

MOBILE BANKING APPLICATION FORM

<input type="checkbox"/> Airtel	<input type="checkbox"/> MTN
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PERSONAL DETAILS			
<input type="checkbox"/> Registration		<input type="checkbox"/> De-registration	
Full Name of Applicant: _____			
Mobile N°	_____	P O BOX	_____
Email address _____			
Nationality	_____	ID / Passport No.	_____
Date of Birth	_____	Place of Birth	_____

Select (√) the extra* Mobile Banking services you would like the bank to add to your service menu
<input type="checkbox"/> Funds Transfer <input type="checkbox"/> Airtime purchase <input type="checkbox"/> SMS alerts <input type="checkbox"/> View Statement <input type="checkbox"/> eTax payment
<input type="checkbox"/> Request of cheque book <input type="checkbox"/> Electricity purchase <i>Meter No.</i>

**Please note that the extra services will be added to the default functionalities offered under our Mobile Banking platform*

MONEY LINKAGE

I hereby authorize the bank to link my Airtel Money account to my following bank accounts.

I&M BANK RWANDA ACCOUNT NUMBERS TO BE LINKED	
Account N°1	_____
Account N°2	_____
Account N°3	_____
Account N°4	_____
Account N°5	_____

COMMENTS / FEEDBACK

BRANCH USE ONLY

Name	_____	Date and Signature	_____
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TERMS AND CONDITIONS FOR MOBILE BANKING

SCOPE AND APPLICATIONS

The use of I&M Bank (Rwanda) Ltd Mobile Banking service made available by I&M Bank (Rwanda) PLC. to its customers shall at all time be governed by the following terms and conditions:

These terms and conditions are made between I&M Bank (Rwanda) Ltd and the Customer and shall be in addition to and not in derogation of other terms and conditions relating to any account of the customer.

In these Terms and Conditions the reference 'we' or 'us' shall mean I&M Bank (Rwanda) PLC and the reference to 'you' shall mean you the Customer.

We will from time to time determine or specify at our discretion the scope and features of Mobile Banking service and are entitled to modify, expand or reduce the same or any time upon notice to you.

Your use of the Mobile Banking is to be in accordance with these terms and conditions, and it signifies both your acknowledgment and acceptance of them. These terms and conditions are in addition to the General Operating Rules and Regulations. We will provide you with a unique password for your Mobile Banking service. This Service will entail the following transactions:

- 1) Balance Inquiry
- 2) Mini Statement
- 3) Inter-Accounts Transfer
- 4) Electricity Purchase/EWSA
- 5) Funds transfer
- 6) Airtime Purchase
- 7) Cheque Book Request
- 8) Exchange Rates
- 9) Loan Details
- 10) Etax Payments

Any other service that I&M Bank (Rwanda) PLC may advise from time to time.

The Mobile Banking service may, without prior notice to you be suspended or terminated by us for any reason whatsoever, including, without limitation, invalid data, closure of related account, breakdown, maintenance, modification, expansion and/or enhancement work caused or initiated by telecommunications company concerned in relation to their network or by any service provider in respect of the Mobile Banking service or for any other reason. We will not assume any liability or responsibility for any such suspension or termination. The Mobile Banking service may be terminated at any time by notice from you to us via an SMS message, email or in the form of a letter. Any such termination shall be effective within 2 business days of receipt by us.

Notwithstanding the termination of the said service, the Customer shall remain accountable for all the transactions made prior to any such cancellation on the Customer's account.

The Bank may at its discretion, withdraw temporarily or terminate the Service, either wholly or in part, at any time without giving prior notice to the Customer. The Bank may, without prior notice, suspend the service at any time during which any maintenance work or repair is required to be carried out or in case of security reason. The bank shall endeavour to give reasonable notice for withdrawal or termination.

We may terminate this agreement and your right to use Mobile Banking at any time without prior notice to you.

The closure of all accounts of the Customer will automatically terminate the service. We may suspend or terminate the service without prior notice if the Customer has breached these terms and conditions or bank learns of the death or lack of legal capacity of the customer.

Accessibility on accounts

The I&M Bank (Rwanda) PLC Mobile Banking services will only be available on all existing accounts with the Bank, whether open now or in the future.

Access and Security Procedures

We will only allow you to register one mobile number with us at any time. This will apply to the mentioned accounts. However, joint account holders may each register for Mobile Banking and receive information about the joint account only.

You should protect your account information by deleting the text after you have read it. You must take all reasonable steps to ensure that you safeguard your password at all time. You must not disclose any details of your password to anyone else, to a Bank's staff or to someone giving assistance on a technical helpdesk in connection with the service.

If you leave the Mobile banking application, it will automatically shut down after three minutes. Once you have closed this application, none of your account details will be retained on your mobile phone.

If you forget your password, you will need to visit our nearest branch and get a temporary one that you will be advised to change.

If you disclose or suspect that your password or any part of it is known to someone else, you must notify the bank immediately by calling the Helpdesk (or any other number the Bank may advise you from time to time for this purpose). The bank will suspend use of the Service until you go to the Head Office (or any branch) to unlock it.

The Bank may vary the Access Procedure from time to time. The customer agrees and undertakes to be bound by and comply with all procedures as may be issued by the Bank from time to time.

You shall promptly notify us of any changes to information provided to us related to or for the purpose of the Mobile Banking service including the details of your designated mobile phone number (and the telecommunications company providing or servicing it). In addition, you shall promptly inform us of any loss or theft of your mobile phone by calling or sms Help desk at 3227 or visiting us in branch.

We shall not be liable for any loss or claim resulting from the relaying of any information pursuant to the Mobile Banking service to the designated mobile phone number or prior to receipt of any notification of loss or theft. Following receipt of notification of loss or theft, you shall have no further liability provided that you have acted in good faith and all reasonable care and diligence in safeguarding the designated mobile phone number and in promptly reporting its loss or theft to us.

We shall not assume any liability or responsibility for any failure or delay in transmitting information to you or any error in such information, unless this results from negligence or willful default on our part. In particular we shall not assume any liability or responsibility for the consequences arising from any cause beyond our reasonable control including, without limitation, failure of your telecommunication equipment to receive for whatever reason, any telecommunication breakdown, mechanical failure, path failure, malfunction, breakdown, interruption or accuracy of equipment or installation. You undertake to indemnify and hold us harmless against all actions, claims, demands, liabilities, losses, damages, cost and expenses of whatever nature that may result or which we may sustain, suffer or incur as a result of our agreeing to provide the Mobile Banking service to you.

You are responsible for making sure no one has access to confidential information shown on (stored in) your mobile phone and for telling us immediately if your mobile phone is lost or stolen, or if you change your mobile phone number. Otherwise we will continue to provide Mobile Banking to the mobile phone and we will not be liable if your account information becomes known to someone else as a result.

You are responsible to ensure that your mobile phone is compatible to the service. We are free of any responsibility to the loss caused by the incompatibility of your mobile phone to this service.

Authorization

You irrevocably and unconditionally authorize us, to access all your accounts for effecting all your transactions through the service. The bank shall make reasonable efforts to ensure the customer information is kept confidential. We however shall not be responsible and held be liable for any divulgence or leakage of confidential information as there other service providers involved in the transaction.

The authority to record the transaction details is hereby expressly granted by the Customer to the bank. All records of the bank generated by the transactions arising out of use of the service, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions.

The Customer expressly authorizes the Bank to carry out all requests or transactions for and/or at the request of the Customer as are available to the Customer through the Service. All requests received from the registered mobile number will be deemed to have originated from the Customer.

Any notice from us to you may be made in such manner and by such means of communication as we shall deem fit, including, without limitation, use of direct mailing material, advertisement, branch display, electronic communications such as email or via the Mobile Banking service. Any notice from you to us shall be in writing and sent to the nearest Branch.

We reserve the right at all times to vary or amend the forgoing Terms and Conditions or to introduce new terms and conditions. Any such variations or amendments shall become effective and binding on you upon notification by us to you. If you are unwilling to accept such variations and amendments you may terminate the Mobile Banking service providing written notice thereof.

These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Rwanda.

Charges

The bank shall be entitled to set separate fees and charges for the I&M Bank (Rwanda) PLC mobile services, which may be varied from time to time by a one week minimum notice to The charges shall be deducted from the customer account and shall not be refundable.

Disclaimer

The Bank shall be absolved of any liability in case: There is a loss of any information during the processing or transmission or any unauthorized access by any other person or breach of confidentiality There is any lapse or failure on the part of the service providers or any third party affecting the said service and that the bank makes no warranty as to the quality of the service provided by any such provider Sms initiated by the Customer does not reach the Bank The Bank is unable to execute the transaction and also is not able to inform the customer accordingly or the response gets delayed. The Bank is acting in good faith on any instructions received by the Bank. The bank shall not be involved in or any way liable to the Customer for any dispute between the Customer and the service provider

Indemnity

In consideration of the Bank providing this service, the Customer agrees to indemnify and hold the bank harmless against all actions, claims, demands, damages, cost, expenses which the bank may at any time incur, sustain, suffer as a consequence or in connection with any service provided to the customer.

The customer agrees that all provisions in the General Terms and Conditions relating to the Bank's liability and limitation thereto shall apply to the I&M Bank (Rwanda) PLC Mobile Banking Terms and Conditions.

Communications

Any complaints in connection with the service should be directed to the bank hotline (tel: 3227) Apart from the bank hotline, the Customer can also notify us by visiting any bank branch where the account was opened.

I agree to the terms and conditions for I&M Bank (Rwanda) Plc Mobile Banking and have printed for my records.

Name	Date, and Signature
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