

Online Banking Channel Registration Form

Customer Details			
Customer ID		Customer Name	
Mobile Number		Email ID	
Branch		Relationship Manager	
Type	☐ SME ☐ Corporate ☐ Government		
Channel Access	☐ Corporate Internet Banking ☐ ERP Integration (B2B) ☐ API Banking		
Corporate ID*		*Note: If you are an existing Corporate Internet banking User, please provide Corporate ID.	

Use below table only for Single user. For Maker/ Checker Please refer to Annexure A

User Details (Please fill detail in CAPITAL Letters):										
S. No.	Purpose • New • Modify • Delete	Name	Email	Mobile	Transaction Access		Service Access *			
					View	Transaction	WPS	ME Portal	eTrade	Easy Debit
1	☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐	☐	☐
2	☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐	☐	☐
3	☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐	☐	☐
4	☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐	☐	☐
5	☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐	☐	☐

*All types of Fund transfers both single and bulk payments will be enabled by default, except WPS transactions.

Wage Protection System (WPS)	
1. Salary Account Number:	
2. Salary Account Number:	
3. Salary Account Number:	
Commercial Registration Number (CR No):	

Customer ID to be linked or De-linked							
SNO	Name	Linking or Delinking	CIF ID 1	CIF ID 2	CIF ID 3	CIF ID 4	CIF ID 5
		☐ Link ☐ De-Link					
		☐ Link ☐ De-Link					
		☐ Link ☐ De-Link					
		☐ Link ☐ De-Link					
		☐ Link ☐ De-Link					

Document Checklist for Corporate Customers
- Application form signed by the Authorized Signatory as per board/shareholder resolution. - Copy of Board Resolution - Copy of Id: For Omani & GCC, National Id For Expats Resident card or Passport or Employer certification (In case of out of Oman user) - Copy of Commercial Registration (printed within 90 days) - All Documents should be dully signed and stamped with company seal
Document Checklist for Government Customers.*
- Application form signed by authorized signatories as per the Authorization Letter from Minister.** - Copy of ID card: For Omani & GCC, National ID For Expats Resident card and Passport - All Documents should be dully signed and stamped with government entity seal

Note:
 *for Embassies, the application form shall be signed by the ambassador or Charge de Affairs during the absence of the ambassador.
 ** Authorization Letters shall be signed by the Minister or the head of the public authority.

Terms and conditions:

The Internet Banking Service is made available to the Customers by the bank on the following terms and conditions. These terms and conditions, together with the Terms and Conditions Governing Accounts apply to the use of the Service. The Customer is required to read the Terms and Conditions before availing this Service. Upon the commencement of availing of the Service by the Customer, the Customer will be deemed to have accepted these 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 commercial bank duly incorporated in accordance with the laws of Sultanate of Oman under CR No. 1291106, having its office is at Way 2726, Building No. 27, Plot No 127, Central Business District, Next to Central Bank of Oman, Ruwi, and registered address is P.O. Box 1507, Postal Code 112, Ruwi, Sultanate of Oman.
- 1.2 Customer(s) - refers to the entity account holder authorized by the Bank to open an account with the Bank. In this document, all references to the Customer in the masculine gender will also include the feminine gender under corporate customers.
- 1.3 User(s) - means person(s) authorised by the Customer to use the Bank's Internet Banking Service ("Service").
- 1.4 Service -refers to the Internet Banking Service which the bank is offering to its customers enabling them to view their accounts and perform transaction through the internet. .
- 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 sent 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) 24775700.
- 1.11 Terms and Conditions refer to terms and conditions for use of the Service as specified in this document.
- 1.12 Enhanced Limit

2. Applicability of Terms

These Terms form the agreement between the Customer and the Bank. By applying for the Service, the Customer irrevocably and unconditionally acknowledges and accepts these Terms. These Terms will be in addition to the Bank's Terms and Conditions Governing Accounts (Accounts Terms and Conditions) . In the event of any inconsistency between Accounts Terms and Conditions and these Terms, the provision of the Terms shall prevail to the extent of inconsistency, unless otherwise expressly stated.

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 (delivery through chosen Branch and/or Multi-Function Kiosk), Request for Transfer of Funds between linked accounts of the same Customer, another customer within the Bank, Third Party within Oman, Remittance, Trade Finance transactions, Bulk payments, payroll payments, 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. 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. Customer shall not attempt to adapt, alter, modify, enhance, delete or in way tamper with the Bank's Internet Banking service.
- 3.3 The Bank may offer the Internet Banking Internet services to selected customers at its discretion.
- 3.4 The operation and maintenance of the Internet Account (where applicable) is subject to the Terms and Conditions Governing the Account . If the Account is closed, then the access to Account through the Internet Banking Services will also be terminated.
- 3.5 The Bank reserves the right to levy service charges for any services provided which will be published on the Bank's website. The Bank may make changes or alterations in charges, subject to providing a 60 days prior notice from the date of alteration of charges.

4. Application for Internet Banking Service

- 4.1 The Customer may obtain the Internet Banking registration form the Bank's branches/ Bank Website. By signing the Corporate Internet Banking Request Form along with a copy of the Terms, the Customer agrees to be bound by the Terms and authorizes Users to avail the Services. In the case of corporate Customers, the registration form should be accompanied by a Board resolution approving the request/use of the Services, where required, to register for the Service, abide by these Terms and authorize Users to use 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 applicable internet software, such as browsers, which are required for using the Service. 4.4 There will be no obligation on the Bank to support all Internet software or their versions.
- 4.5 The Customer is aware that it is the Customer's responsibility to obtain and maintain any equipment, which may be necessary for using the Services, in proper working condition and with adequate safeguards against malicious threats to such equipment or to the Bank Internet Banking Services.

5. Processing and Execution of Transactions

- 5.1 The User may submit requests to transact on the Customer's 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.
- 5.4 Any instruction received by the Bank through the use of Service after the relevant cutoff time on a business day or on a non-business day will be treated as an instruction received on the next business day
- 5.5 The Customer agrees that some requests/instructions given by the Customer are subject to authorization by officer/s of the Bank, and therefore may not be immediately and automatically affected. The Customer further agrees that the Bank reserves the right to allow or disable such requests at its sole discretion. In the event the Bank disables or rejects any such request/instruction, the Bank will make reasonable efforts to notify the customer in writing, via registered email or any other approved electronic communication channel, specifying the reason of rejection or disablement. Reasons for denying requests may include but not limited to request missing details, submission of incorrect information, insufficient funds, and Customer failure to submit details or documents requested by the Bank.
- 5.6 The Customer agrees and authorize the Bank, at its discretion to record by whatever means the transactions which the Customer or Users effect via Internet Banking and that such records may be used by the Bank for the purpose of, amongst other things, establishing or verifying that a particular transaction was effected through the use of User ID and Passwords.
- 5.7 Records maintained by the Bank of any instruction given by the Customer under this Service shall be conclusive evidence of the Customer's instruction and the time it was give except in the case of manifest error.

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 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 own 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. 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 User 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 the event the User forgets his/her Password, the User may initiate a password reset by selecting the "Forgot My Password" option through the Internet Banking platform. An OTP will be sent to the User' registered mobile number with the Bank, and upon successful verification, the User may set a new Password.

- 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 Certain transactions are chargeable, details of which are published in the BankDhofar website, refer to Bank's Published Tariff. 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 in advance.
- 9.2 The Customer authorizes 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 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 terms and conditions and the cut off time to accept days transaction, and timeline to complete processing.
- 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, correspondents and/or 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.
- 10.7 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.
- 10.8 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.
- 10.9 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.
- 10.9.1 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 in so far 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 Bank shall not be liable to the Customer for any fraud, negligence, breach of contract, misrepresentation or otherwise for any loss howsoever caused (including but not limited to any loss direct, indirect, incidental, consequential and irrespective of whether any claim is based on the loss of revenue, investment, production, goodwill, profit, interruption of business) to the Customer by reason of but not limited to, any of the following:
 - a. The Customer's use of the Service or any materials or software provided or downloaded from the website;
 - b. Failure on the part of the Customer to use or access the Service at any time and any error in the provision of any part of it;
 - c. Any claim brought by a third party against the Bank or its customers by reason of improper use of the Service by the User.
 - d. Any delay or failure of any transmission or receipt of any instructions or notification sent through the Service.
 - e. The Customer's use of e-mail or other non-secure electronic instructions to provide instructions to the Bank;
 - f. any loss incurred by the use of User ID and password/s issued to the Customer or to Delegates or any substitutes thereon used without the Customer's authority.
 - g. Any loss caused by failure to safeguard the Security Code or Password issued to the Users
- 13.2 The Bank will not be able to act on a Customer's instructions submitted through the Service if the bank suspects or reasonably considers:
 - a. the Customer's instructions may not be accurate or authentic;
 - b. the Bank may be in breach or contravention of any laws, regulations or other such duty by acting on such instructions;
 - c. The Bank cannot comply with the terms and conditions by reasons of conditions beyond the Bank's control (including any systems or equipment failure, industrial disputes or force majeure).
- 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.
- 13.4 The Customer shall indemnify the Bank and keep the Bank indemnified and harmless against all and any costs, expenses, losses of any kind, legal expenses, payments and damages resulting out of its use of the Service or its failure to comply with the Terms and Account Terms and Conditions.

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

- 15.1 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.
- 15.2 We acknowledge that receipts and transferring of funds, using internet banking services is not always secure, nonetheless, I/ we agree to make such funds transfers and we undertake to accept full responsibility for all such transactions when using the Service, including those transactions for which no authority or apparent authority has been provided by us/me or for which any knowledge on our part exists or purport's to exist.
- 15.3 We further undertake to irrevocably and unconditionally indemnify and hold the Bank harmless from and against all liabilities, losses, actions, proceedings, claims, costs, damages and expenses (including but not limited to lawyers' fees and legal charges) which may be incurred or suffered by the Bank, or made against it, as a consequence of, or in respect of, the provision by the Bank of the facility of any approved enhanced limit.
- 15.4 We further agree that the Bank may debit any of our accounts held with the Bank for all costs, charges, expenses or other amount, which it may incur as a consequence of, or in respect of, the provision of the facility of enhanced limit without prior approval from or notice to us/me.
- 15.5 I/We acknowledge that the Bank may ignore, or suspend action on, any instructions received from us in relation to transfer of funds through Internet Banking if the Bank, in its absolute discretion, deems it appropriate to do so. I/We further confirm my/our understanding that compliance with such instructions and provision of the facility of enhanced limit shall be subject to the internal policies of the Bank, which may change from time to time, and the relevant circulars of the Central Bank of Oman.
- 15.6 In addition to this Undertaking, I/we hereby agree to abide by the Terms posted on the Bank's website as amended from time to time. I/We further agree to comply with any anti money laundering regulations as applicable to internet banking services or banking services as a whole.

16. Disclosure of Personal Information

The User agrees that the Bank may use his personal details on the computer in connection with other services as well as statistical analysis and credit scoring. The User also permits the Bank to disclose to other institutions, in strict confidence, such personal information as may be reasonably necessary for reasons inclusive of but not limited to fraud prevention purposes, credit rating by recognized credit scoring agencies, compliance with legal directives, government authorities or court orders or for participation in any telecommunication or electronic clearing network.

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 BankDhofar'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 at any time and will endeavor to give 60 days 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 and in accordance with applicable laws and regulations.
- 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, (the latest version of terms and conditions can be found in online banking login website).

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 Users is not logged in for 30 days, bank send a communication to the inactive user to active the profile. This communication applicable for 90 days. If the user is not logged in until 90 days, final reminder sends by the Bank to activate the profile within 7 working days. If User failed to activate the profile during this period, user profile would get deleted.
- 20.3 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.
- 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 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

- a) Notices under these terms and conditions may be given to the bank and the Customer in writing by delivering them by hand or post to the last known address registered with the bank. The Customer further undertakes to immediately notify the bank about any changes in the Customer's address.
- b) In addition, the bank may publish notices of a general nature which are applicable to all customers of the Service, on its web site. Such notices shall have the same effect as a notice served individually to each customer.

22. Severability

Each of the provisions of these Terms 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 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 Customer's non-compliance with the laws of any country. The mere fact that the 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.

24. Prevailing Language

This contract is made in English. However, if there is discrepancy between the English version and Arabic translated version, the Arabic text shall prevail. All the said appendices and schedules referred to herein shall form an integral part thereof and be read and construed in accordance with the provisions and conditions thereof.

25. Entire Agreement

This Agreement, and any documents referred to in it, constitute the whole Agreement between the Parties and supersedes any previous arrangement, understanding or agreement between them relating to the subject matter they cover.

26. Proprietary Rights

The customer acknowledges that all intellectual property rights related to the Services and, products and software remain the sole and exclusive property of the Bank. No ownership or other interest is transferred to the customer under this Agreement.

27. User Data

We collect information such as: personal data, Location information, Device Information, Biometric information, Transaction Data, mobile numbers, and Other information such as information relating to your occupation and financial situation such as employer's name and address if self-employed, type of account, and nature and volume of anticipated business dealings, with the conventional bank licensee, income proof, bank statements, income tax returns, salary slip, contract of employment, passbook, debit card/credit card details, expenditure, assets and liabilities, source of wealth and signature.

To allow you to apply for our products or services to prequalify for a loan, apply for a credit card, or to open an account or other financial products and to:

- Evaluate your eligibility for our products or services.
- Create a Mobile Payment account (if requested)
- Send OTP for authentication and to send updates through SMS services
- Provide you with products or services you've requested, e.g. fulfilling a payment request or any other transaction.
- Perform activities such as data analysis, audits, usage trends to determine the effectiveness of our campaigns and as input into improving products and services and enhancing our Digital Platforms
- Allow you to utilize Digital Platform features by granting us access to information from your device such as contact lists, or geo-location when you request certain services.
- Use it in other ways as required or permitted by law or with your consent.
- For system or product development and planning, audit and administrative purposes.
- With third-party service providers, and/or agents who perform services for us and help us operate our business.

We request camera access to:

- Capture the pictures for the beneficiaries which are created by the user for the transaction.
- To scan the QR codes for mobile payments & transaction.
- To scan the cards & passport for Mobile Banking (Wallet) onboarding process.

Daily Transaction Limit

By Default, Corporate Daily Limit 50,000.

If more than default limit required, please specify _____ Max up to 30Mio per day

Declaration

I/We hereby confirm that mandate from the competent authority has been obtained necessary Resolution/Authorization is enclosed on the letterhead

SNO	Name	Designation	Signature

For Bank Use Only

We confirm that all documents required for corporate Internet Banking registration have been obtained, signed by signatory / all signature/s verified as per the account mandate all documents and approvals are kept on record, also confirm that form has been filled in accordance to customer Board Resolution and confirmed to be complete and correctness.

☐	The limit above 50,000 and maximum up to 1,000,000 at least two AGMs or higher-level executives must approve.
☐	Recommended by Relationship Manager/ Unit Head/ AGM and minimum of two chiefs must approve (above 1,000,000 and maximum up to 30,000,000, request must be supported with all relevant documents).
Signature of Branch Manager	Approved by Relationship Manager/ Unit Head/ AGM/ Chief

*Customer segment wise approval (Corporate – CWBO, Government- CGBO, Corporate SME – CWBO, Corporate SME without RM – CRBO)

ANNEXURE A

Below Form to be filled for Maker / Checker, Role and Access in detail in accordance to the Board Resolution.

S. No.	Purpose New/ Modify/ Delete	Name	Email	Mobile	Access Type*			Service Access *			
					View/ Transaction	User Type	Approver Group	WPS	ME Portal	eTrade	Easy Debit
1	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
2	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
3	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
4	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
5	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
6	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
7	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
8	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
9	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
10	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
11	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐
12	☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐	☐	☐

- Transaction Access: User Type: M-Maker ,C-Checker, A-Approver | if A - Approver is selected then Approver group should be specified under Approver Group field.
- All types of Fund transfers, both single and bulk payments will be enabled by default, except WPS transactions and Additional services.

Authorisation Rule - Amount in ₹

TO BE PROVIDED IN COMPANY'S LETTERHEAD

RESOLUTION OF BOARD OF DIRECTORS OF.....(name of company) PASSED IN THE MEETING HELD ON.....(date of meeting)

It was resolved to open and operate bank accounts with Bank Dhofar in the name of (Herein after called the Company). It was also resolved to avail all types of banking facilities including electronic / internet banking facility and borrowing / credit facilities.

It was also resolved that Mr. and Mr..... Is/are (delete as applicable) authorized to do the following (singly / jointly) delete as applicable):

Open, operate and close the bank accounts. Execute all documents required for the use of Internet / Electronic Banking Delivery Channels take all necessary actions including the ability to delegate and sub delegate as required for the establishment of administrators and users within such Internet / Electronic Banking Delivery Channels.

Execute any Undertakings, Indemnities, Agreement or any other document required by the bank for the bank accounts and / or banking facilities availed.

To grant security and execute all associated security documents (including but not limited to guarantees, assignment of rights, pledges and mortgages) in connection with any Facilities availed by the Company or on its behalf

Sign on applications to avail / drawdown the borrowing / other facilities including guarantee applications / import and export facilities

Execute guarantees given to the bank for borrowing / credit facilities availed by any other third party.

To delegate all or any of their powers to any person(s) on behalf of the company.

Shareholders / Board of Directors / Authorized Signatory (delete as applicable)

Note: This extract of the board resolution should be signed by company representatives having authority to do so as per the Memorandum of Association- MOA and the bank should be able to verify this authority from the MOA.

Alternatively, it should be attested by an Oman court or notarized & legalized, if executed outside Oman.

Note: The authorized individuals identified in this letter should be exactly similar to company's board resolution copy submitted to the bank for account opening.