



Note: You have to be a National Investment Bank Limited account holder before applying for this service

USER DETAILS	Account Holder(s)
Full Name(s) in Block Letters	
E-mail Address	
Account Number 1	
Account Number 2	
Account Number 3	
Account Number 4	
Account Number 5	

BUSINESS USER DETAILS	(Businesses, Clubs, Associations, Societies, etc)	
Account Name		
Account Number 1		
Branch		
Additional Accounts to be linked		
Account Number 2		
Account Number 3		
Account Number 4		
Account Number 5		
Corporate E-mail Address		
	<i>Name of user</i>	<i>Access Option</i>
User 1		<input type="checkbox"/> View <input type="checkbox"/> Transaction
User 2		<input type="checkbox"/> View <input type="checkbox"/> Transaction
User 3		<input type="checkbox"/> View <input type="checkbox"/> Transaction
User 4		<input type="checkbox"/> View <input type="checkbox"/> Transaction

** Mention specifically whether view facility is required or both view & transaction facility is required*

DECLARATION:

I/We have read the Terms and Conditions applicable to NIB Online Banking services and agree to them. I/We do hereby indemnify and forever keep indemnified the Bank and its successors and assigns from and against any and all claims, actions, penalties that may be made, suffered or incurred by the Bank by reason of non compliance of any of the Terms and Conditions mentioned therein.

Signature: _____

Date: _____

Authorised Signatory

COMPANY STAMP

For use at Branch:

I have confirmed and verified the signatures and mandates and recommended NIB Online Banking facilities for customer.

Signature of Branch Manager:

Date: _____

For use at Online Banking Unit:

System Activated Yes No

Comment if any _____

Signature of Online Banking Unit Head:

Date: _____

In these conditions:-

Account means any account(s) held by the Bank in the name of the Customer.
Authorized User means any person whom the Customer has authorised to use the Service and to whom the Bank has allocated a User Password.
Bank means the National Investment Bank Ltd.
Customer means you, the person(s) or corporate body in whose name(s) the account(s) is/are maintained by the Bank.
Security means the User Identification Code ("User ID"), the User Password ("password") and Memorable Word allocated to each Authorized User of the Customer.

1. The Service

1.1. The financial information made available by the Service is for reference purposes only and while the Bank shall endeavour to ensure that the financial information made available to the customer via the Service will be accurate and in accordance with the Online Banking, the Bank shall not be liable for any loss incurred or damage suffered by the customer by reason or in consequence of any such financial information not being complete, accurate, up to date or available at any time.

1.2. Without prejudice to these Terms and Conditions, the Bank reserves the right to reverse any entry and make any necessary adjustments to the account but if it does so the Bank will notify the customer by system notice or other means of communication at the Bank's discretion.

1.3. Subject to other conditions set out in this document, the Bank reserves the right to update, enhance, modify, vary, replace, suspend or withdraw the Service or any part thereof but in the event that the Bank does so, the Bank will notify the Customer 30 days in advance if such changes are not to the advantage of the Customer. Otherwise, the customer will be notified within 30 days of the change. Any notification will be effected by system notice, email or other means of communication at the Bank's discretion.

1.4. The Bank does not warrant or guarantee the speed, resolution of or access to the service or that the service will be free from interruption. The minimum specification to run the service which the Bank recommends can be found in the User Guide or as notified to the customer from time to time.

1.5. The Bank will use reasonable endeavours to effect instructions received from the Customer on the appropriate processing day as requested by the Customer.

1.6. The Bank will use reasonable endeavours to provide the Service but the Bank will not be responsible for any loss suffered by any party should the service be interfered with or be unavailable by reason of industrial action, failure of the customer's equipment or any other circumstances not reasonably within the Bank's control.

2. Customer Obligations

2.1. The Customer irrevocably authorises the Bank to act on all instructions received via the Service in respect of the Customer's account and to debit and/or credit the Customer's account with the amount of all transactions initiated through the Service in accordance with the procedures set out. Payment instructions received via the service will only be accepted and acted upon by the Bank if the customer has sufficient available cleared funds in the account from which payment is to be made or by prior agreement with the Bank.

2.2. In all cases, the Bank will only accept instructions when the right to use the Service has not been withdrawn or suspended.

2.3. The Bank reserves the right to refuse to act on or implement any instruction but in such a circumstance the Bank will notify the Customer of the reason for doing so.

2.4. The irrevocable authority given by the Customer to the Bank in the above condition shall also include those received by the Bank from any Authorized User of the Customer acting alone regardless of any different signing instructions or authority on the Customer's account mandate held by the Bank.

2.5. The Customer will at his/her own expense provide and maintain facilities suitable for gaining access to the Service and shall be responsible for ensuring that these meet any requirements specified by the Bank.

2.6. The Customer agrees to take all reasonable precautions to prevent the use of the Service by unauthorised persons. In the event that the security of the Customer's Security Codes have or is suspected to have been breached the Customer must notify the Bank. The Customer must take all reasonable precautions to ensure that only Authorized Users have access to such facilities.

2.7. Transactions via the Service remain subject to your account Terms and Conditions in addition to these Terms and Conditions.

3. Corporate Customers

3.1. The Customer, where it is a corporate body, must provide to the Bank suitable written evidence prior to the commencement of the Service of the authority of the Customer to enter into this agreement. The Bank shall be entitled to continue to act on the instructions it receives from the Customer pursuant to such written authority until the Bank receives actual notice of the revocation or variation of such written authority.

3.2. The Customer shall be responsible for any loss which may be incurred by any party as a consequence of any breach by the Customer of these Terms and Conditions and the Customer will indemnify the Bank against any claim made against the Bank for recompense for such loss and any loss incurred by the Bank in connection with such claim.

3.3. The Customer will be responsible for nominating which Authorized User(s) should use the Service.

4. Security, User ID, Password and Memorable Word

4.1. When registering for the use of the Service, each Customer authorised by the Bank to use the Service will be issued with a unique User ID, Password and Memorable Word. Each person authorised by a Corporate Customer to use the Service will be issued with a unique User ID, Password and Memorable Word. Access to the Service will be dependent upon the use of both the User ID, Password and Memorable Word.

4.2. On first usage, Customers are to change their Passwords and Memorable words to prevent unauthorised entry.

4.3. The Customer and all persons authorised by a Corporate Customer to use the Service must take all necessary and reasonable precautions to prevent the disclosure and unauthorised use of both the User ID, password and memorable word. An Authorized User must not allow any other Authorized User or anyone else to access or use his/her unique User ID, password or memorable word which each Authorized User must keep secret at all times.

4.4. The Customer (or any Authorized User thereof) must exit the Service when leaving the computer terminal unattended.

4.5. The Bank will not be liable for the following:

4.5.1. Failure to report when and if they suspect that the security of their Security Codes has been breached.

4.5.2. Unauthorised use of the Customer Security Codes due to the Customer's negligence.

4.5.3. Failure of Corporate Customers to inform the Bank immediately if any Authorized User ceases to be so authorised.

4.5.4. Permitting usage of any User ID, password or Memorable Word to be passed from any Authorized User to other individuals.

4.6. For your protection, the Bank reserves the right to suspend the Customer's access to the Service without notice if:

4.6.1. incorrect Customer Security Codes are used to attempt access to the Service

4.6.2. The Bank has reason to suspect if an unauthorised person is attempting to access the Service.

5. Variation, Termination and Suspension

5.1. The Bank reserves the right to vary these Terms and Conditions at any time by giving notice in advance if the change is to the Customer's disadvantage by system notice, email or other means of communication at the Bank's discretion. Any other changes can be effected immediately and the Bank will notify the Customer within 30 days of the change.

5.2. With respect to those rights reserved by the Bank, in the event that the Bank suspects fraud or other inappropriate use, is required to do so by court order or by law, or in the event of a dispute (Bank/Customer or intra-Customer where this could have a legal impact on the Bank/Customer relationship), no prior notice will be given to the Customer.

5.3. The Customer may terminate its use of the Service by giving the Bank not less than one month written notice of termination. Time shall start to run once such notice is received and processed by the Bank and not from the date of posting by the Customer. Upon termination access to the Service shall cease.

5.4. The Bank reserves the right to levy a Tariff of fees and charges in relation to the Customer's use of the Service and the Bank further reserves the right to vary or introduce fees or charges to the Tariff from time to time.

6. Transmission of Information

6.1. You agree that your information may be transmitted to, from and/or through any country as a result of your use of your account(s) and any services which form part of your account(s) irrespective of the levels of data protection provided in any particular country and at your own risk.

This agreement is governed by Ghanaian laws.