



# BANGLADESH COMMERCE BANK LIMITED

Branch .....

## BCB NET Banking / SMS Alert Banking Application Form

Staff

General

### Customer Information:

Account Name :														
Account Number:														
Customer Id :														
Mobile Number :														
E-mail Address :														

### Net Banking use only

Fund Transfer Account No	A/C No	Type	Bank	Branch

### SMS Banking use only

**Note:** More than one mobile cannot be registered for the same Customer ID and/or same account.

- I want to get alert message, if my account is debited for an amount of Tk. .... or more.
- I want to get alert message, if my account is credited for an amount of Tk. .... or more.
- I want to get month end balance in my mobile.

Declaration: I confirm that information given above is complete and I agree to comply with the terms and conditions of Bangladesh Commerce Bank  Net Banking Service/  SMS Alert Banking.

\_\_\_\_\_  
Customer Signature & Date

### For Branch Use only

_____ Authorized by	_____ Authorized by
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### For IT Division Use only

_____ Authorized by	_____ Authorized by
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# Terms & Conditions for Bangladesh BCB NET Banking / SMS Alert Banking

## 1. APPLICATION FOR BCBL NET BANKING:

- 1.1. These Terms & Conditions form the contract between the User and BCBL for using Internet Banking. The User shall apply in the prescribed form for use of Net Banking. BCB at its sole discretion to accept or reject any such applications.
- 1.2. By applying for Net 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.

## 2. NET BANKING USERS LOG IN ACCESS, PASSWORD & SECURITY PROCEDURES:

- 2.1. BCB will provide the customer with unique customer identification ("Customer ID") and a temporary ("Password") in the first instance.
- 2.2. As a safety measure, the User, as a customer should immediately change Password upon his/her first login. User is requested to change his/her Password frequently thereafter as far as possible.
- 2.3. The customer acknowledges that the Login ID (Customer ID) and the Password selected act as User's authorized signature. This signature authorizes and validates directions given just as an actual written signature does.
- 2.4. If User gives his/her Password to anyone or fail 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.
- 2.5. If User forgets the Net Banking password, he/she has to request for issue of a new password by sending a written request to BCB.
- 2.6. The User agrees and acknowledges that BCB shall in no way be held responsible or liable if the User incurs any loss as a result of information being disclosed by BCB regarding his Account(s) or carrying the instruction of the User pursuant to the access of the Net Banking and the User shall fully indemnify and hold harmless BCB in respect of the same.

## 3. CHARGES:

- 3.1. BCB reserves the right to change and recover from the User(s) service charges, as may be fixed time to time. The User hereby authorizes BCB to recover such charges from his/her account(s). Please refer to BCB's charges schedule for specific charges information.
- 3.2. Charges are subjected to change from time to time at BCB's discretion.

## 4. UNAUTHORIZED/ FRAUDULENT ACTIVITIES:

- 4.1. Upon obtaining Customer ID and Password, User is requested to check the list of his/her accounts with BCB. If any of User account is missing, please inform this to BCB immediately. If a third party account is linked to User's ID, please inform this to BCB also. Do not access it or do not perform any transaction on that account. Such activity, if done, will be treated as fraudulent activity.
- 4.2. If User believes unauthorized transactions are being made with his/her account, he/she should change the Password immediately and notify the BCB.
- 4.3. The User should check the Statements for all of his/her accounts for any unauthorized transaction. In case of any discrepancy in details of any transactions carried out in respect of the account, in that event User should immediately inform BCB in writing.

## 5. ON-LINE TRANSACTIONS & UTILITY BILL PAYMENT:

- 5.1. User shall be responsible for all transfers transactions through Net Banking.
- 5.2. No third party transaction is allowed except utility bill payment through BCB Net Banking.
- 5.3. The Utility Bill Payment services is only available to customers of the BCB Net Banking Service and shall cover all the utility bill payments of different utility service provider(s) (Billers) as mutually agreed between BCB and the utility service provider(s).
- 5.4. The User should accept that he/she will be responsible for putting in the correct account number and transaction amount for the fund transfer request. In such case, BCB will not be liable for any erroneous transactions incurred arising out of or relating to the customer entering wrong account number and amount.
- 5.5. Upon BCB decision, there will be a transaction amount limit though Net Banking. Maximum amount of transaction limit can be subjected to change from time to time at BCB's discretion.
- 5.6. Any transaction made after working hours or on public/bank holidays, the transaction value date will be the next working day.
- 5.7. No transaction is allowed from a non-convertible taka account to a convertible account.
- 5.8. Any conversion rate of any foreign currency shown and interest rate are only for customer's convenience. It cannot be taken as price quote from bank's end.

## 6. MAINTENANCE OF SUFFICIENT FUND:

- 6.1. The User shall ensure that there are sufficient funds (or prearranged credit facilities) in my account for transactions through the Net Banking.
- 6.2. BCB shall not be liable for any consequences arising out of its failure to carry out the instructions due to inadequacy of funds and/or credit facilities.

## 7. ANTI MONEY LAUNDERING:

- 7.1. Customer should agree and confirm that he/she will not use this Net Banking facility for money laundering or violate any law related to the money laundering.
- 7.2. BCB reserves the right to demand explanation from the User regarding any matter pertaining to money laundering law of the country.

## 8. GOVERNING LAW:

- 8.1. These Terms and/or the operations in the Accounts of the User shall be governed by the Laws of Bangladesh, in force.
- 8.2. BCB may, in its absolute discretion, commence any legal action or proceedings arising out of the Terms for Net Banking in any other court, tribunal or other appropriate forum, and the User hereby consents to that jurisdiction.
- 8.3. Any provision of the Terms for Net Banking which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

## 9. CHANGES OF TERMS:

- 9.1. BCB 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 change to the Terms shall be communicated to the User. By using any new services as may be introduced by BCB, the User shall be deemed to have accepted the changed Terms.

## 10. TERMINATION ON NET BANKING:

- 10.1. The User may request for termination of the Net Banking any time by giving a written notice of at least 15 days to BCB. The termination shall take effect on the completion of the fifteenth day.

## 11. BREACH OF TERM & CONDITIONS:

- 11.1. User must compensate for any loss that occurs as a result of his/her breaking any term of these agreements.

## PERCAUTIONARY NOTE:

In order to prevent unauthorized transaction through Net Banking Service, Users are advised to strictly maintain the following:

1. User should make sure that no one is physically watching my passwords when he/she is Logging in.
2. It is important to remember to click 'Log out' after completing his/her Net Banking session.
3. User should not leave his/her PC unattended with the browser running and a valid user name and Password cached as in such case anyone can gain access to the account. I hereby acknowledge that I have read and understand the aforesaid terms and conditions and risk involved in Net Banking operation and agree to comply with them.

## SMS Alert Banking

1. The User agrees and acknowledges that BCB shall in no way be held responsible or liable if the User incurs any loss as a result of information being disclosed by BCB regarding his Account(s) or carrying the instruction of the User pursuant to the access of the SMS Banking and the User shall fully indemnify and hold harmless BCB in respect of the same.
2. BCB reserves the right to change and recover from the User(s) service charges, as may be fixed time to time. The User hereby authorizes BCB to recover such charges from his/her account(s).
3. Normal SMS charge by the mobile operators will be applicable for each SMS send to BCB.
4. Customer should agree and confirm that he/she will not use this SMS Alert banking facility for money laundering or violate any law related to the money laundering.
5. BCB reserves the right to demand explanation from the User regarding any matter pertaining to money laundering law of the country.
6. These Terms and/or the operations in the Accounts of the User shall be governed by the Laws of Bangladesh, in force.

## 7. CHARGES:

- 7.1. BCB reserves the right to change and recover from the User(s) service charges, as may be fixed time to time. The User hereby authorizes BCB to recover such charges from his/her account(s). Please refer to BCB's charges schedule for specific charges information.
- 7.2. Charges are subjected to change from time to time at BCB's discretion.

If you need help with the process of NET Banking /SMS Alert Banking, please call BCB SMS Alert Banking Help Desk at 16270 and e-mail : ict@bcb.com.bd

Customer Signature & Date