



Terms and Conditions for Internet Banking Services

These terms and conditions for Online Banking Service along with the Common Terms and Conditions hereunder set out the rights and obligations of the Customer and the Bank in connection with the Customer's use of the Bank's website access to the account or accounts opened or maintained with the Bank (collective and individual "Account") of the Customer, allowing the Customer to avail internet Banking Service as may be made available from time to time by the Bank on its website. The Customer shall be responsible for all transaction initiated through Internet Banking Service. Including overdrafts, even if the Customer did not participate in a transaction, which resulted in an overdraft.

Internet Banking Account Requirements

To subscribe to BKB Online Banking Service, Customer must maintain at least one Current or Savings Account with the Bank also must have an email id & phone number attached to the A/C. However, Online Banking Service will allow the Customer to access more than one Account. The Bank reserves the right to refuse to deny Customer the ability to access BKB Online Banking Service or to limit access or transactions or to revoke a Customer's access to BKB Online Banking Service without advance notice to Customer.

On-Line Fund Transfer

User shall be responsible for all financial transactions through BKB Internet Banking. Fund Transfer can be made from User account to another account held with BKB. Fund transfer can be initiated for a bank account maintained with any other bank with the help of IBFT (NPSB Network). Therefore, Bangladesh Bank rules & regulations for NPSB are applicable.

The User will be responsible for putting in the correct account number and transaction amount for the fund transfer request. In such case, BKB will not be liable for any wrong transaction arising out of or relating to the User entering wrong account number and/or amount.

Maximum amount of transaction limit is subject to change from time to time at BKB's current rules and regulations.

For transactions made after internet Banking service system cut-off time or on public/bank holidays, the transaction date shown in the statement will be the next working day.

The Customer can and also advised to take printout of account statements at frequent Intervals for reconciliation purpose.

Exclusion of Liability

Except as provide herein, the bank shall not be liable to the Customer or any other person for any claim, loss or damage arising directly or indirectly from the Electronic Bill Payment Service or website access to the Account or from the unauthorized use interruption, unavailability or of materiel or virus transmitted or received in connection with provision on of the Electronic Utility Bill Payment Service or website access to Account or failure to carry out instruction at the right time incorrectness, misstatements or omitted Information or mistakes in utility bill payment or inter- Account transfer or errors deletion or failure that occurs as a result of any malfunction the computer, software or system of the biller or transaction reserved under these IB Bill Payment Terms or breach of confidentiality arising directly or indirectly from any other causes, expense or damages. Including not limited to loss of anticipated profit or other economic loss in connection with the Electronic utility Bill Payment Service or website access to the Account.

The Bank shall in no way responsible for any excess payment service or website to the account customer while paying through the BKB Internet Banking service. It is the discretion of the customer and he/she shall be solely responsible for any consequences as per the contract between the Biller and the Customer. The Bank assumes no responsibility on behalf of the Biller.

Disclaimer

The bank may, at any time, without giving prior notice or reason, suspend or terminate all or any of the Bill Payment Service or their use by the Customer.