ANNEX 2: INTERNET BANKING APPLICATION FORM

TO BE FILLED BY CUSTOMER

Name of Customer:

Postal Address:

Email Address:

Mobile Number:

Customer Category: **Corporate/Retail** *(Delete whichever is inapplicable)*

Two factor authentication (please tick)

I. Hard Token ( )
II. SMS TAN ( )
III. MOTP ( )

Accounts to be linked

No.	Account No	Limit	Branch	No.	Account No	Limit	Branch
1				4			
2				5			
3				6			

Users and services to be linked (Please tick to select the service you request for each user)

				ACCESS LEVEL					
S/N	FULL NAME	USER MOBILE NUMBER	USER EMAIL ADDRESS	VIEW ONLY	INPUT ONLY	VIEW APPROVE	FULL ACCESS	ACCOUNT NUMBER	USER LIMIT
1									
2									
3									

Authorized signatories' signatures to grant above the right to operate Internet banking

	Full Name	Signature
1.	....	....
2.	....	....
3.	....	....
4.	....	....

FOR BANK USE ONLY

Customer details verification (BRANCH)

<u>Customer Authorization Mandate:</u>

1. Sole Proprietor *(Tick)* ____________
2. Two to Sign (*Tick)* ____________
3. Multiple Signatures (*Tick)* ____________
4. Multiple Signatures (*Tick)* ____________

<u>Bank Officer:</u>

*Name:*__________________________ *Signature:*____________ *Date:*_____________

<u>Manager Business Banking:</u>

Name: _________________________ *Signature:*_____________ *Date:*_____________

STAMP

APPLICATION PROCESSING AT HEAD OFFICE

I hereby confirm that Internet banking has been set up as requested.

<u>Service Administrators:</u>

Maker Name: ___________________________ Title……... Signature: ________________ Date_____

Checker Name: __________________________ Title……… Signature: ________________ Date____

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ANNEX 1: INTERNET BANKING SERVICES - 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.

1 Definitions

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

- "Internet banking Services" means any Internet banking refers to a banking service delivery channel that allows bank Customers to access accounts information and perform various transactions over the Internet.
- “Password" is the system-generated code sent to the customer by CRDB Bank Burundi S.A for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service.
- Identification number (ID) is the system-generated code sent to you by CRDB Bank Burundi S.A for use during the entire operations of Internet banking services.

- “One-time key” means the key which will be sent to the user mobile number and will be used every time a user attempts to login.
- “The Bank” means CRDB Bank Burundi S.A.

1.1.1 Use of Your Security Password and Hardware token/SMS/MOTP

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. CRDB Bank Burundi S.A cannot guarantee and is not liable for breaches in Internet security password, SMS, Hardware token, or MOTP.

1.1.2 Forgotten or Exposed Password

If your Password has been forgotten/blocked please call +25771700001or +25776700009, or visit your nearest CRDB Bank and report such incidence. If you think that someone else knows your password, you should immediately change it.

1.1.3 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:

CRDB BANK BURUNDI S.A, Attention: Head of Banking Operations
P. O. Box 254 Bujumbura -BUJUMBURA

1.1.4. Business Hours

The Internet banking Service will be available 24 hours a day, seven (7) days a week; however, Demand guarantee, Application for commercial documentary credit (LC), Demand guarantee amendment

Application form, Application for amendment commercial documentary credit (LC), RTGS/EFT and SWIFT and negotiated rate request will be carried out during working days not later than normal business hours.

1.1.5 Modifications to these Terms and Conditions

CRDB Bank Burundi S.A 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.

1.1.6 Statements:

The Bank will not be liable in the following instances:

1. If through no fault of CRDB Bank, you do not have enough funds in your Account to make the transfer.
2. If circumstances beyond CRDB Bank control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.
3. 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.
4. If your funds are subject to legal process or other encumbrance restricting the transfer.
5. If your transfer authorization terminates by operation of law.
6. If you believe that someone other than you has accessed your account and you fail to notify CRDB Bank immediately as set forth in these terms and conditions.
7. If you have not properly followed the scheduling instructions on how to make a transfer as included in this agreement.
8. If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
9. 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.

If any of the circumstances listed in subparagraph two (2) or eight (8) above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

1.1.7 Limits to transfer made using the Internet banking

Limits for personal customers shall be defined in the system by Bank Administrators during system setup. These limits will be subject to change from time to time at management discretion.

1.1.8 The limit for retail customers' transactions shall initially be as set at:

a) BIF - BIF 20 Million per day
b) USD - USD 10,000 per day
c) EUR - EUR 10,000 per day

1.1.9 Limit for Corporate customers

The limit setup for corporate customers shall be BIF 200million per day, USD 100,000 and EURO 100,000. These limits shall take into consideration RTGS/EFT, SWIFT and Personal Transfers only. **Customers**

who require transaction above 200 Million will have to write an official letter to the respective domicile branch.

1.1.10 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:

1. 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
2. In order to comply with government or court orders.

1.1.11 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: -

1. By sending a letter to Head of Banking Operations through:

   CRDB BANK , Attention: Head of Banking Operations
   P. O. Box 254 BUJUMBURA

   Or sending a termination letter to the Branch Manager/Director of his/her domicile branch

2. By sending e-mail to: info.bi@crdbbank.com

1.1.12 Fee Structure

CRDB Bank Burundi S.A offers the benefits and convenience of the Internet banking Service to you at fees set and reviewed periodically by the Bank. Fees are subject to change without notice. Final fees will be assessed through your normal statement cycle.

1.1.13 Governing Law

The laws of the Government of Burundi shall govern this Agreement.

1.1.14 Acceptance.

I / we have read and understood the above Terms and Conditions related to Internet banking and related services and that I / We have understood and hereby sign to accept and abide by them:

Signed by (Customer)

Name………………………………………………. Signature..............……..........Date………...

Signed by (Bank Official)

Name..Signature……………….............Date………...

STAMP

The Bank thatlistens/La Banque qui ecoute/Ibanki yitaho abanywanyi

Indemnity for Telephone, Facsimile and Email Banking Instructions/Indemnité pour les instructions bancaires de téléphone,fac-similé et E-Mail/Urupapuro rwemeza itunganywa ry' ibisabwa biciye kuri telephone, kumpapuro zagizwe kopi, nokubuhinga ngurukana b'umenyi

To the Branch Manager/Au Chef de l' Agenve/Ku Muyobozi w' ishami.. Branch/Agence/ Ishami

1. I/We/ ("the Customer (s)" */Je/Nous(le(s) client(s))*Jewe/Twebwe umunywanyi(abanywanyi)... holders of account number/*titulaire(s) du compte numéro* /Nyene ikonte nomero...in addition to the mandates between the Bank and the Customer governing the operation of the Customer's account(s) and credit or other facilities or banking arrangement with the Bank (the "Mandate") hereby covenant as follows./ *s'ajoutant aux mandats entre la Banque et le client régissant les operations de(s) compte(s) du client et credit ou toutes autres facilités ou arrangement bancaires avec la Banque(le mandataire)les conventions suivantes*/hiyongeyeko amasezerano atunganya ibikorwa vy'ikonte y'umunywanyi hagati ya Banki n'umunywanyi hamwe nyene n'ibijanye n'ingurane canke utundi turusho Banki iha umunywanyi, dusubiye kwiyemeza ibi bikurikira.
2. Notwithstanding the terms of the Mandate or of any future mandate or other agreement or course of dealing between the Bank and the Customer, the Bank is requested and authorised, but is not obliged, to rely upon and act in accordance with any notice, demand or other communication which may from time to time be, or purport to be given by telephone, cable or facsimile by the Customer or on behalf of the Customer by any one of the persons mentioned below without inquiry on the Bank's part as to the authority or identity of the person making or purporting to make such notice, demand or other communication and regardless of the circumstances prevailing at the time of such notice, demand or other communication. The bank shall be entitled to rest such notice, demand or other communication as fully authorised by end binding upon the customer and the Bank shall be entitled (but not bound) to take such steps in connection with or in reliance upon such communication as the bank may in good faith consider appropriate, whether such communication includes instructions to pay money or otherwise to debit or credit any account or relates to the disposition of any money, securities or documents, or purports to bind the Customer to any other type of transaction or arrangement whatsoever, regardless of the nature of the transaction or arrangement or the amount of money involved and notwithstanding any error or misunderstanding or lack of clarity and legibility in the terms of such notice, demand or other communication/Endépit des termes des mandats ou tout prochain mandat ou autre accord ou les systèmes de transaction entre la Banque et le Client, la Banque est demandée et autorisée,mais elle n'est pas obligée de compter sur et agir conformément à n'importe quelle affiche,demande ou autre communication qui peut de temps en temps être, ou prétendre être donnée par téléphone, ou cable ou facsimile par le client ou du côté du client par n'importe quelles personnes mentionnées ci-dessous sans enquête de la part de la banque comme à l'autorité ou l'identité d'une personne faisant ou prétendant faire telle affiche,demande ou autre communication sans tenir compte des circonstances dominantes lors de telle affiche,demande ou autre

communication. *La banque pourrait être responsable de l'interprétation de telle affiche, demande ou autre communication comme autorisée effectivement en faveur du client et la banque pourrait avoir droit de prendre telles étapes conformément à ou en dépendance sur telle communication comme la Banque peut avec fidélité considérer appropriée,si telle communication inclut les consignes de payer l'argent ou autrement débiter ou créditer n'importe quel compte ou se rapportant à n'importe quelle monnaie,sécurités ou documents ,ou prétendant de lier le client à n'importe quel type de transactions ou n'importes quelles dispositions sans tenir compte de la nature de transaction ou disposition ou la somme de l'argent impliquant et en dépit de n'importe quelle erreur ou* malentendu ou manque de clarté et légitimité concernant telle affiche, demande, ou autre communication/Ndetse ibiri muri ano masezerano canke ayandi azoshirwaho canke ibindi bumvikanye canke uburyo bwo kubika/kubikura hagati ya Banki n'umunywanyi, Ibanki irasabwa kandi irarekuriwe, ariko ntitegerezwa canke gukora yisunze ivyandiko, ibisabwa canke ibivugwa ku mwanya ku mwanya, canke ibica ku ma terefone canke ku buhinga ngurukana b'umenyi bitanzwe n'umunywanyi canke uwundi muntu wese yatumwe n'umunywanyi atamatohoza ibanki irinze gukora nk'umutegetsi canke uwundi wese yoba yashizeho canke yipfuza gushiraho ivyo vyandiko, uruhusha canke ikindi yifuza gushikiriza itaravye igihagararo c'uwabishizeho , uwabisavye canke uwabivuze. Ibanki irashobora kugira uruhara muri ivyo vyandiko mukworohereza umunywanyi nk'uko ibirekuriwe kandi Ibanki irashobora kuronka uburenganzira yo gufata iyo ntumbero yo kwisunga ibiba vyashikirijwe nk'uko banki yobona ko bibereye, iyo izo nkuru zijanye n'ibisabwa mugutanga amahera canke ibindi bijanye n'ukubika canke kubikura kwi konte iyo ariyo yose canke biraba irindi faranga, umutekano canke impapuro, canke ugushaka ko umunywanyi yokoresha ubundi buryo bwo gukoresha ikonte yiwe tutaravye uburyo ayikoresha mu kubika n'ukubikura canke amategeko abigenga canke igitigiri c'amafaranga cakoreshejwe atakuraba amakosa yakoreshejwe , ukutumvikana canke kubamwo agapfungu ku bijanye n'amategeko muri ivyo vyandiko, ibisabwa canke ibindi vyavuzwe hakoreshejwe ubundi buryo bwo gutumatumanako amakuru.

3. In consideration of the Bank acting in accordance with the terms of this letter, the Customer undertakes to indemnify the Bank and to keep the bank indemnified against all losses, claims, actions, proceedings, demands, damages, cost and expenses incurred or sustained by the Bank of whatever nature and how so ever arising, out of or in connection with such notices, demands or other communications, provided only that the Bank acts in good faith, except where such losses etcetera arise through the wilful negligence or the Bank./*En considération de la Banque agissant conformément aux termes de cette lettre, le Client entreprends d'indemniser la Banque et de protéger la Banque en l'indemnisant toutes sortes de perte,réclamations,actions, processus, demandé, dégâts, coûts, et dépenses encourus et subis par la Banque de n'importe quelle nature, de n'importe comment se présentant, en dehors ou conformément aux affiches ,demandes ou autres communications, pourvu que la Banque agisse seulement fidèlement, sauf lorsque ces pertes etc. surgissent à travers la négligence délibérée ou la Banque*/Turavye ibijanye na Banki ikora yisunze ibivugwa muri rino kete, umunywanyi arashumbusha Banki kandi akayikingira mukuyishumbusha kuvyo yahomvye vyose , ugusaba, ibikorwa, ingendo, ibisabwa, ivyononekaye, ikiguzi, n'ibindi yakoresheje uko bimeze kwose hisunzwe ivyandiko, ibisabwa canke ibindi vyavuzwe, Ibanki ipfa kuba yabikoze uko biri, kiretse igihe ubwo buhombe bwatewe nukutitaho ibintu kurengeje kwa Banki.
4. Original copies of instructions transmitted through a facsimile machine/ telephone must be forwarded to the Bank within 2 days./ *Les copies originales des instructions transmises à travers les machines/téléphones facsimile doivent être expédiées à la Banque pendant*

2jours/Impapuro zidasubiwemwo zerekana uko ibikorwa bingenda zatanzwe zicishijwe mumamashine/terefone zasohowe zibwirizwa kurungikirwa Banki mu misi ibiri.

5. The terms of thislettershallremain in full force and effectunless and until the Bank receives, and has a reasonable time to actupon, notice of terminationfrom the Customer in writing (in its original form) dulysigned by authorisedsignatories, savethatsuchterminationwill not release the Customer fromanyliabilityunderthisauthority and indemnity in respect of anyactperformed by the Bank in accordance with the terms of thisletterprior to the expiry of such time./*Les termes de cette lettre pourraient reste puissant et efficaces en moins que et jusque la Banque réçoive, et ait un temps suffisant pour agir là-dessus, affiche de résilience du Client par écrit(dans son formulaire original) dûment signé par des signateurs autorisés, sauf que tel résilience ne relâchera le client de n'importe quelle responsabilité sous cette autorité et indemnité en respectant n'importe quel service rendu par la Banque conformément aux termes de cette lettre priorisant telle date d'expiration*/Ibivugwa muri rino kete bishobora kugumana inguvu zikwiye kandi bigakwirikizwa kiretse canke gushika Banke ironke canke ironke umwanya ukwiye kugira igire ico irivuzeko, ikerekana ikete ryo kuvavanura n'umunywanyi (mu rupapuro ryo kwuzuza rudasubiyemwo) ruteyeko igikumu nk'uko bibereye n'ababifitiye uburenganzira, kiretse igihe iryo vavanura ritarekurira umunywanyi uburenganzira bumwe bumwe kuvyo ajejwe canke inshumbusho mukwubahiriza ibikorwa ivyo arivyo vyose vya Banki nk'uko rino kete ribitegekanya rishira imbere itariki iyi bizohererako.

Customer's Name/Nom Client/Izina ry'umunywanyi: (1)…………………………………………..........

Signatures/Signatures/Umukono: (1)……………………………………………………

Date/Date/Igenekerezo :……..……………