



BANK OF BHUTAN LIMITED
(Incorporated under Companies Act of the Kingdom of Bhutan, 2000)

mBoB REGISTRATION FORM

(ALL THE PARTICULARS WITH * SIGN ARE MANDATORY)

Date:

The Branch Manager,

Dear Sir/Madam,

I/we wish to subscribe to the mBoB offered by BoB for my/our below mentioned account(s):

*Name: with Salutation (Mr/Mrs/Dr/Dasho....)

*CID/Permit No: _____ *Date of Birth: __DD__/_MM__/_YYYY__ Mobile No: _____

E-Mail ID: _____ *Present Address: _____

General Conditions:

1. The account number and customer details shall be as per the BoB CBS system records.
2. Transaction rights are strictly as per mode of operation registered in the BoB records.
3. mBoB services shall be available for all the accounts.
4. Fund transfer facilities shall be provided to only in accounts where the mode of operation is SOW, AOS, EOS, AUS, JAF and authorized signatory (provided applicant produces written consent from account owner).
5. Joint accounts except RD & FD account can avail mBoB with VIEW access only to any one of the parties, provided all signatories have approved and attested their signatures on the form.
6. Minor above the age of 15 years (having CID card) can operate mBoB independently provided their guardian submits a written consent to the nearest branch.
7. Minor below the age of 15 years cannot operate mBoB independently but their guardian can link minor account to their mBoB user and operate.
8. Customer availing mBoB services will have access to all the features available in mBoB app.

*Account Number (s)	*A/C Operation Mode (SOW/ EOS/ AUS/JAF/AOS)

Category	Daily Limit	Option (✓)
General	1≤ 100,000	
Silver	1≤ 500,000	
Gold	1≤ No Limit	
Thumbprint customer	1≤5000	

**SOW – Sole Owner / EOS –Either or Survivor / AUS – Authorized Signatory /AOS- Anyone or Survivor / JAF – Joint and First (The first account holder along with any other signatory.

I/we would like to receive my User ID & M-Pin by: Email SMS

I am a Merchant: Yes No If yes, please specify the account number to be used for transaction: _____

DECLARATION

I/we hereby apply to mBoB services and declare that the information provided herein is true and correct to the best of my/our knowledge and ability. I/we agree that BoB reserves the right to accept or reject my/our application without assigning any reason, whatsoever. I/we, hereby-, irrevocably authorize BoB to debit from my/ our above mentioned account for the settlement of transaction amount as initiated through mBoB, provided in the above name including any charges, if any. I/we also acknowledge and confirm that I/we have read and understood / the terms and conditions governing the use of mBoB services and its consequences mentioned herewith/back side of this application form and agree to abide by them unconditionally has been explained to me in the language I understand. In the event of my/our failure to abide by the terms and conditions stipulated herein, I/we agree irrevocably to compensate BoB and its branches for any loss incurred or to be incurred in future. I/we shall inform BoB upon change of mobile number & email address.

Applicant's Signature: _____

Date: -----/-----/-----

FOR BANK USE ONLY

Signatures, account no. and names of the applicant(s) verified and found as per Bank's records. Required services are enabled at the account level. Recommended and permitted for providing mBoB/Alert services.

Application Received Date*: _____

*Branch Seal: _____

*CUSTOMER USER ID: _____

*Created By: Name & Signature: _____

*Approved By: Name & Signature: _____

mBoB TERMS AND CONDITIONS



Dear Customer,
For your convenience, the key Terms and Conditions governing the usage and operations of mBoB are given below:

1. You can only use mBoB to transact in accounts which you are authorized to operate.
2. You must follow the prescribed authentication procedures and security measures required for transactions.
3. You are responsible for all transactions carried out with your login ID and associated passwords. You, therefore, agree not to reveal your login/ transaction password to any other person (including other joint account holders and/ or beneficiaries) or entity through any medium.
4. BoB is not responsible for any loss resulting from your violation of the terms and conditions and/ or your non-compliance with the prescribed operating procedures. You also agree to indemnify BoB for any loss caused to the Bank by such violation.
5. You agree and confirm that you will not use mBoB for any illegal/ unauthorized purpose or in any manner inconsistent with the terms and conditions.
6. You understand, agree and confirm that BoB does not guarantee the successful completion of all transactions. BoB is not responsible and cannot be sued when the payment is delayed due to failure or when mBoB service is not available during the need.
7. BoB reserves the right to specify/ modify charges for various facilities/ transactions available in mBoB and to debit the charges to your account at periodic intervals if any.
8. BoB reserves the right to add, change and/or alter these Terms and Conditions governing the use and operation of mBoB.

These terms and conditions specify the rights and duties of a customer (herein referred to as she for all genders) and the Bank of Bhutan Limited (herein referred to as BoB) in connection with use of the services. This document shall be treated as the Agreement and shall be legally binding. It is therefore important for you to read carefully / ask your witness for explanation before you sign. The terms and conditions shall apply to all individual and company accounts that you may access while availing the service.

GENERIC TERMS

1. BoB shall have the right to set-off and lien, irrespective of any other lien or charge, present as well as future, on the deposits held in the User's accounts whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the mBoB service extended to and/or used by the customers/users.
2. BoB will not be held responsible for any loss arising out of the failed interbank transaction for which instant credit to the beneficiary account has failed despite showing as successful on mBoB App.
3. For QR-based interbank transactions, you agree not to re-initiate the transaction once the amount has been debited from your account. BoB will not be held responsible for any loss due to the double payment made to the beneficiary.

CUSTOMER COMPLIANCE

1. **I hereby agree to conform to the prescribed authentication procedures and security measures required for transactions and shall undertake all reasonable measures to ensure that the USER ID and PINS are not revealed to any third party, whatsoever. If there is misuse of any facility or service which might lead to losing money from my account, it shall be my own liability, and the BoB shall not bear any losses whatsoever.**
2. I shall be allotted User ID, M-PIN wherever applicable by the BoB in the first instance. I shall be required to change M-PIN assigned by BoB on accessing mBoB for the first time.
3. I shall be bound by the instructions initiated in the mBoB, making it clear that BoB does not have any liability when I carry out transactions using my mBoB credentials.
4. I understand and agree that the T-PIN is for the purpose of authenticating the transaction on and shall have same effect as my specimen signature/authorized signatory.
5. In case I forget the PINs, new PINs may be obtained from the BoB upon submission of Request Form or online through mBoB app.
6. I am responsible for taking due care of my mobile phone, authorized e-mail ID, PINs for safekeeping confidentiality and secrecy, and shall be fully responsible and shall indemnify the BoB against any liability, cost or damages arising out of claims or suits by such third parties based upon or relating to such access and use.
7. **I hereby acknowledge that the Terms & Conditions have been explained to me in the language that I understand.**



Signature/ Thumbprint
of the applicant

CHARGES

mBoB service is provided absolutely free of charge to the customer. However, the following fund transfer limit will be applicable for category, the customers chooses to be in.

Sl. No.	Category	Daily limit
1	General	1≤ 100,000
2	Silver	1≤ 500,000
3	Gold	1≤ No Limit
4	Thumb print customer	1≤5000

OPERATING TIMES, CHANGES AND DISRUPTIONS

The service shall usually be available for use at all times. I, however accept the unavailability of service caused due to the routine maintenance requirements, excess demand on the systems and disruptions caused due to any unforeseen circumstances. In connection with the Service, BoB shall at any time:

1. Add, remove or otherwise change, end or suspend any of the facilities available; or end the Service.

If BoB decides to change or end the service, BoB will try to give a prior notice. BoB will in no way be liable in case of such termination or end of service and / or for any loss caused/suffered in this regard.

EXCLUSIVITY CLAUSE:

I, hereby agree to use the mBoB and USSD service (*262#) strictly for my internal use and not for any illegal purpose or in any manner inconsistent with the terms and conditions. I agree not to use, transfer, distribute or dispose of any information contained in mBoB and USSD in any manner that could compete with the business of BoB or otherwise is against the interests of BoB.

In addition, I agree to notify BoB in written promptly upon becoming aware of any unauthorized access. I, further acknowledge that all the intellectual property in mBoB and USSD, and the services provided continues to vest with BoB and I shall not claim any right hereafter.

INDEMNITY CLAUSE

I agree to hold BoB harmless from any and all claims and agree that BoB shall not be liable for any loss, actual or perceived, caused directly or indirectly by government restriction, market regulation, war, strike, virus attack, equipment failure, communication line failure, system failure caused due to failure in third party system, unauthorized access caused due to compromised user credentials, hacking, theft or any problems technological or otherwise or other condition beyond BoB's control, that might prevent me from entering or BoB from executing an instruction, order or direction. I further agree that I shall not be compensated by BoB for the orders, instructions or directions which could not be executed.

CLOSURE OF ACCOUNT

I agree that I shall be able to exercise the right to close the account(s) with BoB, only if there is no obligation pending to be met by me towards BoB. However, I agree to meet all required formalities to close or deactivate my mBoB service.

DECLARATION OF BANKING FACILITIES LINKED WITH THE ACCOUNT

The facilities granted under mBoB to me are not transferable under any circumstances to any third party. I also agree to inform BoB in writing about any change in the constitution and/or signatories of the banking facilities linked to my mBoB account. If I fail to notify the same to BoB in writing, BoB shall not be responsible for any transactions carried out through mBoB and shall not be liable for any loss, actual or perceived, caused directly or indirectly, by such transactions.

RIGHTS RESERVED

I agree that the terms and conditions are subject to change from time to time. Any change shall be notified by BoB on its website. Such notice/s shall have the same effect as a notice served personally.

SURVIVAL OF OBLIGATION

My duties and obligations under these terms and conditions shall continue to be in full force and effect, notwithstanding the termination of the mBoB Service. The termination of the services shall be without prejudice to any accrued right of BoB.

ARBITRATION

In case of any dispute arising between the parties hereto in connection with the validity, interpretation or implementation of this agreement, the matter shall be resolved mutually to the extent possible. If a mutual resolution is not possible, the matter shall be referred to Royal Court of Justice, Bhutan.

ACCOUNT CANCELLATION

In case I do not use the mBoB service for a period exceeding 90 days, the Bank shall have the right to revoke & deactivate my mBoB service.

WITNESS (applicable for thumb print customers only)

Name:

CID:

Mobile No:



Signature of witness