BANK OF CEYLON
BOC
Bankers to the Nation

New Facility/Original Facility Change Request Form

(For Existing Personal Account Holders Only)

The Manager
Bank of Ceylon
.....

I hereby request you to make the following additions/modifications to my BOC Bank facilities.

Title	☐ Mr. ☐ Mrs. ☐ Miss ☐ Dr. ☐ Rev
Name with Initials	
NIC No.	
Account No.	
Mobile Phone No.	This Number will be used for all Banking related communications in all channels
Land Phone No.	
Permanent Address	
E-mail Address	

DEBIT CARD

New Debit Card	***Yes*** ☐ ***No*** ☐
Replace Debit Card	***Yes*** ☐ If ***Yes***, provide the reason *Lost Card* ☐ *Lost PIN* ☐ *Expired* ☐ *Damaged* ☐
Debit Card Type	Instant Debit Card ***Yes*** ☐ Name Printed Debit Card ***Yes*** ☐

If *Not a New Debit Card*, provide existing Debit Card No

Link BOC Accounts

Account 1		Account 2	
Account 3		Account 4	

INTERNET & MOBILE BANKING

New Internet Banking	***Yes*** ☐ ***No*** ☐
Required Package	☐ Default ☐ Silver ☐ Gold ☐ Platinum ☐ 3rd Party BOC special ☐ CEFTS Special ☐ SLIPS Special ☐ Bill Payment Special ☐ 14+ Savings ☐ Inquiry only ☐ BOC Special

Link BOC Credit Card (For BOC Credit Card Settlements)

Credit Card No

Re-set password	***Yes*** ☐ If ***Yes***, provide existing User ID
Unlock User ID	***Yes*** ☐ If ***Yes***, provide existing User ID
Forgot User ID	***Yes*** ☐ Revoke User ***Yes*** ☐

USSD MOBILE BANKING

Activation ***Yes*** ☐ Re-set password ***Yes*** ☐ Deactivation ***Yes*** ☐

SMS ALERTS

Activation ***Yes*** ☐ Deactivation ***Yes*** ☐

CENTRAL BANK OF SRI LANKA – *Declaration by the Applicant/s for Electronic Fund Transfer Cards*

To: Director- Department of Foreign Exchange
(To be filled by the Applicant/s to obtain foreign exchange against Credit/Debit or any other Electronic Fund Transfer Card [EFTC].

I/we.....
(Basic Cardholder / Supplementary Cardholder),

.....
(Basic Cardholder/Supplementary Cardholder), declare that all the details given above by me /us on this form are true and correct.

I/we hereby confirm that I/we am/are aware of the conditions imposed under the provision of the foreign Exchange act No 12 of 2017 (The Act) on Electronic Fund Transfer Cards (EFTCs) subject to which the card may be used for transactions in foreign exchange and I /we hereby undertake to abide by the said conditions.

I/we further agree to provide any information on transactions carried out by me/us in foreign exchange on the Card/s issued to me/us as ..... The Bank of Ceylon may require for the purpose of the Act.

I/We am/are aware that the Authorised Dealer (Bank) is required to suspend availability of foreign exchange on EFTC if reasonable ground exists to suspect that unauthorised foreign exchange transactions are being carried out on the EFTC issued to me/us and to report the matter to the director – Department of Foreign Exchange.

I/We also affirm that I/We undertake the surrender the Credit Card/s to .....Bank, if I/we migrate or leave Sri Lanka for employment aboard, as applicable.

....
Date (*DD/MM/YY*) *Signature of the Basic Cardholder*

.....
Signature of the Supplementary *Cardholder*

I, as the Authorized Officer have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. I undertake to exercise due diligence on the transactions carried out by the cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC in violation of the undertaking and to bring the matter to the notice of the Director- Department of Foreign Exchange.

....
Date (*DD/MM/YY*) *Signature of the Authorised Officer*

TERMS AND CONDITIONS

DEBIT CARD

1. The BOC Debit Card shall at all times remain the property of Bank of Ceylon and shall be returned to the Bank unconditionally and immediately upon the Bank's request.
2. BOC Debit Card is for my/our own personal use only. It is not transferable. It shall not be used for any purpose other than for transactions designated by the Bank.
3. I/We shall keep my/our personal Identification Number/s (PIN) strictly confidential and undertake not to reveal such number/s to any person at any time or under any circumstances. In respect of "BOC Debit Card PIN" shall mean the original Personal Identification Number confidentially generated for me/us by the Bank and any substitution effected by me/us.
4. I/We shall accept full responsibility for all transactions processed or effected by the use of the BOC Debit Card/s howsoever effected.
5. I/We hereby authorize the bank to debit my/our account with the amount of any withdrawal/transfer payment made by the use of the BOC Debit Card/s.
6. I/We further authorize the bank to debit my/our account with all charges relating to transactions made internationally through BOC Debit Card/s or through any other Local Networks including the Bank's network, wherever applicable and also with any other liabilities inclusive of legal fee or other statutory charges if any, relating to the use of BOC Debit Card/s.
7. If the account is a joint account, I/we shall be jointly and severally liable for all transactions arising from the use of the BOC Debit Card/s.
8. I/We shall accept the Bank's records and statements of all transactions processed by the BOC Debit Card/s as conclusive and binding on me /us for all purposes.
9. If the BOC Debit Card/s obtained by me/us is/are stolen or lost I/we shall notify the Bank immediately and I/we shall also give a written confirmation to the Bank. I/we shall not hold the Bank liable for any loss incurred by the use of the BOC Debit Card/s which is/are lost, stolen or used without my/our authority.
10. The use of the BOC Debit Card shall be subject to the Bank's prevailing rules, regulations and any terms and conditions governing all services, facilities and transactions covered by the BOC Debit Card or otherwise.
11. The Bank shall have the full discretion to cancel, withdraw or renew the BOC Debit Card without any prior notice or any reasons given to me/us. In the event that I/We decide to terminate the use of the BOC Debit Card, I/We shall give the Bank not less than 7 days prior notice in writing and forthwith return the BOC Debit Card and obtain a valid receipt thereof.
12. All replacements and renewals of the BOC Debit Card shall be subject to the terms and conditions which are in force.
13. The Bank will not be responsible for the card not being honoured for any reason what so ever.
14. I/We agree to keep evidence in respect of withdrawal of foreign currencies using a debit card.

I/we agree not to use the BOC Debit Card/s Overseas to purchase goods in commercial quantities and for transfer of capital out of Sri Lanka. I/We agree to be liable for all charges arising from the card/s issued to me/us and indemnify the Bank from any losses if incurred.

SMS ALERTS

1. The Bank is not liable or responsible or accountable in any way whatsoever for any loss or damage howsoever arising out of any malfunction or failure of this alert service,
2. The Bank is not liable for any failure to perform its obligations under this arrangement due to the failure of any machine, computer system, or transmission link or delay in data processing or due to any industrial dispute or to anything beyond control of the Bank, and its employees and on any other failure or any fault of the mobile phone,
3. The use of SMS Alert facility shall be subject to the Bank's prevailing laws, rules and regulations and/or any terms and conditions governing such services and/or facilities and/or transactions,
4. SMS alert deemed to be received by me/us when the Bank sends the SMS,
5. The Bank shall have the full discretion to cancel , withdraw or discontinue the SMS Alert facility without any prior notice or any reasons given to me.
6. The Bank may terminate the service, for any reason including limitation inactivity, violation of terms & conditions of services or other policies that the Bank may establish from time to time. Upon termination of the services, I/We shall remain liable for all payment transactions I/we have incurred. Upon termination the bank has the right to prohibit the my/our access to the service,
7. The Bank shall not be responsible for any loss or damage incurred by me/us as a result of using this facility and the bank is indemnified by me /us against all actions, liabilities, suits, claims, losses, damages, costs and expenses,
8. The Bank has the right to determine the information furnished through SMS alerts.
9. I/We agree to assure the secrecy of all information furnished to me/us and further agree that the bank is not responsible for any matter arising over this information received, read or seen by any third party through the mobile phone.
10. If the mobile phone is stolen/lost/transferred or the number is changed, I/we agree to notify the bank immediately and the facility to that Mobile would be terminated thereafter.

INTERNET & MOBLIE BANKING

1. THE SERVICE

Bank of Ceylon (hereinafter referred to as the 'Bank') shall provide subject to these Terms and Conditions online services and facility (hereinafter referred to as "BOC Internet & Mobile Banking Facility and BOC Mobile apps") through www. boc.lk or mobile application available in App Store/Play Store/ Windows Store established, operated and/or maintained by or on behalf of the Bank.

2. USER NAME, PASSWORD INFORMATION & ONE TIME PASSWORD

2.1 I/We shall follow the guidance provided by the Bank online in designating the user identification code (the 'User ID') and the password (the 'Password') for identifying me/us for the purposes of the services in BOC Internet & Mobile Banking Facility and BOC Mobile apps. Password shall mean the original Password confidentially generated by the Bank and/or subsequent password/s generated and issued to me/us by the Bank and/or the password/s created by me/us.

2.2 The Bank may in its sole discretion require me/us to use a One-Time Password (OTP) which shall be transmitted through the short message service ("SMS") by the Bank to my/our registered mobile number, for transactions that require such OTP for authentication purpose. I/We agree to input the OTP wherever and whenever applicable. I/We acknowledge and agree that I/we are responsible for the security of each mobile phone/number or other electronic devices used to receive SMS sent by the Bank. It is my/our responsibility to ensure that all electronic devices and SMS are kept confidential and secure.

2.3 I/We shall act in good faith, exercise reasonable care and diligence in keeping the User ID, the Password, the electronic device/s, the One-Time Password and Security Questions and the answers thereto in secrecy. At no time and under no circumstances I /we shall disclose the User ID, the Password or the One-Time Password, Security Questions and the answers thereto to any other person or permit the security device to come into the possession or control of any other person.

2.4 I/We agree to provide the Bank the username and authentication using the One- Time Password and complete the Password Reset Questions in order to unlock user ID, retrieve user ID and reset the Password online (OLR).

2.5 I/We shall be fully responsible for any accidental or unauthorized disclosure of the User ID, the Password and/or the One- Time Password or Security Questions and the answers thereto to any other person and shall bear the risks of the User ID, the Password, the One- Time Password or the Security Device being used by unauthorized persons or for unauthorized purposes.

2.6 Upon notice or suspicion of the User ID and/or the Passwords being disclosed to any unauthorized person or any unauthorized use of the services being made, I/ we shall notify the Bank in person as soon as practicable or by telephone at such telephone number(s) as the Bank may from time to time prescribe (and the Bank may ask me/us to confirm in writing any details given) and, until the Bank's actual receipt of such notification, I/ we shall remain responsible for all transactions made by the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps by unauthorized persons or for unauthorized purposes.

3. TRANSACTIONS VIA BOC INTERNET & MOBILE BANKING FACILITY AND BOC MOBILE APPS

3.1 By completing BOC Internet & Mobile Banking Facility and BOC Mobile apps application Form, I/we give my/our authority to accept and/or to act upon any instructions or messages received by the Bank through BOC Internet & Mobile Banking Facility and BOC Mobile apps which comes from me/us and which are authenticated in the way (if any) described in the User Documentation accompanied by the Password/s issued to me/us.

3.2 I/We agree to perform BOC Internet & Mobile Banking Facility and BOC Mobile apps operations through the official web site www.boc.lk or App Store/Play Store/ Windows Store and use of specific menu options available therein.

3.3 I/We do provide data, information, instructions and messages at my/our own risk. I/We will ensure that all data transmitted to the Bank for or in connection with BOC Internet & Mobile Banking Facility and BOC Mobile apps is correct and complete. I/We will let the Bank know immediately about any errors, discrepancies or omissions.

3.4 I/We shall jointly and severally accept full responsibility for all transactions processed or effected by the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps howsoever effected and the I/we further agree that the Bank is not responsible in any manner for the transactions processed or effected by me/us by the use of BOC Internet & mobile Banking Facility and BOC Mobile apps.

3.5 I/We shall jointly and severally accept full responsibility for all documents including but not limited to all applications, forms, Letters of Set off, Letters of Indemnity executed or processed by the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps.

3.6 I/We do hereby authorize the Bank to debit my/our account/s (existing at the time of this application or opened by me subsequently) with the amount of any transaction made by the use of the BOC Internet & Mobile Banking Facility and BOC Mobile apps with or without the knowledge or any further authority by me/us.

INTERNET & MOBLIE BANKING

3.7 I/We agree that at no time will I/we attempt to effect transactions executed through BOC Internet & Mobile Banking Facility and BOC Mobile apps unless sufficient funds are available in my/our account/s. I/We agree that transactions scheduled for future date will be executed by the Bank only if sufficient funds are available in the account/s on the relevant date/s and further agree that the Bank is under no obligation to honour payment instructions unless there are sufficient funds in the designated account/s at the time of receiving the payment instructions and /or at the time such payments fall due.

3.8 I/We agree that some requests/instructions given by me/us are subject to authorization by officer/s of the Bank, and therefore may not be immediately and automatically effected. I/We further agree that the Bank reserves the right to allow or disable such requests at its discretion without notice to me/us.

3.9 I/We agree that when the Bank makes a payment on behalf of me/us the Bank is not acting as my/our agent or agent of the Biller to whom that payment is directed.

3.10 I/We agree and authorize the Bank, at its discretion to record by whatever means the transactions which are effected via BOC Internet & Mobile Banking Facility and BOC Mobile apps by me/us and 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 authorized User ID and Passwords.

3.11 I/We shall accept that Bank's records and statements of all transactions processed by the use of the BOC Internet & Mobile Banking Facility and BOC Mobile apps as conclusive and binding on me/us for all purposes.

3.12 I/We acknowledge that if I/ we apply for Debit Card, Credit Card, loan or any other product or service electronically through my/our BOC Internet & Mobile Banking Facility and BOC Mobile apps access, the Bank will accept such documents including but not limited to applications, forms, Letters of setoff and Letters of Indemnity as originating from me/us and as legally valid, and if such documents is approved by the Bank and the requested card, product, loan or service is offered, the Terms and Conditions governing the use of such respective card, product, loan or service will be valid and binding upon me/us.

4. REFUNDS

I/We agree that the Bank is only a facilitator in making payments to the merchants and the Bank cannot and does not take any responsibility or liability for any refunds related to non-delivery of items, which should be taken up with the merchant concerned.

5. **RESPONSIBILITIES FOR SECURITY**

5.1 I/We am/are aware that it is my/our responsibility to obtain and maintain any equipment, which may be necessary for using BOC Internet & Mobile Banking Facility and BOC Mobile apps, in proper working condition and with adequate safeguards against malicious threats to such equipment or to BOC Internet & Mobile Banking Facility and BOC Mobile apps.

5.2 I/We undertake to access BOC Internet & Mobile Banking Facility and BOC Mobile apps only through the link provided in Bank's official website www.boc.lk or App Store/Play Store/ Windows Store and not to access same using any other link.

5.3 I/We undertake not to access BOC Internet & Mobile Banking Facility and BOC Mobile apps using defective or insecure equipment, or by any manner, which might adversely affect BOC Internet & Mobile Banking Facility and BOC Mobile apps.

5.4 I/We do hereby agree to the change, from time to time the Password/s, User ID assigned to me/us.

5.5 I/We will set up and maintain adequate measures to safeguard the BOC Internet & Mobile Banking Facility and BOC Mobile apps (including all information and data relating to payment beneficiaries) from disclosure to, and from access or use by anyone who is not authorized to do so.

5.6 I/We shall inform the Bank immediately if I/we am/are aware of any unauthorized use of the User ID and Passwords by anyone.

5.7 I/We acknowledge that, the Bank will not be liable for any losses incurred due to misuse of communications sent to the registered Mobile Number and/or Email Address provided by me/us to the Bank or due to change of any said details without prior written notice to the Bank.

5.8 I/We accept that transmission of information through the internet/via e¬mail cannot be guaranteed to be error free and /or risk free due to the inherent nature of such transmission and I/ we further agree that the Bank shall not be liable for such errors and/or for any loss or damage that maybe suffered or incurred by me / us thereby.

5.9 I/We accept and agree that the Bank will not be responsible or liable for non availability of this service due to any technical or other defect in the registered mobile phone/s and or disconnection of the mobile phone/s for whatsoever reason which will automatically disable me/us from using this service.

6. CONFIDENTIALITY OF BOC INTERNET & MOBILE BANKING FACILITY AND BOC MOBILE APPS SERVICE INFORMATION

6.1 I/We shall keep my/our User ID, Password/s and security questions and answers thereto thereof strictly confidential and undertake not to reveal such numbers/information to any person at any time or under any circumstances.

6.2 I/We shall keep all information, techniques, data and designs relating to BOC Internet & Mobile Banking Facility and BOC Mobile apps completely confidential. I/We shall not disclose any of them to any other party.

6.3 My/Our obligations in connection with confidentiality will continue indefinitely and will not end with the expiry or termination of the facility.

7. CHARGES AND PAYMENTS

7.1 I/We do hereby authorize the Bank to debit my/our account/s with all charges relating to transactions made through BOC Internet & Mobile Banking Facility and BOC Mobile apps including joining fees, annual fees and also with any other liabilities inclusive of legal fees or other statutory charges, if any, relating to the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps.

7.2 I/We agree that the Bank is entitled to alter the charges for BOC Internet & Mobile Banking Facility and BOC Mobile apps at any time.

8. LIABILITIES FOR LOSS, DELAY. ETC.

8.1 I/We shall not hold the Bank liable for any loss incurred by the use of User ID and password/s issued to me/us or any substitutes thereon used without my/our authority. In the event of loss of the registered phone/SIM, I/we shall immediately inform the Bank to disable the BOC Internet & Mobile Banking Facility and BOC Mobile apps. The Bank will not be liable in any manner whatsoever, for any losses, damages, expense or detriment suffered or incurred by me/us as a result of the Bank effecting any transaction or furnishing any information via BOC Internet & Mobile Banking Facility and BOC Mobile apps which may not have been originated by me/us, unless I/we had notified the Bank of the loss of phone or SIM, or any misuse thereof, prior to such transaction.

8.2 The Bank shall not be responsible for any loss or damage nor for any loss of profits, loss of contracts, financial losses and loss of data or loss of goodwill incurred or suffered by me/us as a result of non acceptance of and/or non adherence to instructions given on BOC Internet & Mobile Banking Facility and BOC Mobile apps for any reason whatsoever.

8.3 I/We agree that in case of payments made for goods or services offered by third parties, the Bank cannot and does not take responsibility or liability on the quality, on time delivery or the availability of such goods or services such offered.

9. OPERATION BOC INTERNET & MOBILE BANKING FACILITY AND BOC MOBILE APPS

9.1 I/We do hereby authorize the Bank to debit any of my/our account/s with the amount of any transaction performed by me/us.

9.2 I/We agree to pay any charges/payments due to the Bank on transactions/functions performed by me/us by using BOC Internet & Mobile Banking Facility and BOC Mobile apps.

9.3 The Bank shall attach or detach any accounts opened in my/our name/s, subsequent to this application. I/We agree and acknowledge that such attachment or detachment can be due to prevailing rules and regulations of the Bank.

9.4 The Bank shall, from time to time introduce new facilities/options into BOC Internet & Mobile Banking Facility and BOC Mobile apps. I/We do hereby agree to abide by the terms and conditions applicable to such newly added services, facilities/options though added subsequently to the activation of the User IDs whether or not, I/we have expressly registered to avail such services.

9.5 In case if the Bank requires to me/us to register for a specific service provided by BOC Internet & Mobile Banking Facility and BOC Mobile apps, I/we undertake to adhere to such request for registration to avail such service. I/We agree that any such subsequent registration becomes an integral part of the terms and conditions specified herein.

9.6 I/We agreed that the Bank or their agents may hold and process my/our Personal Information, Mobile device ID(s) and all other information concerning my/our Account(s) or otherwise in connection with the BOC Smart online Banking/B app Services as well as for analysis, credit scoring, marketing and customer safe guard & customer security . I/We also agreed that the Bank may disclose, to other institutions/Government departments/statutory bodies/Central Bank of Sri Lanka/Credit Information Bureau of Sri Lanka. Such Personal Information as may be necessary for reasons inclusive of but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal or regulatory directives, for credit rating by recognized credit scoring agencies, for fraud prevention purposes.

10. CHANGING THE TERMS AND CONDITIONS

10.1 I/We agree that he Bank shall at any time be entitled to amend, supplement or very any of these terms and conditions at its absolute discretion and such amendments, supplements or variation shall be binding on me/us.

10.2 I/We accept and agree that the Bank has the right to determine and vary from time to time the scope and type of the Services to be made available including, without limitation:

i. Expanding, modifying or reducing the Services at any time;

ii. Imposing and varying any restrictions on the use of the Services such as minimum and maximum daily limits with respect to the value of any transaction or dealing or any type of transactions or dealings which I/we may conduct by using the Services.

iii. Prescribing and changing the normal service hours during which the Services are available and any daily cutoff time for any type of Services or transactions. Any of my/our instruction received by the Bank after any applicable daily cutoff time shall be deemed to be received on the next business day. I agree that the Bank may specify business day and daily cutoff time by reference to the time of various services.

11. CANCELLATION

The Bank shall have the full discretion to cancel or withdraw the BOC Internet & Mobile Banking Facility and BOC Mobile apps without any prior notice or any reasons given to me/us. In the event that I/we decide to terminate the use of BOC Internet & Mobile Banking Facility and BOC Mobile apps, I/we shall give the Bank not less than seven days prior notice in writing and forthwith return any document relating to BOC Internet & Mobile Banking Facility and BOC Mobile apps which are given to me/us by the Bank and obtain a valid receipt thereof.

12. PROPRIETARY AND OTHER RIGHTS

I/We agree that the BOC Internet & Mobile Banking Facility and BOC Mobile apps will remain the property of the Bank at all times and I/we will not copy the BOC Internet & Mobile Banking Facility and BOC Mobile apps or any of the information, technique data or designs relating to them.

13. INDEMNITY

I/We do hereby agree and irrevocably hold the Bank indemnified and save harmless against any losses, charges, suit, claims, expenses and damages that the Bank shall or may be caused sustained, incurred or suffered by reasons of using BOC Internet & Mobile Banking Facility and BOC Mobile apps by me/us in any manner whatsoever and for any loss and/or misdirection of data in transit electronically and/or by reasons of the Bank generating and/or issuing and /or dispatching the original password/s according to my/our request and/or subsequent passwords to my/our User ID at any written request and /or any substitution effected by me/us.

14. GOVERNING LAW

Any controversy arising under or relating to the terms and or conditions hereof shall be construed in accordance with the laws of Sri Lanka and Sri Lanka courts shall have exclusive jurisdiction on same.

USSD BANKING

1. REGISTRATION FOR THE SERVICE

Valid mobile number/s provided by me/us in the application will be mapped by the Bank against my/our account as a payment instrument to make payment transactions and pay fees and other obligations arising from the use of the service by me/us. I/We hereby undertake to provide current, complete and accurate information and maintain it as current and accurate. The Bank may require me/us to provide additional information as a condition of continued use of the service. It is the sole responsibility of me/ours to ensure the accuracy of the mobile number/s provided to the bank. The Bank bears no responsibility or liability whatsoever in case the mobile number/s mentioned by me/us on the form is inaccurate or does/do not belong to me/us.

2. USER NAME & PASSWORD INFORMATION

I/We agree that it is my/our responsibility to maintain the confidentiality of the PIN number issued to me/us. I/we agree to notify the Bank immediately of any unauthorized use of the PIN or any other breach of security and further agree not to store/ save the PIN in the mobile phone and in addition, I/we agree to add a "'Dynamic Alpha Code'" to each and every transaction for added safety.

3. PERMISSIBLE PAYMENT TRANSACTIONS

I/we agree to use the service only to process a payment transaction to purchase a product, service or financial service from a merchant through a legitimate bona-fide sale of the product service or financial service. I/We agree not to purchase illegal items using this payment transaction. Failure to comply with these limitations may result in suspension or termination of the service.

4. PAYMENT TRANSACTION PROCESSING

The Bank will store information obtained from me/us and I/we authorize the Bank to charge or debit my/our account to complete the processing of payment.

5. LIMITATION ON THE USE OF SERVICE

The Bank reserves the rights to change, suspend or discontinue any aspect of the service at anytime. The Bank reserves the rights to impose certain limits on service features without notice and liability.

6. REFUNDS

I/We agree that the Bank is only a facilitator in making payments to the merchants. And the Bank cannot and does not take any responsibility or liability for any refunds related to non-delivery of items, which should be taken up with the merchant concerned..

7 DISCLAIMER OF WARRANTIES

The Bank makes no representation or warranty of any kind whatsoever for the service or content and functions made accessible by the software used on or assessed through the service. The Bank shall not be responsible for any service interruption including system failures or other interruption that may affect the process of transactions or the service.

GENERAL TERMS AND CONDITIONS

1. The Bank shall be at liberty to change/modify the service charges and any other charges at its sole discretion and shall debit the account nominated by me/us or any of my/our account/s held at any branch of the Bank.
2. The Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions at its absolute discretion with notice to me/us and such amendments, supplements or variations shall be binding on me/us.
3. The Bank shall determine the privileges attached to the use of the aforesaid facilities and shall have absolute discretion to change, vary add or amend these privileges and conditions attached thereto, from time to time, as the Bank deems fit.
4. To the fullest extent permissible by the Law, in no event shall the Bank be responsible or liable to me/us or any third party under any circumstances of direct or indirect losses/ damages. The Bank shall not have any liability for any failure or delay resulting from any conditions beyond its reasonable control
5. The Bank may terminate the aforesaid service/s, for any reason including limitation inactivity, violation of terms & conditions of services or other policies that the Bank may establish from time to time. Upon termination of the services, I/we shall remain liable for all payment transactions I/we have incurred. Upon termination the Bank has the right to prohibit my/our access to the service/s.
6. The Bank may communicate with me/us regarding the service/s by means of electronic communications. Electronic communication can be deemed to be received by me/us when the Bank sends the electronic communication through the mode, that I/we have provided to the Bank. (email, SMS)
7. I/We shall accept full responsibility for all transactions processed or effected by the use aforesaid Facilities and shall release the Bank and its employees from all claims, demands & damages arising out of or in any way connected with dispute(s).
8. Any controversy arising under or relating to the terms and conditions hereof shall construed in accordance with the Laws of Sri Lanka and Courts in Sri Lanka shall have excusive jurisdiction to settle the disputes.

DECLARATION BY CUSTOMER

I confirm having read and understood the Terms & Conditions applicable for the above facilities, and agree to comply with and be bound by them.

Date: .....

Applicant/ Guardian Signature

DECLARATION BY JOINT ACCOUNT HOLDER (S)

I / We have no objections in giving Debit card / Internet banking facilities to Mr./ Ms. .....

Joint Holder	Name	NIC	Signature
1			
2			
3			

ACKNOWLEDGEMENT

I have received	Debit Card and PIN	***Yes / No***	Internet banking (Login and PIN)	***Yes / No***
I have seen the demonstration of	Debit card	***Yes / No***	Internet banking	***Yes / No***

Applicant/Guardian Signature

FOR BANK USE ONLY – BRANCH

CIF No.

Debit Card No.

Customer particulars and signature verified	*Yes / No*
Operating instructions for joint accounts complied with mandate	*Yes / No*
Verified given accounts belong to Single CIF	*Yes / No*

I certify that the above account/s maintained by Rev./Dr./Mr./Mrs./Miss ……...……at our branch and limits stated above are justifiable. Further I certify that I have checked and verified above information for the given accounts.

Signature: Branch Manager/CSM/PBO
(On Rubber Stamp)

Date: .....

PF No/Sig No: .....

FOR BANK USE ONLY – ELECTRONIC BANKING UNIT

Requested change has been processed.

Signature: Electronic Banking Unit

Date: .....