



netWise INTERNET BANKING APPLICATION FORM – RETAIL(ENTERPRISE)

Indicate Your Branch _____

Please complete in block letters; tick where applicable.

1. CUSTOMER INFORMATION I

Account Name:

Title: Mr. Mrs. Miss Dr. Prof. Rev. Other (please specify): _____

Name of Proprietor

Postal Address (Business): _____
 (same as on the account opening documentation)

Email Address:

Date of Birth: / /
D D M M Y Y Y Y

Mobile Phone Number I:

Mobile Phone Number II:

2. ACCOUNT INFORMATION

INDICATE THE ACCOUNT NUMBERS FOR WHICH YOU REQUIRE INTERNET BANKING

Account No. 1:

Account No. 2:

Account No. 3:

Account No. 4:

Account No. 5:

Account No. 6:

3. ONLINE SERVICES AVAILABLE

1. View Account(s) Details & Balances
2. View & Download Detailed Account Transactions For Up To 180 Days
3. View Account Statements Online For Up To 180 Days
4. Make Internal Funds Transfers Between Own Accounts At PBL
- *5. Make Internal Funds Transfers Between Own Foreign Accounts in the same currency at PBL
- **6. Order Cheque Book
7. Stop Payment Of Cheques
8. Make Internal Funds Transfers To 3rd Party Accounts At PBL

Online service in respect of service number 8 (above) is restricted and limited to a daily maximum amount of GHS10,000.00, and subject to the user executing a deed of indemnity in favour of the Bank against any possible liability that may arise from the use of the transfer service.

* Note: Internet Banking transfers from Forex to Foreign currency accounts are not allowed. Cross-currency transfers are also not allowed.

** Cheque Books are NOT available for savings and call deposit accounts.

4. OFFLINE SERVICE AVAILABLE

Domestic Funds Transfer To Accounts at Other Banks

This service is not yet available online. However, customer may download PBL Customer Instruction and Transaction Form No. 55, have it completed, duly signed according to the mandate on the account and submit it to the Branch Manager personally, or by courier, or by fax, or as a scanned email attachment through your registered email address.

On receipt, the Manager shall verify and confirm with the customer before executing the transaction.

netWise INTERNET BANKING – RETAIL TERMS AND CONDITIONS

About Prudential Bank Limited

Prudential Bank Limited is a private limited liability company registered and established in Ghana under the Companies Code 1963 Act 179. The Bank's registered office is at No. 8 Nima Avenue, Ring Road Central, Accra, Ghana. Prudential Bank is licensed and regulated by the Bank of Ghana to provide banking services.

1.0 Introduction

- 1.1 The Customer and the Bank agree that the services defined in section 5 below shall be supplied by the Bank to the Customer.
- 1.2 The Customer may access the Bank's Internet Banking service through the Bank's website (www.prudentialbank.com.gh) or <https://online.prudentialbank.com.gh/PBLOnLine/RetailLogin.html>
- 1.3 By signing the Bank's Internet Banking application form and returning it to the Bank, the Customer agrees to be bound by these terms and conditions.

2.0 Definition of terms

- 2.1 **'The Customer'** 'you' 'your' and 'yours' mean the customer named on the internet banking application form.
- 2.2 **'The Bank'** means Prudential Bank Limited.
- 2.3 **'netWise'** means Prudential Bank's Internet Banking Service.
- 2.4 **'security details'** mean username, Login password and transaction password.
- 2.5 **'Third party accounts'** mean bank accounts belonging to other customers of the Bank.
- 2.6 **'Log-in password'** means password required to log-in to the netWise service.
- 2.7 **'Transaction password'** means password required to approve netWise transactions such as transfers.
- 2.8 **'Secure messaging service'** means the e-mail function within netWise. This is labeled as 'mailbox' within netWise.

3.0 Using netWise

- 3.1 You can use netWise by accessing the Bank's website (www.prudentialbank.com.gh), following the link to the internet banking homepage or by accessing <https://online.prudentialbank.com.gh/PBLOnLine/RetailLogin.html> and logging on to the service using your security details.

4.0 Your security responsibilities

- 4.1 You must take all reasonable precautions to keep your security details safe to prevent fraudulent use.
- 4.2 These precautions include but are not limited to the following:
 - 4.2.1 You must never write down your security details in a way that can be understood by someone else.
 - 4.2.2 You must not choose security details that may be easy to guess.
 - 4.2.3 You must take care to ensure that no one hears or sees your security details when you use them.
 - 4.2.4 You must not disclose your security details to anyone, including staff of the Bank. **The Bank will never ask you for your password.**
 - 4.2.5 You must keep other information about your bank account such as bank statements safe and always dispose of them safely. People who commit fraud use many methods such as searching dustbins to obtain confidential information. You should take simple precautions such as shredding documents containing your personal/confidential information when disposing of such documents.
 - 4.2.6 You must contact the Bank immediately if you know or even suspect that someone else knows any of those details. You can contact the Bank on the following numbers: : 0302 781201-5/0302 781169/0207 378721 & 0207 378801 during working hours, Mondays to Fridays and 0207 378721 & 0207 378801 on weekends and public holidays.
 - 4.2.7 You must keep your personal computer secure by using anti-virus and anti-spyware software and a personal firewall.
 - 4.2.8 **You must never access netWise from a link in an email. You must always access netWise through the Bank's website by typing the Bank's website (www.prudentialbank.com.gh) address in your web browser or by accessing <https://online.prudentialbank.com.gh/PBLOnLine/RetailLogin.html>.**
 - 4.2.9 .
 - 4.2.10 You must not use shared or public computers such as those provided at internet cafes to access netWise.
 - 4.2.11 You must never save your security details on any software which retains it automatically, for example, a 'save password' feature on your internet browser.
 - 4.2.12 Once you have logged on to netWise, do not leave the device from which you have accessed it or let anyone else use the device until you have safely logged out.
 - 4.2.13 You shall be required to change your password immediately you log-on to netWise for the first time or whenever the Bank resets your password. It is advised that a combination of upper and lower case letters, numbers and special characters be used to create the new password to make it difficult for others to decipher. **Your password must always be kept a secret.**
 - 4.2.14 You shall change your password immediately it becomes known to a third party or you suspect that a third party has got knowledge of it.
 - 4.2.15 Where you forget your password you must immediately report to the Bank. The Bank shall not be responsible for any loss on the account before and after your report is made.
 - 4.2.16 Where you notify the Bank of your intention to change your password because you have forgotten your password, the Bank shall immediately block your netWise access and generate a new password from the system for you.
 - 4.2.17 **The Bank shall not be responsible or liable for any loss that occurs before and after your report is made prior to the change of the password as stated in sub-sections (4.2.14) and (4.2.15) above; neither will the Bank be liable even after the change has been effected.**

netWise INTERNET BANKING – RETAIL

TERMS AND CONDITIONS

5.0 netWise Services available

- 5.1 The netWise service enables you to carry out the following:
 - 5.1.1 View account details and balances.
 - 5.1.2 View/download account activities.
 - 5.1.3 View account statements.
 - 5.1.4 Send and receive secure emails to/from the Bank using secure messaging facility (see section 6 below).
 - 5.1.5 Make internal funds transfers between your accounts held with the Bank.
 - 5.1.6 Make internal funds transfers to third party accounts at the Bank.
 - 5.1.7 Initiate domestic funds transfers to accounts at other banks.
 - 5.1.8 Pay salaries of employees with accounts at the Bank and other banks on request.
 - 5.1.9 Order cheque books.
 - 5.1.10 Status enquiry of cheque leaflets in your cheque book to find out whether a leaf has been used, stopped or is unused.
 - 5.1.11 Place a stop on cheques.
 - 5.1.12 Change log-in password and transaction password.

6.0 Secure messaging service in netWise (Mailbox)

- 6.1 You may use this facility to send us secure messages over netWise through the mailbox function. The Bank may also use this facility to send you secure messages.
- 6.2 The Bank will aim to respond to your messages within 2 working days. Please note that once you have sent the Bank a request we may not be able to reverse it.
- 6.3 You must not send the Bank messages which require immediate attention (please telephone the bank instead).
- 6.4 You must not send us messages which are offensive or inappropriate.

7.0 Additional Services

- 7.1 The Bank may from time to time, make additional services available through netWise and will notify the customer of the availability and terms of such new services.

8.0 Fees and charges

- 8.1 You shall pay and/or authorise the Bank to debit your account for netWise services. Please contact your branch for details of applicable fees and charges.
- 8.2 The Bank may vary the charges, frequency and dates of payment for netWise services on giving you not less than two months notice.

9.0 Your instructions

- 9.1 You expressly authorise the Bank to carry out all transactions initiated through netWise.
- 9.2 The Bank will treat such transactions in the same way as it will treat duly executed written instructions.
- 9.3 Your instruction will be considered as authenticated and accepted by the Bank if it has been effected through netWise using an appropriate user name/internet banking ID, password and any other additional verification imposed by the Bank if applicable.
- 9.4 When you send instructions in connection with netWise services using your user name and password, the instructions cannot be changed or withdrawn without the Bank's consent. Instructions are binding on you as understood and acted on by the Bank in good faith.
- 9.5 The Bank reserves the right to decline your instructions or delay its response to any instructions while your identity or details of your instructions are verified. The Bank may refuse to act on an instruction, for example if a transaction exceeds a particular value or other limit, or if the bank knows of or suspects a breach of security. (Please refer to section 3 of the application form for transaction limits).
- 9.6 Where the Bank knows of or suspects a breach of security or other suspicious circumstances in respect of or, in connection with the operation of one or more of your accounts or the services generally, the Bank may, at its absolute discretion and without any liability, refuse to act on or delay acting on the instruction and in that event, the Bank will, to the extent possible, inform you as soon as practicable.

10.0 Your responsibilities and liabilities

- 10.1 You will be responsible for all losses if you intentionally or with gross negligence fail to use netWise in accordance with these Terms and Conditions.
- 10.2 You will be responsible for all losses you may incur if you act fraudulently in the use of netWise.
- 10.3 You must ensure that when making payments, the correct beneficiary account number is used. The Bank cannot be held responsible for transfers made to a wrong beneficiary account as a result of using an incorrect account number.**
- 10.4 You shall be responsible for all unauthorized or erroneous transactions initiated through netWise.
- 10.5 You shall immediately notify the Bank if your password has been lost or stolen or if someone has transferred funds from your account through netWise without your permission or if you suspect such an act.



PRUDENTIAL BANK LTD.

netWise INTERNET BANKING – RETAIL

TERMS AND CONDITIONS

11.0 The Bank's Liability

- 11.1 The Bank shall not be liable at any time to the customer or any other person for any loss, charge, fee, penalty, expense or other damage resulting from any failure or delay of the performance of the Bank's responsibilities under these Terms and Conditions which is caused or occasioned by any act or thing beyond the Bank's reasonable control, including, without limitation, legal restraint, interruption of transmission or communication facilities, equipment failure, electrical or computer failure, war, emergency conditions, act of God, fire, storm, or other catastrophe.
- 11.2 The Bank shall not be liable whatsoever for any damage or loss caused by the act, error, or omission of the customer.
- 11.3 The Bank shall not be liable for any fraud or loss that arises from the use of the customer's password.
- 11.4 The Bank shall not be responsible for any electronic virus (es) that the customer may encounter in the use of netWise.

12.0 Indemnity

- 12.1 Except when caused by the Bank's intentional conduct or gross negligence, you agree to indemnify the Bank and its affiliates and service providers from any/and all third party claims, liability, damages, expenses and costs (including, but not limited to legal fees), caused by or arising from using netWise, violation or infringement of these terms and conditions or infringement by any other user of your account, of any intellectual property or other right of anyone.

13.0 Termination

- 13.1 The Bank reserves the right to discontinue temporarily or permanently, the netWise service at any time without notice to you if you violate any of these terms and conditions or if the Bank has reasonable grounds to believe that you have committed or are about to commit a crime using the netWise service.
- 13.2 In order to maintain the security and integrity of netWise, the Bank may also suspend your access to netWise at anytime without notice. In this regard, the Bank will not be liable to you or any third party for any modification or discontinuation of the netWise service.
- 13.3 The Bank may terminate netWise for any other reason by giving you at least two months written notice.
- 13.4 You may at any time write to request the Bank to discontinue the netWise service.

14.0 Availability of netWise

- 14.1 NetWise may be temporarily unavailable due to disruption in internet service or if the Bank has to carry out routine or emergency maintenance.
- 14.2 The layouts, form, wording of the Bank's website through which you access netWise are subject to change by the Bank. Such changes may be made without prior notice to you.

15.0 Notices

- 15.1 All notices to be given by the Bank to you in relation to netWise under these terms including any changes to the terms will be sent to you in writing to your registered address provided in the Internet banking application form.
- 15.2 All notices and other communication to the Bank shall be in writing and delivered to the Bank's branch address.

16.0 Disputes

- 16.1 Any dispute arising from these terms and conditions shall be settled amicably and where attempt at amicable settlement is unsuccessful, by arbitration in accordance with the Alternate Dispute Resolution Act 2010, (Act 798) or any statutory modification or replacement thereof.

17.0 Governing Law

- 17.1 These terms and conditions and the obligations of the Bank and the customer shall be governed by and construed in accordance with the laws of Ghana.

18.0 Jurisdiction

- 18.1 The Courts of Ghana shall have exclusive jurisdiction in any action or proceeding relating to these terms and conditions.

5. DECLARATION

I confirm that the details given above are correct and true. I have read and understood and agree to be bound by sections 1 to 18 of the terms and conditions on pages 2 to 4.

Signature of Account Holder (I)	Date
Name of Account Holder (I)	

OFFICE USE ONLY
6. BRANCH

APPLICATION RECEIVED & INFORMATION VERIFIED BY:	BRANCH MANAGER'S COMMENTS (AFTER VERIFICATION OF ACCOUNT INFORMATION)
Signature	Signature
Date	Date
Name: _____	Name: _____

7. INTERNET BANKING UNIT

CONFIRMATION BY UNIT HEAD	INPUTTED BY	AUTHORIZATION BY UNIT HEAD
Signature	Signature	Signature
Date	Date	Date
Name: _____	Name: _____	Name: _____

8. SYSTEMS AUDIT DEPARTMENT

CONFIRMATION & APPROVAL	
Signature	Date
Name: _____	