

APPLICATION FORM FOR TELE-BANKING FACILITIES

To:
 The Branch Manager,
 Bank of Bhutan Limited,
 _____ (Branch Name).

(PLEASE COMPLETE THE FORM IN CAPITAL BLOCK LETTERS SO THAT YOUR INSTRUCTIONS ARE EASY TO READ)

Applicant Name (with Salutation)				
Date of Birth: YYYY-MM-DD			Nationality:	
Gender: (Tick One)	Male	Female	Others	Citizenship/Passport/Work Permit No:
Mobile No:		Email Id:		
Address:		Account No:		
<i>Sl.#</i>	<i>Security Questions</i>			<i>Answers</i>
1.	In which city did you meet your spouse?			
2.	Your Birth Place:			
3.	What is your mother's name?			
4.	Last 3 transactions: (Tick)			
5.	What is your favourite colour?			
6.	What is your favourite movie?			
7.	What was your childhood nickname?			
8.	Which is your favourite place?			
9.	Favourite sports team?			
10.	What was the name of the first school you attended?			

***Please note that for the purpose of identification we will ask five or more of the above information when receiving telephone instructions ***

<p>General Conditions:</p> <ol style="list-style-type: none"> Each joint account holder desirous of availing the service shall use a separate application form. The account number and customer details should be as per the record maintained by BoBL. Transaction rights are strictly as per mode of operation registered in BOBL. The Contact Center Services is provided only in single and either-or survivor type of joint accounts. 	<p>Declaration</p> <p>I hereby declare that I have read and understood the document containing the "Terms and Conditions" and "disclaimer" governing Bank of Bhutan's Contact Center Services as provided in the overleaf and Bank's website- www.bob.bt and hence I accept the same. Further, I also agree that the services and request s executed in the above-mentioned accounts through call center services under my account number shall be legally binding on me and I am responsible for maintenance of secrecy and confidentiality of the information passed on to me by the Bank through Internet/Mobile/Email/Telephone.</p>
<p>Date: _____</p> <div style="border: 1px solid black; width: 150px; height: 100px; margin: 10px auto; text-align: center;"> <p><i>Affix legal Stamp</i></p> </div> <p style="text-align: center;">Applicant Signature</p>	<p style="text-align: center;">For Branch Office Use Only</p> <p>Application Ref No: _____</p> <p>CIF No: _____</p> <p>Signatures, account no. and names of the applicant/s verified and found correct as per the records of the BoBL. Recommended and permitted for providing Tele banking services.</p> <p>Date: _____ Branch Stamp</p> <p style="text-align: center;">Signature of Verifying Authority</p>

BANK OF BHUTAN TELE BANKING: TERMS AND CONDITIONS

The terms and conditions herein specify the rights and duties of the customer and the bank in reference to the use of Telebanking Services (Service). This terms and conditions shall be applicable to:

- i. Individual accounts;
- ii. Joint accounts but shall be limited to either or survivor.

1. Customer Compliance

The following requirement prescribed by the Bank for the purpose of authentication shall be complied by the customer and the customer shall unconditionally agree to confirm to the procedures and security measures required for availing of balance inquiry or account instructions and shall take all reasonable measures to ensure that the personal details is not revealed to the third party. The customers shall comply with the following compliance:

- 1.1 The customer shall not attempt to access the information and details stored with the bank through any means other than the Tele banking Services provided and shall ensure that unauthorized person does not have access to their account(s).
- 1.2 The accounts opened for and on behalf of minors, the guardian(s) shall ensure to give all instructions relating to the operations of the account and shall not reveal the personal information to the minor. All transactions shall be deemed to have been executed by the guardian(s).
- 1.3 The bank reserves 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 name of the customer account whether in single or joint name(s), to the extent of all outstanding dues, as a result if BoBCALL service extended to and/or used by the customers.

2. Mode of Notice

Notice may be served by the Bank and the customers as following:

- Email or any electronic means of communication,
- In writing by delivering post/hand/courier,
- The Bank may publish the notice in general through its website, which shall be applicable to all the customer.

3. Charges

- 3.1 The Bank reserves the right to charge and recover from the customer, any service charge for providing the BoBCALL service but not limited to the right of charging the customers for the use of funds transfer.
- 3.2 The customer authorizes the bank to recover the service charges payable by debiting the account of the customer or by sending a bill to the customer who shall be liable to make the payment within a specified period and interest shall chargeable after certain period of time towards the pending bills due to be receivable by the bank.
- 3.3 The Bank shall reserve the right to suspend the facility of BoB CALL.

4. Operating Times and Service Disruptions

The service shall be available for use during normal operating hours, given any disruptions may be caused during the routine maintenance. The bank shall be entitled at any time to:

- 4.1 Change the mode of operations; or
- 4.2 Add to remove or otherwise change, end or suspend any of the facilities available; or end the service,
- 4.3 The bank may decide to change or end the service, but shall try to give prior notice to the customers and shall not be liable for any loss caused due to end of the service.

5. Exclusivity Clause

The customer hereby agrees to use the Contact Center Services strictly for his/her/their/its internal use and not for any illegal purpose or in any manner inconsistent with the terms and conditions. The customer agrees not to use, distribute or dispose of any information obtained from the contact center in any manner that could compete with the business of BoBL or otherwise is against the interests of BoBL. The customer agrees to notify BoBL in writing promptly upon becoming aware of any unauthorized access or use of the Contact center services by any party or any claim that contact center infringes upon any copyright, trademark or contractual, statutory or common law rights. The customer is allowed to make calls and obtain information in electronic mail box from the contact center on verification from the contact center employees and print individual pages on paper, photocopy and store such paper in an electronic form on desk for his/her/their/its exclusive personal use only. The customer further acknowledges that all the intellectual property provided by the contact center and the service provided continues to vest with BoBL and the customer shall not claim any right hereafter, whatsoever.

6. Indemnity

The customer shall hold the bank harmless from any claims and the bank shall be not liable for any loss caused directly or indirectly due to government restrictions and act of God.

The customers shall be not compensated by the bank for any orders, instructions or directions which the bank could not be executed.

7. Closure of accounts

The customer agrees that he/she/they/it shall be able to exercise the right to close the account(s) with BoBL, only if there is no obligation pending to be met by the customer towards BoBL.

8. Disclaimer

The customer hereby acknowledges and agrees that any rights not expressed herein are reserved. The customer also agrees that the terms and conditions are subject to change from time to time and all the customers shall be automatically bound by such changes, irrespective of the time taken in displaying on the net. In the event of failure to intimate the same, the BoBL shall not be responsible for any action by the user whose authority has been revoked by the Customer.

9. Call Recording

The customer hereby acknowledges and agrees that BoBL may record the voice and calls for quality, monitoring and training purpose, notwithstanding the termination of the BOBCALL Services. The termination of the services shall be without prejudice to any accrued right of BoBL.

10. Dispute Resolution

Any dispute arising between the parties in connection with the terms and conditions specified herein above, the matter shall be resolved mutually to the extent possible, any dispute remaining unresolved shall be referred for adjudication to the court of competent Jurisdiction in accordance with the Law of Kingdom of Bhutan.