



DOORSTEP BANKING FACILITY FOR INDIVIDUALS/BUSINESS

Amāna Bank PLC,
No. 486, Galle Road,
Colombo 03

Date

Ref No.

I/We wish to apply for Amāna Bank Doorstep Banking Facility and given below are the details to enable you to process the Application

Note: Please write in clear block CAPITALS and sign after reading the Terms and Conditions governing Amāna Bank Doorstep Banking Facility which forms an integral part of this application.

INDIVIDUALS/BUSINESS ACCOUNT INFORMATION			
Account Number/s:	<input style="width: 100%; height: 20px;" type="text"/> <small>Account to be debitted for charges:</small>	Branch :	<input style="width: 100%; height: 20px;" type="text"/>
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>		
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>		
Full Name of Applicant:	1) Mr / Mrs / Miss / Dr / ____	NIC No.	<input style="width: 100%; height: 20px;" type="text"/>
Full Name of Joint Account Holder/s: <small>(Applicable only for Joint Accounts)</small>	2) Mr / Mrs / Miss / Dr / ____	NIC No.	<input style="width: 100%; height: 20px;" type="text"/>
	3) Mr / Mrs / Miss / Dr / ____	NIC No.	<input style="width: 100%; height: 20px;" type="text"/>
Mother's maiden Name: <small>(only for individual for security reasons)</small>	<input style="width: 100%; height: 20px;" type="text"/>		
Frequency of Collection	Daily <input type="checkbox"/> Weekly <input type="checkbox"/> On Request <input type="checkbox"/>		
Name of Business: <small>(Applicable only for Business Accounts)</small>	<input style="width: 100%; height: 20px;" type="text"/>	Registration No:	<input style="width: 100%; height: 20px;" type="text"/>
Address:	<input style="width: 100%; height: 20px;" type="text"/>		
Contact Details:	Contact Person: <input style="width: 100%; height: 20px;" type="text"/>	Mobile No <input style="width: 100%; height: 20px;" type="text"/>	Office No <input style="width: 100%; height: 20px;" type="text"/>
E-mail Address:	<input style="width: 100%; height: 20px;" type="text"/>		
	<input style="width: 100%; height: 20px;" type="text"/>		

I/We _____ wish to subscribe to the Amāna Bank's Doorstep Banking (DB) Services. I/We undertake to be bound by the Terms and Conditions of the Bank in all respects and also to pay the subscription and other fees as applicable from time to time.

I/We hereby acknowledge and agree that the Bank is entitled to change the Terms and Conditions applicable to this service from time to time and also that the bank is entitled to discontinue this service at any time at their discretion.

I/We certify that the information given in this application is true and correct and I/We undertake to inform you if there is any change in the said information at any time.

Signature of Account Holder/s : <small>(if business, company seal required)</small>	1) <input style="width: 100%; height: 20px;" type="text"/>	2) <input style="width: 100%; height: 20px;" type="text"/>	3) <input style="width: 100%; height: 20px;" type="text"/>
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FOR BRANCH USE ONLY	FOR CENTRAL OPERATIONS USE ONLY
Date <input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/> <input type="text" value="YY"/>	<input type="checkbox"/> POP up Message
Application checked by	Input by _____
Name _____	Authorised by _____
Initials _____	Date _____
Signature Verified } _____	<input type="checkbox"/> Documents Scanned
Identity Verified } _____	Input by _____
Authorized Officer	Authorised by _____
	Date _____

TERMS AND CONDITIONS – DOORSTEP BANKING (DB)

1. Definitions and Interpretations

- 1.1. In these terms and Conditions, the following words and phrases will have the following meanings.
 - i. Amana Bank or the Bank shall mean Amana Bank PLC a company duly incorporated in Sri Lanka under Companies Act no 7 of 2007 (Reg no PV 3618 PQ) carrying on business in Sri Lanka as a duly Licensed Commercial Bank under the provisions of the Banking Act No 30 of 1988 having its registered office at 486, Galle Road, Colombo 3.
 - ii. DB means the service offered by the Bank known as DOORSTEP BANKING which includes cash and cheque collections from customers to the credit of the designated accounts subject to the terms and conditions hereof and also any other services which may be added to the scheme from time to time
 - iii. DB Agent means and includes a bank staff member who is assigned to visit the customer and carry out collection activities under the DB services.
 - iv. The Customer or Customers Means the account holder or account holders of Amana Bank registered for the DB.
 - v. Designated Account shall mean the Current or the Savings account or accounts designated by the customer as the account/s registered for DB. Such accounts may be individual or joint accounts of individuals aged over 18 years (personal accounts), business accounts such as accounts of limited liability companies, sole proprietorships and partnership accounts and any other type of account as determined by the Bank from time to time.
 - vi. Effective date the specified date on which the customer/s is accepted as registered for the DB.
 - vii. Force Majeure event shall include war civil commotion riots and/or fire floods storms and any other natural or man-made disasters and events such as strikes, lock-outs go slow and similar labour actions and/or acts of God and acts of Government or any other events or occurrences which are outside the control of the bank that may reasonably affect the Banks ability to provide this service at any given time.
 - viii. Maximum collection limit shall mean the maximum amount of Cash or the monetary value of the cheques (or a combination of a cash or cheques) collection amount specified by the bank at its discretion from time to time as the maximum permissible limit that the Bank will collect under the DB scheme from any customer/s at a time or within a definite time period and informed to the customers.
 - ix. Working day shall mean any day of the week in which Amana bank is open for business excluding weekends and bank holidays.
- 1.2. In these terms and conditions unless the context requires otherwise;
 - a) The words importing the masculine gender shall include the female gender and words importing the singular shall include the plural and vice versa.
 - b) The Headings are inserted only for convenience and shall not affect the construction hereof
 - c) The references to clauses are references to clauses in this document.

2. Eligibility Criteria and Availability

- 2.1. Any deposit account holder having and maintaining a personal current and or savings account (either individually or jointly with another account holder) or business current and/or savings account at the Bank is eligible to apply to register for DB subject to the terms and conditions applicable for such accounts in the normal course of business.
- 2.2. In case of corporate accounts (Company accounts) a Board resolution will have to be submitted along with the application authorizing the Directors or officers named in such resolution to be the authorized personnel to deal with the bank for this purpose. In case of Partnerships a letter signed by all the partners in a form substantially acceptable to the bank has to be submitted signed by all the partners authorizing one or more partners or officers named in such letter to be the authorized personnel to deal with the bank for this purpose.
- 2.3. DB will initially include cash and cheque collection for deposit in the customer's own account by the Bank staff from such customers who are registered subscribers to this service.
- 2.4. The Bank has the right to accept or reject the application to subscribe for DB at its sole discretion
- 2.5. The DB services shall be available to a customer from the effective date.
- 2.6. The Bank may from time to time specify such other financial or non-financial criteria for DB services eligibility and also set maximum collection limits for DB transactions.

3. Fees and Charges

- 3.1. The following fees and charges will be applicable to the DB services
 - i. An Activation fee (A joining fee)
 - ii. Annual Subscription
 - iii. A transaction fee for each transaction under DB
- 3.2. All such fees will be recovered from the designated account of the Customer or in case of lack of funds in such designated account from any other account of the customer/s
- 3.3. The amount of such fees applicable for DB services which is subject to change at any time or from time to time as per clause 3. 4 hereof will be notified to the customer by the Bank at the time of applying for DB and thereafter from time to time
- 3.4. The Bank reserves the right to change such amount of fees at any point of time and from time to time at its sole discretion and the Bank will inform the customer of any such changes and all such changes shall be binding on the customer.

4. Operational conditions

- 4.1. The Customer shall be entitled to request DB service and issue instructions only by calling the dedicated DB telephone number or numbers. The Calls will be recorded by the Bank and the instruction will be accepted only if they are in accordance with the account mandate and operating instructions.
- 4.2. The DB services will generally be available on 'first come first serve' basis. The Bank may therefore at any time refuse to accept a request for a DB service from a customer if;
 - i. The request cannot be accommodated at that time given all the other accepted requests in hand for the day
 - ii. Due to force majeure event/s or considering the cut off times or any other reason that makes not possible for the bank to send a DB Agent at the requested time to the requested place.
 - iii. For any other reason which in the opinion of the bank justifies refusing of such request.
- 4.3. Cash and Cheque deposits will be accepted by DB Agent only from the account holder and in case of joint accounts from one or all of the account holders as per the mandate and the operating instructions given to the bank and only for the deposit of the designated accounts.
- 4.4. Immediate credit will be given for cash deposit by DB agent by use of an Electronic Point of Sales Machine upon acceptance of cash deposit and a receipt will be issued. However, cheque-deposits will be accepted only on collection basis and credit will be given only upon clearing. Such cheques will be sent for clearing by the Bank as soon as possible after handing over to the branch subject to cut off times
- 4.5. The Customer is required to abide by all prevailing laws rules, regulations, and requirements of the bank in respect of any cash and cheques deposits, complete and sign all documentation and provide proof of identity as required by the bank's DB Agent for the purpose of such deposit. The DB Agent has the right to refuse to accept the deposit if any such requirements are not complied with. The Customer shall have a right to ask the DB agent to produce satisfactory proof of identification prior to carrying out any transaction.
- 4.6. Despite the acceptance of the deposits by the DB Agent if it is subsequently found by the Bank that there were forged notes among the cash deposited the Bank will be entitled to reverse such transaction or debit such amount as necessary to the customer's account and recover the amount represented by such forged notes and keep the customer informed.
- 4.7. The Customer shall not hold the bank responsible for any delay or failure of the DB Agent to arrive at the agreed place at the agreed time and/or non-collection due to a force majeure event or other unforeseen circumstance whatsoever. The customer agrees to hold the bank indemnified and saved harmless from any claim or claims for damages whether arising directly or indirectly from such failure or delay. Without prejudice to the above the Bank agrees to inform the customer upon the occurrence of any such event as soon as may be practicable.
- 4.8. No withdrawals or other transactions will be allowed.
- 4.9. These Terms and Conditions are in addition to the General Banking Conditions and any other terms and conditions of the Bank generally applicable to customers of the Bank and are not in substitution thereof and the General Banking Terms and Conditions and any other terms and conditions of the Bank generally applicable to customers of the Bank will apply to and continue to govern the DB services and operation of designated Accounts.
- 4.10. These Terms and Conditions are governed by the Laws of Sri Lanka

5. Changes to the Terms and Conditions

- 5.1. The Bank reserves the right to change, add to or amend these Terms and Conditions or discontinue any one of the services available under DB at any time or from time to time and or to discontinue the DB altogether. Any changes to the Terms and Conditions will be displayed in the Bank's website and the Branches and informed to the Customer in other suitable manner and be binding on the customer. The Customer by continuing to use the DB Service agrees to abide by the such changes to the Terms and Conditions.
- 5.2. In the event of Termination of the DB the customer will be notified and a pro rata portion out of the amount of the annual subscription already charged will be refunded based on the month in which the fees were paid and the month on which the termination occurs. The customer shall not be entitled to any other form of damages or compensation whatsoever other than the said refund of proportionate annual subscription amount.

I/We have read and understood the terms and conditions above and agree to be bound by the same.

_____ 1) _____ 2) _____ 3) _____
Date Signature of Customer/s (if Business, company seal required)