

For office use only

Signature/s verified and operating instructions complied with the mandate.

	Initial	EMP No.		Initial	EMP No.		Initial	EMP No.
Input by			Checked by			Scanned by		

INSTRUCTIONS

01. A Joining fee and an Annual/Renewal fee will be applicable to all services. The relevant fees are published in the Bank's web site which could also be obtained from any branch.
02. The ATM/DEBIT Card will be valid for a period of five years only.

TERMS AND CONDITIONS – OTHER SERVICES

In consideration of Commercial Bank of Ceylon PLC. (Bank) pursuant to my request, making available to me facilities, I agree to be bound by the following Terms and Conditions. Unless otherwise specifically stated "facilities" would mean and include DEBIT/ATM Card, Online Banking, Mobile Banking, e-Statement and SMS Alert / e-Passbook facilities (where applicable) offered by the Bank to the customer.

01. To restrict the use of facilities exclusively to the person named overleaf.
02. At no time and under no circumstances to disclose to any person the Personal Identification Number (PIN No.) / Password / User ID allotted to me and to treat such as strictly confidential.
03. To immediately notify the Bank of the loss or theft of the Card and to report to the Bank immediately upon becoming aware that the user ID/ Password/ PIN has fallen into the hands of any unauthorized party.
04. To accept full responsibility for all transactions processed from the use of banking facilities except any transactions occurring after the Bank shall have confirmed to me that it has received notice of loss or theft of the card or unauthorized acquisition of the PIN No. / Password / User ID.
05. To accept the Bank's records of transactions as conclusive and binding for all purposes.
06. That the Bank shall be at liberty to terminate / revoke / refuse to renew facilities without prior notice to me.
07. While the Bank shall take all reasonable measures to ensure the proper functioning, security, and reliability of its facilities, including ATMs, I/We acknowledge that disruptions, malfunctions, or failures may occur due to circumstances beyond the Bank's control. Accordingly, I/We agree that the Bank shall not be held liable for any loss or damage arising directly from such events.
08. That the Bank is not bound to carry out the instructions given by the account holder, if the Bank at its sole discretion believes that such transactions do not originate from the account holder.
09. Notwithstanding and without prejudice to the generality of the provisions of Term 07 above, the use of facilities shall be at my/our sole risk. I/We acknowledge that certain risks are inherent in electronic transactions and agree to take reasonable precautions.
10. To inform the Bank immediately in the event of changing the mobile phone and/or terminating the mobile connection registered for the Mobile Banking / e-Passbook facility.
11. I hereby give my consent to the Bank to store and retain this application, all information and data provided by me in this application and/ or any mandates in electronic form and hereby authorize the Bank to submit same as evidence to law enforcement authorities including judicial courts if and when required.
12. In addition to the above rules and regulations all rules and regulations governing the operation of Savings Accounts shall be applicable to facilities relating to such accounts.
13. The Bank reserves the right to amend these Terms and Conditions.
14. I agree and certify that the mobile number given in this application is registered under the authorized SMS recipient and that I undertake to inform the bank promptly of any change of ownership or discontinuation of the aforesaid mobile connection or the loss of the media device.
15. ** SMS notifications will be issued for all transactions except for system generated entries. Eg : Interest payments, recovery of overdraft interest, loan installments & SWEEP/ZBA , etc.
16. The customer acknowledge, represent and warrants that he/ she :
 - a. is the sole user and exclusive owner of the mobile phone to which the ONE TIME PASSWORD (OTP) is received,
 - b. is entirely responsible for the safekeeping/ secrecy of the OTP.
 The customer undertakes to hold the bank harmless and indemnify the bank from any loss or liability or damage incurred by the Bank as a result of any misuse of the OTP by any other person other than the user.

Following Terms and Conditions will apply exclusively for the ATM facility

17. At all times to regard the Card as the property of the Bank and to surrender it unconditionally and without reservation upon demand by the Bank.
18. At no time to use or attempt to use the Card unless there are sufficient funds in my account to cover the withdrawal or transfer.
19. Not to use or attempt to use the Card after any notification of its cancellation or withdrawal has been given to me by the Bank or by any person acting on behalf of the Bank.
20. The Bank will not be responsible for the Card not being honoured for any reason whatsoever.
21. To return the Card for cancellation should it be no longer required or should my account with the Bank for any reason be closed.
22. All Card transactions effected in currencies other than Sri Lankan Rupees will be debited to the Card Account after conversion into Sri Lankan Rupees at a rate of exchange determined by the exchange rate adopted by Visa/MasterCard International on the date of conversion, plus an additional percentage levied by the Bank and any transaction fee(s) charged by Visa/Master Card International to the Bank, If applicable, which fees may be shared with the Bank.
23. Cash and/or cheques deposited by use of the Card will only be credited to my account after verification by the Bank. The statement issued by the Automated Teller Machine at the time of deposit will only represent what I purport to have deposited and shall not be binding on the Bank. The Bank's count of the amount contained in the envelope shall be conclusive. Cheques will be accepted for collection only and the proceeds will not be available for drawing until the cheques are cleared and realized.
24. I undertake not to use this card to make payment for purchases of real estate or financial assets overseas.
25. Other than the Terms & Conditions imposed by the Bank on the usage of the Card, the cardholder will also be governed by the rules and regulations imposed by both VISA/MasterCard International on the usage of the card.
26. **To: Director - Department of Foreign Exchange** (To be filled by the Applicant to obtain foreign exchange against Debit or any other Electronic Fund Transfer Card)

I (Cardholder), declare that all details given above by me/ us on this form are true and correct. I hereby confirm that I am aware of the terms and conditions applicable for the use of Electronic Fund Transfer Cards (EFTCs) as detailed in the **Directions No. 03 of 2021 dated 18 March 2021** issued under the provisions of the **Foreign Exchange Act, No. 12 of 2017** (the FEA) subject to which the card may be used for transactions in foreign exchange and I hereby undertake to abide by the said conditions.

I further agree to provide any information on transactions carried out by me in foreign exchange on the card issued to me as Commercial Bank PLC may require for the purpose of the FEA. I am aware that the bank is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of the annexed Directions issued under the provisions of the FEA are being carried out on the EFTC issued to me/us and to report the matter to the Director - Department of Foreign Exchange.

I also affirm that I undertake to surrender the EFTCs to the bank, if I migrate or leave Sri Lanka for permanent residence or employment abroad, as applicable. Further, I also agreed to notify my change in residential status to the bank, if any, accordingly.

Signature of Applicant

සැලකිය යුතුයි: මෙම මැදිහිටීම් පත්‍රයෙහි අඩංගු කරුණු මා/අප වෙත කියවා තේරුම් කර දෙන ලද බව මෙයින් සහතික කරමි/කරමු.

குறிப்பு : நாள்/ நாங்கள் இயற்றியதில் உள்ளடக்கப்பட்டுள்ள தகவல்களை வாசித்து புரிந்து கொண்டு/ கொண்டுள்ள எப்பதை உறுதிப்படுத்துகின்றோம்/ உறுதிப்படுத்துகின்றோம்.

අත්සන/ කෙටුපොත්

ATM / DEBIT Card - FOR BRANCH USE ONLY - Declaration by Authorised Officer

To: Director - Department of Foreign Exchange

I, as the Authorized Officer of the Commercial Bank of Ceylon PLC have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. Further, I as the Authorized Officer of the bank undertake at all times, to exercise due diligence on the transactions carried out by the cardholder on his/ her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of Directions No. 03 of 2021 dated 18 March 2021 issued under the provisions of the Foreign Exchange Act, No. 12 of 2017 are being carried out on the EFTC, in violation of the undertaking given by the card holders and to bring the matter to the attention of the Director - Department of Foreign Exchange.

Authorised Signatory

Date

/ /

(DD/MM/YYYY)