

Eastern Bank Ltd.

Jiban Bima Bhaban, 10 Dilkusha C/A, Dhaka 1000
Tel: 02 9556360, Fax: 02 9562364, Email: info@ebl-bd.com



INTERNET BANKING APPLICATION FORM - INDIVIDUAL

Date

Customer Name (Block Letter)

For Bank's Use Only	
IB User ID	<input type="text"/>
Branch	<input type="text"/>

Mailing Address

Contact Phone: Office Residence Mobile

Customer ID E-mail

My EBL account number/s

I would like to avail the EBL internet Banking facility, please allocate required user ID

Please link EBL internet banking to:

All Accounts against my customer ID Only the following Accounts

- i)
- ii)
- iii)
- iv)
- v)
- vi)

I hereby authorize debit of my A/C for any applicable fee for EBL Internet Banking.

If any of the accounts above is a joint account, the other signatory/ies are required to fill up the form at annexure-I.

Facilities required:

Internet Banking Services Bill Payment Services Both

Bill Payment Service (if applicable)

(Please enclose copy of bill/s you want to pay through EBL Internet Banking)

Sl. No.	Bill Payee (Company Name)	Subscriber Name / Student Name in case of school payment	Other Information	To be filled in by Bank	
				Customer / Student ID / Provided by Biller / School	Bill No. / Telephone No.
1.					
2.					
3.					
4.					

I confirm that the information given above is true and complete and agree to comply with the terms and conditions stated in the attached agreement for Internet Banking jRetail Users/ Internet Banking Bill Payment Agreement (if applicable) and also agree to be bound by the rules governing customer accounts with Eastern Bank Limited. This agreement shall apply to each and every account / product of whatever nature hereinafter opened or continued in the same name(s) by the bank or its successors or assigns.

Signature

FORM-IB/01

ANNEXURE - 1

(To be filled up by Joint Account Holders)

I, hereby authorize
(Full Name)

Mr. / Mrs. / Ms. (My co signatory)
(Full Name)

for Account Nos: 1) 2)

to receive and use the EBL Internet Banking facility.

I confirm that I have read and understood the terms & conditions governing EBL Internet Banking Retail User/ Internet Banking Bill Payment Agreement (as applicable) and agree to comply with the same.

My co-account holder and I will be solely responsible for any instruction/transaction done through Internet Banking in the account mentioned above. I also authorize EBL to debit our account for applicable charges related to Internet Banking.

Customer ID

Signature

For Bank Use Only			
Branch Name			
	Name	Signature	Date
Customer signature verified by			
User created by			
"NET" enabled by			
"NET" enabled authorized by			
IBBP Input by			

FORM-IB/01

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INTERNET BANKING SERVICES - RETAIL - TERMS & CONDITIONS

1. The terms and conditions of any deposit Account agreement, rules, regulations, schedules, signature card, credit agreement, including any disclosure made pursuant to such agreements or authority executed by or made available to Customer and any subsequent amendments to any of the foregoing, are incorporated herein by reference. Credit agreements may include credit card agreements the Customer has with EBL. However, if there is any conflict or inconsistency between the between the terms and conditions stated in the other agreements and those of this Agreement, the terms and conditions of this agreement shall control to the extent of such conflict or inconsistency.

2. Customer ID, Password and Security Procedure

Upon Becoming an Internet Banking Customer, EBL will provide the customer with a unique customer identification ("Customer ID") and a temporary password ("Password") which will allow the customer access to the Customers Account information. Use of the password assigned to you will indicate to EBL Customers acceptance of the terms and conditions governing Customers Account(s) and this Internet Banking Agreement.

Each time Customer access his or her Account through Internet Banking, Customer will be required to enter Customer's Password. Once logged on through valid Password the system will not request for any further transaction authorization and it stays valid until the customer log off. Every IB transactions, including, but not limited to accessing account information, making transfers, giving transfer related instructions, initiated after entering the correct password in deemed as initiated by the customer. If customer's password is lost or stolen, or is known by another individual, Customer must notify EBL immediately. Failure to notify EBL promptly could result in loss of funds. Customer is responsible for maintaining the confidentiality of Customer's Password and any breach of confidentiality shall promptly be reported to EBL. EBL reserves the right to prevent Customers access to Internet Banking should EBL have reason to believe the confidentiality of Customer's Password has been compromised.

Customer understands that EBL has implemented a security procedure for the purpose of verifying the authenticity of the payment instruction transmitted to EBL by customer ("instructions"), and not for the purpose of detecting errors in such instructions. Customer agrees that this procedure constitutes a commercially reasonable method of providing security against unauthorized instruction. Customer agrees to be bound by any instruction issued by Customer Password and received and verify by EBL in accordance with such security procedure, and customer shall indemnify and hold EBL harmless from and against any loss suffered or liability incurred by, or arising from, the execution of instructions in good faith and in compliance with such security procedure.

3. Computer Equipment and Software

Customer is solely responsible for the maintenance, installations and operation of Customer's computer and for the software used in accessing Internet Banking and EBL shall not be responsible for any errors, deletions or failure that occur as a result of any malfunction of Customer's computer or software, nor will EBL be responsible for any computer virus that effects Customer's computer or the software while using Internet Banking, or by accessing Internet Banking through the World Wide Web(www). Customer agrees that EBL shall not be liable for any indirect, incidental, or consequential costs, expenses or damages (including lost savings or profit, lost data, business interruption or attorney's fees).

4. Account Requirements

To subscribe to Internet Banking, Customer must maintain at least one CASA (Current & Savings Account) ("Accounts"). Internet Banking will allow Customer to access more than one Account. EBL reserves the right to refuse or to open an Account to deny Customer the ability to access Internet Banking, or to limit access or transactions or to revoke a Customer's access to Internet Banking without advance notice to Customer.

5. Electronic Mail

Customer may contact EBL via email for general, non urgent communications. As regular email is not secured, no sensitive personal information should be transmitted through e-mail. EBL will not take any responsibility if any e-mail sent by a customer falls in the hand of a non-recipient

6. Reporting Unauthorized Transactions & Error Resolution

If Customer believes unauthorized transactions are being made from Customer's Account, Customer should changes the password immediately and notify EBL.

If customer feels that any statement or receipt is wrong, or wishes to have more information about a transfer listed on a statement or receipt, he/she should contact EBL in writing or over telephone

EBL must hear back from Customer within ten (10) business days after EBL has sent Customer the FIRST statement on which the problem or error appeared. When customer contact EBL:

- 1) Should inform in writing name and Account number. (Should not mention Customer's Password).
- 2) Should describe the error or the transfer, Customer is unsure about, and explain clearly why customers believes it is an error or why Customer seeks more information.
- 3) Should inform EBL the date, taka amount and the transaction reference number (if any) of the error.

EBL will inform Customer the result of EBL's investigation within ten (10) business days on receipt of the customer's notification and will the correct error (if any) promptly. If EBL needs more time to investigate, it will inform the customer accordingly and may take up to ninety (90) days.

Customer should contact EBL Internet Banking Help Desk at: 880-2-9556360

Or write to:

EBL Internet Banking Help Desk
Eastern Bank Limited, Head office
Jiban Bima Bhaban,
10 Dilkusha C/A, Dhaka – 1000, Bangladesh.

7. Periodic Statement

EBL will mail or deliver to customer periodic statements for Customer's Bank Accounts as agree in Customer's deposit or credit agreements. These statements will include any transfers or bill payments Customer authorizes through Internet Banking.

Customer agrees to review Customer's periodic statement in accordance with this Agreement and any other deposit or credit Agreements governing Customer's account, for accuracy of all IB transactions. Customer should promptly notify EBL of any discrepancies, including but not limited to, any errors or inaccuracies related to transactions through IB. EBL is not bound to provide any receipt or documentation of transactions other than regular statement.

8. Fees

The usage fees for Internet Banking and/or will automatically be deducted from customer's account. Customer may also be assessed a fee for certain transactions. Please refer to EBL's fee schedule for specific fee information. Fees may be deducted from customers Account without prior notice to Customer. Fees are subject to change from time to time at EBL's discretion.

If balance in the designated Account is insufficient to pay any IB related fees, EBL has the right to debit he from customer's any other Account maintained with EBL where the fees amount is available debit customer Account whenever balance is credited in the Account.

9. Customers Responsibility

Customer shall be responsible for all transfers/transactions authorized through Internet Banking.

The customer shall be responsible for the proper and authorized use, confidentiality and authority of the passwords for EBL website access to each Account, and take every possible care to prevent unauthorized use of the password for the Account.

The customer acknowledges that the passwords are only for verification of authenticity of communications made in the name of the customer through EBL website access to the account and not for the purpose of detecting errors in communications and any such communication shall be deemed to those of the customer.

The customer shall be responsible for all transfers, withdrawals, transactions and instructions initiated or originating by use of the password.

The Customer irrevocable authorizes EBL:

- (i) to act on all instructions given or apparently given through EBL website access to an account in the name of the customer; and
- (ii) to debit or credit the appropriate Account Accordingly, without taking any further steps to authenticate the instruction.

If the Customers give instructions contrary to these condition or otherwise, EBL may at its discretion without advanced notice to the Customer and without affecting other rights of EBL:

- (i) refuse those instructions;
- (ii) reverse bill payments or inter-Account transfers made on those instructions; and
- (iii) Suspend or stop access to the Account for any period of time.

Customer is advise to take printouts of account statements at frequent intervals for reconciliation purpose.

10. Applicable Law

This Agreement is subject to the provisions of all applicable operating circulars of Bangladesh Bank, EBL and any other applicable provisions of Laws of the land. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors and assigns.

11. Anti Money Laundering

Customer agrees and confirms that he/she will not use this facility for money laundering or violate any law of the land related to money laundering. EBL reserves the right to ask for clarification/information from the customer on any IB related transaction and the customer would be required to respond in writing to such queries within 7 working days.

- A. Any conversion rate of any foreign currency shown is only for customer's convenience. It cannot be taken as price quota from the bank's end.
- B. Tools that customers may have access to through IB (such as loan calculation etc.) are provided for customer convenience, but are not guaranteed to be error free.

12. EBL's Responsibility

EBL shall be responsible for performing services expressly provided for in this Agreement, and shall not be liable for any error or delay so long as EBL has acted in accordance with the terms and conditions hereof. EBL shall not be liable if Customer does not have sufficient funds in a designated Account to complete the transaction which the Customer initiates or if the Account is closed.

EBL shall not be liable if customer has not given EBL complete, correct or current transfer or payment instructions or if customer has not followed proper instructions given through Internet Banking, or software used. EBL shall not be responsible for any loss, damage, liability or claim arising, directly or indirectly from any error, delay or failure in performance of any of its obligations hereunder which is caused by fire or other natural disaster, strike, civil unrest, any inoperability of communications facilities or any other circumstances beyond the control of EBL.

Customer agrees that, except as expressly stated herein, there is no warranty of merchantability, no warranty of fitness for a particular purpose, and no warranty of any kind, express or implied, regarding any aspect of Internet Banking.

13. Severability

If any provision of the Agreement is found to be invalid unenforceable under applicable law, said provision shall be ineffective to the extent of such invalidity only, without affecting the remaining provisions of this Agreement.

14. Amendment

This Agreement may be amended at any time by EBL and the revised information will be made available at any EBL office and will be published in our website. Customer will be required to abide by these changes for future transactions.

15. Waiver

EBL may waive any term or provision of this Agreement at any time or from time to time, but any such waiver shall not constitute a waiver of the term or provision in the future. No waiver by either party on any breach or default of any provision herein contained by the other party, whether subsequently performed or not, shall be construed as a waiver of any succeeding breach of the same or any other provision. Nor shall any neglect, forbearance, or delay in the enforcement thereof shall be deemed to constitute a waiver of rights under the provisions of the Agreement unless such waiver is in writing and executed by the party not in breach.

16. Assignment

EBL may assign the rights and delegate the duties under this agreement to any present or future, directly or indirectly, affiliated company or to any third party for performance.

17. Termination

Either party may terminate this Agreement by giving 15 days notice to the other party. Any transaction made within these 15 days should be deemed to have been done by the customer. If EBL terminates Customer's access to Internet Banking it reserves the right to immediately stop making transfers or payments from Customer's Account(s), including those customer previously authorized.

TERMS & CONDITIONS: Internet Banking Bill Payment- Retail

1. This Agreement governs the use of the Eastern Bank Limited(EBL) website access ("Internet Banking") to the account or account mentioned below opened or maintained with EBL and operable by one (not joint) signature (collectively and individually "Account") of the customer or customers named below (collectively and individually the "customer").allowing the customers to make payments from the account to a utility service provider ("Biller") through the EBL website ("Electronic Utility Bill Payments") instead through Internet Banking, including overdrafts, even if the Customers did not participate in a transaction which resulted in an overdraft.
2. This Electronic Utility Bill Payment service is only available to customers of EBL who are already customers of the EBL Internet Banking service and shall cover all the utility bill payments of different utility service providers (Billers) with which EBL has agreed in writing.
3. Each Biller will provide each subscriber availing of the electronic utility Bill payments service with a unique subscriber identification number ("subscriber ID").
4. EBL will provide the electronic utility Bill Payment service for payment of the utility bills by customers through the EBL website, with payment instructions containing details of the customers and Utility Bills as mutually agreed between EBL and the Biller from time to time.
5. Customers through the EBL website shall issue instructions to EBL for payment of an amount to the Biller account against the Customer's Utility Bill, by debit to the designated customer Account. After satisfactory verification and transmission of such instruction for payment, the customer will be issued with a unique confirmation reference number ("Confirmation") visible on screen. A printed copy of the page containing the Confirmation will be accepted by the Biller as payment against the customer's Utility Bill, subject to subsequent confirmation from EBL.

- a) It is the responsibility of the customer to select or type the correct payee name, address, amount and account number, and EBL shall not be responsible if the customer makes any mistake, selects the incorrect payee, provides an incorrect address or Account number or any other error or omission.
 - b) EBL will mail or deliver to the Customer periodic statements for the Accounts, which shall include Utility Bill payments details.
 - c) The Customer shall review the periodic statements and inform EBL in writing within ten(10) business days from the date of the statements of any discrepancies.
 - d) The Account information and transactions will be recorder and retained for one year so as to be usable for subsequent reference.
6. Any transaction made on public holidays and 1st July and 31st December being bank holiday, the transaction value date will be the next working day. On each working day any transaction after EBL Internet Banking System culover time the transaction will take effect on the next working day. EBL will not be obliged to apply any bank value for those transactions.
 7. It is acknowledged by the customer that the provision of the Utility Electronic Payment Service and website access to the Accounts is dependent upon the continued availability of communication, processing, function and other facilities of the applicable systems, and EBL can not warrant such availability at all time. The service can be interrupted due to several reasons like technical and others. EBL cannot always ensure the access to the website. EBL shall be entitled to suspend, disconnect or discontinue the provision of the Electronic Utility Bill Payment or website access to the Account by prior within notice to the Biller for the purpose of carrying out of maintenance, upgrades or other work. In the event, EBL suspends, disconnects or terminates the Electronic Utility Bill Payment or website access to the Account upon the occurrence of any event over which the EBL has no control, EBL shall not be made liable for any loss or damaged caused to the Biller as a result of such suspension, disconnection or termination.
 8. Except as provided herein, EBL shall not be liable to the Customer or any other person for any claim, loss or damage arising, directly or indirectly: from the Utility Electronic Payment service or website access to the Account pursuant to this Agreement or from the unauthorized use, interruption, unavailability or loss of use there of or any part thereof; or of material or virus transmitted or received in connection with provision of the Utility Electronic Payment Service or website access to Account; or failure to carry out instruction at the right time or any incorrectness, misstatements or omitted information or mistakes in utility bill payments or inter account transfers; or errors, deletions or failures that occurs as result of any malfunction of the compute, software or system of the Biller: or transaction reserved under this Agreement; or breach of confidentiality arising directly or indirectly from any other causes, expenses or damages, including but not limited to, loss of anticipated profits or other economic loss in connection with Utility Electronic Payment Service or website access to the account.
 9. Either party may terminate this agreement by giving 15 days notice to the other party, Any transaction initiated prior termination will continue to be maid until EBL has had a reasonable opportunity to act upon the notice of termination. If EBL terminates access to internet banking, EBL reserves the right to immediately stop making transfers or payments from the, including those previously authorized.
 10. Any access payment or partial payment is the discretion of the Bill payer and solely responsible for the consequence as per the contract between the utility company and the Bill payer. EBL cannot guarantee any result on behalf of the utility company.
 11. With regards to access payments or partial payments (if allowed by the utility company), correspondents directly from only authorized person of IB unit of EBL to the Biller should be considered authentic.
 12. This agreement may be amended at any time by EBL and the revised information will be made available at any EBL office and in many cases will be mailed or send via electronic mail. The Customer will be required to abide by the changes in future transaction.
 13. In the event that any of the terms, conditions or provisions of this Agreement shall be determined to be invalid, unlawful or unenforceable to any extent such term, condition or provision shall be severed from the remaining terms, conditions and provisions which shall continue to be valid to the fullest extent permitted by law.
 14. The Customer shall not assign this Agreement or any right or obligations here under. EBL may assign the rights and delegate the duties under this Agreement to any present or future, directly or indirectly, affiliated company or any third party. This Agreement shall inure and be binding on each parties successors in interest and permitted assigns.
 15. This Agreement shall be subject to, govern by a construed in accordance with the laws of Bangladesh.

I do hereby acknowledge that I have read and understood the above terms and conditions and agree to comply with them.

Account No.

Account operation Mandate Single / Either / Survivor

Signature

Eastern Bank Ltd.

Jiban Bima Bhaban, 10 Dilkusha C/A, Dhaka 1000
Tel: 02 9556360, Fax: 02 9562364, Email: info@ebl-bd.com



INTERNET BANKING - CUSTOMER ACKNOWLEDGEMENT

Date

I, Customer ID
(Customer Name in block letter)

IB User ID hereby acknowledge that, I have received my Internet Banking (IB) User ID & Initial Password and have entered into IB using the Password given and have changed the password.

I also confirm that I have checked my account balance/s through Internet Banking and it agrees with my records. I also agree that, I will be solely responsible for any subsequent transaction done in my account/s through the use of my IB User ID and password from now on.

Signature

For Bank Use Only			
Branch Name			
	Name	Signature	Date
Acknowledgement taken and signature verified by			

FORM-IB/02

Eastern Bank Ltd.

Jiban Bima Bhaban, 10 Dilkusha C/A, Dhaka 1000
Tel: 02 9556360, Fax: 02 9562364, Email: info@ebl-bd.com



FORM FOR NEW ACCOUNT INCLUSION / EXCLUSION

Date

Customer Name (Block Letter)

IB User ID

Please Link / exclude the following account/s to / from my existing user ID.

- i) ii) iii)
iv) v) vi)

Please Debit my account for any applicable fees.

Signature

For Bank Use Only			
Branch Name			
	Name	Signature	Date
Signature verified and NET Linked / Excluded by			
"NET" enable authorized by			