

CITIZENS BANK GUYANA INC.

TERMS AND CONDITIONS - CitizensOnline

Definitions

Terms	Definition
The Bank	Citizens Bank Guyana Inc.
We, our, us	Citizens Bank Guyana Inc.
Citizens Bank	Citizens Bank Guyana Inc.
You, your, customer	The account holder(s) and anyone else with the authority to transact business on the account.
Token	SMS message sent to your registered mobile phone to facilitate sign-on.
Eligible Account(s)	Active savings or chequing accounts over which the customer has control
Business Day	Monday to Friday 08:00 hrs. to 14:00 hrs. except bank or public holidays.
CitizensOnline	Internet Banking services provided by Citizens Bank Guyana Inc.
Telephone contact	592-226-1705/6
Merchant	Company or individual for whom Citizens Bank accepts payments

General

The terms and conditions below for CitizensOnline set out all of your obligations as a customer and of Citizens Bank Guyana Inc. as your Bank. This is an agreement between us and it is to be read and taken to be additional to the other agreements which you have entered into with us together with our rules and regulations.

For the purposes of CitizensOnline, this agreement will however be superior to the others should there be a conflict of terms.

If you do not agree with the terms and conditions herein, you should not use this service.

Transaction Authorization & Processing

Any and all transactions initiated through CitizensOnline will be deemed authorized by you without further verification. The Bank is hereby authorized to honour, execute and charge to your account(s) those transactions.

If however, you have made a discovery that an unauthorized transaction has been done on your account or that your account has been hacked, you must notify Citizens Bank Guyana Inc. immediately after this discovery has been made. This notification must be made by telephone, secured messaging or a personal visit to your Customer Service Representative.

Queries related to CitizensOnline transactions must be made within forty-five (45) days of the transaction. Failure to notify the Bank within the specified time may hinder the investigation.

Upon notification the Bank will make every reasonable effort to verify and rectify the problem but makes no guarantee that it would be successful in rectification of the said problem. The bank does not assume liability for any loss which may have been incurred as a result of the hack. The Customer agrees to provide all relevant information necessary to assist the rectification process.

Transactions will only be processed if funds are available to cover the transaction and any applicable charges. In instances of foreign currency transaction requests, Citizens Bank does not guarantee the immediate processing of such transactions. However, should there be any delay; you will be notified by one of our customer service representatives. This notification will be via secured message or telephone.

Bill Payments

Bill payments will be transferred to the Merchant at the end of every business day. Citizens Bank Guyana Inc. is not responsible for the updating of the Customer's Account at the Merchant as this is the responsibility of the Merchant. Customers must enquire directly with the merchant regarding any incorrect payment.

Stop Payments

If you wish to have your request processed immediately you must make contact with your branch during their normal business hours after you send your request. Stop payment request sent to the bank before 14:30 hrs will be processed by 8:00 on the following business day. Any request sent after 14:30 hrs will be processed by 12:00 hrs on the following business day.

Standing Orders

Standing orders can only be processed if sufficient funds are available in the identified account(s) on the due date and the bank will not be responsible for any failure due to negligence of the bank or any of its Officers.

Hours of Operation

CitizensOnline is intended for 24 hour access. However instructions that require manual intervention will be processed only during business hours. Consequently transaction requests received outside of a business day will be processed on the following business day.

Please note, from time to time, some or all of the services provided by CitizensOnline may not be available due to system maintenance.

Accessible Accounts

It is possible to access all Eligible Accounts through CitizensOnline. However you must formally indicate to Citizens Bank Guyana Inc. which Eligible Account(s) should be made available. Please note that all accounts linked to your ATM or Debit Card will be accessible through CitizensOnline.

Mobile Phone to Receive Tokens

To support two factor authentication (2FA) you must submit to us on your registration form, a mobile number which will be used by the Bank to deliver Tokens required to authenticate your CitizensOnline profile. Should there be any change to the mobile number submitted, the Bank should be contacted immediately by way of written instructions, a personal visit to a branch or secured messaging. We shall not be liable for any Tokens sent out to unintended recipients if your registered mobile number is not updated or is incorrect.

You may exercise an option to remove the 2FA which option, if exercised, is voluntary on your part and may diminish the security of your service with CitizensOnline for which the Bank shall not be liable.

You shall be solely responsible for the security of your phone. Should your phone be misplaced or lost, it is advised that you immediately contact the Bank via Telephone or visit one of our branches.

CitizensOnline MESSAGING

Secured messages received by the bank through CitizensOnline are considered as final and duly authorized.

Security

You agree and acknowledge that your personal login information and passwords are not to be shared, divulged, or disclosed to anyone and that you will only access your account information and financial services by means of the login identification and passwords assigned to you. You agree that Citizens Bank is authorized to process any instructions we receive under your profile through CitizensOnline.

Unauthorized attempts to upload information and/or change information on these web sites are strictly prohibited and are subject to prosecution under applicable laws. You further agree that CitizensOnline will be used only to process transactions and access information on accounts to which you are authorized.

Citizens Bank will never ask for your password or financial information by email. Citizens Bank will never send emails containing links to CitizensOnline. You must inform the Bank if you receive any emails purporting to be from Citizens Bank that requests personal or financial information or provides a link to CitizensOnline. CitizensOnline should only be accessed from our website www.citizensbankgy.com.

Liabilities

The Bank will make reasonable efforts to ensure full performance of CitizensOnline. We will be responsible for acting only on those instructions sent through CitizensOnline which are actually received. The Bank does not assume responsibility or liability for malfunctions for whatever reason in communications facilities that may affect the accuracy or timeliness of messages you send. Citizens Bank Guyana Inc. is not responsible for any losses or delays in transmission of instructions arising out of the use of an Access Service Provider or caused by any browser software. The Bank is not responsible should you give incorrect instructions or if your payment instructions are not given sufficiently in advance to allow for timely payment. Any information you receive from CitizensOnline is believed to be reliable. However, it can only be provided on a best effort basis for your convenience and is not guaranteed. The Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. The Bank is not responsible for system disruptions or unavailability of the Services including but not limited to disruptions caused by any computer virus or related problems.

Except as otherwise provided in this Agreement or by law, we are not responsible for any loss, injury, or damage, whether direct, indirect, special or consequential that may arise from your use of CitizensOnline.

Risk of loss

Your transaction may be interrupted during a system or communication failure. You assume the risk of such loss and the responsibility to verify the accuracy and completeness of any such affected transaction. You must complete this verification through means other than the internet.

Charges

CitizensOnline service is currently free of charge. However, the normal charges associated with your account, transactions or services requested through CitizensOnline will be applicable. The Bank reserves the right to review its pricing from time to time and change or amend charges to the CitizensOnline service as deemed necessary and you will be advised of these changes as they become applicable.

Change in Terms & Conditions

The Bank may change the terms and conditions governing the use of CitizensOnline. The revised terms and conditions will be published on our website at least one (1) week prior to them being made effective. By your use of CitizensOnline after the effective date, it is understood that you have agreed to such change.

The Bank may introduce new services through CitizensOnline. By using these services as they become available, you agree to be bound by the applicable terms and conditions.

Cancellation

You may cancel this Agreement at any time by written notification to The Bank. Your termination notices will be confirmed by registered mail and will take effect by the end of the business day on which your notification is received. You authorize us to complete all transactions initiated before the receipt of your request. This Agreement and your use of CitizensOnline services will be terminated automatically if all of your Eligible Account(s) are closed or access to your Eligible Account(s) is restricted for any reasons without prior notice. We reserve the right to temporarily suspend CitizensOnline services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of system security has occurred or is being attempted. We may consider repeated incorrect attempts to enter your access information as an indication of attempted security breach.

Governing Law

The laws of Guyana shall govern this Agreement and all transactions hereunder. You will acknowledge you have reviewed this Agreement, understand the terms and conditions set forth herein, and agree to be bound hereby.