

Customer Type : (Please tick where applicable)

Individual

Corporate

SMEs

Customer Name : (Please print)

ID Number

Contact person : (For Corporate)

Physical Address

Postal Address

Mobile Number (1)
(Mandatory)

Mobile Number (2)
(Optional)

E-mail Address
(Mandatory)

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ACCOUNTS TO BE REGISTERED

	Account Number	Account Name	Daily transaction limit per account
1			
2			
3			
4			

SERVICES OFFERED

- Money transfers
- Account Statements
- Stop ATM card
- ATM card request
- Bankers cheque Request
- Internal Funds Transfers
- Bill Payments
- Stop Cheque Payments
- Cheque Book Request
- External EFT
- Salary processing
- Standing orders for future payments
- Standing orders for conditional payments
- Multiple payments

TRANSACTION LIMITS

- Maximum external transaction limit through Electronic Fund Transfer is TZS 10 millions
- Maximum internal transaction limit within DCB is TZS 20 millions
- Maximum external transaction limit through Real Time Gross Settlement is TZS 20 millions

SYSTEM USER INFORMATIONS

S/N	Full Name	Email	Phone	Inputer/ Authorizer/Both
1				
2				
3				
4				

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 the last page. By requesting to use this Service, you agree to comply with the following terms and conditions.

Definitions

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

- "Internet Banking Services" means any DCB Bank account through which you will be accessing accounts information and perform various transactions over the Internet.
- "Password" is the system-generated code sent to the customer by DCB commercial Bank PLC for use during the initial sign-in, or the codes you select after the initial sign-in, that establishes your connection to the Service.
- Identification number (ID) is the system-generated code sent to you by DCB commercial Bank PLC for use during the entire operations of Internet Banking services.
- "One off key" means the key which will be sent to the user for the first login, this will be sent via mobile phone number and/or email address.
- "One time key" means the key which will be sent to the user and will be used every time a user attempts to login.
- "The Bank" means DCB Bank PLC.

THE TERMS & CONDITIONS

Use of Your Security Password, One off key and One time 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. DCB commercial Bank PLC cannot guarantee and is not liable for breaches in Internet security password and security key.

1.0 Forgotten or Exposed Password

If your Password has been forgotten/blocked please call +255 22 2172201 or visit your nearest DCB Bank and report such incidence. If you think that someone else knows your password/Secret Key you should immediately change it.

2.0 When 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: DCB COMMERCIAL BANK PLC, Attention: Officer in charge Internet banking, P. O. Box 19798, DAR-ES-SALAAM.

3.0 Business Hours

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

4.0 Modifications to these Terms and Conditions

DCB commercial Bank PLC may modify the terms and conditions applicable to Internet Banking services or any service herein. The Bank reserves the right for the use of this service in whole or in part at all times.

5.0 Statements:

The Bank will not be liable in the following instances:

- i. If through no fault of DCB Bank, you do not have enough funds in your Account to make the transfer.
- ii. If circumstances beyond DCB Bank control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.
- iii. 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.
- iv. If your funds are subject to legal process or other encumbrance restricting the transfer.
- v. If your transfer authorization terminates by operation of law.
- vi. If you believe that someone other than you has accessed your account and you fail to notify DCB Bank immediately as set forth in these terms and conditions
- vii. If you have not properly followed the scheduling instructions on how to make a transfer as included in this agreement.
- viii. If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- ix. 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.

6.0 Disclosure of information to third parties

The Bank shall not disclose information related to your account(s) and transaction(s) to third parties unless with your permission except under the following conditions:

- i. 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
- ii. In order to comply with government or court orders.

7.0 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-days period.

If your account is considered inactive, you must contact us to have the Service reactivated before you will be able to schedule any transaction through the Service. Also you will be required to pay reactivation fees.

8.0 Termination

Termination of the Internet banking services by either party shall be without prejudice to rights, which have already accrued to either of the parties to the Internet banking services arrangement. This shall be done by the following methods:-

- i. By sending a letter to Officer in charge Internet banking through: DCB COMMERCIAL BANK PLC, Attention: Officer In charge Internet Bankin, P. O. Box 19798, DAR-ES-SALAAM. Or sending a termination letter to the Branch Manager of his/her domicile branch
- ii. By sending e-mail: info@dcb.co.tz

9.0 Fee Structure

DCB COMMERCIAL Bank PLC 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.

10.0 Governing Law

The laws of the United Republic of Tanzania shall govern this Agreement.

DECLARATION BY APPLICANT(S)

I/we agree to the terms and conditions for the use of this facility, provided herewith and agree to abide by them all such other rules which may come into force from time to time.

Customer's Signature

D	D	M	M	Y	Y	Y	Y

For Office Use Only

Identification Checked by

Name	Branch	Signature	Date

Internet banking Admin System Inputer

Name	Branch	Signature	Date

Internet Banking Admin System Authoriser

Name	Branch	Signature	Date