



MALAWI SAVINGS BANK LIMITED

.....BRANCH/ SERVICE CENTRE

iNet Application Form (Retail)

SURNAME:

FIRSTNAMES

Postal address:

Physical address:

Telephone(s):

Email address

Date of Birth

Identification/ID Number

Secret Question

Answer

ACCOUNT NUMBER(S)

ACCOUNT TYPE [e.g. current/savings etc.]

	ACCOUNT NUMBER	TYPE	DESCRIPTION
1			
2			
3			
4			
5			
6			
7			

8			
---	--	--	--

AVAILABLE SERVICES

	SERVICE	DETAILS
1	Account information	<input type="checkbox"/> Account details <input type="checkbox"/> Statement <input type="checkbox"/> Uncleared funds <input type="checkbox"/> Account summary
2	Cheques	<input type="checkbox"/> Bank draft request <input type="checkbox"/> Cheque confirmation <input type="checkbox"/> Cheque book order <input type="checkbox"/> Cheque enquiry <input type="checkbox"/> Stop payment
3	Bill payments	<input type="checkbox"/> Bills to pay <input type="checkbox"/> New bill payment <input type="checkbox"/> Bill Payee list <input type="checkbox"/> Bill activities <input type="checkbox"/> Unremitted bills <input type="checkbox"/> Recurring bill payments
4	Transfers	<input type="checkbox"/> Inter-account transfers <input type="checkbox"/> Wire transfers <input type="checkbox"/> Advance request <input type="checkbox"/> Auto transfers <input type="checkbox"/> Stop auto transfers <input type="checkbox"/> Utility payment
5	e-analysis	<input type="checkbox"/> Deposit analysis <input type="checkbox"/> Loan analysis <input type="checkbox"/> Trend analysis
6	e-pay	<input type="checkbox"/> Manual batch processing <input type="checkbox"/> Auto batch processing <input type="checkbox"/> Batch authorisation <input type="checkbox"/> Batch enquiry
7	Mails	<input type="checkbox"/> Incoming mail <input type="checkbox"/> Outgoing mail <input type="checkbox"/> Compose mail

8	Profile activities	<input type="checkbox"/> Update customer information <input type="checkbox"/> Change password <input type="checkbox"/> View activity log <input type="checkbox"/> View Reports
---	--------------------	---

I confirm the foregoing information

Authorised Signatory

.....
FOR BANK USE

Approved Declined Date Opened _____

Signed _____ Signed _____

Customer *iNet* Access Agreement with Malawi Savings Bank

This is the agreement for your Malawi Savings Bank *iNet* Banking Services and it includes certain disclosures for electronic fund transfers. This agreement is in addition to other agreements between us, including your current, savings, and other fixed deposit account agreements, as well as loan agreements. If there is a conflict between the terms and conditions of this agreement and one contained in the other agreements between us, this agreement will prevail.

In this agreement, the words "Bank," "we," "us" or "our" mean Malawi Savings Bank and its successors or assigns. When we use the words, "you" or "your" we mean each person who has an interest in an account or other relationship which is accessible through the Malawi Savings Bank *iNet* Banking Services and any person authorized such access. Malawi Savings Bank *iNet* Banking Services (Services) means that information, communication and transactions provided to you by us through our web site www.msb.mw.

When you use our Services or you permit any other person to use our Services, you agree to the terms and conditions we have set out in this agreement and any instructional material which we provide you regarding the Services. Your use of the Services may be made by use of certain numbers, codes, marks, signs, public keys or other means of establishing your identity and acceptance of the electronic communications which are acceptable to the Bank. All electronic communications that meet these requirements will be deemed to be valid and authentic and you intend and agree that those electronic communications will be given the same legal effect as written and signed paper communications. You agree that electronic copies of communications are

valid and you will not contest the validity of the originals or copies, absent proof of altered data or tampering.

1. Account Access. To have access to the Services you must have at least one eligible deposit or credit account with us. If you have more than one account or other relationship with us, we will "link" the relationships together unless you request certain accounts not be linked. **Accounts which can be "linked" under the Services must have one common owner, Client number and signatory.**

2. Access Codes. During your use of the Services, you are required to enter: Customer Access Number, Password and User Name.

3. Secure Messaging: Please use the mail forms within the *iNet* Banking site to create and send a secure message to us because E-mail is not a secure method of communication over the internet.

4. Service Charges or Fees. Once you are an enrolled user of the Services, currently a monthly fee of MK500 will be applicable.

5. Reporting Unauthorized Transactions. If you believe that an unauthorized transaction has been or may be conducted from your deposit account without your permission, call: **+265 (0) 830 065** or fax us at: **+265 (0) 1 830 065**

6. Business Days and Hours of Operation. Our business days are Monday through Friday except public holidays. Any instructions or request made outside business banking hours will be effected on the next business day. However, you can use the service to reach us 24 hours a day, seven days a week, except during any special maintenance periods which will be communicated to you.

7. Your Responsibility. You are responsible for all transfers you authorize using the Services. If you permit other persons to use the Services or your Access Codes, you are responsible for any transactions they authorize from your linked deposit accounts. You should notify us immediately at **{+265 (0) 1 830 065}** if you believe your access codes have been compromised or if you think your statement is wrong or should you require any more information about a transaction listed on the statement to enable the Bank take remedial action. It is also your responsibility to provide the Bank with all the information that it may require to enable it investigate the issue thoroughly.

8. Our Responsibility. We are responsible for completing fund transfers on time according to your properly entered and transmitted instructions. However, neither we nor the Service Provider will be liable:

- If you do not have adequate money in a deposit account to complete a transaction from the account, or if that account has been closed.
- If you have not properly followed Software or service instructions on how to make a transfer;
- If you have not given complete, correct and current instructions so that a transfer can be made;
- If withdrawals from any eligible accounts have been prohibited by a court order such as a garnishment or other legal process;
- If we or our agent reasonably believes that a transaction may be unauthorized and based thereon the transaction is not completed;

- If your Equipment and/or the Software were not working properly and this problem should have been apparent to you when you attempted to authorize a transfer or bill payment;
- If circumstances beyond Malawi Savings Bank's or our agent's control prevent making a transfer or payment, despite reasonable precautions that we have taken. Such circumstances include but are not limited to computer failure, telecommunication outages, postal strikes and other labor unrest, delays caused by fires, floods, and other natural disasters.

9. Amendment of this Agreement. We may amend this agreement including changes in its fees and charges hereunder. Such changes will be advised to you through publications in the print and other forms of media.

10. Termination. Either you or we may terminate this agreement and any service provided hereunder at any time upon giving prior written notice of termination to the other party. We reserve the right to terminate or to discontinue support of any software or equipment without written notice.

11. Governing Law. These terms and conditions of this Agreement shall be governed by and construed in accordance with the laws of Malawi.

I agree to the foregoing information and above Terms and Conditions.

Authorised Signatory