

FBC Bank Limited
(Registered Commercial Bank)

CORPORATE INTERNET BANKING FACILITY
[TERMS & CONDITIONS]

1 Definitions

In these terms & conditions:

“**Account**” means any account held by the Bank in the name of an Internet Banking Customer on which the customer is authorised to operate through the Internet Banking Facility.

“**Internet Banking Facility**” means banking delivery channel that uses Internet technology.

“**Internet Banking Customer**” means an FBC customer who has authorised the Bank to accept internet-based transactions by the said customer over such customer’s accounts and “**We**”, “**us**” and “**our**” denotes such customer.

“**The Bank**” means FBC Bank Limited.

2 Copyright and trademarks

Except as otherwise expressly stated herein, the copyright and all other intellectual property rights in the contents of the website, including but not limited to all design, text, sound recordings, images or links, are the property of the Bank and, as such they may not be reproduced, transmitted, published, performed, broadcast, stored, adapted, distributed, displayed, licensed, altered, hyperlinked or otherwise used in whole or in part in any manner without the prior written consent of the Bank.

3 Deed use of Internet Banking

3.1 We acknowledge that it is our responsibility to notify the Bank to cancel our registration as an Internet Banking Customer if We no longer wish to use the Internet Banking facility or if WE know or reasonably suspect that our Internet passwords have been compromised. Any oral notification will immediately thereafter be confirmed in writing. Until We cancel the service or make such notification, all requests made, instructions given and transactions initiated through the use of the Internet shall be deemed to have been made **by us**.

We agree that all instructions issued by us to the Bank shall be deemed irrevocable and any alleged fraudulent instructions shall be deemed to be our responsibility unless negligence on the part of the Bank is proved

3.2 Should We need any assistance with the services or the website, We will contact the FBC Convenience Banking Team on the following numbers: **263 04 797772** or **091 419 693**
Email to **internet.banking@fbc.co.zw**.

4 Indemnity

We hereby indemnify and hold the bank harmless against all damages, losses, expenses and costs, including legal costs, suffered or incurred by the Bank in connection with or arising from:

(a) our access of the website and/or use of the online services; or

- (b) any other party's access to the website and /or use of the online services using our USER ID and/or login password, or
- (c) our breach of any of these terms and conditions of access where any party was able to access the website and/or use the online services by using our USER ID and/or login password.

5 Time Frame

WE acknowledge that transactions that use the Real Time Gross Settlement (RTGS) form of settlement must be done and authorised before 12:00 noon so as to ensure a smooth flow in transmission on the RTGS.

6 Payment of bills

All instructions for the payment of bills should be effected at least 2 working days before their due dates so as to allow a smooth flow in transmission to their intended payees

7 Charges

Charges imposed by the Bank from time to time shall be payable by the Internet Banking Customer for the provision of the Internet Banking facility, whether or not the Internet Banking Facility is being used during the period concerned

8 Termination of facility by Bank

We acknowledge further that the Bank may terminate our access to the website and/or our use of the online services at any time without notice and without assigning any reason therefore.

I/WE confirm by my/our signature/s hereto my/our authority to act for and on behalf of and to bind the Company/Partnership/Sole Proprietorship and hereby apply for Internet Banking access to be given on the terms and conditions set out herein for use by the users (Representative authorised to use Internet Banking) whose applications are attached and whose applications may be submitted in the future.

For and on behalf of *(Name of Company/partnership/Sole Proprietor)*

Authorized Signatories [As per Account Mandate]

Name	Designation	Signature	Date
1.			
2.			
3.			