

**BHUTAN NATIONAL BANK SMS Mobile Banking
TERMS & CONDITIONS**

(Please read these Terms & Conditions carefully)

By applying for SMS Mobile Banking for the first time, the User/s acknowledges and accepts the below listed Terms & Conditions.

Clause 1

When you register for the Service you will be asked to provide us with the mobile phone number to which you would like us to send text messages. This service is not provided, for example, to a fixed line telephone, a computer capable of receiving text messages.

Clause 2

You can register only one mobile phone number for multiple accounts but cannot register multiple mobile numbers for one account number.

It will take a minimum of one day before we enable you to use this service upon completion and handing of the registration application form to the respective service staff.

Clause 3

The user shall be solely responsible for all the transactions and consequences arising out of the messages emanating from the registered mobile phone instrument. Bank will not assume any responsibility for unauthorized messages sent by any other person without authority.

Clause 4

BNB will provide the user with an initial PIN at the time of availing of service. Thereafter, it is the responsibility of the user to change it immediately.

Clause 5

As a safety measure, after sending a SMS request to BNB which contains his/her PIN, the user should immediately delete the SMS from the 'Send Items' or 'Outbox' of his/her mobile.

Clause 6

As a safety measure, the User should immediately change his/her PIN upon receiving the same from BNB. User is requested to change his/her PIN frequently thereafter as far as possible.

Clause 7

The user acknowledges that the PIN selected act as User's authorized signature. This signature authorizes and validates directions given just as an actual written signature does.

Clause 8

User is responsible for maintaining the confidentiality of his/her PIN. User should agree that he/she will not under any circumstances disclose his/her PIN to anyone, including anyone claiming to represent the Bank or to someone giving assistance on a technical helpdesk in connection with the service. It should be clearly understood that Bank employees do not need User's PIN for any reason whatsoever.

Clause 9

User should make sure that no one is physically watching his/her PIN when he/she is entering it in to the mobile. The PIN should not be written anywhere.

Clause 10

If User gives his/her PIN to anyone or fails to safeguard its secrecy, he/she does so at his/her own risk because anyone with User PIN will have access to his/her accounts.

Clause 11

If User forgets the PIN, he/she can request for a new PIN by sending a written request to BNB. Upon receiving the new PIN, the user should follow clauses 4 - 10 for safety measures.

Clause 12

The User agrees and acknowledges that BNB shall in no way be held responsible or liable if the User incurs any loss as a result of information being disclosed by BNB regarding his Account(s) or carrying the instruction of the User pursuant to the access of the SMS Banking and the User shall fully indemnify and hold harmless BNB in respect of the same.

Clause 13

The user shall use only his mobile phone, the number of which has been informed to the bank to access the facilities. The user shall use the keyword stipulated by the bank from time to time to access the various services. The user must keep the SIM card and his mobile phone in his possession at all times. The user shall be solely responsible for the consequences in case the user fails to adhere to the rules of the bank.

Clause 14

It is the responsibility of the user to ensure unauthorized access to his mobile by any other persons in maintaining secrecy of their accounts.

Clause 15

The Bank reserves the right to decide on the services to be offered to a particular user and different services may be offered to different users. The bank also reserves the right to make any additions or deletions in the services offered through Mobile banking at any time.

Clause 16

The bank reserves the right to change and recover from the User(s) service charges, as may be fixed from time to time. The User hereby authorizes BNB to recover such charges from his/her account(s).

Clause 17

Normal SMS charge by the mobile operators will be applicable for each SMS sent to BNB and is subject to change with the changes in rates by the mobile operators.

Clause 18

The Bank shall not be held liable for any dispute between the User and any mobile service provider through which the service is being provided by the bank. The Bank makes no representation or gives no warranty with respect to the quality of the service provided by any mobile service provider.

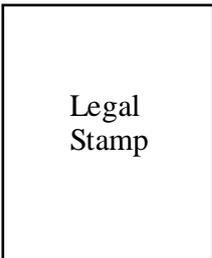
Clause 19

The Bank under no circumstance shall be held liable if the service is not available for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of the Bank. The Bank shall not be liable under any circumstances for any damages whatsoever whether such interruption of business or any loss of any character or nature whatsoever and whether sustained by the user or by any other person.

Clause 20

The Bank is in no way liable for any error or omission in the services provided by any Mobile service provider to the user, which may affect the service. In case of wrong information being sent to the User due to system/human error, the bank shall not be liable for such errors/mistakes and information shall be treated as not valid.

By registering to SMS Mobile Banking facility, the User agrees to have understood, accept and abide by all the Terms & Conditions governing the SMS Mobile Banking of BNB.



Signature of Applicant

Name: _____

ID card Number: _____

Mobile Number: _____

If you need help with the process of SMS Mobile Banking or have technical questions, please call your nearest Bhutan National Bank Branch.

Bhutan National Bank
SMS Mobile Banking Application Form

Date:

The Branch Head
BNB, _____

Dear Sir/Madam

I wish to avail the SMS Mobile Banking Services offered by Bhutan National Bank.

Name _____

Identity Card Number _____

Office Address _____

Contact Number _____

For SMS Mobile Banking

I wish to avail the SMS Mobile banking Facility for the following mobile number

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Account/s to be accessed.

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I understand that the Bhutan National Bank is offering the following SMS Mobile Banking services. I affirm and confirm that I would like to subscribe to the following service/s at the cost of a normal sms per message (*as charged by mobile service provider*)

You will get the following Services by Default through SMS Mobile banking.

1. Balance Inquiry
2. All Accounts Information
3. Cheque Stop
4. Change Pin
5. Last 3 Transaction
6. ATM card lost
7. Stop SMS Service
8. Start SMS Service
9. Send all keyword information with details

I have read the Terms and Conditions relating to the transmission by the Bhutan National Bank to my mobile phone of information via the Short Message Service (SMS) facility above and undertake to be bound by them

Account Holder Signature: _____

For Office Use

Date Approved/Declined

PIN sent to customer on

Authorizing Officer

Name & Signature