely secure. EasyBank will not be liable for any unauthorized access or data breaches.

12. Dispute Resolution

- Any disputes arising out of or relating to these terms will be governed by the laws of California, USA.
- Users agree to attempt to resolve disputes informally by contacting EasyBank customer support. If a resolution cannot be reached, disputes will be resolved through binding arbitration in San Francisco, California.
- Users waive their right to participate in class action lawsuits and agree to settle disputes individually.

13. Limitation of Liability

- EasyBank is provided "as is" and "as available." While we strive to ensure that the app functions without errors, EasyBank does not guarantee uninterrupted service.
- EasyBank will not be liable for any losses resulting from unauthorized transactions, system errors, delays in transaction processing, or interruptions to the service, except where explicitly required by law.
- Users agree that EasyBank's liability will be limited to the total amount of the disputed transaction or fee.

14. Changes to Terms and Conditions

- EasyBank reserves the right to modify these terms at any time. Users will be notified of significant changes through email or in-app notifications.
- Continued use of EasyBank after such modifications constitutes acceptance of the revised terms.

15. Contact Information

- For questions or concerns, users can contact EasyBank's customer support team at support@easybank.com or by phone at +1 (415) 555-7890.