

APPLICATION FORM FOR INTERNET BANKING SERVICE

Registration for corporate customers

Branch name		Date	/	/
Company name				
Customer CIF ID (may be obtained from branch)		CR No.		
Company email address				
Contact person name		Mobile No.		

Internet Banking Corporate ID (min. 6 characters and max. 12 characters alphanumeric only)

[Choice 1]													
[Choice 2]													

Chosen ID shall be provided subject to availability. In case of non-availability of the same, the Bank shall assign the Corporate ID

A. Corporate User Details

I/we request BankDhofar to create the following Users of Internet Banking to access my/our accounts:

Sr. No.	Name of user	Preferred User id*	Email address	Type Of user** (av/te)	Mobile Number***	Signature of User
1.						
2.						
3.						
4.						
5.						
6.						
7.						

* Kindly provide a unique User ID for each Corporate User to access Internet Banking. It must be alphanumeric with a minimum of 3 and a maximum of 12 characters only.

** Type of User: AV User - User with access to view account details only, TE User - User with access to view account details and transactions (Additional information for TE Users in section B is required).

*** Mobile number is mandatory, if the user requested for Transactional Access (TE).

Note: Copies of valid IDs of all Users should be submitted along with the application form. B. Transaction Rules and Limitations (Complete only if transactions rights are required)

Corporate limit for transactions per day in OMR _____

Corporate limit on maximum number of transactions per day _____

Note: Limits can also be fixed on weekly, monthly, yearly basis. If left blank, default limit shall be Nil.

Salary /Payment Bulk File Upload Access (Within BankDhofar / Other Banks within Oman)

Yes No

Roles/designations and hierarchy setup

Sr. No.	Designation	Hierarchy of Designation (Assign 1,2,3 etc. in descending order of hierarchy, 1 being the highest)

Note: Corporate can setup hierarchy and define designation of all TE Users, which shall be used to define authorisation rules for transactions. Corporate can also opt for simple authorisation rules, wherein a single User shall be able to authorise the transactions.

TE User Role/Designation and Transaction Limit

Name of User	Designation	Limit (OMR)		Maximum daily limit (OMR)
		From	To	

Authorisation Rules for Transactions

Sr. no.	Transaction Type	From (OMR)	To(OMR)	Authorisation Rule*

* Please define separate authorisation rule for each type of transaction i.e. fund transfer to own accounts, fund transfer to third party accounts, utility bill payments, file uploads for bulk transactions, cheque book request. There can be more than one authorisation rule for each transaction.

* In case of cheque book request, only one authorisation level is possible.

Note: * User access options and limits for transactions shall be as specified in the Board Resolution, subject to Internet Banking maximum limits. * Board Resolution is to be submitted duly executed by the authorised officials in case of LLC/ SAOC/SAOG companies.

Declaration

I/we have read and agreed to the attached Terms and Conditions applicable to BankDhofar Online Corporate Services. 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 my/our non-compliance with any of the Terms and Conditions mentioned therein. The required documents are enclosed.

Place: _____

Date: _____

(Signature of authorised signatory with seal)

For use at Branch:

We confirm that all documents required for corporate internet banking registration have been obtained, signed by authorized signatory / all signature/s verified as per the account mandate (all documents and approvals are kept on record)

- Approved at the branch (Max OMR 50,000)
- Recommended for HO-WSB approval for enhancement of online daily transaction limit above OMR.50,000 (max OMR 2,000,000, the request must be supported with specific customer request letter, board resolution and indemnity undertaking)

Signature of Branch Manager

For use at e-Banking unit:

	Date	Signature		Date	Signature
Corporate ID created on:	/ /		SMS MobiToken(s) set on:	/ /	
User ID(s) created on:	/ /			/ /	
Login password(s) created on:					

Terms and conditions

1. Definitions

In this document the following words and phrases have the meaning set opposite them unless the context indicates otherwise:

- 1.1 Bank - Bank Dhofar SAOG, a banking company incorporated in the Sultanate of Oman.
- 1.2 Customer(s) - the Individual Account holder(s) or the Legal Entity(s) accepted by the Bank to open a banking account with the Bank. In this document, all references to the Customer in the masculine gender will also include the feminine gender and corporate customers.
- 1.3 User(s) - the Customer and / or person(s) authorised by the Customer to use the Bank's Internet Banking Service ("Service").
- 1.4 Service means the Bank's Internet Banking Service.
- 1.5 Internet Account - the Customer's Savings and/or Current Account and/or any other type of account, maintained at any branch, identified by the Customer as one of the accounts linked at the time of applying for the Service or subsequently for operations through the use of the Service.
- 1.6 Password - any confidential Password, phrase, code or number issued to any Customer or User which may be used to access the Service.
- 1.7 User-ID - a unique identifying number or name allotted by the Bank to the Customer to login (access) and use the Service.
- 1.8 Security Mode - Customer/User mobile and email will be a security device to receive the system generated security code.
- 1.9 Security Code - a numerical code generated by the system and send to Customer or User registered mobile number/email id to access the Service and for authorizing the financial and non-financial transactions through the Service.
- 1.10 One Time Password (OTP) - a security system that auto generates password, each time a user adds or updates a beneficiary for Third Party Transfer within or outside Oman or Bill Payment. It is a combination of 8 numeric digits sent via SMS to the customer/ user registered mobile phone number with the Bank. The SMS will be in the following format: "Please enter the following One Time Password to confirm your transaction: (example: 12345678). For more information call (+968) 24791111.
- 1.11 Terms refer to Terms and Conditions for use of the Service as specified in this document.

2. Applicability of Terms

These Terms form the agreement between the Customer and the Bank. By applying for the Service the Customer acknowledges and accepts these Terms. These Terms will be in addition to the terms and conditions relating to any account of the Customer. If there is any conflict, these Terms override any others.

3. Internet Banking Service

- 3.1 The Bank shall endeavor to provide to the User through Internet Banking, services such as Balance Enquiry, Details of Transactions in his account for the past 3 months, Statement of Account, Request for Cheque-books, Request for ATM Cards, Request for Transfer of Funds between linked accounts of the same Customer, Payment of Utility Bills and such other facilities as the Bank may decide to provide from time to time. The Bank may also make changes to the services offered from time to time without the Customer's consent. The Customer will be informed of these changes through email or website of the Bank or written communications.
- 3.2 The Customer undertakes not to use the Bank's Service or any related service for any illegal or improper purposes. He shall also not attempt to adapt, alter, modify, enhance, delete or in any way tamper with the Bank's Internet Banking service.

4. Application for Internet Banking Service

- 4.1 The Customer would need to be a current Internet user or have legal access to the Internet and knowledge of how the Internet works. The Customer may obtain the Internet Banking registration form at the Bank's branches/ Bank Website. By signing the registration form along with a copy of these terms and conditions, the Customer agrees to be bound by these Terms and Conditions and authorizes users of the Services. In the case of corporate Customers, the registration form should be accompanied by a Board resolution, where required, to register for the Service, abide by these Terms and Conditions and authorize Users of the Service.
- 4.2 The acceptance of the registration and receiving the acknowledgement thereof does not automatically imply the Bank's approval of the Customer's application for the Service.
- 4.3 The Bank will advise the Customer from time to time the Internet software, such as Browsers, which are required for using the Service. There will be no obligation on the Bank to support all Internet software or their versions.

5. Processing and Execution of Transactions

- 5.1 The User may submit requests to transact on his account through the Service. These may either be processed online or offline. All offline requests will have a prescribed turnaround time, which is subject to change. These turnaround times will be mentioned on the screen of the request.
- 5.2 The Bank will not be liable for losses or costs caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control, which take place between the time their request is submitted through the Service and the stipulated time required by the Bank for taking action on the specific request.
- 5.3 The transactions would also be subject to maximum transaction limits submitted by the Customer in the registration form and accepted by the Bank.

6. Internet Banking Access

- 6.1 One or more Users can be identified to operate the Account(s) through the Internet and each User can be assigned limits to perform financial transactions in line with the Operating Instructions Mandate provided by the Customer to the Bank for operating the Account(s)
- 6.2 The Bank will allot a User ID and Password for each user authorized by the Customer to use the Internet Banking Service. The User will be required to change the Password assigned by the Bank on accessing Internet Banking for the first time. During the first time log in, the User should accept these terms and conditions prior to using the service.

7. Joint / Corporate Accounts

- 7.1 The Service will also be available to Customer Accounts (Individual and joint accounts or Corporate accounts) which are operated jointly by more than one Authorised Signatory. The Bank can set up Limits for each of the Users authorised by the Customer to use the Service, if requested, which can apply singly or jointly, i.e. the User(s) using their User-ID and Password jointly to initiate financial transactions. These Limits would apply to all the financial transactions initiated by the User(s). User group limits can be set up for joint transactions. The Customer shall expressly agree with such arrangements when registering for the Service.
- 7.2 The Customer is responsible for establishing appropriate controls for using the Service by Users authorised by him. The Bank will not be liable to the Customer for any loss, damage or expense arising from access to the Customer's account by any unauthorized person or unauthorised User.

8. Security Provisions

- 8.1 The User is advised to change his Password as frequently as possible as the use of the same password over a long period of time may give rise to the risk of compromising it. The Bank accepts no responsibility for any loss suffered by the Customer arising out of failure to change his password. For further safety, the Bank may introduce other means of secure authentication which the User would be obliged to follow.
- 8.2 The User shall not share his Password and he would be fully responsible for any consequences arising from sharing his Password or not maintaining the confidentiality of his Password. The Customer shall commit his Password to memory and not record it in a written form which can be accessed by another or record his password in software which retains it automatically such as internet browser "remember password" features. In case the User has forgotten his Password, he can request a new Password by writing to the Bank.
- 8.3 The User should not leave his computer unattended during the time he has logged into Bank Dhofar Internet Banking.
- 8.4 The User must not access the Service from any computer connected to a local area network or any public Internet access device/point without first making sure that the computer and the network are free of virus, spyware, destructive or disruptive components, malicious code or any other software which may compromise the Bank's or the User's access to the Service, and that no one else will be able to observe or copy their access or get access to the Service.
- 8.5 The User should never allow anyone to come into possession or take control of the Security Device (Mobile) preferred by the Customer.
- 8.6 The User should inform the Bank immediately if the Security Device fails to function.

9. Charges and Fees

- 9.1 The Bank is currently offering this service free of charge to Customers. Certain transactions however are chargeable, details of which are published in the Bank Dhofar website.. However the Bank may levy charges for the Service at a future date, which the Bank would advise the Customers through email, Bank's website or written communication.
- 9.2 The Customer authorises the Bank to recover all charges related to Internet Banking Service as determined by the Bank from time to time by debiting any of the Customer's designated accounts.
- 9.3 The Bank may terminate the Service without giving any further notification to the Customer, if at any time the Customer's account balance falls short of the required minimum amount as aforesaid and/or if the service charges remain unpaid. The Bank will not incur any liability or responsibility whatsoever by reason of such withdrawal.

10. Funds Transfer

- 10.1 The User can transfer funds to other accounts within outside Oman, through the Service, for which, the Customer should register the beneficiary account/s beforehand.
- 10.2 The remittance shall be processed in accordance with and subject to the Bank's applicable system regulations
- 10.3 It is understood that the Bank shall exercise reasonable care for effecting the transfer through the use of reliable means available. However, in case of delay, loss, error, mutilation, mistake in the transfer and communication by the User,branches, Correspondents and agent, the transfer is entirely at the User's (remitter's) own risk.
- 10.4 All charges payable in the course of transfer including Correspondent charges (if any) shall be borne by the User (remitter) and be deducted from the proceeds of the transfer.
- 10.5 In the absence of any instructions to the contrary the transfer will be effected in the currency of the geographical location of the destination and subject to related cut-off times or any other regulations applicable therein.
- 10.6 The Bank will endeavor to effect such funds transfer instructions received through the Service provided there are sufficient funds available in the Customer's account. The Bank shall not be liable for any omission in making all or any of the payments or for late payments due to circumstances beyond its reasonable control.

10.7 The User can also pay specific Utility bills through the Service. To avail this facility, the Customer should first register with the Bank his contract/account numbers given by the specific utility providers.

10.8 The Bank endeavors to send SMS confirmation to the User on the successful/failure of a beneficiary addition. However, the Bank bears no liability in case the User does not receive the SMS confirmation as a result of unavailability of the network coverage or the user has changed his mobile number or the service provider or any other technical dysfunctionality.

10.9 The Bank may sub-contract and employ agents or use the services of correspondent banks to carry out any of its obligations under these Terms. Although the Bank will take reasonable care when using their services, it will not be held responsible for any delay or losses that the Customer may suffer due to their actions or their omissions.

11. Authority to the Bank

11.1 All User transactions are authorized after authentication of the User-ID and Password by the User. The Customer grants express authority to the Bank for carrying out the Banking transactions performed by the User(s) through the Service. The Bank shall have no obligation to verify the authenticity of any transaction received from the User(s) through the Service or purporting to have been sent by the User(s) via the Service, other than by means of verification of the User-ID and the Password.

11.2 The Bank will only act on an instruction insofar as it is in the Bank's opinion practicable and reasonable to do so and in accordance with its regular business practices and procedures.

11.3 The display or print-out that is produced by the User(s) at the time of operation of Internet Banking is a record of the operation of the Internet access and shall not be construed as the Bank's record of the relative transactions, The Bank's own records of transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding for all purposes.

11.4 The Bank will send a periodic statement to the Customer. It will be considered as an acceptance, unless any discrepancy is pointed out within a week from the date of sending. If the Customer has not notified the Bank within a week, then it shall be taken as a sign of acceptance of the Bank's records

12. Accuracy of Information

12.1 The User is responsible for the correctness of information supplied to the Bank through the Service or through any other means such as electronic mail or written communication. The Bank shall not be required to independently verify such information. The Bank accepts no liability for the consequences arising out of erroneous information supplied by the User(s) / Customer(s). If the User suspects that there is an error in the information supplied to the Bank by him, he shall advise the Bank immediately. The Bank will endeavor to correct the error wherever possible on a "best efforts" basis.

12.2 If the User notices an error in the account information supplied to him through the Service, he shall advise the Bank immediately. The Bank will endeavor to correct the error promptly and adjust any interest or charges arising out of the error.

13. Liability of the Customer and the Bank

13.1 The User shall not be liable for any unauthorised transactions occurring through the use of the Service which is attributed to the fraudulent or negligent conduct of the employees of the Bank.

13.2 The Customer shall be liable for any loss arising from unauthorised transactions in the Internet Banking accounts if he has breached the Terms and conditions, or contributed to or caused the loss by negligent actions such as the following:

- Keeping a written or electronic record of Internet Banking Password.
- Disclosing or failing to take all reasonable steps to prevent disclosure of the Customer-ID or Password to anyone including Bank staff and/or failing to advise the Bank of such disclosure in time.
- Not advising the Bank immediately about unauthorised access to or erroneous transactions in the Internet accounts.

13.3 The Bank shall not be liable for any unauthorised transactions occurring through the use of the Service which can be attributed to the fraudulent or negligent conduct of the Customer.

14. Force Majeure

Under no circumstances shall not the Bank be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on delay, loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the Customer or any other person. The Bank shall in no circumstances be held liable to the User if access to the Service is not available in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters, civil unrest, government action, legal restraints, faults in the telecommunication network or Internet or network failure, software or hardware error or any other reason beyond the control of the Bank.

15. Indemnity

The Customer indemnifies the Bank against any loss suffered by the Bank, its Customers or a third party and against any claim or action brought by a third party which is in any way the result of the improper use of the Service by the Customer.

16. Disclosure of Personal Information

16.1 The Bank will take reasonable care to ensure confidentiality of information about the Customer and Users. However the Customer agrees that the Bank or its contractors may hold and process his Personal Information on computer or otherwise in connection with the Service as well as for statistical analysis and credit scoring.

16.2 The Customer also agrees that the Bank may disclose, in strict confidence, to other institutions, such Personal Information as may be reasonably necessary for reasons inclusive of, but not limited to, the following:

- for participation in any telecommunication or electronic clearing network
- in compliance with a legal directive
- for credit rating by recognized credit scoring agencies
- for fraud prevention purposes

17. Lien

The Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits held in the Customer's linked Account(s) or in any other account or assets, whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the Service extended to and/or used by the Customer.

18. Amendment of Bank Dhofar's Terms and Conditions

18.1 The Bank has the absolute discretion, without prior consent of the Customer, to amend or supplement any of the Terms and Conditions at any time and will endeavor to give prior notice for such changes wherever feasible except for changes to interest and exchange rates and/or other variations that are subject to market changes.

18.2 Any exchange rate, interest rate, dealing rate and other prices and information quoted by the Bank on the Internet Site(s) or otherwise in response to an online inquiry are for reference only and is not binding. Any rate, price and information offered by the Bank for the purpose of the relevant transaction shall be binding on the User upon the User confirming his acceptance irrespective of any different rate, price or information quoted by the Bank.

18.3 The Bank has the right to introduce new services within Internet Banking from time to time. The existence and availability of the new functions will be notified to the Customer as and when they become available. The changed terms and conditions applicable to the new Internet Banking Service shall be communicated to the Customer. By using these new services, the Customer agrees to be bound by the terms and conditions applicable.

19. Non-Transferability

19.1 The Service is personal to the Customer and is not transferable to any third party under any circumstances and it shall be used only by the authorized Customer(s).

19.2 The Customer shall undertake not to assign this Service to anyone else.

20. Termination of Bank Dhofar Internet Banking Service for Customer/User

20.1 The Customer may request termination of the Internet Banking facility for a user/ Corporate at any time. The turnaround time of such request would be 7 working days to disable the Internet Banking ID for a user/Corporate. However the Corporate/ User will remain responsible for any transactions made in his account(s) through the Service prior to the time of such cancellation of the Service.

20.2 The Bank may suspend or terminate the Service at any time. Where possible, prior notice will be given to the Corporate/Customer. If the Service is suspended or terminated by the Bank for a reason other than the breach of the Terms by the Customer, the Bank's liability shall be restricted to the return of the annual charges, if any, recovered from the Customer for the period in question.

20.3 The closure of all Internet accounts of the Customer will automatically terminate the Service.

20.4 The Bank may suspend or terminate the Service without prior notice if the Customer/User has breached these terms and conditions or the Bank learns of the death, bankruptcy or lack of legal capacity of the Customer.

20.5 Where the Customer is a partnership, the Terms will continue in force unless revoked by notice given by the authorized person in the partnership, notwithstanding any change of name of the partnership, change in partners or any partner ceasing to be a partner by reason of death or otherwise. This obligation will be extended to legal heirs and new partners.

21. Notices

21.1 Mutual Notices -will have legal force under these terms and conditions if sent:

- electronically to the mail box of either party as per the available email address.
- in writing by delivering them by hand or by sending them by post to the last address given by the Customer and in the case of the Bank to the address mentioned in the heading above.

21.2 In addition, the Bank may also publish notices of a general nature which are applicable to all Customers of Internet on its website. Such notices will have the same effect as a notice served individually to each Customer.

22. Severability

Each of the provisions of these Terms and Conditions is severable and distinct from the others and, if at any time one or more of such provisions is or becomes illegal, invalid or unenforceable in any respect under the laws of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way.

23. Governing Law

23.1 These Terms and Conditions shall be governed by and will be interpreted in accordance with the laws of the Sultanate of Oman. All disputes arising out of or in connection with these Terms shall be submitted to the exclusive jurisdiction of Omani courts.

23.2 The Bank accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country. The mere fact that the Internet Banking service can be accessed through Internet by a Customer in a country other than Oman shall not be interpreted to imply that the laws of the said country govern these terms and conditions and/or the operations in the Internet accounts of the Customer and/or the use of Internet Banking.