



MOBILE BANKING - APPLICATION FORM

(FOR INDIVIDUAL APPLICANT ONLY)

MY PERSONAL DETAILS

Application instructions: Please write in BLOCK Letters. Please tick the boxes as applicable.

Name: [Grid for name entry]

Email Address: [Grid for email address entry]

GSM Number: [Grid for GSM number entry] Limited Right (Balance Enquiry Only) , Full Access Right (Transfer, Balance etc)

MY ACCOUNT INFORMATION

I maintain the following; Savings Account , Current Account with BCKASH MFB

Account Name: [Grid for account name entry]

NUBAN Bank Account: [Grid for NUBAN account entry]

DECLARATION

By signing below, I hereby apply for BC Kash Microfinance Bank's (Bank) Mobile Banking Service ("BC Kash MFB Mobile"), as may be made available to me by the Bank from time to time. I further acknowledge that my use of the Mobile Banking Services shall be governed by the Bank's prevailing Mobile Banking Terms and Conditions (copies of which are available at Bank's office and on the Bank's website at www.bckashmfb.com.ng) and I declare that I have read and fully understand the said terms and conditions and accept the same "as is". I hereby instruct and authorize the Bank to send transactional messages related to my BC Kash Mobile Bank Service and all other SMS messages related to the Service, as SMS messages to my mobile phone number as per the Bank's records. I agree that the risk of non-receipt and / or disclosure of the SMS message, including but not limited to the Mobile Banking MPIN, to an unauthorized third party shall be fully borne by me. I confirm and agree that the Bank shall not be held responsible in any way for any losses that may be suffered by me as a result of such non-receipt or disclosure of the SMS to an unauthorized third party.

Subject to the Bank's prevailing terms governing the use of the Service, I hereby authorize and instruct the Bank to act on any instructions received through the use of my mobile phone number as maintained in the Bank's records, including but not limited to the transfer of funds (subject to limits as may be imposed by the Bank from time to time) from my account(s) with the Bank (which I am entitled to operate on a single signing basis) to any account which I may designate from time to time for this purpose subject to the Bank's prevailing procedures.

I warrant that all the information provided in this application furnished by me is true, accurate and complete in all respects.

Customer Signature _____
Date: ____/____/____

FOR BANK USE ONLY

HOP's Name and Signature _____
Date: ____/____/____

MD's Name and Signature _____
Date: ____/____/____

Terms of Service (Terms & Conditions): BC KASH Mobile

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS CAREFULLY BEFORE FILLING OUT THIS FORM. By filling out this form, you signify your agreement to these terms and conditions. If you do not agree to these Terms and Conditions, please do not proceed. The Bank may modify these Terms and Conditions at any time.

General Information:

1. BC Kash MFB Mobile should be activated at the office of BC Kash Microfinance Bank.
2. BC Kash MFB Mobile will be open to all customers on limited status only until full access is granted on request by completing the Mobile Banking Form at BC Kash Microfinance Bank office. The BC Kash MFB Mobile Platform can be used to carryout basic financial transactions such as balance enquiry, transfer rights, funds transfer, bills payment, recharge etc. on the Bank's website at (www.bckashmfb.com.ng).
3. BC Kash MFB Mobile is open to both active Individual Savings Account holders and Individual Current Account holders but all other investment accounts can be linked with it with the registered number on the system with the Bank.
4. Access to the link is only through the Bank's website; the Bank makes no representation whatsoever regarding the content, genuineness or validity of any other web site(s) which you may access otherwise. When you access such non-BC Kash Microfinance Bank websites, please understand that they operate independently of the Bank and that that the Bank is not responsible for any adverse outcome connected with that use.
5. You agree not to submit any personal information through e-mail or messages received; please refer to the Customer Service Centre at info@bckashmfb.com.ng.
6. The Bank may change, move, delete or otherwise modify portions of the Bank's web site from time to time.

Security:

1. Customers are required to change their mobile pin (MP) once they opt into BC Kash MFB Mobile and receive the M-Pin.
2. Customers shall keep their phones and not compromise their pins.
3. Customers can use BC Kash MFB Mobile from anywhere and at anytime. However, as a matter of precaution, customers should avoid storing their transaction M-Pin on their phones.
4. There is no way to retrieve M-Pin from the system. Therefore, if a customer forgets his/her M-Pin, he/she must approach the BC Kash MFB office for reset.

Bank's Terms:

1. Rules and regulations applicable to normal Banking transactions in Nigeria will be wholly applicable for transactions executed through this channel.
2. A maximum of N100, 000.00(One Hundred Thousand Naira) funds transfers limit is set by default; where a request in excess of 100,000.00 is made, you will be required to give the Bank an indemnity. The terms of the indemnity are to be determined by the Bank.
3. BC Kash MFB Mobile 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 BC Kash MFB Mobile from time to time to ensure that the security and integrity of all data and records are not compromised.

4. 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.
5. The Bank reserves the right to modify the services offered or the terms and conditions of BC Kash MFB Mobile. Any such change(s) will be notified to you through a notification on the site.

Customer's obligations:

1. You have an obligation to maintain secrecy regarding your Username & Password and the PIN registered with the Bank. You shall keep your phones safe and not compromise their pins. Any loss to the Customer which accrues from failure to exercise care and diligence will be borne entirely by such Customer.
2. The Bank presupposes that login using valid Username and Password is a valid session initiated by none other than the Customer.
3. A transaction executed through a valid session will be construed by the Bank to have emanated from the registered Customer and will be binding on him/her.
4. The Customer shall not attempt or permit others to attempt accessing Bc kash Mobile through any unlawful means.
5. The Customer is required to choose a M-Pin that is not generic, guessable or inferable from personal data such as name, address, telephone member, driving license, date of birth etc. Similarly, it is a good practice to commit the M-Pin to memory rather than writing it down somewhere.

Waiver

No failure to exercise or delay in exercising on the part of the Bank of any right, power or privilege herein shall not operate as a waiver thereof nor shall any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof. All remedies provided herein are cumulative and not exclusive of any rights or remedies otherwise provided by law.

Indemnity

The Customer hereby indemnifies the Bank against any loss, damage, expense or liability which it may incur as a consequence of any act, omission or negligence of the Customer which results in loss, injury, damage or other adverse consequences to the Bank.

Termination

BC Kash MFB Mobile remains effective and binding unless and until terminated by either you or Bank. You may terminate this at any time by no longer using the service. The Bank may terminate this Agreement at any time and without notice, and accordingly deny you access to this service, in the Bank's sole discretion for any reason, including your failure to comply with any term or provision of this Agreement.