



MONROVIA, LIBERIA

INTERNET & SMS BANKING APPLICATION FORM

www.lbdi.net

I / We request you to register my / our account (s) for internet & SMS banking facility

Account Title:			
	(Name of Organization/Institution/Business/NGO/Individual)		
Customer ID:	Date of Birth:	MM	DD YY
	Marriage / Company's Anniversary:	MM	DD YY
Authorized Email Address(es):	Authorized Cell Number (s):		

Bank Account(s) Details

Account Title	Account Number
1)	
2)	
3)	
4)	

Authorized Signature(s) :	Names	Signatures	*Seal/Stamp
	1)		
	2)		
	3)		
	4)		

Declaration:

I/we declare that I have read and understood the document containing the "Terms & Conditions" and "disclaimer" governing LBDI's Internet & SMS Banking Services as provided in the Bank's Internet Banking Website – www.lbdi.net as well as [the overleaf](#) and I/we accept same.

Further, I/we also agree that the transactions and requests executed in the above mentioned accounts through 'Internet, and SMS Banking under my/our User ID and Password will be legally binding on me/us and I/we are responsible for the maintenance of secrecy and confidentiality of the information passed on to me/us by the Bank via the Internet/Phone

I/we agree to be bound by the terms and conditions of this Internet & SMS Banking Agreement and acknowledge its receipt and understand its terms. I/we also acknowledge that any changes or additions to this Agreement will become a permanent addendum to this Agreement.

Indemnity

I/we do hereby indemnify and forever keep indemnified the Bank and its successors and assigns from and against any and all claims, actions, penalties that may be made, suffered or incurred by the Bank by reason of non compliance of any of the Terms and Conditions of Internet / SMS Banking

(* If required)

Terms & Conditions

Introduction:

This is a binding legal document that involves legal rights and remedies for you and the LBDI. By choosing to sign this form or by choosing "accept" on the website, you are agreeing to be bound by this agreement for the access to and use of the LBDI internet & SMS banking. If, at any time, you are not satisfied with the LBDI website, notify the LBDI in writing. These terms and conditions of use will be deemed accepted when signed by you, and will become a binding legal contract obligation. The first time you access your accounts through Internet & SMS Banking, you agree to be bound by the terms and conditions of this Agreement and acknowledge its receipt and your understanding of its terms and condition stipulated herein and additionally on the bank's website www.lbdi.net.

General Information:

- ✓ Internet / SMS services shall be activated upon receipt of password acknowledgement
- ✓ We invite you to visit your account on the net frequently for viewing of your account balances. If you believe that any information relating to your account has discrepancy, please bring it to the notice of the Bank by email or letter.

Benefits of Internet Banking:

Through Internet & SMS Banking, you can manage eligible accounts from your home or office on a personal computer and/or mobile phone.

➤ **Internet Banking**

Internet Banking can be used to conduct any of the following "On-line Financial Services": [Please note that all of these features may not currently be available through the use of The LBDI Internet Banking product, but may be offered to you in the future.]

- ✓ Obtain balances and transaction histories on all eligible accounts enrolled in Internet Banking;
- ✓ Account to account Transfer -Transfer money between eligible accounts. (The number of transfers you can make from account is limited as described in the applicable account agreement. In addition, if a hold is placed on any funds deposited in an eligible account, you may not transfer the portion of funds being held until that hold expires);
- ✓ Transfer money to pay Institution for overdraft protection, consumer loans, mortgage loans, home equity loans, or certain other eligible loans, etc.

➤ **SMS Banking**

SMS can be used to conduct any of the following:

- ✓ View your account statement balance
- ✓ View most recent three transactions on your account statement
- ✓ Recharge your Lonestar Cell or Cellcome phone credits through the Mobile Phone Top-up
- ✓ Receive a debit or credit alert whenever a transaction is carried out on your account
- ✓ Pay bills to LEC, LWSC, DSTV, Etc

LBDI may, from time to time, introduce new On-line Financial Services. By using those services when they become available, you agree to be bound by the terms contained in this Agreement and additionally on the bank's website www.lbdi.net, and its subsequent amendments.

Security:

We are strongly committed to protecting the security and confidentiality of our customer accounts information; meanwhile, users are advised to take the following measures:

- ✓ User ID and login password shall be sent via email or mobile.
- ✓ On accessing for the first time, users are advised to change the password assigned by the bank
- ✓ For precaution, customers are advised to avoid using PCs with public access.

Bank's terms:

- ✓ This service cannot be claimed as a right. The bank may elect to convert this service into a discretionary service at anytime.
- ✓ The bank reserves the right to modify the services offered or the Terms and Condition.

Fees and Charges:

Fees and charges may be changed by us from time to time. We will notify you of the changes within 60 days. You also acknowledge that certain requests, whether made through the Internet, in person or by telephone (such as account statements and check re-orders) may be charged a fee, but you will be notified of the fee at that time.

Customer's obligation:

- ✓ The customer is obliged to maintain secrecy in regard to username and password registered with the Bank. The bank presumes that login, using valid username and password is a valid session initiated by none other than the customer.
- ✓ The customer is obliged to secure his/her password strictly confidential and should not divulge same to any other person. Any loss sustained by the customer due to non-compliance with this condition will be at his/her own risk and responsibility and the Bank will not be liable for same in any manner.
- ✓ It is advisable not to leave the computer unattended during a valid session. This might give access to your account information to other.
- ✓ Always logoff from your internet Banking when you have finished your activities.

For Office Use

Branch Confirmation

DATE:

MM	DD			YY	

We confirm that:

1. The customer details given above are correct and same are recorded on Flexcube
2. We have verified the signatures of the customer as appended hereon
3. All the accounts of the above customer have been linked to one Customer ID as given above
4. We recommend granting e-banking facility to the above customer

OFFICER APPROVAL: _____

AUTHORIZED SIGNATURE

Information Technology Connection Confirmation

DATE:

MM	DD			YY	

We confirm that:

1. User ID has been created on Flexcube
2. User ID has been dispatched to authorized email address (es) as stipulated above
3. User ID has been dispatched to authorized phone number as stipulated above

OFFICER APPROVAL: _____

AUTHORIZED SIGNATURE