



CONSOLIDATED BANK GHANA LIMITED

CORPORATE INTERNET BANKING FORM

Type of Account: Joint Account SME Corporate

Account Name: Account Number

Address:

User Access Request: Enquiry/View only, Inputter and Authorizer.

NAME	E-MAIL	MOBILE NO.	ACCESS RIGHT	SIGNATURE

ENQUIRER/VIEW ONLY	INPUTTER	AUTHORISER
Balance	Balance	Balance
Transaction list	Transaction list	Transaction list
Monthly Statement	Initiate all transactions	Transfer Validation
	monthly Statement	Payment validation
	Cheque Book Request	Salary Validation
	Stop cheque	

I/We confirm that the information given is true and complete, have read and agreed to CBG Terms and Conditions. I/We agree to be bound by all conditions to pay all fees and charges imposed by the Bank in connection with the provision of this services.

Authorized Signature
Date: DD / MM / YYYY

Authorized Signature
Date: DD / MM / YYYY

For Bank use only

Mandate

Sole Signatory Any to sign Two to Sign

Verified by: _____
Name Signature Date

Authorised by: _____
Name Signature Date

RO/RM: _____
Name Signature Date

E-BANKING TERMS AND CONDITIONS

The following terms and conditions shall govern the Consolidated Bank Ghana E-Banking Service.

Definitions

"Customers" means a customer of CBG who has or operates an account with the bank and is named in the application form but where two individuals are named, either or both of them are customers.

"The Bank" means CBG.

"Service" means the CBG Internet Banking, Telephone Banking, Secure message facility, online bill payments and other e-Banking services

"Access code, Passcode, User name and Password" means the enabling code with which you access the system, and which is known to you only.

"Account" means a current or savings account or other account maintained with the bank at any of the bank's branches in Ghana

"PIN" means the customer's personal identification number

"Mailing Address" means the customer's mailing address in the bank's records. "Instruction" means the customer's request to the bank for the services.

"ATM" means Automated Teller Machine that dispenses cash to account holders or accepts cash deposits with the use of a smartcard i.e. debit card or credit card

"Secure Message Facility" means the facility within the E-Banking Service that enables the Client to send electronic messages (email, SMS) to the Bank, including without limitation free-format messages, fixed format messages, or instructions to make payments, requests for cheque books, banker's drafts or the purchase or sale of securities and interests in mutual funds.

"Third party bank" means any other bank other than CBG.

"Third party Account" means an account maintained with another bank other than CBG.

1. The customer is required to read and sign this electronic banking agreement covering this service

2. The service allows the customers to give the bank instructions by use of: Telephone, User name and secure message (email, SMS) for the following:

- i. Obtain information regarding customer's balances as at the last date of business with the bank.
- ii. Obtain information with regards to any instrument in clearing or any credit standing in the customer's account as at the last date of transaction on the customer's account.
- iii. Authorize the bank to debit customer's account to pay a specified utility bill such as ELECTRICITY BILL and/or any other bills as specified by the customer subject however to availability of such bill payment under this service.
- iv. Authorizing the bank to effect a transfer of funds from the customer's account to any other account with the bank or with a third party bank.
- v. Authorizing the bank to effect any stop payment order.

3. On receipt of instructions, the bank will endeavor to carry out the customer's instructions promptly, excepting all or any unforeseen circumstances beyond the bank's control.

4. The service can be available to any customer who has:- anyone or a combination of the following: (i) An account with the bank (ii) username and access code (iii) An E-mail address (iv) Mobile phone

5. Under no circumstances shall the customer allow any body access to his/her account through the service.

6. Under no circumstances shall the Passcode, Access Code/Password/ Passphrase be disclosed to anybody.

7. Not to write the Passcode, Access Code/Password/ Passphrase in an open place to avoid third party coming across same.

8. The customer instructs and authorizes the bank to comply with any instructions given to the bank using the service.

9. The customer's Passcode, Access code must be changed immediately it becomes known to someone else. (e) The bank is exempted from any form of liability whatsoever for complying with any or all instruction(s) given by means of the customer's Passcode, Access code if by any means the Passcode, Access code becomes known to a third party. (f)

Where a customer notifies the bank of his intention to change his Passcode, Access code arising from loss of memory of same, or that it has come to the notice of a third party, the bank shall, with the consent of the customer, delete same and thereafter allow the customer to enter a new Passcode, Access code PROVIDED THAT the bank shall not be responsible for any loss that occurs between the period of such loss of memory of the Pass code, Access code or knowledge of a third party at time the report is lodged with the bank.

10. Once a customer's Pass code/Access code is given, it shall be sufficient confirmation of the authenticity of the instruction given. (h) The customer shall be responsible for any instruction given by means of the customer's Pass code/Access code.

Accordingly, the bank shall not be responsible for any fraudulent, duplicate or erroneous instructions given by means of the customer's Passcode/Access code.

11. Charges and monthly fee shall be applied whether or not the customer makes use of the service during the period in question.

12. Under no circumstances will the bank be liable for any damages to personal properties including mobile phones, computers or any electronic gadgets by the use of the service.

13. The customer agrees to use the service for the purposes it is intended for. Any conduct that violates this section is enough grounds for termination of this services and the bank may for whatsoever reason vary these terms and conditions. The customer undertakes to:

- i. Provide accurate information. Agree to provide true, accurate, current and complete information about him/herself as requested in our registration form and account opening forms and the customer agree not to misrepresent his/her identity or information, which may include user names, password or other access devices for such accounts.
- ii. Proprietary rights. The customer acknowledges and agrees that the bank own all rights to any e-banking product and the content displayed on the site or on device. The customer is only permitted to use this content as expressly authorized by the service. Customer may not copy, reproduce, distribute, or create derivative work from this content. A violation of any of the rules (i-iv) is a ground for discontinuation of the service by the bank.

Disclaimer of Warranties

1. The bank makes no warranty that (i) the service will never be interrupted but will ensure service is available most of the times and will meet customers' requirements somehow (ii) the service will be error-free.

2. Any material downloaded or otherwise obtained through the use of the service is done at customer's own discretion and risk and the bank is not responsible for any damage to customer's computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by customer from us or through or from the service will create any warranty not expressly stated in these terms.

I/we hereby agree that Internet Banking Services be activated for my/our new account(s) with CBG. Having read and understood the terms and conditions attached to the Electronic Banking Agreement, I/We hereby affix my signature.

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Signature &Date

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Signature &Date