



KENYA POST OFFICE SAVINGS BANK INTERNET BANKING APPLICATION FORM

CODE:INT

CUSTOMER PARTICULARS

FILL IN DETAILS IN BLOCK LETTERS

1. Mr Mrs Miss

Full Names [as they appear in ID Document]:

I.D / Passport Number:	Date of Birth:	Nationality:
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Current Address: P. O. Box Code: Town:	Telephone (Office / Home):	Cell Phone No:
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Kindly indicate which account(s) you wish to access via the Internet Banking Portal (if more than two please indicate the accounts on a separate sheet of paper)

Branch:	Account Number:	Account Number:
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E-mail Address:	Preferred Username:
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NB: The password to the internet banking application will be sent to the indicated email address.

SERVICES AVAILABLE

	Internet Banking Service
a	Balance Enquiry
b	Statement Download

DECLARATION

- [a] I have read the rules and conditions outlined overleaf, governing the operation of the POSTBANK INTERNET BANKING and subsequent amendments as may be issued by the Bank from time to time and agree to abide by them.
- [b] I agree that the bank may at any time vary the terms and conditions. I hereby waiver any right of contestation in respect thereof and agree to be bound by the same.
- [c] I warrant that the information given above is true and complete
- [d] I agree that I am liable to all charges incurred through the use of this facility. I hereby indemnify the bank against all losses it may incur as a result of my use of the facility.
- [e] I understand that Postbank reserves the right to decline the application without giving reason to the extent permitted by law.

Customer Signature

Date:

FOR OFFICIAL USE ONLY

Approved by:

Name	Signature	PF	Date

GENERAL TERMS & CONDITIONS

In consideration of Kenya Post Office Savings Bank hereinafter referred to as "Postbank" opening an Account pursuant to my request and making available to me a Postbank Debit Card, I agree to be bound by the following General Terms and Conditions:

1) ACCEPTANCE

By signing the application form, you formally agree to the terms of this agreement and your acceptance and use of the Internet Banking Service will be governed by it.

2) WORDING:

- "Account" means any account opened with the Bank including any additional accounts
- "Account Holder" means each and every holder of an account. Acting individually or together, whether one or more individuals or any sub-users appointed by them, who opened the Account and where account is joint, corporate or other business account, account holder or holders as the case may be.
- "Bank" means Kenya Post Office Savings Bank, its successors and assigns.
- "Bank's Branches" means (including the main registered office of the Postbank) all places within the Republic of Kenya where the Bank's business is operated and conducted.
- "Business Day" means the days on which the Bank is open for all classes of banking business (excluding statutory and other public holidays) as the Bank may determine from time to time.
- "Banking Hours" means the hours for which the Bank is generally open for all classes of business as may be determined by the Bank in respect of each of the Bank's Branches from time to time.
- "Cut-Off time" for all branches is 4 pm from Monday to Friday and 1:30 pm on Saturdays.
- "Non business day" means all weekends and all public holidays
- "Bank's Tariffs" means (including but not limited to) the schedule of charges and fees levied by the Bank in relation to the Account.
- "Kshs" means Kenya Shillings, the lawful currency of Kenya
- "User" means a subscriber to the Bank's Internet Banking.
- "Subscriber" means the account holder to whom any of the Internet Banking services are provided. Where the service mandate is requested by more than one authorised individual to an account, they shall be jointly and severally bound by the terms and conditions mentioned here under.
- "Internet Banking" means a product of the Bank, which provides the subscriber with the facility to access details of his/her account information through the internet;
- "PIN" means the Personal Identification Number.
- "Specific Terms & Conditions" means the particular Terms and Conditions relating to a specific type of Account

3) GENERAL PROVISIONS APPLICABLE TO THE INTERNET BANKING SERVICE

- a) Where the Internet Banking Service made available is linked to an account in two or more names with the bank, it is acknowledged that, irrespective of whether the mode of operation of such account is joint or single, the internet banking service may be accessed by each user according to the privilege granted to them by the account holder who has subscribed to the internet banking service.
- b) The bank will not be liable to the account holder if the bank is unable to perform its obligations under this agreement due (whether direct or indirect) to the failure of any machine, data processing system or transmission link; any period of essential maintenance, critical change, repairs any error or discrepancy in subscriber's instructions, any industrial dispute; anything outside the bank's control or that of its agents or sub-contractors.
- c) The subscriber hereby, irrevocably and unconditionally without any right of objection, accepts any and all transactions arising from the use of the Internet banking service, without limitation.

4) SUBSCRIPTION

- a) No accounts shall be activated unless the requisite documentation including a hard copy and soft copy of the application form duly signed by all the account holder(s) is received by the Bank.
- b) The subscriber acknowledges that any printouts/statements or files or any other form in which any information or transactions pertaining to the account has been copied shall not be used in any dealings with third parties in whatsoever manner and the subscriber agrees to indemnify the bank against all loss or damage which may occur as a result of any violation to the above.

5) TIMINGS

The subscriber understands that the date and the time on print outs of transactions or confirmation advices bear the date and time of the bank's main computer and that any transaction carried out before the cut-off time in the bank's record will be completed the same day and those after the cut-off time or on a non-business day, will be completed as next business day value transactions.

6) INSTRUCTIONS

- a) The Internet Banking service is provided entirely at the risk of the subscriber who shall indemnify the bank for all loss or damage, howsoever caused, resulting from the use of the Internet Banking service.
- b) The bank shall not be responsible for any erroneous funds transfer arising out of wrong input of the account number, amount or institution by the subscriber in the application. The subscriber further confirms and agrees to waive any right which the subscriber may otherwise have for holding the bank responsible for any mistake or omission caused by the service and any delay by the Bank due to reasons beyond its control in onward transmission of the funds to the beneficiaries account.
- c) The bank will use its best endeavours to process any transaction received by the bank via this service for utility payments before the cut-off time on the next business day.

- d) Any transaction conducted through this internet banking service will be recorded in the subscriber's statements.

7) SECURITY

- a) The account holder must keep his password secret, never disclosing it to anyone and take all reasonable care to prevent its unauthorised and fraudulent use.
- b) The account holder must tell the bank immediately of any authorized access to the Internet banking service or any unauthorised transaction or instruction which they know of or suspect.

8) SERVICE FEES AND CHARGE

- a) The bank may debit the account holders account with any charges, fees or expenses payable for services rendered by the bank.
- b) The bank shall always be entitled to levy or impose all customary banking and other charges and expenses in respect of any of the other accounts and these may be debited by the bank to the relevant account in accordance with the bank's normal banking procedure.
- c) The subscriber authorizes the bank to debit the subscriber's account with the applicable fees and charges in accordance to the schedule of fees and charges for the Internet Banking service.

9) AMENDMENT

- a) The Bank may amend these General Terms and Conditions or any Specific Terms and Conditions or the Bank Tariffs (either in whole or in part) at any time and from time to time. Notification of any such variation shall be given to the Customer either in writing or by publication thereof by such means as the Bank may decide.
- b) Any such amendment shall be deemed to be effective and binding on the Account Holder(s) on receipt and any subsequent transactions will be deemed to constitute acceptance.
- c) Where there is any conflict between these General Terms and Condition and any Specific Terms and Condition, the Specific Terms and Conditions shall apply.

10) NO WAIVER

- No relaxation, concessions, delays or indulgence on the part of the Bank in exercising any of its rights under these General Terms and Conditions shall operate as a waiver of such rights and shall not affect the Customer's obligations to the Bank.

11) INDEMNITY

- The Customer hereby agrees to indemnify the Bank against all costs and expenses incurred by the Bank (or by any other person on the Bank's behalf) in connection with:
 - i) Any preservation or exercise (or attempted preservation or exercise) of any of the Bank's rights under or in connection with the enforcement (or attempted enforcement) of these General Terms and Conditions or any Specific Terms and Conditions;
 - ii) Any dealing with or obtaining of a professional and / or other advice about any matter or question arising out of or in connection with these General Terms and Conditions or any Specific Terms and Conditions;

12) ASSIGNMENT

- The Bank may assign and / or transfer all or any of its rights, benefits and obligations under these General Terms and Conditions and / or any Specific Terms and Conditions, to any person at any time.

13) LAW

- These terms and conditions shall be constructed and the provision of the Account facilities shall be regulated in accordance with the Laws of Kenya for the time being in force.

14) ACCEPTANCE OF TERMS AND CONDITIONS

- Once the account holder has signed/submitted the internet banking application form, the account holder is deemed to have accepted these terms and condition. The bank may at times vary the terms and conditions.
- The bank, at its discretion and without prior notice, may withdraw the right to use its Internet banking services.