



APPLICATION FOR CABS CORPORATE INTERNET BANKING FACILITY

Tick the appropriate

New Application ☐ Change of Users ☐ Change of User Rights/Privileges ☐

Other (specify)

Corporate Customer's Registered Name.....

Physical Address.....

Bank Account Name	Bank Account Number	Account Currency

Full names of official being given authority to use the Internet Banking facility)



Name in Full	National ID/Passport No	Date of Birth	Email Address	Mobile Phone Number	Inputter/Authorizer

Specify Combinations & Limits (where applicable)

List of Signatories	Signing Combination	Amount Limit

This instruction is to remain in force until cancelled by us in writing to any CABS Branch.

1. DEFINITIONS

TERMS & CONDITIONS

The terms and conditions contained herein shall be governed and interpreted in accordance with the laws of Zimbabwe.

“Account” means any account held by CABS in the name of the client and/or on which the client is authorised to operate through the use of CABS Corporate Internet Banking platform. **“CABS Corporate Internet Banking Platform”** means a banking delivery channel that uses the Internet Technology.



“Customer” means a CABS Corporate customer who has authorized CABS to accept **CABS Corporate Internet Banking Platform** transactions over their bank accounts. **“You”** means a CABS Corporate customer who has authorized CABS to accept **CABS Corporate Internet Banking Platform** transactions over their bank accounts.

“The Bank” means CABS (Central Africa Building Society). - Words importing one gender include the others. - the singular includes the plural and vice versa.

2. ACCEPTANCE

By appending your signature to this application form, you agree to the Internet Banking Terms and Conditions outlined below. If you do not sign, you will be considered to have accepted the terms and conditions upon receiving your internet banking credentials.

3. PASSWORD AND OTP USAGE

To use the Internet Banking service after registration you will need your user ID, password, and a one-time password (OTP) that will be sent to your registered mobile number or email address. You are responsible for keeping your user ID, password and OTP confidential and secure. You should not share your user ID, password and OTP with anyone or write them down. You are responsible to ensure that your device is protected from unauthorized access, viruses, malware or other harmful software.

4. 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 system, 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

- ii. of delays beyond CABS' control in processing of transfers. You are responsible for all transactions and operations performed using your user ID, password and OTP, whether authorized by you or not. You are responsible for checking your account statements regularly and reporting any unauthorized or suspicious activity to the Bank immediately. The Bank will not be liable for any loss or damage arising from your failure to safeguard your user ID, password and OTP, or from any unauthorized or fraudulent use of the Internet Banking service by any third party.
- iii. 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.

5. CANCELLATION OF INTERNET BANKING FACILITY

You are obliged to advise CABS in writing if you no longer wish to use the CABS Corporate 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.

6. CANCELLATION OF INTERNET INSTRUCTIONS

- 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.

7. 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 if CABS has reasonable grounds to believe that the internet banking service is being used negligently or fraudulently.

8. 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.

9. REGULATORY COMPLIANCE WITH ANTI-MONEY LAUNDERING

I/We confirm that all the money in my accounts and the money that will be transferred to and from them will be realized from real transactions or earned from other lawful sources, in accordance with the Money Laundering and Proceeds of Crime Act [9:24] 2019.

10. UPDATE OF THE TERMS & CONDITIONS

The customer agrees that CABS may change these terms and conditions from time to time

by posting the updated version on its website or notifying the customer through email or other means. The customers continued use of the Internet Banking service after such changes constitutes their acceptance of the revised terms and conditions.

11. GENERAL

- i. You are not permitted to even attempt to reverse engineer, copy (besides of course for backup of your phone), decompile or use other devious methods to try to access data or systems or software other than through the user functionality provided in the CABS application.
- ii. CABS may add or remove features and/or access to the Internet Banking service at any time, at its discretion.
- iii. While the usage of the Internet Banking services is free you will require connectivity to download and to make use of its features. This may therefore result in data charges, for which CABS will not be held accountable. CABS recommends that you monitor your data usage.
- iv. You agree that CABS and its partners and service providers will not be held liable for any compensation for damages or incorrect information arising in any way from your use of CABS' apps or websites.
- v. The client acknowledges and accepts that there will be transaction fees and costs related to the transactions.

12. 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.

PRIVACY NOTICE

CABS would like to offer you ongoing banking services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs. CABS will also share your information with the other companies within the Old Mutual Group for purposes of offering you with other financial services within the Group.

We may use your information or obtain information about you for the following purposes:

- Credit searches and/or verification of personal information
- Fraud prevention and detection ○ Market research and statistical analysis ○ Audit & record keeping purposes ○ Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who render services to us. We will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.

You may access your personal information that we hold and may also request us to correct any errors, update or to delete this information. In certain cases, you have the right to object to the processing of your personal information.

You also have the right to complain to our regulator, the Reserve Bank of Zimbabwe, whose contact details are:

- <https://www.rbz.co.zw/> ○ Toll Free Numbers 0800 6009 ○ TelOne landlines only 0808 6770 ○ Econet lines only or +263 242 703000 ○ email: info@rbz.co.zw.

To view our full Privacy Notice and to exercise your preferences, please visit our website on www.cabs.co.zw.

AUTHORISED SIGNATORIES

Name	Designation	Signature	Date



FOR BANK OFFICE USE ONLY
Customer Number

Teller/Customer Sales/Consultant Name	Date of Receipt of Application from customer	Date of Processing in the system	Signature
Branch/Operations Manager	Date of Receipt of Application from Teller/Customer Sales/Consultant Name	Date of Authorisation in the system	Signature
Back Office Operations Document Administrator	Date of Receipt of Application from Branch	Date of e-filing & physical filing	Signature