

Internet Banking 2FA Token Requisition Form for Existing Users

(To do transactions through Internet Banking, need to fill up this form
and submit to the nearest OBPLC Branch)

An asterisk () denotes a required field.*

Staff	Customer	Br. Code	

Customer and Account Information

Full Name*:

Existing User ID*:

Date Of Birth *:

Token Type : Software Token Hardware Token

Phone /Mobile No: E-Mail*:

***All secured Information will be forwarded to this Mobile Number / E-mail*

Account No *:

Customer Declaration

I do hereby confirm that the information given above is true and complete and I agree to comply with the terms and conditions given at next page regarding ONE Bank PLC uses of 2FA Token. I also agree to be bound & controlled by the rules governing customer accounts with ONE Bank PLC.

 DATE

 SIGNATURE

For Branch use only

 Customer/CIF ID *:

We Confirmed that the above customer signatures are verified with the same recorded in Core Banking System (UBS) and Token (Hardware/Software) charge has been realized.

 Record Verified by

 Branch Manager (Signature & Date)

For MFSD use only

Token mapped date :

Token delivered date :

Comments:

 User ID & Token Mapped by

 User ID & Token Mapping Authorized By



ONE Bank PLC - Internet Banking

TERMS & CONDITIONS

Please read the following terms and conditions carefully.

The Following terms and conditions set out the rights and obligations of the user and OBPLC, to use of the OBPLC Internet Banking Services facilities. All the terms and conditions enumerated in this agreement are legally binding, so please read them carefully.

You hereby acknowledge that we have provided all the necessary explanation of risks which may happen during use of our Internet Banking services and by the signing of this document, you fully understand and are responsible for such risks if any.

DEFINITIONS

"Bank" or "OBPLC", "ONE Bank PLC", "we", "us", or "our" refers to ONE Bank PLC, and "you" or "your" or "user" refers to each depositor, borrower, authorized signer, or authorized user for an account with ONE Bank PLC.

HARDWARE AND SOFTWARE REQUIREMENTS

To be able to use OBPLC Internet Banking, you must have your own personal computer or others with Internet connectivity. OBPLC Internet Banking can be accessed through a basic web browser like Microsoft Internet Explorer or Mozilla Firefox. OBPLC Internet Banking transmits data using SSL (Secure Socket Layer) technology that supports 128-bit key encryption. If your browser does not support 128-bit encryption, you will not be able to access Internet Banking.

You are and will remain solely and separately responsible for the purchase, hook-up, installation, loading, operation, and maintenance of your own personal computer and for all related costs.

You are solely and separately responsible for scanning the Hardware and the Software for computer viruses and other related problems on an ongoing basis. OBPLC will not be responsible for any computer virus that affects customer's computer or the software while using OBPLC Internet Banking through Internet.

OBPLC will not be responsible if the Internet Banking System does not working properly due to the failure of electronic or mechanical equipment or communication lines, other interconnect problems, normal maintenance, unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes, or other labor problems.

Hardware token will be delivered through branches.

For Software Token, A smart phone is required to get OTP (One Time Password).

THE ACCOUNTS TO USE THE SERVICES

1. The user who is maintaining an account with ONE Bank PLC is eligible to apply for this service, and the user shall apply to ONE Bank in the prescribed form for use of Internet Banking. ONE Bank shall be entitled at its sole discretion to accept or reject such applications as may be submitted by the users.
2. In order to use the Service, by applying for Internet Banking for the first time, the User must read Terms & Conditions carefully, and must acknowledge and accepts.
3. You further agree that the Service will be available on all Eligible Accounts with us, whether open now or opened in the future as only unique customer ID can be mapped with the user ID not particular account.

USERS LOG IN ACCESS, PASSWORD & SECURITY PROCEDURES

1. When you are registered for OBPLC Internet Banking, we will provide you an Internet Banking User ID & Password (both log-in password and transaction password) to access the system. OBPLC will provide you can automatically generated Internet Banking Password.
2. As a safety measure, when you first log in to OBPLC Internet Banking, you will be prompted to change that automatically generated password. OBPLC recommend or requested to change user Password frequently thereafter as far as possible by maintaining the password policies mentioned in the user password change screen in the system.
3. For better security, users are requested to use the Online Virtual Keyboard to login. Tick on the "Use virtual keyboard" to active Virtual Keyboard during Login time and change password time. A Virtual Keyboard is an onscreen keyboard which provides a mouse based substitute for entering your username and password instead of using the physical keyboard. The Virtual Keyboard will reduce the risk of password stealing from malicious Keystroke Logging Applications which may record your password whatever you type on your Computer Keyboard. Such type of Applications may access your PC without your knowledge or permission.
4. User is fully responsible for maintaining the confidentiality of User ID and Password. User is earnestly requested and strictly advised to never reveal your OBPLC Internet Banking User ID & Password to anyone, it may happen unauthorized access to your accounts and Bank will not be held liable for any incident in no way. You are highly recommended/ requested immediately notify the Bank if your User ID & Password has been lost or stolen.
5. Always ensure that you must logout of your Internet Banking session once you have completed your banking business. Don't leave your computer unattended while you are logged into the OBPLC Internet Banking.
6. User is requested & and strictly advised to disable the option on browsers for storing user names and passwords. Please do not store passwords in a file on your personal computer or any others computer which you may use.

7. In connection with any account which you hold jointly, your joint account holders may operate the account using the Service on the terms set out in this agreement and as per the authorized signatory in the application form, and acknowledgement.
8. Customer must agree and also confirm that he/she will not use this Internet Banking service for money laundering or violating any laws related to the money laundering. OBPLC reserves the right to demand explanation from the User regarding any matter pertaining to money laundering law of the country.
9. User are requested check his/her account (s) with OBPLC when will access the system immediately after getting the User Name and Password from Bank. If any of user account is missing, please inform this to OBPLC immediately. Furthermore, if a third party account is linked (by mistake) to your user's ID, please do not access it or do not perform any transaction on that account (s). Such activity, if done, will be treated as illegal and fraudulent, in this case you are requested to inform Bank immediately for prompt action.
10. 2FA token is a Two Factor Authentication device, which generates a random OTP (One Time Password) that acts as a second level of authentication. 2FA security token is an effective tool used to prevent interception and modification of your online transaction. After registering for ONE Bank PLC Internet Banking, customer will need the 2FA token to complete their financial transactions/transfers to keep their accounts secured and to do successful transactions. We are referring 2FA token as "Hardware Token" or "Software Token". User will solely be responsible for bearing the security of his/her own Hardware / Software Token and registered email. ONE Bank PLC (OBPLC) shall not be liable and responsible for any compromise or hacking of the Customer's computer, email or the Device through which the OTP (One Time Password) will be generated.
11. If the User gives or shares his/her User ID, Account Password or OTP to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk because anyone with User ID and Password will have access to his/her accounts.
12. If the Bank receives any information verbally or in written form from anyone including the user, Bank may immediately suspend the services in good faith for the safety and security of the user.
13. The User agrees and acknowledges that OBPLC shall in no way be held responsible or liable if the User incurs any loss as a result of information disclosure or 2FA device/token to any third party by the user him/herself regarding his Account(s) or carrying the instruction of the User pursuant to the access of the Internet Banking and the User shall fully indemnify and hold harmless OBPLC in respect of the same.
14. User hereby acknowledges and understands the inherent risk of using Internet and availing the Internet Banking Services and accordingly shall take all necessary precautions at his/her end to safeguard him/her from such risk. Bank shall not be held liable in any form whatsoever if the User suffers any loss or damages due to such inherent risk of internet and Internet Banking Services unless such loss or damage is caused due to willful negligence of the Bank.

BANK'S LIABILITY FOR FAILURE TO MAKE OR STOP CERTAIN ELECTRONIC FUND TRANSFERS

If we do not complete an electronic fund transfer to or from an account in a reasonable amount of time or in the correct amount according to our agreement with you, we will only be liable for your direct losses or actual damages, except in the following instances:

- A. If, through no fault of ours, you do not have enough money in the account (or any linked account) to make the electronic fund transfer or the electronic fund transfer would go over the credit limit on the account.
- B. If you have not completely and properly followed the terms of this Agreement or instructions provided regarding how to make an electronic fund transfer or the data or instruction transmitted via OBPLC Internet Banking are inaccurate or incomplete.
- C. If any part of the OBPLC Internet Banking system was not working properly and you knew about the breakdown when you started your electronic fund transfer.
- D. If circumstances beyond our control prevent or delay the electronic fund transfer, despite reasonable precautions that we have taken.
- E. If your funds are subject to legal proceeding or if any other claim restricts the transaction.
- F. If your User ID & Password has been reported lost or stolen or if we have any other reason to believe that an electronic fund transfer may be erroneous or unauthorized.
- G. If you, any joint holder, or an authorized cosigner on a Deposit Account has requested that we stop payment of the electronic fund transfer.
- H. If you have exceeded the limitations on the number of withdrawals or transfers allowed during the statement period for the type of Deposit Account you have with us (e.g., certain types of savings accounts, including money market deposit accounts).
- I. If you have exceeded the different limit setup mentioned by Bank, like per transactions minimum / maximum limit, per day maximum transaction amount sum limit etc. Mentionable, this limit can be changed from time to time at OBPLC discretion.
- J. If the Deposit Account has been closed/dormant or any pending maintenances unauthorized.

YOUR LIABILITY FOR UNAUTHORIZED OR ERRONEOUS TRANSFERS

The user shall take all necessary precautions to prevent unauthorized and illegal use of OBPLC Internet Banking and unauthorized access to the Accounts provided by Internet Banking.

You have the obligation to immediately notify the Bank if your User ID & Password has been lost or stolen, or if someone has transferred funds from your account through OBPLC Internet Banking without your permission (or is contemplating to do so).

We may require that the notice be in writing. You could lose all the money in your Deposit Account, some or all of the money in any linked account, or up to your maximum overdraft line of credit if you have a check overdraft protection line of credit, if you fail or refuse to immediately advise the Bank of the unauthorized use of your User ID & Password.

If you believe that your User ID & Password has been lost or stolen or that someone has transferred or may transfer money from an account without your permission or if you noticed any errors/mistake in your transactions or any suspicious activities on your accounts, notify the bank immediately by calling our customer care number (Please look at OBPLC website) or you may also visit one of our convenient branch locations with full details so that we can locate the transactions and take prompt action.

ABOUT OUR FEES AND CHARGES

OBPLC reserves the right to change fees and charges from time to time by giving you at least 30 days prior notice to use the OBPLC Internet Banking Services. The User hereby authorizes OBPLC to recover such charges from his/her account(s). A specified charge is applicable for availing Hardware/ Software Token. Please refer to OBPLC “**Schedule of Charges**” for specific charges information. Customer also gets details information contacting respective branches of OBPLC.

AMENDMENT OF THIS AGREEMENT

We reserve the right to amend this agreement from time to time as necessary to include, but not limited to, change in fees, liability, services, etc. Amendments to this agreement will be delivered to you and posted in our offices at least 30 days prior to effect, unless it is necessary to make immediate changes for security purposes, to comply with law, changes made by our service provider or as otherwise expressly provided in this Agreement.

TERMINATION YOUR USE OF THE SERVICE

You agree that we may cancel or restrict your use of OBPLC Internet Banking or any OBPLC Internet Banking service at any time as is reasonable under the circumstances. You may also cancel OBPLC Internet Banking use by contacting OBPLC in writing at our convenient branch locations.

THE LAW GOVERNING THIS AGREEMENT

These Terms and/or the operations in your Accounts shall be governed as well as guided in accordance with the-prevalent laws of Bangladesh.

You hereby agree that any legal action or any legal proceedings arising out of the Terms for Internet Banking shall be brought before the courts or tribunals in Bangladesh. Bank may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms for Internet Banking in any other court, tribunal or other appropriate forum and you hereby consented to that jurisdiction.

Any provision of the Terms for Internet Banking which is prohibited or unenforceable by such order of the Court or even in any direction of the superior court within such jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provisions of the Agreement in any other jurisdiction.

IMPORTANT SECURITY NOTICE

ONE Bank PLC is committed to provide you a safe and secure environment to perform online Banking. Please read the following security & safe Internet Banking tips at a glance.

1. Please make sure that you login at the correct URL address begins with <https://OBPLCibanking.onebank.com.bd>
2. Don't enter login or others account related sensitive information in any pop up window or any hyperlinks.
3. For better security, users are requested to use the Online Virtual Keyboard to login. Tick on the "Use virtual keyboard" to active Virtual Keyboard during login or password change.
4. Never reveal your OBPLC Internet Banking password to anyone.
5. Always ensure that you logout of your Internet Banking session once you have completed your banking business.
6. Disable the option on browsers for storing user names and passwords. Do not store passwords in a file on your personal computer.
7. Don't leave your computer unattended while you are logged into the OBPLC Internet Banking.
8. Keep your OTP security token in a safe place. Don't allow anyone to use or keep your OTP security token.
9. Don't disclose the one time passwords displayed by your OTP security token.
10. Don't reveal the serial number of your OTP security token.
11. Don't allow anyone to access or tamper with your 2FA OTP security Token.
12. Don't write down your user ID and PIN on the OTP security token.
13. User needs to call 16269/09666716269 to unlock, lock Internet Banking (IB) User ID. User needs to call 16269 to unlock, lock or activate the 2FA token. Nonresident User needs to call +8809666716269.
14. If the User's 2FA device/token is lost or stolen, or is known by another individual, he/she must notify immediately OBPLC through calling in Call Center to deactivate the 2FA device/token or I-Banking account and submit a written application at any nearest OBPLC branch.
15. In case of replacement of 2FA Token charge will be applicable from Customer.

I do hereby acknowledge and confirm that I have read and understand the aforesaid terms and conditions and risk involved in Internet Banking operation and also agree to comply with them.

Customer Full Name

Customer Signature & Date