<table>
<thead>
<tr>
<th>Customer Information</th>
<th>Please fill up the following information correctly: (To be filled by Customer)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A/C Type:</td>
<td>□ Individual □ Joint □ Corporate</td>
</tr>
<tr>
<td>Account Name:</td>
<td></td>
</tr>
<tr>
<td>Account Number:</td>
<td></td>
</tr>
<tr>
<td>Group ID related with above A/C (If Any):</td>
<td></td>
</tr>
<tr>
<td>Full User Name:</td>
<td></td>
</tr>
<tr>
<td>Customer ID:</td>
<td></td>
</tr>
<tr>
<td>User preference for User ID maximum 3:</td>
<td></td>
</tr>
<tr>
<td>Email Address (In Capital Letter):</td>
<td></td>
</tr>
<tr>
<td>Mobile Number (With Country Code):</td>
<td></td>
</tr>
</tbody>
</table>

**myNRBCB Internet Banking Services**

- **One Time Password (OTP) Send To**: □ SMS □ Email □ Both
- **Fund Transfer within the Bangladesh**: □ Own Account □ Other Account □ Other Bank Account-BEFT □ Other Bank Account-RTGS □ All
- **Utility Bill Payment**: □ DPDC □ Customer No. □ DESCO □ Account No. □ WASA □ Account No.
- **Account Opening**: □ FDR □ Scheme □ All
- **Standing Instruction**: □ Yes □ No
- **Cheque Book Request**: □ Yes □ No

I/we will be solely responsible for the instructions/transactions in the said account(s) by the above user. I/We also authorize NRBCBank to debit my/our account for applicable charges related to Internet banking service.

**Pronouncement**:
I/We hereby acknowledge that, I/We have read the Terms and Conditions of NRBCBank Internet Banking Services as mentioned overleaf and agreed to abide by the mentioned teams & conditions. I/We solemnly declare that the information mentioned above is/are correct. I/We shall also submit any type of additional information/documents, if required.

Signatory-1: ................................................................. Signatory-2: .................................................................
Signature: ................................................................. Signature: .................................................................
(Name: ) (Name: )

Signatory-3: ................................................................. Signatory-4: .................................................................
Signature: ................................................................. Signature: .................................................................
(Name: ) (Name: )
Date: ................................................................. Date: .................................................................

**For Bank Use Only: Branch**

Maker By: ................................................................. Verified By: .................................................................
Signature: ................................................................. Signature: .................................................................
Date: ................................................................. Date: .................................................................

**For Bank Use Only: ICT Division**

Login ID & Password Generated by: ................................................................. Authorized by: .................................................................
Use of NRBC Commercial Bank Limited Internet-Banking Service is subject to the following terms and conditions which set out the rights and obligations of the User (s) and NRBC Commercial Bank Limited in connection with the use of NRBC Commercial Bank Limited Internet-Banking Services.

For the purpose of this document, “Internet-Banking Service” refers to the internet banking services provided by NRBC Commercial Bank Limited through its internet banking system. The service includes, but is not limited to, transfer of funds, registration, account closing, fund transfer within the accounts of NRBC Commercial Bank Limited services etc. or other services as may be made available by the NRBC Commercial Bank Limited from time to time. “User,” “he/she” and/or “his/her” means NRBC Commercial Bank Limited’s bank account holder(s) registered to use Internet-Banking. “NRBC Bank” means NRBC Commercial Bank Limited, a company duly incorporated under the Companies Act, 1994 and a scheduled banking company licensed under the Banking Companies Act, 1991, having its Head Office at 114 Motijheel C/A, Dhaka-1000, Bangladesh; and its branches or its assigns in respect of which the service is rendered.

1. APPLICATION FOR NRBC BANK INTERNET BANKING

1.1. The User shall apply to NRBC Bank in the prescribed form for use of Internet Banking Services subject to the terms and conditions given herein below. The User must read and understand all instructions and account restrictions. The User must obtain a User ID and Password by contacting NRBC Bank from time to time. NRBC Bank at its sole discretion may accept or reject any such application. The User is aware that NRBC Bank, these Terms & Conditions shall form the contract and give the relationship between the User and NRBC Bank in relation to use of Internet Banking Services.

1.2. By applying for Internet Banking 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. In the event of any conflict between these Terms & Conditions and the Rules and Regulations governing the User(s) account with NRBC Bank, these Terms and Conditions shall prevail with regard to NRBC Bank Internet Banking Services.

2. INTERNET BANKING USERS LOG IN ACCESS, PASSWORD & SECURITY PROCEDURES

2.1 NRBC Bank will provide the User with a unique User Identification Number ("User ID") and a temporary Password in the first instance through email. The User’s hereby authorizes and agrees that NRBC Bank to email him/her the User ID and Password relating to his/her account to the internet banking Services to the email address given in the application at his/her own risk and responsibility. The User shall not be liable for any non-delivery or mis-delivery of User ID or Password unless such non-delivery or mis-delivery is caused due to willful misconduct of the Bank.

2.2. The User shall log in to the internet banking by using the User ID and Password. As a safety measure, the User shall immediately change Password upon his/her first login. User is requested to change his/her Password frequently thereafter to avoid any possible hacking, inherent risk or mis/translation use of his/her account.

2.3. The User acknowledges that the Login ID ("User ID") and the Password shall act as User’s authorized signature. This signature authorizes and validates directives given just as an actual written signature does.

2.4. The User is therefore responsible for maintaining the confidentiality and secrecy of User ID and Password. User should not under any circumstances disclose his/her User ID and/or Password to anyone, including anyone claiming to represent the Bank or to someone giving assurance on a telephone/handled in connection with the service. It is clearly understood that Bank employees do not need Password for any reason whatsoever. Bank shall not be held liable in any manner or in any form whatsoever in case of any unauthorized or fraudulent use of the User’s account through Internet Banking Services or for loss, misuse or fraudulent use of the User ID and Password.

2.5. If User gives or shares his/her Password to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk because anyone with User Password will have access to his/her accounts.

2.6. If User forgets Password, User is requested to request for reissuance of Password by sending a written request to NRBC Bank.

2.7. If User’s Password is lost or stolen, or is known by another individual, he/she must notify NRBC Bank in writing immediately. NRBC Bank upon receipt of written request from the User shall at the earliest stop operation of the Internet Banking Services of the respective User. If Bank receives any information orally or in writing from anyone including the User, the Bank may immediately suspend the services in good faith for the safety and security of User.

2.8. The User agrees and acknowledges that NRBC Bank shall have no way of determining who is responsible or liable if the User incurs any loss as a result of information being disclosed by NRBC Bank regarding his Account(s) or carrying the instruction of the User pursuant to the access of the Internet Banking and the User shall be fully and held harmless NRBC Bank in respect of the same.

2.9. User hereby acknowledges and understands the inherent risk of using Internet and availing the Internet Banking Services unless such loss or damage is caused due to willful negligence of the Bank.

2.10. The User agrees to and accepts all software updates, patches and/or enhancements which may be made as and when necessary to improve the quality and stability of the internet banking service.

3. SERVICE SOFTWARE & HARDWARE REQUIREMENTS

3.1. User is solely responsible for the maintenance, installation and operation of User’s computer and for the software used in accessing Internet Banking Services.

3.2. NRBC Bank shall not be responsible if the Internet Banking System does not work properly or the service is interrupted due to failure of electronic or mechanical equipment or communication line beyond the reasonable control of the Bank.

4. CHARGES

4.1. NRBC Bank shall initially provide the Internet Banking Services at no cost. However, NRBC Bank reserves the right to change and recover from the User(s) service charges, as may be fixed by NRBC Bank from time to time. The User hereby acknowledges that NRBC Bank shall not be responsible for charges from his/her account.

4.2. Charges are subject to change from time to time at NRBC Bank’s discretion, without any prior notice and amount will be deducted from the User’s account.

5. UNAUTHORIZED/ FRAUDULENT ACTIVITIES

5.1. Upon obtaining User ID and Password, User is requested to check the list of his/her accounts with NRBC Bank. If any User account is missing, please inform NRBC Bank immediately. If a third party account is linked to User’s ID, please inform this to NRBC Bank also. Do not access it or do not perform any transaction on that account. Such activity, if done, will be treated as fraudulent activity.

5.2. If User believes unauthorized transactions are being made with his/her account, he/she should change the Password immediately and notify the NRBC Bank.

5.3. The User should check the Statements for all of his/her accounts for any unauthorized transactions. In case of any discrepancy in details of any transactions carried out in respect of the account, the User should immediately inform the NRBC Bank in writing.

5.4. Bank’s only responsibility would be to use its best efforts to prevent such unauthorized transaction if already not been made.

PERCAUTIONARY

In order to use the Internet-transacted financial service, Users are advised to strictly maintain the following:

1. Use the User ID and Password correctly and do not leave any sensitive information or password accessible to third party including his/her family members.
2. Do not share User ID and Password with anyone. If User forgets his/her Password, he/she should change his/her Password immediately without informing the Bank.
3. The User should check the Statements for all of his/her accounts for any unauthorized transactions. In case of any discrepancy in details of any transactions carried out in respect of the account, the User should immediately inform the NRBC Bank in writing.
4. Bank’s only responsibility would be to use its best efforts to prevent such unauthorized transaction if already not been made.

6. ON-LINE FUND TRANSFER

6.1. User shall be solely responsible for all transactions. Fund Transfer can be made only from User account to another account with NRBC Bank. No transaction is initiated for a bank account maintained with other bank.

6.2. Fund transfer request should be made by written application and email us at banking@nrbcobank.com from the User's respective email address.

7. UTILITY/CREDIT CARD BILL PAYMENT

7.1. The Utility Bill Payment services are only available to Users of the NRBC Bank Internet Banking Service and shall cover the utility payments of different utility service provider(s) (Billers) as mutually agreed between NRBC Bank and the utility service provider(s).

7.2. The User should accept that the Bank will be responsible for any disputes arise between the User and the utility service provider(s) related to User account and for the amount transferred through Internet banking. If the shadow copy of the Bill for any reason fails to transfer, then such failure, NRBC Bank will be not liable for any unauthorized transactions incurred arising out of in reference to the User’s account number and amount.

7.3. Upon NRBC Bank decision, there will be a transaction amount limit through internet banking. Maximum amount of transaction limit can be subject to change from time to time at NRBC Bank’s discretion.

7.4. Any transaction made after working hours or on public holidays, the transaction value date will be the next working day.

7.5. No transaction is allowed from a non-convertible account to a convertible account.

7.6. In addition to the terms and conditions stated above, the existing policy of the Bank (including amendments from time to time) regarding Bill Collection shall be also applicable for Bill Collection so far it does not contravene with the provisions stated herein. The policy of the Bill Collection shall be available from the branches of the Bank.

7.7. Payment amount must be accepted as the Bill. Any less payment or higher payment will be considered as the user’s risk.

7.8. Payment of amount must be accepted as the Bill. Any less payment or higher payment will be considered as the user’s risk.

8. MAINTENANCE OF SUFFICIENT FUND

8.1. User shall ensure that there are sufficient funds (or prearranged credit facilities) in his/her account for transactions through the Internet Banking. All instructions of the User shall be carried out subject to sufficient fund in the respective accounts. NRBC Bank shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds.

9. ANTI MONEY LAUNDERING

9.1. User shall agree and confirms that he/she will not use the NRBC Bank Internet Banking facility for money laundering, illegal, unlawful purpose.

9.2. User shall fully comply with the laws related to the money laundering and shall not use the NRBC Bank Internet Services for any anti-terrorist or anti-money laundering purposes.

9.3. NRBC Bank reserves the right to request an explanation from the User regarding any matter pertaining to money laundering and anti-money laundering or anti-money laundering of the law.

10. PROPRIETARY RIGHTS

10.1. The User acknowledges that the software underlying the Internet Banking as well as other Internet related software which are required for accessing Internet Banking are the legal property of the respective vendors or suppliers and the Bank shall not be held liable in any manner or in any form whatsoever for loss, damages or disconnection of utility services due to payment of less or no amount.

11. GOVERNING LAW

11.1. These Terms and the operations in the Accounts of the User shall be governed by the laws of Bangladesh, in force.

11.2. NRBC Bank may, in its absolute discretion, commence any legal action or proceedings arising out of breach or violation of any of the Terms for Internet Banking at any court, tribunal or other appropriate forum irrespective of the place from where the User accesses the Internet Banking Services, and the User shall cooperate with the Bank in such proceeding.

12. CHANGES OF TERMS:

12.1. NRBC Bank shall have the absolute discretion to amend or supplement any of the Terms at any time and will attempt to give prior notice of fifteen days for such changes wherever feasible. Such changes to the Terms shall be communicated to the User by using any new services as may be introduced by NRBC Bank. The User is bound to have accepted the changed Terms.

13. TERMINATION ON INTERNET BANKING

13.1. The User may request for termination of the Internet Banking any time by giving a written notice at least 15 days to NRBC Bank. The termination shall take effect on the completion of the fifteenth day. However, the User shall always be held liable for all accrued obligation or instruction given before on the effective date of termination.

14. BREACH OF TERMS & CONDITIONS

14.1. User must compensate for any loss that occurs as a result of his/her breaching any term of these agreements.

If you need any help with the login process of Internet Banking or any other technical questions, please contact respective branch.

NRBC Bank Internet Banking Support can be reached via e-mail at: banking@nrbcobank.com from the User's respective email address.