



INTERNET BANKING APPLICATION FORM

TO BE FILLED BY CUSTOMER

Name of Customer:

Postal Address:

Email Address:

Mobile Number:

Customer Category:

Corporate/Retail
(Delete whichever is inapplicable)

Two factor authentication (please tick)

- I. Hard Token ()
- II. SMSTAN ()
- III. MOTP ()

Accounts to be linked

No.	Account No	Limit	Branch	No	Account No	Limit	Branch
1				6			
2				7			
3				8			
4				9			
5				10			



The bank that Listens

Users and services to be linked (Please tick to select the service you request for each user)

S/N	FULL NAME	USER MOBILE NUMBER	USER EMAIL ADDRESS	ACCESS LEVEL				ACCOUNT NUMBER	USER LIMIT
				VIEW ONLY	INPUT ONLY	VIEW APPROVE	FULL ACCESS		
1									
2									
3									
4									
5									

Authorized signatories' signatures to grant above the right to operate Internet banking

- | | Full Name | Signature | |
|----|-----------|-----------|-------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |



FOR BANK USE ONLY

Customer details verification (BRANCH)

Customer Authorization Mandate:

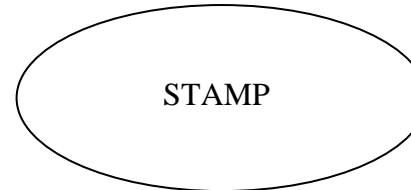
- 1. Sole Proprietor (*Tick*) _____
- 2. Two to Sign (*Tick*) _____
- 3. Either to Sign (*Tick*) _____
- 4. Multiple Signatures (*Tick*) _____

Bank Officer:

Name: _____ Signature: _____ Date: _____

Manager Business Banking:

Name: _____ Signature: _____ Date: _____



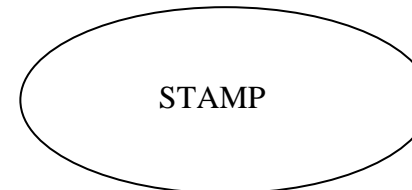
APPLICATION PROCESSING AT HEAD OFFICE

I hereby confirm that Internet banking has been set up as requested.

Service Administrators:

Maker Name: _____ Title..... Signature: _____ Date _____

Checker Name: _____ Title..... Signature: _____ Date _____



ANNEX 1

INTERNET BANKING SERVICES - TERMS AND CONDITIONS

The Terms and Conditions referred herein describe rights and obligations of a subscriber of Internet banking Services. Please, read them carefully and if in acceptance, sign on the provided space at the end of the last page.

By requesting to use this Service, you agree to comply with the following terms and conditions.

Definitions

The following definitions shall apply to these Terms and conditions: "Internet banking" is the Internet-based banking service providing access to Your CRDB Bank account(s).

- "Internet banking Services" means any banking service delivery channel that allows bank Customers to access accounts information and perform various transactions over the Internet.
- "Password" is the system-generated code sent to the customer by CRDB Bank PLC (the Bank) for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service.
- Identification number (ID) is the system-generated code sent to you by CRDB Bank PLC for use during the entire operations of Internet banking services.
- "One-time key" means the key which will be sent to the user mobile number and will be used every time a user attempts to login.
- "The Bank" means CRDB Bank PLC.

Use of Your Security Password and Hardware token/SMS/MOTP

You agree not to allow anyone to gain access to the Service or to let anyone know Your Password used with the Service. Should there be a breach in the use of your security password, you agree to assume responsibility for all transactions up to the limits allowed. The Bank cannot guarantee and shall not be liable for breaches in Internet security password, SMS, Hardware token, or MOTP.

Forgotten or Exposed Password

If your Password has been forgotten/blocked please call +255 2134498" or 0754 557788, or visit your nearest Bank and report such incidence. If you think that someone else knows your password, you should immediately change it and inform the Bank.

When your Statement shows transactions you dispute

If your statement shows transactions that you dispute, please notify us immediately by calling the Bank. You should follow up your notification in writing and mail to:

CRDB BANK PLC, Attention: Manager Online banking
P. O. Box 268
DAR-ES-SALAAM.

Business Hours

The Internet banking Service will be available 24 hours a day, seven (7) days a week; however, Demand guarantee, Application for commercial documentary credit (LC), Demand guarantee amendment Application form, Application for amendment commercial documentary credit (LC), TISS and SWIFT and negotiate rate request will be carried out during working days not later than normal business hours.

Modifications to these Terms and Conditions

The Bank shall notify you prior to modifying the terms and conditions applicable to Internet banking services or any service herein. The Bank reserves the right for the use of this service in whole or in part at all times.

Statements:

The Bank shall not be liable in the following circumstance:

1. If through no fault of CRDB Bank, you do not have enough funds in your Account to make the transfer.
2. If circumstances beyond the Banks control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.
3. If there is a hold on your Internet banking Account, or if access to your Internet banking Account is blocked, in accordance with banking policy- as Government agency order to block your account.
4. If your funds are subject to legal process or other encumbrance restricting the transfer.
5. If your transfer authorization terminates by operation of law.
6. If you believe that someone other than you have accessed your account and you fail to notify CRDB Bank immediately as set forth in these terms and conditions.
7. If you have not properly followed the scheduling instructions on how to make a transfer as included in this agreement.
8. If the Bank has received incomplete or inaccurate information from you or a third party involving the account or transfer.
9. If we have a reasonable basis for believing that unauthorized use of your Password or Internet banking Account has occurred or may be occurring;

You agree that the Bank shall only be liable for incidental or consequential damages upon strictly proof due to Bank's failure to complete a transfer and the same should be decided by the court of competent jurisdiction.

If any of the circumstances listed in subparagraph two (2) or eight (8) above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

Limits to transfer made using the Internet banking

Limits for personal customers shall be defined in the system by Bank Administrators during system setup. These limits will be subject to change from time to time at management discretion.

The limit for retail customers' transactions shall initially be as set at:

- a) TZS - TZS 20 Million (Twenty Million) per day
- b) USD - USD 10,000 (Ten Thousand) per day
- c) GBP - GBP 10, 000(Ten Thousand) per day
- d) EUR - EUR 10,000 (Ten Thousand) per day

Limit for Corporate customers

Internet banking has a global limit of TZS 200 Mil and USD, GBP, EURO 100,000 and ZAR 20 Mil for Corporate customers which covers both TISS, SWIFT and Personal Transfers. All customers who require transactions above TZS 200 million will have to fill internet banking limit updation form and their contact details. The filled limit on the form shall be used to update customer transaction limits as well as waiver of call back on customer's online TISS/RTGS and SWIFT transactions with limits above TZS 200Million and its equivalents in other currencies.

Disclosure of information to third parties

The Bank shall not disclose information related to your account(s) and transaction(s) to third parties unless with your permission except under the following conditions:

1. Where it is necessary for completing transfers; or in order to verify the existence and condition of your Internet banking Account for a third party, such as a credit bureau or merchant; or
2. In order to comply with government or court orders.

Termination

Termination of the Internet banking services by either party shall be without prejudice to rights, which have already accrued to either of the parties to the Internet banking services arrangement. This shall be done by the following methods: -

- 1. By sending a letter to Manager Online Banking through:

CRDB BANK PLC, Attention: Manager Online Banking
P. O. Box 268
DAR-ES-SALAAM.

Or sending a termination letter to the Branch Manager/Director of his/her domicile branch

- 2. By sending e-mail to: ibank@crdbbank.co.tz

Fee Structure

CRDB Bank PLC offers the benefits and convenience of the Internet banking Service to you at fees set and reviewed periodically by the Bank. The bank shall notify its customers regarding the new fees before implementing the same. Final fees will be assessed through your normal statement cycle.

Governing Law

The laws of the United Republic of Tanzania shall govern this Agreement.

Acceptance.

I / we have read and understood the above Terms and Conditions related to Internet banking and related services and that I / We have understood and hereby sign to accept and abide by them:

Signed by (Customer)

Name.....Signature.....Date.....

Signed by (Bank Official)

Name.....Signature.....Date.....

