Corporate Internet Banking Form

ظفار الإسلامي
DHOFAR ISLAMIC

Corporate Details

Date		CIF	
Corporate Name			
Contact Number		Email ID	
Relationship Manager			
Customer Type	☐ SME ☐ Corporate ☐ Government		
Channel Access	☐ Corporate Internet Banking ☐ ERP Integration (B2B) ☐ API Banking		
Corporate ID*		*Note: If you are an existing Corporate Internet banking User, please provide Corporate ID.	

Use below table only for Single user. For Maker/ Checker Please refer to Annexure A

User Details (Please fill detail in CAPITAL letters):

Purpose • New • Modify • Delete	Name (First, middle and last name)	Email Address	Mobile Number	Transaction Access		Service Access *	
				View	Transaction	WPS	Easy Debit
☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐
☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐
☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐
☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐
☐ N ☐ M ☐ D				☐ V	☐ T	☐	☐

*All types of Fund transfers both single and bulk payments will be enabled by default, except WPS transactions.

Wage Protection System (WPS)

Salary Account Number: _____

Commercial Registration Number (CR No):_____

Customer ID to be Linked or De-linked

Name (First, middle and last name)	Linking or Delinking	CIF ID 1	CIF ID 2	CIF ID 3	CIF ID 4	CIF ID 5
	☐ Link ☐ De-Link					
	☐ Link ☐ De-Link					
	☐ Link ☐ De-Link					
	☐ Link ☐ De-Link					
	☐ Link ☐ De-Link					

Document Checklist For Corporate Customers

- Application form signed by the Authorized Signatory as per board/shareholder resolution.
- Copy of Board Resolution
- Copy of Id: For Omani & GCC, National Id | For Expats Resident card or Passport or Employer certification (In case of out of Oman user)
- Copy of Commercial Registration (printed within 90 days)
- All Documents should be dully signed and stamped with company seal

Document Checklist For Government Customers.*

- Application form signed by authorized signatories as per the Authorization Letter from Minister.**
- Copy of ID card: For Omani & GCC, National ID | For Expats Resident card and Passport
- All Documents should be dully signed and stamped with government entity seal

Note:
*for Embassies, the application form shall be signed by the ambassador or Charge de Affairs during the absence of the ambassador.
** Authorization Letters shall be signed by the Minister or the head of the public authority.

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Terms and conditions:

The Internet Banking Service is made available to the Customers by the bank on the following terms and conditions. These terms and conditions, together with the Terms and Conditions Governing Accounts apply to the use of the Service. The Customer is required to read the Terms and Conditions before availing this Service. Upon the commencement of availement of the Service by the Customer, the Customer will be deemed to have accepted these terms and conditions.

1. Definitions

In this document the following words and phrases have the meaning set opposite them unless the context indicates otherwise:

1.1. Bank – Dhofar Islamic a licensed window of BankDhofar SAOG, (a banking company incorporated in the Sultanate of Oman and licensed by the Central Bank of Oman, under Commercial Registration Number 1291106) having its office is at Way 2726, Building No. 27, Plot No 127, The Central Business District, Ruwi, Muscat, the Sultanate of Oman, licensed to carry out banking business compliant with the dictates of Shari'ah.

1.2. Customer(s) - the Individual Account holder(s) or the Legal Entity(s) accepted by the Bank to open a banking account with the Bank. In this document, all references to the Customer in the masculine gender will also include the feminine gender and corporate customers.

1.3. User(s) - the Customer and / or person(s) authorised by the Customer to use the Bank's Service. .

1.4. "Service" or "Internet Banking Service" - means the digital banking platform provided by the Bank, enabling the Customer to access accounts, perform transactions, and utilize banking services through electronic channels.

1.5. Internet Account - the Customer's Savings and/or Current Account and/or any other type of account, maintained at any branch, identified by the Customer as one of the accounts linked at the time of applying for the Service or subsequently for operations through the use of the Service.

1.6. Password - any confidential Password, phrase, code or number issued to any Customer or User which may be used to access the Service.

1.7. User-ID – a unique identifying number or name allotted by the Bank to the Customer/Users to login (access) and use the Service.

1.8. "Authentication Credentials" means all identification, authentication, and security mechanisms issued to or selected by the Customer for accessing and using the Service, including but not limited to:

- User ID
- Passwords and PINs
- One-Time Passwords (OTP)
- Security codes
- Security tokens or devices
- Biometric identifiers
- Any other authentication method introduced or required by the Bank from time to time

1.9. Terms and Conditions – refers to this agreement 'Internet Banking Terms and Conditions'

1.10. Terms refer to Terms and Conditions for use of the Service as specified in this document.

2. Applicability of Terms

These Terms form the agreement between the Customer and the Bank. By applying for the Service the Customer acknowledges and accepts these Terms. These Terms and Conditions will be in addition to the terms and conditions relating to any account of the Customer and the Terms and Conditions Governing Accounts. If there is any conflict or inconsistency, these Terms and Conditions override any others to the extent of such inconsistency or conflict.

3. Internet Banking Service

3.1. The Bank shall endeavor to provide to the User through Internet Banking, services such as including but not limited to Balance Enquiry, Details of Transactions in his account for the past 3 months, Statement of Account, Request for Cheque-books, Request for ATM Cards, Request for Transfer of Funds between linked accounts of the same Customer, Payment of Utility Bills and such other facilities as the Bank may decide to provide from time to time. The Bank may also make changes to the services offered from time to time without the Customer's consent. The Customer will be informed of these changes through email or website of the Bank or written communications, or any other channel that the bank adopts from time to time in accordance with the applicable regulatory rules and regulations.

3.2. The Customer undertakes not to use the Bank's Service or any related service for any illegal or improper purposes. He shall also not attempt to adapt, alter, modify, enhance, delete or in way tamper with the Bank's Internet Banking service.

4. Application for Internet Banking Service

4.1. The Customer would need to be a Internet user or have legal access to the Internet and knowledge of how the Internet works. The Customer may apply for Internet Banking services by completing registration process, by filling up the required forms at Banks branches or online registration form at the Bank's website. By completing online registration, the Customer agrees to be bound by these Terms and Conditions. In the case of corporate Customers, the customer should submit to the bank Board or Shareholder resolution, ratifying online registration for the Service, abide by these Terms and Conditions and authorizes Users of the Service, otherwise the Services will not be activated for corporate Customer.

4.2. The acceptance of the registration and receiving the acknowledgement thereof does not automatically imply the Bank's approval of the Customer's application for the Service.

4.3. The Bank will advise the Customer from time to time the Internet software, such as Browsers, which are required for using the Service. There will be no obligation on the Bank to support all Internet software or their versions.

4.4. Should a User no longer be authorized to access the Services by a corporate Customer, such Customer shall immediately notify the Bank in writing to deny such User from accessing Service. The Customer must receive a written confirmation from the Bank after notifying the Bank, only then can the Customer can rely on its request being accepted and processed by the Bank.

5. Processing and Execution of Transactions

5.1. The User may submit requests to transact on his account through the Service. These may either be processed online or offline. All offline requests will have a prescribed turnaround time, which is subject to change. These turnaround times will be mentioned on the screen of the request.

5.2. The Bank will not be liable for losses or costs caused by abnormal and unforeseeable circumstances outside the Bank's reasonable control, which take place between the time their request is submitted through the Service and the stipulated time required by the Bank for taking action on the specific request.

5.3. The transactions would also be subject to maximum transaction limits submitted by the Customer in the registration form and accepted by the Bank.

5.4. The Customer agrees that some requests/instructions given by the Customer are subject to authorization by officer/s of the Bank, and therefore may not be immediately and automatically affected. The Customer further agrees that the Bank reserves the right to allow or disable such requests at its discretion with or without prior notice to the customer.

5.5. The Bank will not act on a Customer's instructions submitted through the Service if the Bank suspects or reasonably considers the Customer's instructions may not be accurate or authentic; the Bank may be in breach or contravention of any laws, regulations or other such duty by acting on such instructions; suspicions of fraud, money laundering or financial crime.

5.6. The Customer shall ensure that all transactions conducted through the Internet Banking Service comply with applicable laws, sanctions requirements, anti-money laundering regulations, and counter-terrorist financing obligations.

5.7. Any transfer or payment instruction, once submitted, authenticated and accepted for processing through Internet Banking Service, may be irrevocable. Accordingly, the Bank may be unable to cancel, amend, recall, reverse or otherwise stop the execution of the Payment Instruction. The Customer is solely responsible for ensuring the accuracy and completeness of all payment details, including the beneficiary's name, account number or IBAN, beneficiary bank, amount, currency and payment purpose, before confirming the instruction. The Bank shall not be liable for any loss, delay or error resulting from inaccurate, incomplete or incorrect payment details provided by the Customer.

6. Internet Banking Access

6.1. One or more Users can be identified to operate the Account(s) through the Internet and each User can be assigned limits to perform financial transactions in line with the operating instructions mandate provided by the Customer to the Bank for operating the Account(s)

6.2. The Bank will allot a User ID and Password for each user authorized by the Customer to use the Internet Banking Service. The User will be required to change the Password assigned by the Bank on accessing Internet Banking for the first time. During the first time log in, the User should accept these Terms and Conditions prior to using the service.

6.3 The Customer agrees and acknowledges that:

- Access to and use of the Service shall be authenticated through the use of Authentication Credentials.
- All instructions and transactions authenticated using the Authentication Credentials shall be deemed to have been authorized by the Customer.
- The Customer shall maintain the confidentiality and security of all Authentication Credentials at all times and shall not disclose them to any third party under any circumstance

6.4 The Customer agrees and acknowledges that the Bank reserves the right, at its sole discretion, to:

- Introduce, amend, replace, or withdraw any Authentication Credentials or amend or introduce additional security requirements;
- Specify additional authentication measures or verification processes from time to time to enhance security.

The Customer shall comply with all such requirements as a condition for continued use of the Service.

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7. Joint / Corporate Accounts

7.1. The Service will also be available to Customer Accounts (Individual and joint accounts or corporate accounts) which are operated jointly by more than one Authorised Signatory. The Bank can set up limits for each of the Users authorised by the Customer to use the Service, if requested, which can apply singly or jointly, i.e. the User(s) using their User-ID and Password jointly to initiate financial transactions. These Limits would apply to all the financial transactions initiated by the User(s). User group limits can be set up for joint transactions.
The Customer Shall be responsible for configuring User roles, groups, approval workflows, and transaction limits (including maker-checker controls) and shall expressly agree with such arrangements when registering for the Service.
All transactions and instructions authenticated using valid Authentication Credentials and processed in accordance with the configured authorization structure shall be deemed valid and binding.
The Bank shall act strictly based on such configurations

7.2. The Customer is solely responsible for configuring and maintaining appropriate controls, including User access, approval hierarchies, and transaction limits.
The Bank shall rely entirely on the configured authorization structure and Authentication Credentials, and any transaction processed accordingly shall be treated as duly authorized.
The Bank will not be liable to the Customer for any loss, damage or expense arising from:

- failure of the Customer to implement or maintain adequate controls;
- misconfiguration or absence of maker-checker approvals;
- compromise or misuse of Authentication Credentials.
- access to the Customer's account by any unauthorized person or unauthorised user.

8. Security Provisions

8.1. The User is advised to change his Password as frequently as possible as the use of the same password over a long period of time may give rise to the risk of compromising it. The Bank accepts no responsibility for any loss suffered by the Customer arising out of failure to change his password. For further safety, the Bank may introduce other means of secure authentication which the User would be obliged to follow.
8.2. The User shall not share his Password and he would be fully responsible for any consequences arising from sharing his Password or not maintaining the confidentiality of his Password. The Customer shall memorize his Password and not record it in a written form which can be accessed by another or record his password in software which retains it automatically such as internet browser "remember password" features. In case the User has forgotten his Password, he can request a new Password by writing to the Bank.
8.3. The User should not leave his computer or device unattended during the time he has logged into Dhofar Islamic Internet Banking.
8.4. The User must not access the Service from any computer connected to a local area network or any public Internet access device/point without first making sure that the computer and the network are free of virus, spyware, destructive or disruptive components, malicious code or any other software which may compromise the Bank's or the User's access to the Service, and that no one else will be able to observe or copy their access or get access to the Service.
8.5. The User should never allow anyone to come into possession or take control of the device used to access the Services
8.6. The User should inform the Bank immediately if the device used to access the Services fails to function.

8.7. The Bank may, at any time, implement, modify or enhance security measures as it deems appropriate, including the right to:

(a) require biometric authentication, device binding, multi-factor authentication or any other authentication method;

(b) refuse, restrict or terminate access from rooted, jailbroken, compromised or unsupported devices;

(c) impose verification requirements or cooling-off periods before activating Services or increasing transaction limits;

(d) suspend, restrict or delay access to the Services or the processing of any payment instruction due to maintenance, cybersecurity incidents, suspected fraud or compromise, or where reasonably necessary to protect the Customer or Bank; and

(e) rely on Customer's registered contact details. The Customer shall keep such contact details accurate and up to date and shall bear all risks arising from any failure to do so.

9. Charges and Fees

9.1. The Bank is currently offering this service free of charge to Customers. Certain transactions however are chargeable, details of which are published on the Dhofar Islamic website. However the Bank may levy charges for the Service at a future date, which the Bank would advise the Customers through email, Bank's website or written communication.
9.2. The Customer authorises the Bank to recover all charges related to Internet Banking Service as determined by the Bank from time to time by debiting any of the Customer's designated accounts.
9.3. The Bank may terminate the Service without giving any further notification to the Customer, if at any time the Customer's account balance falls short of the required minimum amount as aforesaid and/or if the service charges remain unpaid. The Bank will not incur any liability or responsibility whatsoever by reason of such withdrawal.

10. Funds Transfer

10.1. The User can transfer funds to other accounts within and outside Oman, through the Service, for which, the Customer should register the beneficiary account/s beforehand.
10.2. The remittance shall be processed in accordance with and subject to the Bank's applicable system regulations.
10.3. It is understood that the Bank shall exercise reasonable care for effecting the transfer through the use of reliable means available. However, in case of delay, loss, error, mutilation, mistake in the transfer and communication by the User, branches, Correspondents and agent, the transfer is entirely at the User's (remitter's) own risk .
10.4. All charges payable in the course of transfer including Correspondent charges (if any) shall be borne by the User (remitter) and be deducted from the proceeds of the transfer.
10.5. In the absence of any instructions to the contrary the transfer will be effected in the currency of the geographical location of the destination and subject to related cut-off times or any other regulations applicable therein.
10.6. The Bank will endeavor to effect such funds transfer instructions received through the Service provided there are sufficient funds available in the Customer's account. The Bank shall not be liable for any omission in making all or any of the payments or for late payments due to circumstances beyond its reasonable control.
10.7. The User can also pay specific Utility bills through the Service. To avail this facility, the Customer should first register with the Bank his contract/account numbers given by the specific utility providers.
10.8. The Bank endeavors to send SMS confirmation to the User on the successful/failure of a beneficiary addition. However, the Bank bears no liability in case the User does not receive the SMS confirmation as a result of unavailability of the network coverage or the user has changed his mobile number or the service provider or any other technical disfunctionality.
10.9. The Bank may sub-contract and employ agents or use the services of correspondent banks to carry out any of its obligations under these Terms and Conditions. Although the Bank will take reasonable care when using their services, it will not be held responsible for any delay or losses that the Customer may suffer due to their actions or their omissions.

11. Authority to the Bank

11.1. All transactions initiated through the Service shall be deemed authorized upon successful verification using the applicable Authentication Credentials required by the Bank from time to time. The Customer irrevocably authorizes the Bank to act upon any instruction or transaction authenticated using such Authentication Credentials. The Bank shall have no obligation to verify the authenticity, authority or validity of any instruction or transaction beyond the authentication procedures and security measures prescribed or accepted by the Bank from time to time.
11.2. The Bank will only act on an instruction insofar as it is in the Bank's opinion practicable and reasonable to do so and in accordance with its regular business practices and procedures.
11.3. The display or print-out that is produced by the User(s) at the time of operation of Internet Banking is a record of the operation of the Internet access and shall not be construed as the Bank's record of the relative transactions, The Bank's own records of transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding for all purposes.
11.4. The Bank will send a periodic statement to the Customer. It will be considered as an acceptance, unless any discrepancy is pointed out within a week from the date of sending. If the Customer has not notified the Bank within a week, then it shall be taken as a sign of acceptance of the Bank's records

12. Accuracy of Information

12.1. The User is responsible for the correctness of information supplied to the Bank through the Service or through any other means such as electronic mail or written communication. The Bank shall not be required to independently verify such information. The Bank accepts no liability for the consequences arising out of erroneous information supplied by the User(s) / Customer(s). If the User suspects that there is an error in the information supplied to the Bank by him, he shall advise the Bank immediately. The Bank will endeavor to correct the error wherever possible on a "best efforts" basis.

12.2. If the User notices an error in the account information supplied to him through the Service, he shall advise the Bank immediately. The Bank will endeavor to correct the error as soon as practicable.

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13. Liability of the Customer and the Bank

13.1. The User shall not be liable for any unauthorised transactions occurring through the use of the Service which is attributed to the fraudulent or negligent conduct of the employees of the Bank.
13.2. The Customer shall be liable for any loss arising from unauthorised transactions in the Internet Banking accounts if he has breached the Terms and Conditions, or contributed to or caused the loss by negligent actions including but not limited to the following:
- Keeping a written or electronic record of Internet Banking Password.

13.3. Disclosing or failing to take all reasonable steps to prevent disclosure of the User-ID or Password to anyone including Bank staff and/or failing to advise the Bank of such disclosure in time.
13.4. Not advising the Bank immediately about unauthorised access to or erroneous transactions in the Internet accounts.
13.5. The Bank shall not be liable for any unauthorised transactions occurring through the use of the Service which can be attributed to the fraudulent or negligent conduct of the Customer.
13.6. The Bank shall not be liable to the Customer for any fraud, negligence, breach of contract, misrepresentation or otherwise for any loss howsoever caused (including but not limited to any loss direct, indirect, incidental, consequential and irrespective of whether any claim is based on the loss of revenue, investment, production, goodwill, profit, interruption of business) to the Customer by reason of but not limited to, any of the following:
13.7. The Customer's use of the Service or any materials or software provided or downloaded from the website;
13.8. Failure on the part of the Customer to use or access the Service at any time and any error in the provision of any part of it;
13.9. Any claim brought by a third party against the Bank or its customers by reason of improper use of the Service by the User.
13.10. any loss incurred by the use of User ID and password/s issued to the Company or to delegates or any substitutes thereon used without the Company's authority.

14. Force Majeure

Under no circumstances shall not the Bank be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on delay, loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the Customer or any other person. The Bank shall in no circumstances be held liable to the User if access to the Service is not available in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters, civil unrest, government action, legal restraints, faults in the telecommunication network or Internet or network failure, software or hardware error, error or fault caused by a third party service provider, or any other reason beyond the control of the Bank.

15. Indemnity

(a) The Customer agrees to fully indemnify, defend, and hold harmless the Bank, its shareholders, directors, officers, employees, agents, and affiliates from and against any and all losses, damages, liabilities, costs, expenses, penalties, and claims (including reasonable legal fees and expenses), suffered or incurred by the Bank, arising out of or in connection with:any improper, unlawful, unauthorized, or fraudulent use of the Service by the Customer or any User authorised by the Customer;
(b) any breach of these Terms and Conditions, or of any applicable law, regulation, or regulatory directive by the Customer or any such User;
(c) any instruction, transaction, or communication submitted through the Service using the Customer's User ID, Password, or other Authentication Credentials, whether or not such use was expressly authorised by the Customer; or

(d) This indemnity shall survive termination or suspension of the Service and shall apply notwithstanding any negligence (other than gross negligence or willful misconduct) on the part of the Bank.

16. Disclosure of Personal Information

16.1. The Customer and the Users expressly irrevocably consents to the Bank collecting, using, processing, storing and disclosing personal information, account information and transaction data to the extent necessary to provide the Services, comply with applicable laws and regulatory requirements (including Financial Consumer Protection Regulatory), prevent financial crime, and fulfil its reporting obligations. The Bank may share such information with its affiliates, service providers and competent regulatory or governmental authorities, including Central Bank of Oman, where required or permitted by applicable law.

16.2. The Customer also agrees that the Bank may disclose, in strict confidence, to other institutions, such Personal Information as may be reasonably necessary for the following reasons:
- for participation in any telecommunication or electronic clearing network
- in compliance with a legal directive
- for credit rating by recognized credit scoring agencies
- for fraud prevention purposes

17. Lien

The Bank shall have the right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits held in the Customer's linked Account(s) or in any other account or assets, whether in single name or joint name(s), to the extent of all outstanding dues (including applicable taxes), whatsoever, arising as a result of the Service extended to and/or used by the Customer.

18. Amendment of Terms and Conditions

18.1. The Bank has the absolute discretion, without prior consent of the Customer, to amend or supplement any of the Terms and Conditions at any time and will endeavor to give prior notice for such changes wherever feasible in accordance with applicable laws and regulation except for changes to financing rate and exchange rates and/or any other variations that are subject to market changes.
18.2. Any exchange rate, financing rate, dealing rate and other prices and information quoted by the Bank on the Internet Site(s) or otherwise in response to an online inquiry are for reference only and is not binding. Any rate, price and information offered by the Bank for the purpose of the relevant transaction shall be binding on the User upon the User confirming his acceptance irrespective of any different rate, price or information quoted by the Bank.
18.3. The Bank has the right to introduce new services within Internet Banking from time to time. The existence and availability of the new functions will be notified to the Customer as and when they become available. The changed terms and conditions applicable to the new Internet Banking Service shall be communicated to the Customer. By using these new services, the Customer agrees to be bound by the terms and conditions applicable to the new services.

19. Non-Transferability

19.1. The Service is personal to the Customer and is not transferable to any third party under any circumstances and it shall be used only by the authorized Customer(s).
19.2. The Customer shall undertake not to assign this Service to anyone else.

20. Termination of Internet Banking Service

20.1. The Customer may request termination of the Internet Banking facility at any time in writing. The turnaround time of such request would be 7 working days to disable the Internet Banking ID. However the Customer will remain responsible for any transactions made in his account(s) through the Service prior to the time of such cancellation of the Service.
20.2. The Bank may suspend or terminate the Service at any time. Where possible and legally permitted, prior notice will be given to the Customer. If the Service is suspended or terminated by the Bank for a reason other than the breach of the Terms and Conditions by the Customer, the Bank's liability shall be restricted to the return of the annual charges, if any, recovered from the Customer for the period in question.
20.3. The closure of all accounts of the Customer will automatically terminate the Service.
20.4. The Bank may suspend or terminate the Service without prior notice if the Customer has breached these terms and conditions or the Bank learns of the death, bankruptcy or lack of legal capacity of the Customer.
20.5. Where the Customer is a partnership, the Terms and Conditions will continue in force unless revoked by notice given by the authorized person in the partnership, notwithstanding any change of name of the partnership, change in partners or any partner ceasing to be a partner by reason of death or otherwise. This obligation will be extended to legal heirs and new partners.

21. Notices

21.1. Mutual Notices –will have legal force under these Terms and Conditions if sent :-
- electronically to the mail box of either party as per the available email address of the Customer in the application forms, and the email address of the Bank [care@dhofarislamic.com] specified in the Terms and Conditions or as updated in its website
- in writing by delivering them by hand or by sending them by post to the last address given by the Customer and in the case of the Bank to the address mentioned in the heading above.

21.2. In addition, the Bank may also publish notices of a general nature which are applicable to all Customers of Internet on its website. Such notices will have the same effect as a notice served individually to each Customer.

22. Severability

Each of the provisions of these Terms and Conditions is severable and distinct from the others and, if at any time one or more of such provisions is or becomes illegal, invalid or unenforceable in any respect under the laws of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way.

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23. Governing Law

23.1. These Terms and Conditions shall be governed by and will be interpreted in accordance with the laws of the Sultanate of Oman. All disputes arising out of or in connection with these Terms and Conditions shall be submitted to the exclusive jurisdiction of Omani courts in Muscat.

23.2. The Bank accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country. The mere fact that the Internet Banking service can be accessed through Internet by a Customer in a country other than Oman shall not be interpreted to imply that the laws of the said country govern these terms and conditions and/or the operations in the Internet accounts of the Customer and/or the use of Internet Banking.

24. Miscellaneous

24.1. No proprietary rights or ownership rights vest in the Customer by reason of use of the any of the software provided for use of the Service.

24.2.4.8 The Customer expressly irrevocably consents to the Bank collecting, using, processing, storing and disclosing Customers personal information, account information and transaction data to the extent necessary to provide the Services, comply with applicable laws and regulatory requirements (including Financial Consumer Protection Regulatory), prevent financial crime, and fulfil its reporting obligations. The Bank may share such information with its affiliates, service providers and competent regulatory or governmental authorities, including Central Bank of Oman, where required or permitted by applicable law.

24.3 The Customer confirms that it has read, understood, and accepted these Terms and Condition.

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Daily Transaction Limit

By Default, Corporate Daily Limit ﷼ 50,000.

If more than default limit required, please specify _____Max up to ﷼ 30Mil per day

Declaration

I/We hereby confirm that mandate from the competent authority has been obtained necessary Resolution/Authorization is enclosed on the letterhead

SNO	Name	Designation	Signature

For Bank Use Only

We confirm that all documents required for corporate Internet Banking registration have been obtained, signed by signatory / all signature/s verified as per the account mandate all documents and approvals are kept on record, also confirm that form has been filled in accordance to customer Board Resolution and confirmed to be complete and correctness.

☐	The limit above ﷼ 50,000 and maximum up to ﷼ 1,000,000 at least two AGMs or higher-level executives must approve.
☐	Recommended by Relationship Manager/ Unit Head/ AGM and minimum of two chiefs must approve (above ﷼ 1,000,000 and maximum up to ﷼ 30,000,000, request must be supported with all relevant documents).

Signature of Branch Manager	Approved by Relationship Manager/ Unit Head/ AGM/ Chief

*Customer segment wise approval (Corporate – CWBO, Government- CGBO, Corporate SME – CWBO, Corporate SME without RM – CRBO)

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ANNEXURE A

Below Form to be filled for Maker / Checker, Role and Access in detail in accordance to the Board Resolution.

Purpose • New • Modify • Delete	Name (First, middle and last name)	Email Address	Mobile Number	Access Type*			Service Access *	
				View/ Transaction	User Type	Approver Group	WPS	Easy Debit
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐
☐ N ☐ M ☐ D				☐ V ☐ T	☐ M ☐ C ☐ A	☐ A1 ☐ A2 ☐ A3 ☐ A4	☐	☐

• Transaction Access: User Type: M-Maker ,C-Checker, A-Approver | if A – Approver is selected then Approver group should be specified under Approver Group field.
• All types of Fund transfers, both single and bulk payments will be enabled by default, except WPS transactions and Additional services.

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Authorisation Rule – Amount in ﷼						
Rule Number	From Amount	To Amount	Number of Approvers (A1)	Number of Approvers (A2)	Number of Approvers (A3)	Number of Approvers (A4)

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TO BE PROVIDED IN COMPANY'S LETTERHEAD

RESOLUTION OF BOARD OF DIRECTORS OF.....(name of company) PASSED IN THE MEETING HELD ON.....(date of meeting)

It was resolved to open and operate bank accounts with Dhofar Islamic in the name of ..... (Herein after called the Company). It was also resolved to avail all types of banking facilities including electronic / internet banking facility and borrowing / credit facilities.

It was also resolved that Mr. ..... and Mr..... Is/are (delete as applicable) authorized to do the following (singly / jointly) delete as applicable):

Open, operate and close the bank accounts. Execute all documents required for the use of Internet / Electronic Banking Delivery Channels take all necessary actions including the ability to delegate and sub delegate as required for the establishment of administrators and users within such Internet / Electronic Banking Delivery Channels.

Execute any Undertakings, Indemnities, Agreement or any other document required by the bank for the bank accounts and / or banking facilities availed.
To grant security and execute all associated security documents (including but not limited to guarantees, assignment of rights, pledges and mortgages) in connection with any Facilities availed by the Company or on its behalf
Sign on applications to avail / drawdown the borrowing / other facilities including guarantee applications / import and export facilities
Execute guarantees given to the bank for borrowing / credit facilities availed by any other third party.
To delegate all or any of their powers to any person)s) on behalf of the company.

Shareholders / Board of Directors / Authorized Signatory (delete as applicable)

Note: This extract of the board resolution should be signed by company representatives having authority to do so as per the Memorandum of Association- MOA and the bank should be able to verify this authority from the MOA.
Alternatively, it should be attested by an Oman court or notarized & legalized, if executed outside Oman.

Note: The authorized individuals identified in this letter should be exactly similar to company's board resolution copy submitted to the bank for account opening.

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