



DRUK PNB BANK LTD.

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Registration Form for Internet Banking Subscription

The Branch Manager
Druk PNB Bank Ltd.

.....Branch

Kindly enable Internet Banking Service (IBS) on my account number furnished below:

Name: :
Account Number :
Nationality: :
Date of Birth: :
Email ID :
CID/License/Passport/Work Permit No :
Contact no :
Address :
OTP:- Mobile/Email/Both :

[Visit nearest branch to update the above records, mismatch of records during verification will lead to rejection of subscription request.]

Facility Required:

Options	Tick v
Only View Facility	
View and Transaction Facilities	

DECLARATION

I accept and agree to be bound by the Terms and Conditions and any changes applicable if any or made to it from time to time. I understand that the Bank may discontinue the Internet Banking services completely or partially without any notice to me. I/We also declare that all the particulars and information given in this application form are true, correct, complete and up-to-date in all respects.



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Yours Faithfully,

Full Name of Signatory (ies):

- 1.
- 2.
- 3.
- 4.
- 5.

Signature of Account Holder(s)

FOR INTERNAL USE

Signature, account no., name(s), Contact Number and Email of the applicant(s) verified and found as per Bank's records. Requested services can be enabled at the account level. Recommended and permitted for availing internet banking services.

Signature verified by:

Maker EMP ID:

Internet Banking Facility permitted:

Checker EMP ID:

Authorized Official Signature

Authorized Official Signatures



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Internet Banking Terms and Conditions

We hereby formulate the Terms and Conditions of Online Banking Services but not limited to Internet Banking Service in order to provide you with better banking experience. These terms and conditions specify duties and rights of a customer and the DPNBL in connection with customer's use of our Internet Banking Service. All the terms and conditions form a part of the application form. The terms and conditions are legally binding upon customer. Hence, you must read and understand clearly the terms mentioned herein before you sign the form. These terms and conditions supersede any or all earlier terms and conditions relating to this service, except or unless we inform you otherwise. The terms and conditions apply to all the accounts that you may access through this service. If there is a conflict between the terms and conditions of this Agreement and any other relevant terms and conditions, these new terms and conditions shall prevail. These terms and conditions relate to:

- 1.Any individual account in your name; or
- 2.Joint account where you are authorised to operate it singly; or
- 3.Any other account such as business and/or corporate account maintained and operated by you for convenience of your business and singly operated.

By signing on this Application form and clicking on the "Login" button in the Internet Banking portal before log in, you agree to be legally bound by all these terms and legally liable for any consequences arising thereof. These terms and conditions are subject to amendments from time to time and any such changes made by us shall be communicated to you in due course, either by email or via public announcements.

Customer must conform to the standard security/authentication procedures while using the service, including taking all reasonable measures to ensure that any password/ PIN is not revealed to any third party. If there is misuse of this facility by your own carelessness, and you lose money from your account due to this lapse on your part, it shall be your own liability and the DPNBL shall not bear any loss whatsoever. If you do not agree to any of these terms and conditions, you are not obliged to sign and execute this document.

The following terms comply to the customer's use of the internet banking service:

1. The customer will be given a secure User ID, Password and Transaction PIN by the DPNBL when you first apply for the internet banking service. You are required to change the Password assigned by DPNBL on accessing the portal for the first time. For security reason, you must change the Password as frequently as possible thereafter or as and when the system requires for the same. In addition, DPNBL may at its discretion advise the user to adopt such other means of authentication as it may deem fit.
2. The customer should understand that when a transaction is carried out by logging in to the DPNBL internet banking portal, by entering the Password/ PIN provided to you, the Bank shall not carry any liability for the same, and that is the bank is only carrying out the instructions entered by

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you on portal. Since it is you who will enter the Password/PIN on the portal, any transaction thus carried out by the DPNBL shall be deemed to have been duly authenticated/authorized by the customer with the secure credentials provided.

3. The customer must understand and agree that the transaction PIN is for the purpose of authenticating the transaction you initiate and shall have same effect as your specimen signature on a withdrawal form/ cheque and that you are legally bound for all transactions initiated by you and authenticated through the use of your transaction PIN.

4. In case you forget the Password, a new Password can be obtained from the DPNBL against a formal written request. Such replacements shall not be construed/deemed as the commencement of new contract. In such an event the DPNBL shall provide the new Password within a reasonable period. However, till such time no transactions should be initiated.

5. The customer is totally responsible for and must take due all the precautions in respect of confidentiality/ safekeeping/ secrecy of the User Credential/ Password/ Transaction PIN. If a third-party gains access to the service to your account through your carelessness with your User Credential/ Password/ Transaction PIN, YOU and only YOU are fully and totally responsible and shall indemnify the DPNBL against any liability, cost or damages arising out of any transactions happening from your account.

6. The customer should refrain from accessing the internet banking portal from public locations like Internet Cafés and the like, which are susceptible to hacking and other mischiefs. In cases where you have to access the banking portal from public locations, you should be aware that you will be fully and unequivocally responsible for the safekeeping of your credentials and DPNBL remains indemnified against any liability, costs and damages arising out of such hacking or misuse.

7. The customer should not attempt to access the information and other details stored with DPNBL through any means other than the Internet Banking services provided. You should also ensure that unauthorized persons do not access his/her/ their/its account(s).

8. The customer desirous of availing this service from the bank must either be the account holder themselves and sole signatory or authorized to act independently in case of a joint account. The other joint account holders should expressly agree with the arrangement and provide their consent for all transactions arising from the use of internet banking service in the joint account, which shall be binding on all the joint account holders, jointly and separately or individually. The Bank shall in no way be liable for any loss / damage whatsoever that may be incurred or alleged to be incurred by the other joint holder in such an event.

9. The DPNBL shall have the complete right of set-off and lien, irrespective of any other lien or charge, present as well as future, on the deposits held in your accounts whether in your single name

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or in joint name(s), to the extent of all outstanding dues whatsoever, arising as a result of your using this service.

10. DPNBL shall not be responsible, if the transaction failed at the backend due to system problem and if the payment confirmation is successful in the confirmation page.

NOTICE:

DPNBL shall provide any notice to the customer in one of the following modes:

1. Electronically to the mail box of either party; or
2. In writing by delivering them by hand/post/courier/fax/email to the last address given by the customer; or
3. By SMS to his/her registered phone number.

4. On its website/social media pages, which is applicable to all customers. Such notices shall have the same effect as a notice serviced individually to each customer.

CHARGES

The DPNBL reserves the right to charge and recover from the customer, all charges as necessary for providing the Internet Banking service. By accepting these terms and conditions, you authorize the DPNBL to recover these charges by debiting one of your accounts or by raising a bill to you, who shall be liable to make the payment within the specified period of time. Failure to do so shall result in recovery of the service charge by the DPNBL in a manner as the DPNBL deems fit, along with such interest, if any, and/or suspension of the Internet Banking service without any liability to the DPNBL.

OPERATING TIMES, DISRUPTIONS AND CHANGES

The Internet Banking facility is available for use at all the times. You must accept, however, that routine maintenance requirements, high traffic due to demand on the systems and circumstances beyond our control may mean it is not always possible for the service to be available during its normal operating hours. In relation with the Service, we are entitled at any time to:

1. Change the mode of operation; or
2. Add to, remove or otherwise change, end or suspend any of the facilities available; or end the Service.

If we decide to change or end the facility/service, we shall endeavour to provide you an adequate prior notice; however, we shall in no way be liable in case of such termination/ end of service and/ or for any loss caused/ suffered in this regard.

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EXCLUSIVITY

By signing this application, customer agrees to use the internet banking service strictly for your internal use and not for any illegal purpose or in any manner inconsistent with the terms and conditions. You also agree:

1. Not to use, transfer, distribute or dispose of any information provided to you to aid you in using the service, in any manner that could compete with the business of DPNBL or otherwise is against the interests of DPNBL.
2. To comply with all reasonable written requests made by DPNBL and regulatory authorities in the context, equipment or otherwise to protect their and other parties' contractual, statutory and common rights as agreed through such agreements.
3. To notify DPNBL in writing promptly on becoming aware of any unauthorized access or use of the website by any party or any claim that website infringes upon any copyright, trademark or contractual, statutory or common legal rights.
4. That all the intellectual property in the website/portal and the service provided continues to vest DPNBL and the customer shall not claim any right on such.
5. That customer is allowed to download and retrieve data from the website on your computer screen, print individual pages on paper, photocopy and store such paper in an electronic form on desk for your exclusive personal use only.
6. You will not be compensated by DPNBL for the orders, instructions or directions which could not be executed
7. To hold DPNBL harmless from any and all claims and agrees that DPNBL 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, data corruption, security failure on the internet, unauthorized access, hacking, theft or any problems technological or otherwise or other conditions beyond DPNBL's control, that might prevent the customer from entering/ executing or DPNBL from executing an instruction, order or direction.

CLOSURE OF ACCOUNT

You will be able to exercise your right to close the account(s) with DPNBL, only if there is no obligation pending towards DPNBL, whether it be financial or otherwise.



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DECLARATION OF LINKED BANKING FACILITIES

In case I legally transfer the authority to operate accounts that I currently operate, to another person/party, I hereby agree to submit in writing to the DPNBL the details of all the banking facilities linked to my account(s). If I fail to notify the same to the DPNBL in writing, any consequences thereof shall be purely at own risk and liability. Further, in the event of failure to declare the same, DPNBL shall not be responsible for any action by a user whose authority may have been revoked by you.

NON-TRANSFERABILITY

The facilities granted under these terms to you as a user are not transferable under any circumstances by DPNBL without the prior your/account's holder written consent.

DISPUTE RESOLUTION

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.

SURVIVAL OF OBLIGATION

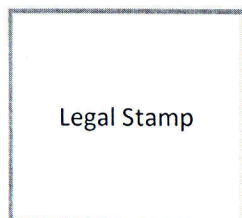
The duties of customers under these terms and conditions shall continue to be in full force and effect, notwithstanding the termination of these services. The termination of the services shall be without prejudice to any accrued right of BNBL.

CANCELLATION OF THE FACILITY

In case any user does not login to the internet banking service for a period exceeding 60 days, the Bank shall have the right to revoke the user and cancel it.

RIGHTS RESERVED

You hereby acknowledge and agree that any rights not expressed herein are reserved. You also agree that the terms and conditions are subject to change from time to time and all customers shall be automatically bound by such changes, irrespective of the time taken in displaying them on our website/social media handles/ newspapers/ other media.



Signature