



**NBD's Bank-a-Net Agreement**

**Multi- User Contract (2 or more persons or 2 or more legal entities)**

**Section #1 – Application Form**

The customer and National Bank of Dominica Ltd. by means of this Agreement enter into an online Banking service agreement (“**NBD's Bank-a-Net Agreement**”) in accordance with National Bank of Dominica Ltd Terms and Conditions.

(Please initial all pages):

- a) This Agreement governs all accounts of the customer, opened with National Bank of Dominica Ltd. with respect to National Bank of Dominica Ltd. Bank-**a-Net**;
- b) Only the Users listed in Section 2 and 3 are allowed to use the Bank-**a-Net** services. Such users can, with the Username, Token and Password, as solely provided by National Bank of Dominica Ltd under the terms of this Agreement have access to National Bank of Dominica Bank-**a-Net** services;
- c) Any access or permission granted to Multi Users is subject to the Account Agreement and Mandate governing the Customer's Account.

Please indicate method of delivery for receipt of Username, Token(s), and Password(s)

- Post/Mail (conditions apply See Page 9)
- Pick up at branch .....

**Section #2**

**a) Multiple Users**

Customer Account Name \_\_\_\_\_

Customer Account Number: \_\_\_\_\_ Other Account Numbers \_\_\_\_\_

<b>For Bank use only</b>	
CIF Number (Main) _____	CIF Number (Joint) _____
Group Name & CIF; _____	_____
_____	_____
_____	_____
_____	_____

Account Currency \_\_\_\_\_

Address Street \_\_\_\_\_ No. \_\_\_\_\_

City \_\_\_\_\_

Zip Code \_\_\_\_\_ Country \_\_\_\_\_

**Mailing Address**

Same as above

Street \_\_\_\_\_ City \_\_\_\_\_

Zip Code \_\_\_\_\_ Country \_\_\_\_\_

Customer Phone no. \_\_\_\_\_ Fax no. \_\_\_\_\_

Customer Email Address \_\_\_\_\_

**Note: All new accounts, loans, or term deposits opened after enrollment will automatically be accessible through Bank-a-Net.**

The Client hereby declares to provide NBD Ltd. With the following in form and substance acceptable to NBD

- i. Account and Personal Information
- ii. Evidence that the signatory in Section 3 is authorized to sign the Bank-a-Net Contract. For limited liability companies, a form of resolution to accompany executed Agreements is detailed in Annex E

**Payment authorization requirement**

Dual authorization

Multiple authorization (3 persons)

<sup>1</sup> This account will be debited for the sign up fee.



## b) Multi User Details

### User number # 1

First name user: \_\_\_\_\_

Last name user: \_\_\_\_\_

Account Access: \_\_\_\_\_

(CIF For internal use only) \_\_\_\_\_

#### User permissions

- Entry and Authorization *(User will be allowed to enter or on any occasion that the service is accessed)*
- Entry Only *(User only allowed to enter transactions)*
- Inquiry Only *(User only allowed to view transactions)*

#### Authorization level

- The user can enter or authorize payments up to a maximum amount of XCD \_\_\_\_\_
- No restrictions

#### Email Alerts

- Yes
- No

If yes, enter email address \_\_\_\_\_

**The Authority will remain in effect until written revocation thereof is received by the National Bank of Dominica Ltd in accordance with the General Terms and Conditions.**

### User number # 2

First name user: \_\_\_\_\_

Last name user: \_\_\_\_\_

Account Access: \_\_\_\_\_

(CIF) For Internal use only \_\_\_\_\_

#### User permissions

- Entry and Authorization *(User will be allowed to enter or on any occasion that the service is accessed)*
- Entry Only *(User only allowed to enter transactions)*
- Inquiry Only *(User only allowed to view transactions)*

#### Authorization level

- The user can enter or authorize payments up to a maximum amount of XCD \_\_\_\_\_
- No restrictions

#### Email Alerts

- Yes
- No

If yes, enter email address \_\_\_\_\_

**The Authority will remain in effect until written revocation thereof is received by the National Bank of Dominica Ltd in accordance with the General Terms and Conditions.**



**User number # 3**

First name user: \_\_\_\_\_

Last name user: \_\_\_\_\_

Account Access: \_\_\_\_\_

CIF for Internal Use only \_\_\_\_\_

**User permissions**

- Entry and Authorization *(User will be allowed to enter or on any occasion that the service is accessed)*
- Entry Only *(User only allowed to enter transactions)*
- Inquiry Only *(User only allowed to view transactions)*

**Authorization level**

- The user can enter or authorize payments up to a maximum amount of XCD \_\_\_\_\_
- No restrictions

**Email Alerts**

- Yes
- No

If yes, enter email address \_\_\_\_\_

**The Authority will remain in effect until written revocation thereof is received by the National Bank of Dominica Ltd in accordance with the General Terms and Conditions.**

**User number # 4**

First name user: \_\_\_\_\_

Last name user: \_\_\_\_\_

Account Access: \_\_\_\_\_

CIF Internal USE \_\_\_\_\_

**User permissions**

- Entry and Authorization *(User will be allowed to enter or on any occasion that the service is accessed)*
- Entry Only *(User only allowed to enter transactions)*
- Inquiry Only *(User only allowed to view transactions)*

**Authorization level**

- The user can enter or authorize payments up to a maximum amount of XCD \_\_\_\_\_
- No restrictions

**Email Alerts**

- Yes
- No

If yes, enter email address \_\_\_\_\_

**The Authority will remain in effect until written revocation thereof is received by the National Bank of Dominica Ltd in accordance with the General Terms and Conditions.**



**User number # 5**

First name user: \_\_\_\_\_

Last name user: \_\_\_\_\_

Account Access: \_\_\_\_\_

CIF (Internal Use): \_\_\_\_\_

**User permissions**

- Entry and Authorization *(User will be allowed to enter or on any occasion that the service is accessed)*
- Entry Only *(User only allowed to enter transactions)*
- Inquiry Only *(User only allowed to view transactions)*

**Authorization level**

- The user can enter or authorize payments up to a maximum amount of XCD \_\_\_\_\_
- No restrictions

**Email Alerts**

- Yes
- No

If yes, enter email address \_\_\_\_\_

**The Authority will remain in effect until written revocation thereof is received by the National Bank of Dominica Ltd in accordance with the General Terms and Conditions.**

**User number # 6**

First name user: \_\_\_\_\_

Last name user: \_\_\_\_\_

Account Access: \_\_\_\_\_

CIF (Internal Use): \_\_\_\_\_

**User permissions**

- Entry and Authorization *(User will be allowed to enter or on any occasion that the service is accessed)*
- Entry Only *(User only allowed to enter transactions)*
- Inquiry Only *(User only allowed to view transactions)*

**Authorization level**

- The user can enter or authorize payments up to a maximum amount of XCD \_\_\_\_\_
- No restrictions

**Email Alerts**

- Yes
- No

If yes, enter email address \_\_\_\_\_

**The Authority will remain in effect until written revocation thereof is received by the National Bank of Dominica Ltd in accordance with the General Terms and Conditions.**



**3. Miscellaneous**

**A.** All communications by or on behalf of the Customer to National Bank of Dominica Ltd pertaining to this Agreement or the relationship pertaining thereto shall be made in accordance with the General Terms and Conditions to:

National Bank of Dominica Ltd.  
Attn. Customer Support Unit  
64 Hillsborough Street, Roseau  
E-mail: [customersupport@nbd.dm](mailto:customersupport@nbd.dm)  
Tel.: (767) 255-2648/2649 (Monday through Friday 7:50 AM to 4:50 PM Caribbean Time)  
Fax: (767) 448-3982

**B. Fees and Statement Frequency**

For the use of National Bank of Dominica Ltd Bank-**a-Net** services, an initial fee per Token will be charged and transaction fees will be debited from the Customer’s Accounts specified in Section 2 and 3 (a) for transactions processed where charges apply. The Customer will also be required to meet the cost of any replacement Token, the sum in respect of which shall be the same as the initial fee. An overview of all applicable fees is listed in the Explanatory Notes Annex A (3). Please note that the statement's frequency will be automatically set to monthly, when applying for Bank-**a-Net** service. Customer may specifically request to change this into the Customer's desired frequency.

**C. Signing Instructions**

By signing this application form, the party/parties warrant that they have read, understood and unconditionally accepted the General Terms and Conditions, and Annexes in full. Further, that they have taken the necessary steps to authorize the signing of this form and such authorization is in accordance with your relevant constitutional documents.

**Multi User - Business and Corporate Account**

Signature (Authorized Signatory) (1): \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Title \_\_\_\_\_

Signature (Authorized Signatory) (2): \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Title \_\_\_\_\_



**Other Account (Joint)**

Signature (Authorized Signatory) (1): \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Signature (Authorized Signatory) (2): \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Signature (Authorized Signatory) (3): \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Signature (Authorized Signatory) (4): \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

**For Bank Use Only**

**Date:** .....

.....  
**Bank Official**

.....  
**Supervisor Customer Support**

## Annex A

### Explanatory Notes

#### 1. Type of contracts

- a. Single User Contract is for a single person or legal entity set up under one (1) Bank-a-Net Contract
- b. Multi User Contract is for multiple persons or legal entities set up under one (1) Bank-a-Net Contract. (Small Businesses, Companies, Joint Account Holders, Trust Companies)

#### 2. Main features of Bank-a-Net

- a. 7 days a week, 24 hours a day availability
- b. Access is acquired via a Username, Password and Token
- c. Access SWIFT BIC codes
- d. Build templates
- e. Ability to define multiple users based on their specific functions
- f. Process company payroll
- g. Print account statements
- h. Transfer funds between accounts available within contract
- i. View Account balances
- j. Domestic payments
- k. Stop payments
- l. Utility bill payments
- m. Bill payments
- n. Recurring payments
- o. International wire transfers
- p. View cheque images
- q. Credit Card Balances
- r. Order cheque books
- s. Report lost credit and debit cards
- t. Obtain information that we make available about accounts/Email alerts
- u. Obtain other services or perform other payments that we allow

#### 3. Fees

	Multi User
Fee per Token (Initial Fee)	35.00ea
<b><u>Transaction Fees</u></b>	
Domestic Payments	5.10 ea
Wire Transfers (Caribbean)	35.00 ea
Wire Transfers (outside Caribbean)	55.00 ea
Stop Payments Request	25.00
Manager's Checks Request	5.10 ea

\*All fees are in Eastern Caribbean Dollars



#### 4. Application Procedure

To apply for Bank-a-Net, the Customer is required to hold an account with National Bank of Dominica Ltd. Persons in Dominica can visit any of our branches to apply. Persons outside of Dominica or who wish to access the application form online can use the following procedure:

**Step 1:** Download the NBD Bank-a-Net Agreement from our website and print it. [www.nbdominica.com](http://www.nbdominica.com)

**Step 2:** Fill in and sign the NBD Bank-a-Net Agreement initially every page.

(a) In case the Agreement refers to a company or any other legal entity, the agreement must be signed (**A notarized signature is require for all overseas customers and local customers sending by mail**) by persons duly authorized to sign the Service Contract on behalf of the company or legal entity. Where the company is a limited liability company, the Agreement must be accompanied by a resolution of the Board of Directors ( Annex E)

(b) In the case of Multiple Users on a Joint Account, all signatories must sign the Agreement.

**Step 3:** Complete the User Details Section indicating limits that are to be adhered to per contract and/or per User.

- a. **User permissions;** there are three options: (i) Inquiry Only, (ii) Payment Entry and Authorization (iii) Entry Only. For a multi user, the entry and authorization option provides the user the option to either enter or authorize a transaction. A multi user cannot authorize a transaction he has entered or vice versa.
- b. **Authorization level;** you can indicate a limit per User per transaction (for input as well as for authorization). The limits per User may never exceed the limits of the contract (see user permissions details).
- c. **Payments authorization requirement;** Depending on your authorization structure you may opt for one, dual or multiple authorizers per transaction.

**Step 4:** Send the printed original copy, duly signed, and notarized to the following address: (**Notarization required for overseas customers and Domestic customers sending by mail**)

National Bank of Dominica Ltd.  
attn: Customer Support Unit  
P.O. Box 271  
Roseau, Dominica

**Step 5:** The User(s) will receive a welcome letter with his/her Username, Password, and Token within seven days of receiving and processing application.

**Step 6:** In order to activate the Token(s), the User will telephone the Customer Support Unit. Alternatively, the tokens will be activated once hand delivered to the authorized signatories or picked up at branch by an authorized signatory.

For applications mailed, the User may identify himself on the basis of the Secret Question and Secret Answers indicated on the contract. *However, the Customer remains ultimately responsible for the use of the Token.*

**Step 7:** After activation of the Token, Bank-a-Net Services will be functional.



## **Annex B**

Important Notices:

With regard to the Bank-**a-Net** Agreement, the National Bank of Dominica Ltd. would like to draw the Customer's attention to the following:

The Customer is responsible for all consequences arising from (a) the unauthorized use, (b) the misuse or improper use of the Token, as well as that of the Password and its use prior to the notification of the National Bank of Dominica Ltd. Customer Support Desk, in accordance with the General Terms and Conditions of this Agreement.

The Customer and/or User have to select his/her/its Password prudently and diligently. The chosen Password should not be decipherable by third parties; therefore the Customer/User is required to select a Password that is dissimilar from other access codes from other banking applications. The Customer/User should NOT use his/her birth date or postal or ZIP code as a Password.

The Customer and/or User must always keep his personal verification questions and answers, as well as Passwords confidential.

*The General Terms and Conditions, Sections, and Annexes all form an Integral part of the Bank-**a-Net** Agreement.*

## **Annex C**

### **Personal Verification Questions**

Customers are asked to provide three Personal Verification Questions. Questions will be used to verify your identity upon receipt of the tokens in the mail or any other request for information that is made over the telephone. Customers can select any three stated below or create three of their own.

Once the application process has been completed and token is activated, NBD employees will never ask you for your password. If someone identifies themselves as a Bank employee and asks for your password and username, take caution. They do not represent the Bank. Do not reveal your information to them and please contact 1 (767) 255-2650 and ask to speak to the supervisor of the Customer Support Unit.



Select any three security verification questions & answers;

User #1 (authorized signatory);

- A. The name of my first pet; \_\_\_\_\_
- B. The name of my best man; \_\_\_\_\_
- C. My favorite color; \_\_\_\_\_
- D. The city where I got married; \_\_\_\_\_
- E. The name of my maid of honor; \_\_\_\_\_
- F. City where I was born; \_\_\_\_\_
- G. Name of my first school; \_\_\_\_\_
- H. Who is my favorite author; \_\_\_\_\_
- I. What is my favorite movie; \_\_\_\_\_
- J. What is my favorite ice cream; \_\_\_\_\_

Create three of your own;

- A. \_\_\_\_\_; \_\_\_\_\_
- B. \_\_\_\_\_; \_\_\_\_\_
- C. \_\_\_\_\_; \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_



User #2(authorized signatory):

- K. The name of my first pet; \_\_\_\_\_
- L. The name of my best man; \_\_\_\_\_
- M. My favorite color; \_\_\_\_\_
- N. The city where I got married; \_\_\_\_\_
- O. The name of my maid of honor; \_\_\_\_\_
- P. City where I was born; \_\_\_\_\_
- Q. Name of my first school; \_\_\_\_\_
- R. Who is my favorite author; \_\_\_\_\_
- S. What is my favorite movie; \_\_\_\_\_
- T. What is my favorite ice cream; \_\_\_\_\_

Create three of your own;

- D. \_\_\_\_\_; \_\_\_\_\_
- E. \_\_\_\_\_; \_\_\_\_\_
- F. \_\_\_\_\_; \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

**Annex D**

*USER MANUAL and DEMO available on National Bank of Dominica Ltd website;  
[www.nbdominica.com](http://www.nbdominica.com)*

**ANNEX E** - [Form of resolution to accompany executed Agreement from Limited Liability Company]

\_\_\_\_\_  
[Name of company]

\_\_\_\_\_  
\_\_\_\_\_  
[Address of company]  
(Hereinafter “the Company”)

At a meeting of the Company’s Board of Directors held on the \_\_\_\_ day of \_\_\_\_\_ 200\_\_, it was resolved as follows:-

- (1) that \_\_\_\_\_ be authorised to execute the National Bank of Dominica Ltd Bank-a-Net Agreement, for and on behalf of the Company;
- (2) that the Company agrees to keep the National Bank of Dominica Ltd duly indemnified against all and any loss which may result from the improper use of the Token by any User thereof, whether or not such User is a signatory to the Company’s Customer Account Mandate;
- (3) that where required, terms used in this resolution shall have the same meaning as those in the National Bank of Dominica Ltd Bank-a-Net Agreement as executed on behalf of the Company.

\_\_\_\_\_  
CHAIRMAN

\_\_\_\_\_  
SECRETARY