



INTERNET BANKING TERMS & CONDITIONS

User ID and Password:

Upon becoming an Internet Banking Customer, client has to fill up a registration form and FSIBL will provide a temporary password which will allow him/her to access his/her Account information. Use of the Password assigned to client will indicate his/her acceptance of the terms and conditions of Internet Banking Agreement. System will force him/her to change the temporary password during first login.

Each time client access his/her Account through Internet Banking, it will be required to enter the Password. If the system will remain ideal for 5 minutes, session of the interface will be disconnected and if required, client has to insert User ID and Password again to enter into Internet Banking site. If client insert wrong password for consecutive three times, his/her User ID will be locked. If the Password is lost or stolen, or is known by another individual, client must inform ICT Division of FSIBL (Tel: 02-8402613-25) immediately to issue a new password. Failure to notify FSIBL promptly could result in loss of information/funds. Customer is responsible for maintaining the confidentiality of Customer's Password and any breach of confidentiality shall promptly be reported to FSIBL.

If client wants to do an On-Line Transaction such as Balance Transfer, Utility Bill Pay etc. system will send an additional onetime password (OTP) to his/her mobile for execution of the same to ensure more secured of the transaction.

Business Days:

Business days for the Bank are Saturday/Sunday through Thursday, excluding holidays. You may access the accounts through First Security Islami Bank's Internet Banking 24 hours a day, seven days a week. Any transaction on public holidays and 1st July and 31st December being bank holiday, the transaction value date will be the next working day. On each working day any transaction after business hour will take effect on the next working day. FSIBL will not be obliged to apply any back value for those transactions.

Computer Equipment and Software:

Customer is solely responsible for the maintenance, installations and operation of Customer's computer and for the software used in accessing Internet Banking and download reports, FSIBL shall not be responsible for any errors, deletions, or failures that occur as a result of any Malfunction of Customer's computer or software, nor will FSIBL be responsible for any computer virus that affects Customer's computer or the software while using Internet Banking, or by accessing Internet Banking through the World Wide Web(www). Customer agrees that FSIBL shall not be liable for any indirect, incidental or consequential costs, expenses or damages (including lost savings or profit, lost data, business interruption or attorney's fees).

Online Transaction:

Customer will be fully responsible for online transactions through execution services like fund transfer, payment of utility bill, student session fee, mobile bill etc. For delay payment of bill/fees client has to add penalty amount with the original amount during the transaction. For any wrong transaction you have to contact your respective branch. Fund transfer will be applicable from demand deposit account to any account of the same customer. Installment payment for scheme deposit account through fund transfer must be within the 20th of a month.

Unauthorized Transactions & Error Resolution:

If Customer believes unauthorized transactions are being made from Customer's Account, Customer should changes the Password immediately.

If Customer feels that any statement or receipt is wrong, or wishes to have more information about a

Transfer listed on a statement or receipt, he/she should contact FSIBL in writing or over telephone.

Copy/Missing of Information:

FSIBL will not be liable for copy/missing of your valuable information like User ID, Password, Credit Card No., Account No. etc. by Phishing, Malware, Trojan, Sniffing or Man-in-the-Middle attack on your computer.

Mobile Phone:

Keeping of Mobile phone is mandatory for the Execution Services like Fund Transfer, Utility Bill Payment, Tuition/Session Fee payment etc. System will send One Time Password (OTP) to your mobile for execution of the services.

Fees:

The yearly fees for Internet Banking service (Tk. 200/- plus 15% Vat) will automatically be deducted from Customer's Account. Fees are subject to change from time to at FSIBL's discretion.

If balance in the designated Account is insufficient to pay the fees FSIBL has the right to debit the same from customer's any other Account maintained with FSIBL.

Applicable Law:

This Agreement is subject to all applicable operating circulars of Bangladesh Bank, FSIBL and any other applicable provisions of Laws of the land. This Agreement shall be binding upon and insure to the benefit of the parties hereto and their

respective legal representatives, successors and assigns.

Anti Money Laundering:

Customers agree and confirm that he/she will not use this facility for money laundering or violate any law of the land related to money laundering. FSIBL reserves the right to ask for clarification/information from the customer on any Internet Banking (IB) related transactions and the customer would be required to respond in writing to such queries within 7 working days.

Interruption of Service:

First Security Islami Bank's may perform regular maintenance on its systems or equipment, which may result in interrupted service. In case of unavailability of Internet connectivity provided by vendor due to cutoff of submarine fiber may cause interruption of service. Considering the web security, FSIBL reserves the right to discontinue the IB service until resolution of problem.

Discontinuity of part of services:

Services like utility bill payment, student tuition/session fees payment, salary processing etc. that are depend upon the utility service provider/agents/3rd party may be discontinued due to termination of their agreement with FSIBL.

Excess/Partial Payment:

Any excess payment or partial payment is the discretion of the Bill payer and solely responsible for the consequences as per the contract between the utility company and Bill payer. For bill payment delay, it is the responsibility of a client to include penalty charge amount during payment of a bill through Internet Banking Service.

Force Measure:

It is acknowledged by the customer that the provision of the Internet Banking service and website access to the accounts is dependent upon the continued availability of communication, processing, function and other facilities of the applicable systems, and FSIBL cannot warrant such availability at all times. The service can be interrupted due to several reasons like technical and other. FSIBL can not always ensure access to the website. FSIBL shall be entitled to suspend, disconnect or discontinue the provision of the Internet Banking service or website access. In the event FSIBL suspends, disconnects or terminates the Internet Banking service or website access to the account upon the occurrence of any event over which the FSIBL has no control, FSIBL shall not be made liable for any loss or damage caused to the client as a result of such suspension, disconnection or termination.

FSIBL's Right:

FSIBL reserves the right to prevent Customer's access to Internet Banking in case of any instruction from Government, Regulatory Body etc. or any misuse of the service.

The user shall ensure that Internet Banking service will not be used for any purpose which is illegal, improper or which is not authorized under these Terms.

Amendment:

This agreement may be amended at any time by FSIBL and the revised information will be made available at any FSIBL office and will be published in our website. Customer will be required to abide by these changes for future transactions.

Assignment:

FSIBL may assign the rights and delegate the duties under this agreement to any present or future, directly or indirectly, affiliated company or to any third party for performance.

Termination:

Either party may terminate this agreement by giving 15 days notice to the other party. Any transaction made within these 15 days should be deemed to have done by the customer. If FSIBL terminates Customer's access to Internet Banking it reserves the right to immediately stop making transfers or payments from Customer's Account(s), including those Customer previously authorized.

I do hereby acknowledge that I have read and understood the above terms and conditions and agree to comply with them.

Customer Account No.	Customer Name

Customer's Signature	Date