

## TERMS AND CONDITIONS FOR ONLINE TRANSACTION ENROLLMENT

### 1. Definitions and Interpretations

In these Terms and Conditions the following words shall have the following meanings.

'Amāna Bank' or **'the Bank'** or 'ABL' – shall mean Amāna Bank PLC, a Company duly incorporated under the Companies Act No. 7 of 2007 of the Democratic Socialist Republic of Sri Lanka (Reg No PB 3618 PQ) and a duly Licensed Commercial Bank carrying on business in Sri Lanka.

Customer – shall mean any person who opens and maintains a current account or savings account with Amāna Bank PLC.

**'Online Transaction Facility'** or **'the Facility'** shall mean enabling the use of ABL VISA Debit Card for making payments for goods and services using internet platforms.

In these Terms and Conditions the words denoting the male gender will include the female gender and words denoting the singular shall include the plural and vice versa

2. Customers who hold a ABL VISA Debit Card and have registered themselves for SMS Alert service of the Bank are entitled to apply to obtain the Online Transaction Facility for making payments via internet platform (electronic payments).
3. The Bank upon accepting an application made as aforesaid will enable the use of the customer's designated VISA Debit card mentioned in the application for making electronic payments for goods and services. Such facility will be available anytime anywhere subject to availability of the internet access and the Banks' systems and VISA International network at the given time.
4. This Facility is made available at the request of the customer to be used at the sole risk of the customer. The customer's account will be debited with the full value of any electronic payment made together with applicable fees, charges, commissions and other levies. In the event of a customer making a payment in a currency other than in Sri Lanka Rupees, the rate of exchange applicable will be decided by VISA International and the value of the transaction will be converted to Sri Lanka rupees at that rate and will be debited to the customer's account along with the applicable fees, charges, commissions and other levies as aforesaid.
5. It is the responsibility of the customer to ensure that sufficient funds are available in the designated account (the account to which the ABL VISA Debit card is linked) in order to effectively perform payments online. In the event that there were no sufficient funds the payments will not be effected / processed through the system. The Bank shall not be responsible for costs or damages which the customer may incur or suffer for any third party claims that may be made as a result of online payments being rejected /not processed due to lack of sufficient funds in the account/s.
6. A statement made by the Bank from the Banks books and records in respect of the transactions performed online and debited to the customer's account by the use of this facility will be conclusive and binding proof of the customer having performed such payments/transactions and shall be binding on the customer for all purposes.
7. Customers shall avoid using personal computers (PCs) with public access as the risk of compromising the security of the Card and the accounts is very high in such circumstances. In case the customer uses such means to access the Facility the Bank reserves the right to terminate the facility without any further notice to the customer.
8. The Amāna Bank VISA Debit Card is offered under Islamic banking principles and shall not be used for prohibited transactions online both locally and internationally. The customer is required to refrain from using the Online Payment Facility to pay for such products and services and bank reserves the right to discontinue the facility from the customer in case the Facility and/or Debit card is used to pay for any such prohibited transactions.
9. The bank shall have the absolute discretion to disallow or disable the Facility from any one or more customers or to discontinue provision of this service altogether at any time with or without prior notice to the customers.
10. The customer shall keep his debit card details (including the debit card no and the security codes) and personal identification number (PIN) confidential at all times and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance with this condition will be the responsibility of the customer and the customer is bound to honour all such payments made online by the use of the Facility and all such amounts will be debited to and recovered from the customer's account.
11. Any payment made in foreign currency shall be subject to the exchange control laws and regulations of Sri Lanka and it shall be the responsibility of the customer to ensure that such laws and regulations are complied with.
12. These terms and conditions are in addition to the General Business Conditions (GBC) of the bank and the Terms & Conditions governing the opening and maintenance of accounts and the issuance of VISADebit Card and regulations of VISA International for dispute handling and not in replacement thereof and all the said conditions including the GBC will continue to apply to all transactions performed online by customer using his Amana Bank VISA Debit Card.
13. The Bank reserves the rights to amend change add-to or cancel any of the terms and conditions herein contained at any time and from time to time. All such amendments changes additions and deletions will be notified by display on the Bank's web site and the branches and will be binding on the customers.