



**Initiators/Inputters are as below:**

Name	I.D. Number	Signature

**Terms and Conditions**

**1. Acceptance**

By appending your signature to this application form, it shall be deemed as acceptance to the Internet Banking Terms and Conditions below, and in the event of omitting to sign, the customer shall be deemed to have accepted the Terms and Conditions upon receipt of internet banking credentials.

**2. Tokens Usage**

Every token issued shall remain the property of CABS and shall be returned to CABS immediately in the event of cancellation of Internet Banking Services. Tokens shall solely be used by the internet banking customer to which the token has been handed over to and CABS shall be indemnified shall the internet banking customer gives the token to somebody else. Any disclosure of Internet Banking PIN is prohibited and if customer so violates this, it shall be deemed to have been voluntarily made or made with the consent of the Internet Banking User.

**3. Losses**

- i. CABS shall not be held liable for any losses or damage, direct or indirect, actual or contingent, arising from the failure or malfunction of any internet banking tokens, or internet connectivity. It shall be the sole responsibility of the Internet Banking Customer to ensure that his / her computer device is secure and internet browser is optimal for such services, and indemnify CABS in respect of any losses arising as a result of delays beyond CABS' control in processing of transfers.
- ii. You are responsible for the accuracy and completeness of your internet instructions and ensure that they will achieve your intended purpose. CABS shall not be liable for any loss or delay where the contents of the customer's instruction are inaccurate or incomplete.

**4. Cancellation of Internet Banking Facility**

You are obliged to advise CABS in writing if you no longer wish to use the CABS Internet Banking facility. Notification (if oral to be followed up immediately with written notification) should be sent to CABS when the Internet Banking Customer suspects that his / her credentials have been compromised. Only until receipt of the notification all internet transactions shall be deemed to have been made.

**5. Cancellation of Internet instruction(s)**

- i. The customer's instruction involving a payment via CABS Internet Banking cannot be cancelled except for forward dated transfers only, as these can be canceled before the forward date arrives.
- ii. If you request to cancel any instruction, CABS will make all reasonable efforts to comply with your request. However, CABS shall not be liable for any failure to cancel customer instruction should there be reasons to do so, or should the request be received under circumstances that render CABS unable to comply with the request.

*Terms and Conditions continued*

**6. Suspension or Termination of Internet Service**

In order to protect CABS and the customer, CABS shall be entitled to immediately suspend or withdraw all or some of the internet services, if the service is being used contrary to the Terms and Conditions of this agreement and also if CABS has reasonable grounds to believe that the internet service is being used negligently or fraudulently.

**7. Internet Service Hardware maintenance and security**

- i. It is customer's responsibility to set up, maintain and regularly review security arrangements concerning access to, and use of, the internet service, and information stored on the device you are using to access CABS internet banking service.
- ii. The customer acknowledges that information transmitted through the internet or any other communication system which includes wireless communication is susceptible to unlawful access, distortion and monitoring and that the customer uses the internet banking at their own risk.

**8. Regulatory compliance with Anti-Money Laundering**

I/ We confirm that all the funds in my accounts and funds to be transferred to and from my/our accounts would be funds realised from genuine transactions or otherwise gained as a result of legitimate underlying cause and thus, would be in compliance with Money Laundering and Proceeds of Crime Act, 2013

**9. DECLARATION**

I/ We certify that all information given on this application form and in support thereof is true and correct, and I/ We understand that should the information prove to be incorrect, CABS reserves the right to decline the application or discontinue the service and the relationship. I/We undertake to provide all the documents requested by CABS and to update all records in the event of changes to any of my/our personal details. I/We acknowledge that my/our attention has been drawn to the Terms and Conditions above and undertake to abide by these and CABS' right to summarily cancel the internet services if it is not conducted in terms of the agreed terms and conditions.

Should at the date of this Application and subsequent approval, am resident outside Zimbabwe, I/We instruct and authorise CABS to courier my internet banking token(s) relating to my/our access to the Internet Banking Services to my address as per CABS' records and I agree that the risk and costs of non-receipt shall be fully borne by me. I/We confirm and agree that CABS shall not be held responsible in any way for any losses that may be suffered by me as a result of such non receipt of the token.

**AUTHORISED SIGNATORIES (as per account Mandate Card / Form at the Branch)**

..... Name	..... Signature	..... Date
..... Name	..... Signature	..... Date
..... Name	..... Signature	..... Date
..... Name	..... Signature	..... Date