

2. 13. I/We hereby indemnify the Bank against any demand claim or action against it relating to or in connection with my use of the system whether directly or indirectly, unless such demand claim or action shall have arisen from the gross negligence or willful misconduct of the Bank or any of its employees. .
3. Any demand, claim or action arising against the Bank in terms of clause 2.13 shall be limited to my/our direct damages and, without limiting the generality of the clause, I/We agree that the Bank shall not be liable for:
  3. 1. Any amount that is not part of the actual amount of the transaction;
  3. 2. Any indirect, special, or consequential damages;
  3. 3. Any loss or damage occasioned by the failure to adhere to these terms and conditions and any incorrect information furnished by me, including, without limitation, any failure by me to adhere to the terms and conditions of clauses 2.5 and 2.7;
  3. 4. Any loss or damage occasioned by the failure or unavailability of third parties facilities. For the purposes of this clause, "third – parties" include, without limitation to cellular telecommunications companies.
  3. 5. Any failure or unavailability of the system, or failure by the Bank to perform a destruction as a result of the loss or destruction of data, the deterioration or corruption of storage media, power failures, natural phenomena, riots, acts of vandalism, sabotage, terrorism or any other events beyond the bank's control;
  3. 6. Any destruction or accessing of my/our data or any destruction or theft of, or damage to, any of my/our equipment;
  3. 7. Any unauthorized access to my/our account or any breach of security.
4. I/We acknowledge that, should I/We breach any of these terms and conditions, the Bank shall be entitled, without notice to cancel this agreement and withdraw the facilities under the system with immediate effect, without prejudice to any rights it may have to recover any amount due to it or any losses or any damages suffered by it in consequent of my/our breach.
5. I/We shall be entitled to cancel my/our International Bank (Liberia) Limited record at anytime, provided that I/We give the Bank at least seven (7) days written notice of my intention to do to the Bank's Headquarters at 64 Broad Street, Monrovia, Liberia or the Branch Manager of any of the Bank's Branches.
6. I/We acknowledge that I/we shall not be entitled to cede, transfer or make over my rights in and to the facilities or the use of the system to any other person.
7. In the event that I/We breach any of these terms and conditions, and the Bank takes any action pursuant to or as a result of such breach, the Bank shall be entitled to recover any and all costs incurred including legal and other fees, and any tracing and other cost of whatever nature.
8. I/We agree that any failure or neglect by the Bank to enforce the provisions of these terms and conditions at anytime shall not be construed nor be deemed to be a waiver of the Bank's rights nor in any way affect the validity of these terms and conditions or any part of them nor prejudice the Bank's rights to take subsequent actions.
9. The terms and conditions contained herein shall be governed by and interpreted in accordance with the Laws of the Republic of Liberia and the courts of Liberia shall have Jurisdiction

# Internet Banking

**IB** International Bank  
(Liberia) Limited  
Trust and Reliability

Internet banking operated by IB allows customers to conduct financial transactions on a secure website .

Features and services offered are:

- \* View list of linked accounts
- \* View account history – transactions
- \* Print statements
- \* Send message to customer service
- \* Read message from customer service
- \* Change password
- \* Order check book
- \* Stop check payment
- \* Order Statement of Account

**"IB INTERNET BANKING" APPLICATION FORM**

**TERMS AND CONDITIONS**

Date: \_\_\_\_\_ Branch: \_\_\_\_\_

**(ACCOUNT HOLDER PARTICULARS)**

Name of Account Holder: Dr, Mr, Mrs, Ms  
\_\_\_\_\_

Postal Address: \_\_\_\_\_  
\_\_\_\_\_

Residential Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone No(s): Business: \_\_\_\_\_ Home/Cell: \_\_\_\_\_

Fax: \_\_\_\_\_ Email: \_\_\_\_\_

DOB: \_\_\_\_\_ Card Number: \_\_\_\_\_  
(yy/mm/dd)

Type of Account

Account Number

Account to be Accessed 1. \_\_\_\_\_

Other Accounts Maintained 2. \_\_\_\_\_

I / We have read the Terms and Conditions relating to the transmission by the Bank to my cell phone of information via the Short Message Service (SMS) facility itemized overleaf and undertake to be bound by them.

Account Holder Signature: \_\_\_\_\_  
\_\_\_\_\_

**For Office Use**

Date Approved /Declined

Authorizing Officer

1. I/We Understand and accept that these terms and conditions shall apply to any service provided by International Bank (Liberia) Limited (IBLL) to me in pursuant to this application. I/We confirm that all information and instructions contained on the face of this form are correct and that I/We shall have no claim against International Bank (Liberia) Limited ("the Bank") in the event of any of the information or instructions being incorrect. I/We further undertake to notify the Bank in writing should any of the said information or instructions change at any time in the future. This shall particularly apply to my cell phone number to which information shall be transmitted in terms of the IBLL Update Facility.
2. I/We acknowledge that:
  2. 1. I/We am aware that I/We may request facilities in respect of only those accounts over which I/We have direct control. I/We undertake to produce proof that I/We hold power of attorney over any other accounts for which I/We may request information.
  2. 2. Any of the activities made available by the Bank under the facility may be modified, replaced or withdrawn by the Bank at any time without notice to me and without assigning any reason, in which event the Bank shall incur no liability to me whatsoever;
  2. 3. The Bank shall not be liable for any breakdown or failure or disruption of any equipment or medium of access to the system;
  2. 4. Ensure the safe-keeping and confidentiality of my PC, Laptop and its Username and Password and access thereto;
  2. 5. Make use of all security features available on my PC, Laptop that limits unauthorized use and access to information therein;
  2. 6. Notify the bank immediately on becoming aware that my Username and password may have fallen into the hands of an unauthorized person by giving written notice to the Bank at the Bank's Headquarters at 64 Broad Street, Monrovia, Liberia or the Branch Manager of any of the Bank's Branches. Such notice shall be effective only as of the date of receipt by the Bank. I/We accept that the notice shall not be regarded to have been validly given if it does not conform to the terms of this subclause, and the Bank shall not be liable for any unauthorized access of information via the facility until valid notice shall have been given;
  2. 7. The use of the system shall in no way vary any aspect of the banker – client relationship between me/us and the Bank
  2. 8. The Bank shall exercise the same degree of care toward my account as the Bank exercises in handling its other deposit accounts and shall not be held to any higher standard of care.  
  
I/We acknowledge further that:
  2. 9. Any failure on my part to follow the recommended security procedures may result in a breach of confidentiality and may lead to unauthorized access to information about my bank affairs;
  2. 10. I/We accordingly absolve and hold the Bank harmless against any and all liabilities and claims which I/we may incur in this regard;  
  
I/We Understand and Accept that;  
The Bank shall,
  2. 11. Not be required to inquire into the authority of any person accessing the information;
  2. 12. Be entitled to debit my account with the amount of any fees determined and payable to the Bank from time to time for the use of the system. I/We agree that the Bank at its option may from time to time raise charges for the use of the system in the Bank's sole discretion.