

Virtual Banking Services Request Form.



Please fill the form in BLOCK letters only.

Account Name: _____

Account No:

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Mobile/GSM No(s):

E-Mail Address: _____

Contact Address: _____

Service Request:

Mobile Banking	<input type="checkbox"/>	Internet Banking	<input type="checkbox"/>
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Transaction Right:

View Only Right	<input type="checkbox"/>	Transfer Right	<input type="checkbox"/>
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Password Reset:

Mobile Banking	<input type="checkbox"/>	Internet Banking	<input type="checkbox"/>
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Add-On Accounts:

Internet Banking Token

Token type: Hardware Software token

Please note that in line with CBN directive a token will be issued to authenticate all transactions

Declaration:

I/We have read the terms and conditions governing the operation of the service(s) on the reverse side of this form and I/we accept the said terms and conditions.

_____ Joint Accounts Only _____ Joint Accounts Only _____
Authorized Signatory (I) Authorized Signatory (II) Authorized Signatory (III) Date

For Official Use:

_____ _____ _____
Name & Signature of CSO Name & Signature of SM Date

1. Alert/Email Statement Banking Service

The use of Alert Banking Service shall be subject to the following terms and condition:

- a) I hereby accept responsibility for the confidentiality and security of the alert message and shall ensure that my mobile phone(s) is/are kept in safe custody and that I alone have access to the alerts.
- b) Where I operate a joint account or an account with more than one signatory for this service, all transaction messages shall be treated as having been authorized by me and the Bank shall therefore not be liable to me if it turns out that such transactions were carried out without due authorization.
- c) I agree to pay the Bank's scale of fees and commission as may be specified from time to time, for the provision of this service. I hereby authorize the bank to debit any of my account(s) with such fees and commission.
- d) Where my mobile phone is lost, missing or stolen, I undertake to make a report to the Bank within 24hours and the service shall be terminated for the affected line immediately.
- e) The Bank shall not be liable for any information that is disclosed to any unauthorized person due to my negligence.

2. Internet Banking Service

The use of the Bank's Internet Banking Service shall be subject to the following terms and condition:

- a) Password/ Access Codes must be changed immediately before it becomes known to third party. The customer is therefore obliged to notify the Bank whenever his/her Access Code and/or Password become compromised.
- b) Customers who request for downloadable token have the responsibility to ensure the token is installed on their computer device which must be passworded.
- c) The Bank shall not be liable for any fraudulent transaction that may occur as a result of compromise of soft token/hard token.
- d) The customer may be charged an applicable monthly fee and/or usage fee upon signing-on for this service whether or not the customer utilizes the service during the period in question. The Bank reserves the right to modify, suspend or discontinue the service entirely at any time without notice. In order to maintain the security and integrity of this service the Bank may also suspend customer's access to the service at any time without notice. Customer agrees that the Bank shall not be liable to him or any third party for any modification or discontinuation of the service.

General Provisions

- Rules and regulations applicable to normal Banking transactions in Nigeria will be wholly applicable for transactions executed through these channels.
- These services are at the sole discretion of the Bank, the Bank reserves the right to decline an application without any liability whatsoever on its part. Access to the Service cannot be claimed as a right.
- These terms shall be governed and construed in accordance with the Laws of the Federal Republic of Nigeria and subject to the jurisdiction of its courts.

3. Mobile Banking Service

General Provisions

- a) Keystone Bank Limited (the Bank's) Mobile platform can be activated at any branch of the Bank and open to all customers to have full access as soon as the terms and conditions are accepted by the customer.
- b) The Bank's Mobile Platform can be used to carry out basic financial transactions such as balance enquiry, transfer rights, funds transfer, bills payment, airtime top up etc. on the Bank's [mobile](#) platform. The platform is open to both active Individual Savings Account holders and Individual Current Account holders on a one account per telephone number basis.
- c) Access to the platform is only through the Bank's mobile application which is to be downloaded upon successful profiling of the telephone number and account number; the Bank accepts no liability for any adverse outcome resulting from non-use of the Bank's designated mobile application.
- d) The Bank may change, move, delete or otherwise modify the mobile banking application or portions of same from time to time.
- e) The Pin is self-generated by the customer at the first log-on and is mandatory for carrying out any transaction.
- f) There is no way to retrieve a Pin from the system. Therefore, if a customer forgets his/her Pin, he/she must approach the branch for re-registration.
- g) Customers can use the Bank's Mobile platform from anywhere and at any time.
- h) Use of the Bank's Mobile platform is at the sole discretion of the Bank and the Bank reserves the right to decline an application to enjoy the service without any liability whatsoever on its part. The Bank may modify the terms of Keystone Mobile platform from time to time to ensure that the security and integrity of all data and records are not compromised.
- i) The Bank reserves the right to modify the services offered or the terms and conditions of Keystone Mobile Banking service. Any such change(s) will be notified to you through a notification on the site.
- j) Rules and regulations applicable to normal Banking transactions in Nigeria will be wholly applicable for transactions executed through this channel.
- k) These terms shall be governed and construed in accordance with the Laws of the Federal Republic of Nigeria and subject to the jurisdiction of its courts.

UNDERTAKING

The Customer makes the following undertaking:

1. Not to disclose your user login profile to third parties
2. Not to submit Personal Identification Number (PIN) and any other personal information through e-mail or messages received as the Bank will never request for such.
3. To keep phones safe and not compromise pins and passwords.
4. To avoid storing transaction Pin on phones.
5. To give the Bank an indemnity against loss, injury or damage in the event that an excess of N100, 000.00 and N1,000,000 (One Hundred Thousand Naira and One Million naira), which is the daily default transfer limit set for mobile and internet banking respectively is required. The terms of the indemnity shall be as determined by the Bank.
6. To visit any bank branch to update his/her personal information.

Sign: _____

Date: _____