



Application & Agreement for Internet Banking Services

The undersigned (the “Client”) _____ hereby applies to Mega International Commercial Bank, Amsterdam Branch (the “Bank” hereinafter) for the following Internet Banking Services as marked “√” in the box . The Client agrees to the terms and conditions as specified in the Internet Banking Services Agreement attached herein.

Internet Banking Services.

Apply for inquiry services of deposit accounts.

Please note: Upon selection of this item, please provide User’s code (Combination of Arabic figures and English letters, total in 6-10 columns) to the Bank.

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Apply for the re-issuance of password.

Termination of Internet Banking Services.

To
Mega International Commercial Bank, Amsterdam Branch

The Client hereby acknowledges that it has been giving the sufficient time to review all of the terms and conditions set out in the Internet Banking Services Agreement and fully understands those terms and conditions. The Clients hereby undertakes to comply with said terms and conditions.

By _____ c/s

Name: _____

Account No.												
Customer’s I.D. No.												

Telephone No.: _____ Date: _____



Internet Banking Services Agreement

1. The Client may transmit electronic data through INTERNET and utilize the following services as provided by the Bank from time to time:

- (1) Inquiry services: regarding the account balance of deposits, foreign exchange rates, interest rates.
- (2) Other services: change of password, change of user's Code, change of e-mail address, and other services which the Bank may provide.

The Bank may provide the Client with password following the Client's submission of the application. The Client is requested to keep the password as confidential and to refrain from any unauthorized use of password.

2. The password provided to the Client by the Bank is for initiating the system only; it must be changed immediately after sign-in the system and be kept as confidential. The Bank may invalidate the password if the Client forgets the password or keys in the wrong password for three (3) consecutive times; the Client must apply for a new password to the Bank to activate it. Should the Client remain dormant without using the services for over one year, the Client must change the password first before entering services. To mitigate the risk of unauthorized use of the services, the Client is encouraged to change the password frequently, at least once a year.
3. While the Bank suspects that the services may be used abnormally, the Bank may suspend, at its own discretion, the Client to use the services provided by the Bank.
4. The Client shall be responsible for any delay, error, damage or loss resulting from unauthorized use, the Client's willful misconduct or negligence, the quality of telecommunication line.
5. While connecting to the Internet, the Client is requested to ensure the appropriate website of the Bank, and to read the relevant statement or announcement made by the Bank on website, as well as to follow the instructions on the INTERNET. The Client shall be fully responsible for its own losses which are resulting from its misuse or similar actions that are not attributable to the Bank.
6. This Agreement shall be governed by the Dutch Law.
7. The Client and the Bank agree that any dispute arising from or in connection with this Agreement shall be appealed to Klachteninstituut Financiële Dienstverlening, Den Haag as the institution of arbitration.

By _____ c/s

Name: _____