



## Internet Banking Services - Terms and Conditions

The Terms and Conditions referred herein describe rights and obligations of a subscriber of Internet Banking Services. Please, read them carefully and if in acceptance, sign on the provided space at the end of each page and on the last page.

By requesting and using this Service, You agree to comply with the following terms and conditions.

### 1.0 Definitions

The following definitions apply to these Terms and conditions: "Internet Banking" is the Internet-based banking service providing access to Your CRDB Bank account(s).

- "Internet Banking Services" means any CRDB Bank account through which you will be conducting transactions using our Service.
- " Internet Banking Bills Payment" means any CRDB Bank account through which you can pay bills using Internet Banking.
- " Password" is the system-generated code sent to the customer by CRDB Bank Limited for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service.
- Identification number (ID) is the system-generated code sent to you by CRDB Bank Limited for use during the entire operations of Internet Banking services.
- " Secret key" means the three letters used for validating your Id during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service.
- " The Bank" means CRDB Bank limited.

### 2.0 Use of Your Security Password & Secret Key

You agree not to allow anyone to gain access to the Service or to let anyone know Your Password used with the Service. Should there be a breach in the use of your security password, you agree to assume responsibility for all transactions up to the limits allowed. CRDB Bank Limited cannot guarantee and is not liable for breaches in Internet security password and security key.

### 3.0 Lost or Stolen Password

If your Password has been lost, stolen, forgotten, or you think that someone else knows your password you should immediately change your password or call +255 2117442-7" or 0744 557788, and report such loss or theft.

### 4.0 If Your Statement shows transactions you dispute

If your statement shows transactions that you dispute, please notify us immediately by calling the Bank. You should follow up your notification in writing and mail to:

CRDB BANK LIMITED, Attention: Administrator Internet Banking Service  
P. O. Box 268  
DAR-ES-SALAAM.

If you do not notify the Bank within 30 days after the statement was made available, the Bank shall assume the statement to be correct.

### 5.0 Business Hours

The On-line Service will be available 24 hours a day, seven (7) days a week. However ordering of cheque books, Bankers payment request and request of opening Fixed Deposit account will be carried out during working days not later than 14 hours.

### 6.0 Modifications to these Terms and Conditions

CRDB Bank Limited may modify the terms and conditions applicable to Internet Banking services or any service herein. The Bank reserve the right and Your use of the Service in whole or in part at any time.



## 7.0 Statements:

You will continue to receive your regular account statement(s) either monthly or quarterly, depending on conditions pertaining to the account you operate.

The Bank will not be liable in the following instances:

1. If through no fault of CRDB Bank, You do not have enough funds in Your Account to make the transfer.
2. If circumstances beyond CRDB Bank control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.
3. If there is a hold on Your Internet Banking Account, or if access to Your Internet Banking Account is blocked, in accordance with banking policy- as Government order to block your account.
4. If your funds are subject to legal process or other encumbrance restricting the transfer.
5. If your transfer authorization terminates by operation of law.
6. If you believe that someone other than you has accessed your account and you fail to notify CRDB Bank immediately as set forth in these terms and conditions.
7. If you have not properly followed the scheduling instructions on how to make a transfer as included in this agreement.
8. If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
9. If We have a reasonable basis for believing that unauthorized use of your Password or Internet Banking Account has occurred or may be occurring;

You agree that the Bank shall not be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages.

If any of the circumstances listed in subparagraph two (2) or eight (8) above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

## 8.0 Disclosure of information to third parties

The Bank shall not disclose information related to your account(s) and transaction(s) to third parties unless without your permission except under the following conditions:

1. Where it is necessary for completing transfers; or in order to verify the existence and condition of your Internet Banking Account for a third party, such as a credit bureau or merchant; or
2. In order to comply with government or court orders.

## 9.0 Inactivity

If you are not paying a monthly service charge for the Service, we may convert your account to inactive status if you do not sign on to the Service or do not have any transaction scheduled through the Service during any consecutive 90-day period. If your account is considered inactive, you must contact us to have the Service activated before you will be able to schedule any transaction through the Service. Also you will be required to pay activation fees.

## 10.0 Termination

Termination of in the Internet Banking services by either party shall be without prejudice to rights, which have already accrued to either of the party to the Internet Banking services arrangement.

1. By calling +255 2117442-7 or 0744 557788 from 8:00 a.m. to 5:00 p.m., Monday through Friday, (except holidays); and requesting the Internet Banking Administrator by writing a letter and sending it to the following address:

CRDB BANK LIMITED, Attention: Internet Banking Service  
P. O. Box 268  
DAR-ES-SALAAM.

2. By sending e-mail to <https://ifm.crdb.com/online/> ( secure message)

## 11.0 Fee Structure

CRDB Bank Limited offers the benefits and convenience of the Internet Banking Service to you at fees set and reviewed periodically by the Bank. There are additional services that are available with Internet Banking that can be used at extra fee. Fees are subject to change without notice. Final fees will be assessed through your normal statement cycle.



**12.0 Governing Law**

The laws of the United Republic of Tanzania shall be governed by this Agreement.

**13.0 Acceptance.**

I / we have read and understood the above Terms and Conditions related to Internet Banking and related services and that I / We have understood and hereby sign to accept and abide by them:

Signed by (Customer) Name.....Signature.....Date.....

Signed by (Bank Official) Name.....Signature.....Date.....