

FOR BANK USE ONLY	
BRANCH	<input type="text"/>
CUSTOMER NUMBER	<input type="text"/>



APPLICATION FORM FOR ONLINE BANKING SERVICES FOR INDIVIDUALS

Note : Kindly fill the form in block letters and sign in the appropriate space only after reading the terms and conditions. The terms and conditions which apply to this service form an integral part of this application form.

NAME _____
 (As per ID/PP) (First Name) (Second Name) (Third Name) (Family/Tribal Name)
 (HH / HE / SHK / Mr. / Mrs. / Miss / Others)

ATM Card No. (First 7-8 digits) Date _____

(For Internet banking e-mail address and choice of login names is mandatory).

GSM _____ e-mail _____

Preferred login name 1st choice _____ 2nd choice _____ 3rd choice _____

Note : All accounts linked to your customer number will be accessible through internet banking

CUSTOMER SIGNATURE (S)

I confirm that the information given is true and complete. I have read the terms and conditions governing this application, and agree to bound by the same and any amendment thereto as may be made by the bank from time to time.

SIGNATURE OF ACCOUNT HOLDER _____

FOR BANK USE ONLY

CHECK LIST

	Original Seen	Copy Made		Original Seen	Copy Made
National ID	<input type="checkbox"/>	<input type="checkbox"/>	Labour Card	<input type="checkbox"/>	<input type="checkbox"/>
Passport	<input type="checkbox"/>	<input type="checkbox"/>	Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>

Specimen signatures for all authorised signatories received with limits applicable to each Signatory Account set up in system and all identification copies stamped

'Certified True Copy'

Checked by _____ Approved by _____

Signature _____ Date _____ Signature _____ Date _____

Photograph to be attached in case of illiterate customers using thumb impression.

ONLINE BANKING TERMS & CONDITIONS

INTERNET BANKING

The Internet Banking Online Service is made available to the customer by the Bank on the following terms and conditions. These terms and conditions, together with the General Banking Terms and Conditions apply to the use of this service. The Customer is required to read these terms and conditions carefully before deciding on whether it would like to avail this service. Upon the commencement of availment of the service by the Customer, the Customer will be deemed to have accepted these terms and conditions.

1. Definitions:

In these terms and conditions

- "Customer" refers to the individual account holder or legal entity authorised by the Bank to open an account with the Bank.
- "User" refers to the Customer authorised to use the Internet Banking Online Services.
- "Internet Account" refers to any account or accounts identified by the customer as one of the linked accounts at the time of applying for the internet facility.
- "Security Identifier" refers to the Customer's own password, the Personal Identification number given to the Customer by the Bank and User name provided by the Bank to the customer.

If the Customer agrees to be bound by these terms and conditions, please click on the icon "I accept" and proceed to log in to the service using your Security Identifiers. By logging on, the Customer confirms its acceptance of these terms and conditions for the use of the Service.

2. The Service

- The Bank may offer the Internet Banking on line services to selected customers at its

discretion. Interest in the same may be registered on-line through the Bank's web site, such registration or acknowledgment by the Bank does not constitute an acceptance by the Bank of the Customer's application for the Online Banking Service.

- The Bank shall provide such services as it decides upon at its own discretion including but not restricted to:
 - Account Opening;
 - Enquiry about balance on Accounts;
 - Requesting statements of account, issue of cheque books or ATM Aards;
 - Details of transactions in any linked accounts
 - Payment of utility bills.
 - Transfer of funds within linked accounts
 Any changes to the services provided will be advised to the Customer by the Bank.
- The Bank will only accept the Customer's instructions if the correct security identifiers have been used by the Customer and the security procedures of the Service complied with.
- Where joint or corporate accounts are being used, each User would be given a separate PIN and password. The Bank may set up limits for each user, either jointly or individually in respect of financial transactions. The Customer expressly agrees with this arrangement.
- A minimum balance is to be maintained in all accounts as stipulated by the Bank from time to time, with a penalty to be charged if such balance falls below the minimum set. The Bank reserves the right to withdraw the Online Banking Service facility without prior notice to the Customer if the Account does not maintain the minimum required amount. Use of the Service does not confer upon the Customer any right to overdraw his/her Account unless by way of prior written agreement with the Bank.

- (f) The Bank reserves the right to levy service charges for any services provided which will be published on the Bank's web site as will any changes or alterations in charges.
- (g) The Bank shall be irrevocably authorised by the Customer to accept and act upon instructions given by the Customer where the Security Identifiers appear to have been validly used including the debit or credit the Customer's Account with all such transaction instructions or carry out any service requested without further authority from the Customer. The Customer hereby agrees to indemnify the Bank and hold the Bank indemnified against compliance by it with any instructions from the Customer which appear to the Bank to have been given by the Customer.
- (h) The display or printed output produced by a User at the time of the use of the Online Banking Service is a record of the operation of internet access and shall not be construed as the Bank's record of transactions. The Bank's own record of transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding unless any discrepancy is pointed out to the Bank within 7 days of receipt of such statement by a Customer.
- (i) If the Customer instructs the Bank through this Service, such instruction may only be cancelled if the Bank receives notification of such cancellation before the instruction is acted upon.
- (j) Records maintained by the bank of any instruction given by the Customer under this Service shall be conclusive evidence of the Customer's instruction and the time it was given except in the case of manifest error.
- (k) The User is responsible for the accuracy of all information supplied to the Bank through the use of this Service and any other means such as electronic mail or written communication and the Bank shall not be liable for any consequences by reason of erroneous information provided by the User. Where the User discovers an error or mistake, he/she is to inform the Bank immediately.
- (l) The Bank shall have the right of set-off and lien in respect of any of the Customer's linked Accounts, either joint or single with regard to any outstanding dues arising out of the Service.

3. Security

- (a) Security Identifiers are to be kept confidential at all times.
- (b) The Customer must exit the Service when leaving his/her computer unattended.
- (c) If the Customer becomes aware that its Security Identifiers appear to be known to a third party, the Customer must inform the Bank immediately. Until such notice is received, the Bank is not liable for loss from any unauthorised transactions or otherwise by use of the Customer's Account through the proper Security Identifiers.
- (d) Upon such notification, the customer shall not be liable for any loss except where this is due to the customer's negligence, fraud or breach of any part of this section of terms and conditions.
- (e) Electronic mail is not a secure means of communication and the Bank shall not act on any instructions sent by e-mail.
- (f) The Customer should be aware that the Internet is not a completely reliable means of communication and should the customer choose to communicate through such means, he/she does it at his/her own risk.

4. Liability

- (a) The Bank shall not be liable to the Customer for any negligence, breach of contract, misrepresentation or otherwise for any loss howsoever caused (including any loss direct, indirect, incidental, consequential and irrespective of whether any claim is based on the loss of revenue, investment, production, goodwill, profit, interruption of business) to the Customer by reason of but not limited to, any of the following:
 - (i) The Customer's use of the Service or any materials or software provided or downloaded from the website;
 - (ii) Failure on the part of the Customer to use or access the Service at any time and any error in the provision of any part of it;
 - (iii) Any claim brought by a third party against the Bank or its customers by reason of improper use of the Service by the User.
 - (iv) Any delay or failure of any transmission or receipt of any instructions or notification sent through the Service.
 - (v) The Customer's use of e mail or other non-secure electronic instructions to provide instructions to the Bank;
 - (vi) any inaccurate information or opinions displayed through the Service or the Customer's reliance thereon;
- (b) The Bank will not be able to act on a Customer's instructions via the Service if the Bank suspects or reasonably considers:
 - (i) the Customer's instructions may not be accurate or authentic;
 - (ii) the Bank may be in breach or contravention of any laws, regulations or other such duty by acting on such instructions;
 - (iii) the Bank cannot comply with the terms and conditions by reasons of conditions beyond the Bank's control (including any systems or equipment failure, industrial disputes or force majeure).

5. Personal Information

The User agrees that the Bank may use his personal details on the computer in connection with other services as well as statistical analysis and credit scoring. The User also permits the Bank to disclose to other institutions, in strict confidence, such personal information as may be reasonably necessary for reasons inclusive of but not limited to fraud prevention purposes, credit rating by recognised credit scoring agencies, compliance with legal directives or for participation in any telecommunication or electronic clearing network.

6. Proprietary rights

No proprietary rights or ownership rights vest in the Customer by reason of use of the any of the software provided for use of the Service.

7. Changes to Terms and Conditions

The Bank has the absolute discretion to change any of these terms and conditions at any

time and shall endeavour to give prior notice of 15 days for any such changes.

8. Termination

- (a) The Customer may request termination of the Service by giving written notice of 15 days to the Bank and shall responsible for all transactions until the time of cancellation of the Service.
- (b) The Bank may withdraw the Service at any time provided that Customer is given reasonable notice.
- (c) The Bank may suspend or terminate the Service without prior notice to the Customer if the Customer has breached any terms and conditions or in the event of the Customer's death, insolvency or lack of legal capacity.

9. Notices

- (a) Notices under these terms and conditions may be given to the Bank and the Customer in writing by delivering them by hand or post to the last known address given by the customer or in the case of the Bank, to the address mentioned in the heading above.
- (b) In addition, the Bank may publish notices of a general nature which are applicable to all customers of the Service, on its web site. Such notices shall have the same effect as a notice served individually to each customer.
- (c) These terms and conditions shall be governed by and construed in accordance with the Laws of the Sultanate of Oman. The mere fact that the Online Banking Service can be accessed through the internet by a Customer in any other country other than the Sultanate of Oman does not imply that the laws of the said country govern these terms and conditions and /or operations relating to any of the accounts of the Customer under this Service.

SMS BANKING

- (a) The SMS Banking Facility service will be available to all Accounts of the customer, present or in the future or where it is made available linked to an Account in two or more names with the Bank, it is acknowledged that regardless of the fact that it is a joint or single account, the service will be provided to one customer acting alone.
- (b) The Customer acknowledges that where the original communication was unsuccessful due to whatsoever reason, the Bank is not liable to retransmit any date till the next due date as per contracted frequency.
- (c) In the event of loss or theft of the Customer's equipment, or change or disconnection of the Customer's mobile telephone number, the customer undertakes to notify the Bank immediately and indemnifies the Bank for any loss or damage on account of the Customer's delay or failure to give such notification.
- (d) The Customer undertakes to indemnify and hold the Bank indemnified the Bank from and against any loss or damage occasioned by any of the following:
 - i) any mechanical or technical defect or failure or interruption in the provision of telephone banking services caused by any reason whatsoever.
 - ii) withdrawal or suspension of the facility without notice to the Customer
 - iii) any negligence or mistake on the part of the Customer
 - iv) Any breach or non-compliance by the customer of any of these terms and conditions.
 - v) any fraud or dishonest conduct by the Customer or any of his/her agents or employees.
- (e) The Customer further undertakes to indemnify and hold the Bank indemnified against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, suffer or sustain or be put to as a consequence of or by reason of arising out of the Bank providing the SMS Banking facility to the Customer or from the refusal or the failure of the Bank in good faith to take any action on the Customer's instructions.
- (f) All fixed outputs of statements are duplicate statements of account and whilst the Bank shall take all reasonable steps to ensure their accuracy, the Bank shall not be liable for any loss or damage occasioned by any error or inaccuracy in such statement. The Customer shall not hold the Bank liable for any information which turns out to be incorrect or inaccurate.
- (g) Charges for the SMS Banking Facility will be at the discretion of the Bank and may be varied from time to time without the prior notice to the Customer.
- (h) The Customer hereby agrees to give seven days notice in writing to the Bank for termination of the SMS Banking Facility made available to the Customer by the Bank.
- (i) The Bank may terminate the SMS Banking Facility granted to the Customer without prior notice in the event of but not limited to, by reason of death, insolvency, bankruptcy, breach or non-compliance with terms and conditions or any agreement with the Bank or any other cause arising out of operation of law or any reason where the Bank considers it reasonable to do so.
- (j) These terms and conditions shall be governed by and construed in accordance with the Laws of the Sultanate of Oman