



PRUDENTIAL BANK LTD.

e-Banking Application Form – Personal/Joint/Enterprise Account

*Please Note: Joint Accounts requiring ALL parties to sign **DO NOT** qualify for ATM Cards

Branch _____

Please complete in block letters; tick where applicable.

1. e-BANKING PRODUCTS & SERVICES REQUIRED

- ATM (cashWise)
 SMS Banking (textWise)
 Transaction Alert (alertWise)

2. ACCOUNT NUMBER(S) (to be used for e-Banking services)

(i)

(ii)

(iii)

(iv)

3. PERSONAL INFORMATION OF ACCOUNT HOLDER

Surname:

First Name:

Other Name(s):

Mobile Phone Number(s) (for e-Banking services):

Email (for e-Banking services): _____

Date of Birth: / /

D D M M Y Y Y Y

4. PERSONAL INFORMATION OF JOINT ACCOUNT HOLDER (if applicable)

**To be completed by Joint account holder requiring an ATM Card*

Surname:

First Name:

Other Name(s):

Mobile Phone Number(s) (for e-Banking services):

Email (for e-Banking services): _____

Date of Birth: / /

D D M M Y Y Y Y

5. THIRD (3rd) PARTY CARD HOLDER INFORMATION

(Customer to provide information on third party to be issued with additional card)

Surname:

First Name:

Other Name(s):

Indicate the relationship to Account Holder:

Mobile Phone Number(s) (for e-Banking services):

Date of Birth: / /

D D M M Y Y Y Y

I/We confirm that the details given are correct and true. I/We have read and understood and agree to comply with the terms and conditions applicable to the use of e-Banking services as stated **overleaf**.

Signature of Account Holder Date

Signature of Joint Account Holder Date

6. BRANCH USE ONLY

Application Received by:
 NAME: _____
 SIGNATURE: _____ DATE: _____

Information & Signature Verified by:
 NAME: _____
 SIGNATURE: _____ DATE: _____

Branch Manager's Authorization (After verification and confirmation of account details)
 NAME: _____
 SIGNATURE: _____ DATE: _____

E - BANKING TERMS AND CONDITIONS FOR PRUDENTIAL BANK LIMITED

1. The e-Banking Products & Services provided by Prudential Bank are for the sole use of the authorized person(s) and therefore not transferable.
2. The use of Electronic Banking Facilities shall be subject to Prudential Bank's prevailing rules and regulations. It should not be used for any purpose other than the transactions designated by the Bank.
3. I/We will keep my/our Personal Identification Number (PIN) strictly confidential and undertake not to reveal the PIN to any person at any time under any circumstances.
4. I/We undertake to contact Prudential Bank immediately in the event of a loss, misplacement or theft of my/our ATM Card and/or PIN Mailer. Failure to do so makes my/our account liable to fraudulent activities. Prudential Bank would not be responsible in anyway whatsoever for any unauthorized transaction(s) on my/our account during this period.
5. I/We authorize Prudential Bank to debit my/our account(s) with all charges for the use of e-Banking Products & Services, and also with any other liabilities inclusive of legal fees or other statutory charges, if any, relating to my/our use of e-Banking Products & Services.
6. Prudential Bank is not bound to carry out the instructions given through e-Banking Products & Services, if the Bank at its sole discretion suspects that such instructions do not emanate from the customer.
7. At no time would I/We use or attempt to use the e-Banking Products & Services to execute transfer of funds, unless sufficient funds are available in my/our account. Prudential Bank is under no obligation to honor any payment instructions unless there are sufficient funds in designated account/s at the time of receiving such payment instructions.
8. I/We accept now and would accept hereafter Prudential Bank's record of transactions as conclusive and binding for all purposes.
9. Prudential Bank shall not be responsible for any loss or damage incurred or suffered by the customer as a result of malfunction or failure of the e-Banking Products & Services, or non-acceptance of instructions using the Banks e-Banking Products & Services.
10. Prudential Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions as well as the fees applicable at its absolute discretion with or without notice to me/us and such amendment, supplement or variation shall be binding on me/us.
11. Prudential Bank shall have the full discretion to cancel, withdraw or renew any Electronic Banking Facility extended to me/us without prior notice.
12. Notwithstanding anything herein to the contrary, Prudential Bank may at anytime, in its absolute discretion suspend or terminate my/our right of access to any of the services without notice for any reason whatsoever and without any obligation to give any reasons.
13. Prudential Bank will automatically terminate my/our right of access to e-Banking Products and Services once I/We cease to maintain any account(s) with Prudential Bank which can be accessed via electronic banking channels or should my/our access to such account be restricted by Prudential Bank or any other party such as Government of Ghana and its agencies, Court of Law, or Bank of Ghana, for any reason.
14. I (We) will be (jointly and severally) liable for all transactions arising from the use of the e-Banking Products & Services.
15. These terms and conditions are governed by the laws of the Republic of Ghana.