



## SECTION C: USER MAINTENANCE

User Roles:

\*\* 1. Authoriser: Authorise transactions    \*\* 2. Initiator: Prepare instructions    \*\* 3. Viewer: View accounts information

User's Full Name (As per identification)	Date of Birth	User Email User login credentials will be sent to the email address provided herein. The email address provided should be unique and accessible by the respective user only.	Mobile No	User Roles ** specify role(s) (1,2,3)

## SECTION D: SPECIAL INSTRUCTIONS



## TERMS AND CONDITIONS FOR CORPORATE ONLINE AND MOBILE BANKING SERVICE

You have chosen to activate your Online and or Mobile banking service. Please take a moment to read these terms and conditions carefully.

These terms form the contract between the User of the Online and or Mobile Banking Service and Fidelity Bank Ghana Limited (the Bank). By applying for Online and or Mobile banking service and by accessing the service the User acknowledges and accepts these terms:

### 1. DEFINITIONS

"We/Our/Us" means Fidelity Bank Ghana Limited

"You/your/ yours" means the customer or customers or the company

"Fidelity Virtual" means Fidelity Bank online and or mobile banking platform

"Security passcode" means UserID, Passwords, PINS, codes and any other personal identifiers.

"User" means the person mandated to access and use the online and or mobile banking service

### 2. YOUR ACCOUNT

2.1.1 You must hold a valid corporate or commercial account with the bank to be able to access the online and or mobile banking service. You must provide us with a valid mobile number and email address.

2.2 You can use the online and or mobile banking service to view your account balance, transfer funds, stop a cheque or request a cheque book, make a cheque status enquiry, request for SMS alerts configuration, request for statements and for any other service we may provide from time to time.

2.3 You may transfer money

- Within your Fidelity accounts
- To other account holders in Fidelity
- To other account holders in other banks in and outside Ghana

2.4 The different payment methods may have different limits. These limits may be found on the online and or mobile banking platform. There will also be a limit to the number of transactions you can perform on the online and or mobile banking platform.

2.5 You will be responsible for providing, maintaining and upgrading suitable computing systems and software on which to access the online and or mobile banking service. You must always operate in a secure environment by making sure your antivirus is up to date.

2.6 You shall not use or permit the use of the Online and or Mobile banking service or any related service for any illegal or improper purposes.

### 3. THE BANK'S OBLIGATIONS

3.1 Subject to the above we will provide you with online and or mobile banking services. We reserve the right at our sole discretion and without notice to you to make additions or deletions or to stop offering online and or mobile banking services.

3.2 We have the right at any time to temporarily suspend the online and or mobile banking service for the purposes of maintenance, repair, upgrade, or any other purpose that we deem appropriate. We may, where reasonably possible, communicate same to you.

3.3 We shall take reasonable care to ensure the security of and

prevent unauthorized access to the Online and or Mobile banking service using the best technology available to the Bank.

### 4. ONLINE AND MOBILE BANKING SECURITY

4.1 We will send you a Username and security passcode and prompt you to change the default passcode upon the first time log in.

4.2 You must choose a passcode which shall be 8 to 14 characters long or any number of characters as the Bank may stipulate from time to time and may consist of a mix of letters and numbers and special characters.

4.3 To protect and safeguard your passcode you must ensure that the passcode does not relate to any readily accessible personal data such as the User's name, address, telephone number, date of birth, driver's license etc, or to easily guessable combination of letters and numbers.

4.4 You must keep any user ID and passcodes confidential. You agree to use your best endeavours to keep all security passcodes secret, never to write them down, disclose them to anyone and to prevent their fraudulent or unauthorized use. If you do you will be liable for all transactions without limit.

4.5 If you make several attempts to log in using the wrong passcode the online and or mobile banking service may be locked. To unlock the account you may contact us or your administrator.

4.6 Where you forget your passcode, you can request for a new one using the "Forgotten Password" icon on the online and or mobile banking service.

4.7 You must not access or record any passcode or other security details on any software that records it automatically unless retaining your passcode or security details is a specific function of the online and or mobile banking service we provide you.

4.8 You must contact us immediately using the telephone numbers set out on the online and or mobile banking page without undue delay if you become aware that any of your security passcodes have been compromised to enable us to block and reset it accordingly. You must allow us four (4) hours to block the account. We will reissue your passcode once we are satisfied that we have verified your identity.

4.9 You shall not attempt or permit others to attempt to access the account information stored in the computers of the Bank through any means other than the Online and or mobile banking service.

4.10 You must not let any unauthorized person have access to your computer or leave the computer unattended whilst accessing Fidelity Virtual. The service will log you off after 8 minutes of inactivity.

4.11 We will never request your security passcode via telephone, text message, in writing or via email. If you receive such request please report it to us.

### 5. ONLINE AND MOBILE BANKING CHARGES

5.1 We will charge you for online and or mobile banking services. The Online banking fees, charges and any commission payable by you may be found in the tariff guide available on the online banking log in page. On mobile banking, these may be accessed using the designated menu option after login. We may at our discretion vary or amend the tariff guide.

## 6. FUNDS TRANSFER

6.1 The User shall not use or attempt to use Online and or mobile banking service for fund transfers without sufficient funds in the account or without a pre-existing overdraft arrangement with the Bank.

6.2 We may, at our discretion, allow a withdrawal that creates an unauthorized overdraft or results in you going over any agreed overdraft limit. We may charge you an extra fee and additional interest at our current rate for unauthorized borrowing. If your account does not have enough cleared funds to cover the amount you want to withdraw.

6.3 We may demand the repayment of, or reduction in your overdraft at any time and without prior notice.

## 7. FOREX TRANSACTIONS

7.1 You can initiate forex transactions on the Online and or mobile banking service platform. However, the transaction will be put on hold until it is validated and authorised by us. We may request additional information to validate the transaction. We will not be liable for any delays in completing a transaction.

## 8. ADDITIONAL USER ACCESS

8.1 You may authorise another person to view, access and authorise transactions.

8.2 You may set access levels and limits for each additional user. If you wish at any time to change this you must write to us and allow us seventy-two (72) hours from when we receive the instruction to effect the change.

8.3 You can designate an additional user as an initiator or as an authoriser or both. An initiator is a user who starts the transaction. An authoriser is a user who approves the transaction. For all mandate set up requiring an initiator and an approver the bank will not progress the transaction until the authoriser has entered the designated transaction PIN. Except that transfers between your own company's accounts will not require a transaction PIN. The authoriser must approve "pay-now transactions" within the same day.

8.4 You may also set additional users to have view only access. This user cannot instruct the Bank on any transactions.

8.5 You may authorise an additional user as an administrator. The administrator may do the following but is not limited to:

- Unlock and lock accounts
- Reset password
- Deactivate user access

8.6 The Bank will not be liable for any delays to transactions caused by the failure of the authoriser to approve the transaction.

8.7 All authorised users will be bound by these terms and conditions. You will be responsible for any instructions, actions and breaches of our terms and conditions that the authorised individual makes as if you had made them.

## 9. ACCURACY OF INFORMATION

You are responsible for the correctness of information supplied to the Bank through the use of the Online and or Mobile banking service or through any other means such as electronic mail or written communication. The Bank accepts no liability for any consequences arising out of erroneous information supplied by you. If you suspect that there is an error in the information supplied to the Bank, you shall

advise the Bank as soon as possible. The Bank shall endeavour to correct the error wherever possible.

## 10. LIABILITY OF THE CUSTOMER AND THE BANK

10.1 You shall not be liable for any unauthorized transactions occurring through the use of Online and or Mobile banking service which can be wholly attributed to the fraudulent or negligent conduct of employees or agents of the Bank.

10.2 You shall be liable for unauthorized transactions on your account(s) if you were negligent or breached these terms and conditions. A non-exhaustive list of actions deemed negligent includes but is not limited to the following:

- Kept a written or electronic record of Online and or Mobile banking service password
- Disclosed or failed to take all reasonable steps to prevent disclosure of the Online and or Mobile banking service Login ID or password to anyone including Bank staff and/ or failed to advise the Bank of such disclosure within reasonable time
- Neglected to advise the Bank in a reasonable time about unauthorized access to or erroneous transactions in the Online and or Mobile banking service accounts
- Fraudulently or negligently conducted transactions on the platform

## 11. FORCE MAJEURE

11.1 We shall in no circumstances be held liable to you if Online and or Mobile banking service access is not available in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters, legal restraints, faults in the telecommunication network or internet or network failure, software or hardware error or any other reason beyond the control of the Bank.

## 12. CHANGE OF TERMS AND CONDITIONS

12.1 The Bank has the absolute discretion to amend or supplement any of the terms at any time.

12.2 The changed terms and conditions applicable to any new Online and or Mobile banking service shall be communicated to you. By using these new services, you agree to be bound by the terms and conditions applicable.

## 13. TERMINATION OF ONLINE AND MOBILE BANKING

13.1 You may request for the termination of the Online and or Mobile banking service facility any time by giving a written notice to the Bank. You will remain responsible for any transactions made on your Online and or Mobile banking service account prior to the time of such cancellation of the Online and or Mobile banking service.

13.2 You may request for the termination of the service by giving written notice to the Bank. We shall endeavour to carry out such instruction within at most two (2) working days of receipt of the instruction.

13.3 The closure of all accounts of the company will automatically terminate the Online and or Mobile banking service.

13.4 We may suspend or terminate the Online and or Mobile banking service without prior notice if you have breached these terms and conditions or the Bank learns of the death, bankruptcy or lack of legal capacity of the User.

