

## Frequently Asked Questions

### E-Statement

#### 1. What is an e-statement?

An e-Statement is your account statement which you can view online, using National Bank of Dominica Ltd. (NBD) MoBanking online. It is no different than your account statement that comes to you via the mail/post. The only difference is that you access your statement online at your convenience and you do not have to worry about it getting lost in the mail.

#### 2. What are the benefits of e-Statement?

Some of the benefits of e-Statement are:

**Convenient** - View, save or print an electronic version of your statement at any time

**Fast** - E-Statements can be accessed days before a paper statement would arrive in the mail.

**Efficient** - E-Statements contain the same information as a traditional paper statement. You can track and manage your finances at your convenience.

**Secure** - Reduce the risk of fraud including identity theft - e-Statements reduce the risk of statements being lost or stolen in the mail and prevents you from leaving your information lying around.

**Environmentally Friendly** - An environmentally-friendly alternative because it takes less energy and natural resources than paper statements to produce and deliver to you. Stay clutter free and conserve resources (paper) by accessing your statement online.

**Free** - There is no charge for e-Statement service.

#### 3. How do I sign up for e-Statement?

Simply fill out an application form (an E-Communications Enrollment Form) and submit it to the bank. Application forms are available on our website – [www.nbdmominica.com](http://www.nbdmominica.com) – or at any of our branches.

#### **4. Why do I have to enter my e-mail address when I sign up for online statements?**

A valid email address is required to receive notice of the availability of the e-Statements for viewing on MoBanking. When you sign up to receive online statements, you will receive an email to alert you that the latest statement is available for viewing. To view your e-Statement online, you must log in to MoBanking with your User I.D. and Password. If you do not currently have access to MoBanking, simply fill out a MoBanking application form and submit it to your nearest branch.

#### **5. Is there a fee for e-Statement?**

As with our Online Banking, there is currently no charge to sign up for e-Statements. We provide your e-Statement to you free of charge.

#### **6. When are e-Statements made available on-line for viewing?**

E-Statements will be made available at the same intervals as your paper statements were received.

#### **7. How do I know when my e-Statement is ready to view?**

We will send you an e-mail notification when your statement is available online. You can view your last six statements.

#### **8. Do I need any special software to use the e-Statement service?**

To view and save the online statements, all you will need is a PDF viewer such as Adobe Acrobat Reader installed on your computer. If you do not have Adobe Acrobat Reader, or need to upgrade, you can download it for **free** at <http://get.adobe.com/reader/>.

#### **9. How many e-Statements are available for me to view on-line?**

You will be able to view your last six NBD savings and chequing statements at any given time.

#### **10. Which accounts will have e-Statements for me to view?**

All saving and chequing accounts.

#### **11. Can I print my e-Statement?**

Yes, you can print your e-Statement at any time. You can also download and save the statement to your hard drive, CD or USB device, providing it has sufficient space.

**12. What if I sign up for e-Statement and decide I'd rather receive my bank statement via mail/regular post?**

You can discontinue e-Statement delivery by informing NBD of your decision in writing. A charge for paper statements will apply.

**13. Can I receive paper statements and e-Statements at the same time?**

No, you can only receive paper statements or e-Statements.

**14. Can I use more than one email address to receive my e-Statement notification?**

At this time, you can only nominate one email address to receive your e-Statement email notification.

**15. Will all parties of a joint account be able to access e-Statements and receive the notifications?**

If you are party to a joint account, all parties can access e-Statements and receive email notifications. However, the parties must have separate MoBanking accounts and email addresses.

**16. What about companies? Who can sign up for e-Statements?**

The Chairman, Secretary or another Director a company, on authorization of the Board of Directors must sign the E-Communications Enrollment Form.

**17. What do I need to do to change my email address for receiving my e-Statement notifications?**

You need to provide the new email address for e-Statement notification in writing to NBD. This should be done as soon as possible to ensure that your next statement notice is delivered to the right email address. You should also update your email address on MoBanking for receiving other e-Communications and to facilitate emailing the statement to yourself.

**18. What happens if I do not receive notifications that my e-Statement is available?**

There are a few things you can check if you are not receiving notifications.

1. Verify that your e-mail address is correct. Contact us to update your email address. You should also check and update your email address on MoBanking if it is incorrect, in order to be able to receive other e-Communications and to email the statement to yourself. You are responsible for ensuring that the email address is accurate, valid and functional.

2. Check your junk or spam folders for your e-Statement notice. Some email service providers may automatically mark your e-Statement notice as junk mail. Make sure that you have added National Bank of Dominica Ltd (**e-alerts@nbd.dm**) to your trusted sender's list. You will be deemed to have received the e-Statement once it has been sent to your e-mail account, whether or not it has been stored in another folder, including your junk mail and whether or not you read it.
3. If you still cannot locate your e-Statement, please contact your local branch or call us at (767) 255-2300 for further assistance within 24 hours. You will be deemed to have received your e-Statement in tact if you do not inform us that you are unable to access or read it.

Even if you have not received an e-mail notification from us, you still have the ability to log in to MoBanking to view your statements online.

### **19. How do I access my statements online?**

1. First, sign in to MoBanking using your user ID and Password.
2. Click on the account for which you would like to view the statement.
3. Select the "Statement Download" option under the Accounts tab. Note that "History Download" also gives your account information but requires input of a date range.
4. You may now view your statement or download to print, save or email your statement.

### **20. What should I do if I am having trouble viewing my e-Statement?**

We suggest you try the following:

1. Verify that you are current on all Windows updates
2. Ensure that you are using the most up-to-date Adobe Acrobat Reader version or PDF viewer
3. Check if you utilize a pop-up blocker or firewall program, which may prevent access to e-Statements.
4. Contact us at (767) 255-2300 for further assistance.

### **21. What should I do if I'm having trouble emailing the e-Statement to myself?**

The system will automatically bring up an error message when you click on the 'Email Statements' link, if your email address has not been set up on MoBanking. Please ensure that your email address has been set up in your account settings. To do so, click on the 'Update Email' link which will send you to Account Settings where you can set up your email address.

## **22. What are the security risks and is my information secure?**

There are security risks inherent in using the internet to access your information. By signing up for the services, you acknowledge and accept those risks and hold NBD harmless. Refer to our MoBanking user guide and terms and conditions for tips on how to manage these risks,

## **23. What is e-Communications?**

E-Communications is communication sent to you electronically. This can include, but not limited to,

- E-Statement notices
- Agreements
- Amendments and updates to agreements
- Notices and disclosures in relation to agreements
- Fee schedules
- Notices and disclosures in relation to the maintenance or operation of accounts, products and services,
- Notices of addition, deletion or amendment to terms and conditions.

Such information can be posted on NBD's Corporate website where you access your account, product or service, such as Internet Banking.