



## 1. Terms and Conditions.

This Terms are not substitute of the terms executed by you/your institution with the Bank for account opening and as such in event of any conflict between these terms and those of Account Opening, the Terms of the Account Opening shall take precedence. Therefore, it is hereby irrevocably accepted that upon registering to CRDB SADAKA you/your institution shall

- not hold the Bank accountable for any unauthorized use or access to information from use of your mobile phone.
- Be responsible and accountable for all transactions, changes, creations, and any other operations made through CRDB SADAKA under the authorized username and password. Therefore, Bank shall not be held responsible or accountable for any losses or damages that may occur resulting from use of CRDB SADAKA.
- inform the Bank immediately if you noted any suspicious activity within CRDB SADAKA.
- pay fees set and reviewed periodically by the Bank in relation to CRDB SADAKA.

## 2. Customer Acceptance

You/your institution hereby irrevocably accepts that:

- Changes made from time to time on CRDB SADAKA.
- On variations or amendment of these terms and conditions from time to time as available in the CRDB Website.
- Upon giving reasons, right of admission, discontinuation of CRDB SADAKA and or rejection the application shall be vested to the mandate of the Bank.

## 3. Termination of business relations

Both the bank and the customer can terminate the service at any time if it found either part is engaging into business transactions and dealings that are contrary to the requirement of the laws of united republic of Tanzania and or international laws in relation to Money Laundering and Terrorism.

By pressing the button “**Accept**” I/We the authorized persons of the institution irrevocably accepts to be bound by these Terms and Conditions.