



## **Terms of Service: E-Banking Nepal SBI**

### **General Information:**

1. You should register for 'E-Banking' with the branch where you maintain the account.
2. If you maintain accounts at more than one branch, you need to register at each branch separately.
3. E-Banking services will be open to the customer only after he/she acknowledges the receipt of password.
4. We invite you to visit your account on the site frequently for transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch by e-mail or letter.
5. In a joint account, all account holders are entitled to register, as users of 'Nepal SBI Ebanking', but transactions would be permitted based on the account operation rights recorded at the branch. (To begin with the services will be extended only to single or Joint "E or S" accounts only).
6. All accounts at the branch, whether or not listed by the customer in the registration form, will be available on the 'E-Banking'. The applicant has the option to selectively view the accounts on the 'Nepal SBI E-Banking'.

### **Dos & Don'ts:**

1. The customer should keep his/her ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer is free to choose a password of his own for Nepal SBI E-Banking services. As a precaution, a password that is generic in nature, guessable or inferable personal data such as name, address, telephone number, driving license, date of birth etc. is best avoided. Similarly it is a good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.

### **Security:**

1. The Branch where the customer maintains his/her account will assign:
  - a) User ID &
  - b) Password
2. The Password given by the branch must be replaced by Password of customer's choice at the time of first log-on. This is mandatory.
3. You are welcome to access 'Nepal SBI E-Banking' from anywhere anytime. However, as a matter of precaution, customers may avoid using PCs with public access.
4. There is no way to retrieve a password from the system. Therefore if a customer forgets his/her password, he must approach the branch for re-registration.

### **Bank's terms:**

1. E-Banking Service is exclusively for personal use.
2. The customer has an obligation to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
3. The customer will not attempt or permit others to attempt accessing the 'E-Banking NepalSBI' through any unlawful means.
4. The customer should inform the Bank immediately upon becoming aware that the User ID/Password has fallen in to the hands of any unauthorized party.
5. The customer should accept full responsibility for all transactions processed from the use of E-Banking Facilities offered by the Bank.
6. It should be deemed by the Bank that any transaction entered into by use of E-Banking Facilities with the use of the User ID/Password, is done with the knowledge & consent of customer. The Bank has the authority to debit the account with the amount of any Withdrawal/Transfer/ Payment made by the customer.
7. Further, the Bank has the authority to debit the account with all charges that the Bank may charge for using of E-Banking Facilities, and also with any other liabilities inclusive of legal fees or other statutory charges, if any, relating or incidental to the use of E-Banking Facilities.
8. The Bank is not bound to act upon the instructions given through E-Banking Facilities, if the Bank at its sole discretion believes that such instructions do not emanate from the customer.
9. The Bank will not be liable, responsible or accountable in anyway whatsoever arising from any malfunction or failure of the E-Banking facilities or on the failure/ delay of the Bank to act on instructions given via E-Banking.

10. At no time the customer should use or attempt to use the E-Banking facilities to execute transfer of funds, unless sufficient funds are available in the account. The Bank is under no obligation to honour any payment instructions unless there are sufficient funds in designated account/s at the time of receiving such payment instructions.
11. If the account is a Joint Account, all the parties should give a joint consent to the bank for the operation of the Account through E-Banking service and will be jointly and severally liable for all transactions arising from the use of E-Banking Facility.
12. The customer shall accept the Bank's record of transactions as conclusive and binding for all purposes.
13. The Bank shall not be responsible for any loss or damage incurred or suffered by the customer or any other third party as a result of non-acceptance of instructions given on E-Banking Facility.
14. The Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions and fees applicable at its absolute discretion with or without notice to the customer and such amendment(s), supplement(s) or variation(s) shall be binding on the customer.
15. The use of E-Banking Facility shall be subject to the prevailing rules and regulations and policies of the Bank.
16. The Bank shall have the full discretion to cancel, withdraw or renew any E-Banking facilities extended to the customer without prior notice to the customer for any reason whatsoever.

Customer's Signature

Date: