



**AGREEMENT FOR AMANA BANK INTERNET BANKING FACILITY TERMS & CONDITIONS**

The Manager,  
Amāna Bank PLC

I/We.....  
(Internet Banking Applicant) and .....(Joint Account Holder)  
authorize and request Amana Bank PLC (herein after referred as "the Bank") to issue me/us, Amāna Bank Internet Banking Facility (hereinafter referred as "the Internet Banking Facility") and hereby agree to be bound by the following Terms & Conditions:

I/We agree

1. That the Internet Banking Facility to be utilized exclusively by the customers/persons named overleaf.
2. To keep User ID/Password/Personal Identity Number (PIN) strictly confidential and not to divulge such information to any party including the Bank's representatives under any situation except for situations where it is necessary to disclose such details to the Bank's representatives to re-instate the Internet Banking Facility pursuant to a system failure.
3. To immediately inform the Bank upon becoming aware of any unauthorized use of the User ID/Password/PIN by any party.
4. That the Bank is not bound to allow requests of the account holder, if the Bank at its sole discretion reasonably believes that such requests are not initiated by the account holder.
5. That the Bank reserves the right to withdraw the account holder's instructions to the Bank via using Internet Banking Facility at any time without prior written notice.
6. To accept the full responsibility for all transactions processed or effected by utilizing the Internet Banking Facility.
7. To accept the full responsibility of risk arising from the selection of a daily transaction limit higher than the default daily transaction limit.
8. To accept transaction records maintained by the Bank as conclusive and final and be bound by them at all times for all purposes.
9. That the Bank shall have the full discretion to terminate or cancel the Internet Banking Facility at any time without prior notice.
10. To hold the Bank indemnified and save harmless against any loss or damage whatsoever occurring due to malfunction and/or failure of the Internet Banking Facility or the Bank's failure and/or delay to respond to the account holder's instructions notified to the Bank through the Internet Banking Facility.
11. That the utilization of the Internet Banking Facility will be at the sole risk of the account holder and the account holder shall accept any and all risk related to or occurring due to utilization of the Internet Banking Facility, notwithstanding to and without prejudice to contents of Clause 10 above.
12. In the case of joint account holders utilizing the said Internet Facility, they are all inter alia jointly and severally liable for all transactions initiated by the use of the Internet Banking Facility regardless of whether the instructions have been given by one or more of the account holders.
13. In the event of executing Standing Order/s as per the account holder's instructions, the Bank is relieved from all claims for loss which may arise through error, omission or delay. It is also agreed that in the event of there being insufficient funds available in the account to meet the payment on the date specified, the Bank is not responsible to execute the transaction, provided however the Bank ensures that the instructions are carried out when funds subsequently become available. If there are insufficient funds in the account on three consecutive occasions, the Bank may cancel the instruction of the account holder. Any charges levied (including commission, postage & stamp duty) will be debited to the account/s.
14. That all rules and regulations governing the operation on Current, Savings or any other Accounts shall be applicable to Internet Banking transactions relating to such accounts.
15. That the Bank shall be entitled to amend, supplement or vary any of these terms and conditions and applicable fees at any time without prior notice.
16. Any controversies arising related to the terms and conditions hereof shall be construed in accordance with the laws of Sri Lanka and Sri Lankan courts have exclusive jurisdiction on same.

**I/We have read, understood and received a copy of the foregoing and agree to be bound by the above Terms and Conditions.**

..... 1. .... 2. .... 3. ....  
 Date Applicant's Signature Joint Applicants' Signature/s

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I as the Authorised Officer have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents.	
..... Date	..... Authorised Officer's Signature