

The Manager, People's Bank

..... Branch

I/We request below mentioned facility/ies and provide my/our details as follows to process the application.



Application For Electronic Banking Services



Type of Services

(Please tick "√" as appropriate)

Debit Card
 E-Statement
 Mobile Banking (#488#)
 Missed Call Top Up Banking
 SMS Alerts
 Cardless Cash

Personal Information

Primary A/c Holder	Joint A/c Holder
Full Name (Mr/Ms/Other	Full Name (Mr/Ms/Other
Postal Address	Postal Address
NIC / DL /Passport No.	NIC / DL / Passport No.
Mobile Phone No.	Mobile Phone No.
Fixed Phone No.	Fixed Phone No.
Email Address	Email Address

Debit Cards

A/C 1 No. <input style="width: 100%;" type="text"/>	A/C 2 No. <input style="width: 100%;" type="text"/>
<input type="checkbox"/> VISA <input type="checkbox"/> Master	<input type="checkbox"/> Instant Card <input type="checkbox"/> Personalized Card *

	Primary A/c Holder	Joint A/c Holder
Embossing Name (For Personalized Card)		
Mother's Maiden Name		

Required Facilities (Please tick "√" as Appropriate)

	Primary A/c Holder	Joint A/c Holder
**All facilities related to the Card		
ATM transaction facilities only		

Mobile Number to which the OTPs of E-Commerce Internet Transactions should be sent?

*** I/We do hereby authorize sending OTPs of the E-Commerce Internet Transactions to the above Phone Number

*** Please note that the OTP is generated only if the website you are transacting is registered in 3D Secured system. Signature/s of the Customer/s

For Office Use Only

	Primary A/c Holder	Joint A/c Holder
Card No.		

E-Statements

A/C No. 1	<input style="width: 100%;" type="text"/>
2	<input style="width: 100%;" type="text"/>
3	<input style="width: 100%;" type="text"/>
4	<input style="width: 100%;" type="text"/>

Please tick "√" as required

Primary A/C Holder
 Joint A/C Holder
 Daily
 Weekly
 Monthly

For Office Use Only

Branch Manager's approval

Signature

Date :

..... Signature/s of the Customer/s

(Name, Service No.) Rubber Stamp

* Delivery date of the card will be informed by the Branch
 **Subject to facilities provided by the bank

Mobile Banking

➤ **People's Mobile Banking - (USSD Technology - #488#)**

Please tick "✓" as required

Primary A/c Holder

Joint A/c Holder

Utility Bill Payment Facilities **under USSD Technology** (Please enter Reference/Account Number mentioned in the Bill)

CEB (Ceylon Electricity Board)

Sri Lanka Telecom

Mobitel

Lanka Bell

Water Supply & Drainage Board

Dialog

Dialog TV

LECO

Etisalat

People's Card

Other (Pls. Specify)

Account Numbers to be linked (Utility bill payments are made by debiting one of the linked account)

1

3

2

4

.....
Signature/s of the Customer/s

➤ **Missed Call Top Up Banking**

Please tick "✓" as required

Primary A/c Holder

Joint A/c Holder

This facility can be obtained only from the registered service providers.

.....
Signature/s of the Customer/s

➤ **Digitalized Mobile Banking (People's Wave)**

- For the account holders who own the Mobile Phone with capacity over 4.4 of ANDROID and 8.0 of APPLE IOS.
- People's Wave App can be downloaded from Play Store in case of ANDROID type and from App Store in case of APPLE (IOS) type.

SMS Alerts (Subject to facilities provided by the Bank)

A/c Nos. to be Registered for alerts

1

3

2

4

Please tick "✓" as required

Primary A/c Holder

Joint A/c Holder

Debit Alerts

Credit Alerts

Time Deposit Renewals

.....
Signature/s of the Customer/s

Cardless Cash

A/C Nos. to be registered for Cardless Cash Facility

1

3

2

4

.....
Signature/s of the Customer/s

Terms & Conditions Applicable for Debit Card Facility

1. The Card shall at all times remain the property of People's Bank and shall be returned to the Bank unconditionally and immediately upon the Bank's request.
2. The card is for my own personal use only. It is not transferable. It shall not be used for any purpose other than for transactions designated by the Bank.
3. I/We shall keep my/our Personal Identification Number (PIN) strictly confidential and undertake not to reveal such number to any person at any time or under any circumstances. In respect of the card PIN shall mean the original Personal Identification Number confidentially generated for me/us by the Bank and any substitution effected by me/us.
4. I/We shall accept full responsibility for all transactions proceeded or effected by the use of the card however affected.
5. I/We hereby authorize you to debit my/our account with the amount of any withdrawal/transfer payment made by the debit card.
6. I/We further authorize you to debit my/our account with all charges relating to transactions made locally & internationally through the card, wherever applicable and also with any other liabilities inclusive of legal fees or other statutory charges if any, relating to the use of card.
7. If my/our account is a joint account, I/we shall be jointly and severally liable for all transactions arising from the use of the card.
8. I/We shall accept the Bank's record and statements of all transactions processed by the card as conclusive and binding on me/us for all purposes.
9. If the card obtained by me/us is stolen or lost, I/we shall notify the Bank immediately and shall also give a written confirmation to the Bank. I/we shall not hold the Bank liable for any loss incurred by the use of the card that is lost, stolen or used without my/ our authority.
10. The Bank shall at any time be entitled to amend, supplement, or vary any of these terms and conditions at its absolute discretion with or without notice to me/us and such amendment, supplement or variation shall be binding on me/us.
11. The use of the card shall be subject to the Bank's prevailing rules, regulations, and any terms and conditions governing all services, facilities and transactions covered by the card or otherwise.
12. The Bank shall have the full discretion to cancel, withdraw or renew the card without any prior notice or any reasons given to me/us. In the event that I/we decide to terminate the use of the card, I/we shall give the Bank not less than 7 days prior notice in writing and agree to return the card.
13. All replacements and renewals of the card shall be subject to the terms and conditions which are in force.
14. The Bank will not be responsible for the card being rejected for any reason whatsoever.
15. I/We shall at no time to use or attempt to use the Card unless there are sufficient funds in my/our account to cover the withdrawal or transfer.
16. I/We acknowledge that the amount stated on the ATM Screen or a printed inquiry slip/receipt/advice shall not be used for any purpose whatsoever be taken as conclusive of the state of my/our account with the Bank.
17. I/We do not hold the Bank liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising caused by any malfunction or failure of the Card or the ATM or the insufficiency of funds in the ATM.
18. All rules and regulations governing the operation of Current, Savings or any other Account shall be applicable to Card transactions relating to such accounts.
19. I/We undertake to use my card abroad solely within the limit authorized by the bank and affirm that the card will only be used overseas for personal expenses such as travel expenses, hotel charges, incidental expenses, medical expenses and purchase of goods/services for my/our personal use, and affirm that it will not be used to purchase goods in commercial quantities, for capital transactions and purchase goods/services on behalf of third parties.
20. I/We undertake to abide by the existing and future regulations and directions of the CBSL issued to govern the EFT Card industry and their usability.
21. I/We agree to pay the Bank where applicable charges and fees in respect of the operations of the card, loss of the card and the charges in respect of dispute resolution of card transactions imposed by the Bank at rates determined by Bank from time to time.
22. I/We undertake to notify the Bank before leaving the country whenever I/We travel abroad and intend to use the card.
23. Debit card will be activated for 3D Secured E-commerce Internet Transactions once the card is registered in the server.
24. Card holder/s will receive the One Time Password (OTP) to the above-mentioned mobile number when performing an E-Commerce Transaction through 3D secured websites.
25. Card holder/s have to input the OTP manually for every E-Commerce transition in 3D secured activated online merchant sites.
26. Bank will not be responsible for the information provided in the above application, misusing of OTP or any losses incurred as a result of exposing your Debit Card and customer information for E-Commerce transactions.
27. Customer is totally responsible on his decisions regarding the selection of the website and the payment portal, and Bank has no liability over the genuineness of the website or the privacy of the customer information provided for the transaction.
28. EFTCs issued subject to a person in Sri Lanka (i.e. the card holder) shall be used for the following.
 - i. Any payment to a person resident outside Sri Lanka for a current transaction of personal nature other than for the use of payment for import of goods to Sri Lanka for commercial purpose.
 - ii. Any payment to person resident outside Sri Lanka for any purpose, where an EFTC is issued against a Business Foreign Currency Account (BFCA) or a personal Foreign Currency Account (PFCA)
 - iii. Any payment to a person resident outside Sri Lanka for any purpose, where a debit card is issued against a Diplomatic Foreign Currency Account (DFA) or an Inward Investment Account (IIA)
29. EFTC is issued subject to the condition that, if the card holder migrates or leaves Sri Lanka for employment abroad, the card issued to such person in Sri Lanka shall be surrendered to the card issuing Bank, except in the event that an EFTC is issued only against funds lying credit of a PFCA or a BFCA and on the basis that outstanding amounts are settled from inward remittances or transfers from foreign currency accounts.

To: Director - Department of Foreign Exchange - Central Bank of Sri Lanka

I/We.....
 (Basic Cardholder / Supplementary Cardholder)
 (Basic Cardholder / Supplementary Cardholder)
 declare that all details given above by me/us on this form are true and correct.

I/We hereby confirm that I/We am/are aware of the conditions imposed under the provision of the Foreign Exchange Act No. 12 of 2017 (the Act) on Electronic Fund Transfer Cards (EFTCs) subject to which the card may be used for transitions in foreign exchange and I/We hereby undertake to abide by the said conditions.

I/We further agree to provide any information on transactions carried out by me/us in foreign exchange on the card issued to me/us as People's Bank may require for the purpose of the Act.

I/We am/are aware that the Authorized Dealer (bank) is required to suspend availability of foreign exchange on EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC issued to me/us and to report the matter to the Director -Department of Foreign Exchange.

I/ We hereby confirm that I/We am/are aware of the conditions imposed under the provision of the prevention of Money Laundering Act No. 5 of 2006 & convention on the suppression of Terrorist Financing Act No. 25 of 2005.

I/We also affirm that I/We undertake to surrender the EFTC/s to People's Bank, if I/We migrate or leave Sri Lanka for employment abroad, as applicable.

DD/MM/YY

Signature of the Basic Cardholder

DD/MM/YY

Signature of the Supplementary Cardholder

I, as the Authorized Officer have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. I undertake to exercise due diligence on the transactions carried out by the cardholder on his/her EFTC in foreign exchange and to suspend the availability of foreign exchange on the EFTC if reasonable grounds exist to suspect that unauthorized foreign exchange transactions are being carried out on the EFTC in violation of the undertaking and to bring the matter to the notice of the Director-Department of Foreign Exchange - Central Bank of Sri Lanka.

.....
Date

.....
Signature of the Authorized Officer
On behalf of the Bank.

E-Contact Declaration

1. Register/update my mobile phone number and /or email address in order to receive messages, alerts, Electronic statements of my account from the bank and OTP (one time password) related to my Electronic banking transactions.
2. I am using this SIM for personal activities and my Mobile number is the number of the SIM and I take full responsibility of banking transactions done through this Mobile number once I have been facilitated with internet /Mobile banking and any other facilities or services from the People's Bank Via this number, by registering this number as my Mobile Phone number to be used for providing such facility/ies service/s.
I do hereby further indemnify and make harmless People's Bank from all mobile/Internet banking and any other transactions that could take place via this mobile number, when I am provided with internet/Mobile banking and any other facilities or services.
3. I/We agree to inform the bank of any change/variation in my /our mobile number/email address stated above and be bound by the terms & conditions of all electronic banking facilities and any amendments thereof the bank may introduce from time to time in connection with the use of the said facility/ies service/s.
I/We indemnify the bank from and against all claims, demands, losses charges and expenses which the bank may sustain or incur and be liable for any of the aforesaid resulting from the bank agreeing to my/our instructions.
4. The Bank shall have the full discretion to treat E Contact details mentioned in this application as the latest and to use same to update the system accordingly.

Terms & Conditions Applicable for SMS Alerts Facility/Mobile Banking Facility

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| <ol style="list-style-type: none"> 1. A registered customer will be issued with a PIN/Password which shall not be divulged by the customer to any other party. 2. Customer will receive short messages intermittently comprising of information on business promotions or other short messages (except chargeable short messages) issued by the Bank. While the customers will not be charged for such short messages, customer expresses his consent to receive such short messages by getting registered for this service. 3. The customer's telecommunication service provider will be entitled to charge the customer at a rate or rates determined by such service provider for SMS(short messages) sent for this service which must be duly settled by the customer. The Bank takes no responsibility for such settlement. 4. All messages by the customer shall be sent in the format as prescribed by the Bank from time to time. The Bank may or may not carry out such instructions not sent in prescribed format and the Bank shall not be held responsible for carrying out or not carrying out any such instructions. 5. Neither the Bank nor the telecommunication service provider will be liable for loss of data or the message in full or in part or garbled or incorrect messages which may not implemented by the Bank. 6. Whatever be the circumstance, the Telephone Services Provider or the Bank shall not be liable for loss or damage to data during transmission of short messages or reply delays or the contents of SMS message. 7. This service is provided by the bank in a manner that the service shall be provided as opportune and timely. Accordingly the Bank or the Telephone Services Provider shall not be bound by any liability whatsoever for inconveniences that may probably cause due to intermittent service interruptions or disconnections | <ol style="list-style-type: none"> 8. This service shall be subject to and construed in accordance with the laws of Sri Lanka and terms and conditions in force with relevance to banking transactions of the Bank. Accordingly, the Bank shall have the absolute authority to refuse to effect or not to effect instructions (at Banks sole discretion) provided the bank has a justifiable reason not to effect instructions given by the customer over this service. Further absolute discretionary powers vest with the Bank to terminate the providing of this service to any customer at any time and at Bank's discretion provided there are justifiable reasons. 9. While absolute authority vests with the bank to change, certify, write-off or amend these terms and conditions in any manner, or to reintegrate entirely , or to add new terms and conditions to these terms and conditions from time to time, the customer shall be bound by all such changes and amendments. Customer deems to have expressed consent to be bound so, by continuous use of this service. 10. Customer shall require to pay charges prescribed by the Bank to be recovered from customers intermittently for provisioning of this service. 11. The Bank is not liable for any failure to perform its obligations under this arrangement due to the failure of any machine, computer system or transmission link or delay in data processing or due to any industrial dispute or to anything beyond control of the Bank and its employees and on any other failure or any fault of the mobile phone. 12. The Bank may terminate the service for any reason including limitation inactivity, violation of terms & conditions of services or other policies that the Bank may establish from time to time. Upon termination of the services, I/We shall remain liable for all payment transactions I/We have incurred. Upon termination the Bank has the right to prohibit my/our access to the service. 13. I/We agree that the Bank shall at any time be entitled to amend supplement or vary any of these terms & conditions at its absolute discretion and such amendments, supplement or variation shall be binding on me/us. |
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Terms and Conditions applicable for Cardless Cash Service

1. I /we bear liability of all transactions conducted over cardless cash facility, after registering to the relevant facility on my request.
2. The bank is authorized to execute transactions over cardless cash, once the NIC & OTP is entered to the relevant system.
3. I/We bear responsibility to inform the bank of non receipt of the OTP.
4. I indemnify the bank for any issues /losses rising resulting the delays/errors/concerns/technical failures of my mobile service provider.

I/We agree that the Bank shall at any time be entitled to amend, supplements or vary any of these terms and conditions at its absolute discretion and such amendments, supplements or variation shall be binding on me/us and confirm hereby that the details given above are true and correct and agree to comply and be bound by the terms & conditions and declarations made by me/us regarding the use of above facility/ies.

.....
Date

.....
Signature of account holder /Joint account holder/s

For Office Use Only

		Name	Service No	Date
..... Verified the customer/s signature/s (Authorized Officer)	PIN Issued			
	SMS Facility Activated			
..... Verified the particulars of the customer/s and approved. (Manager)	Cardless Cash Facility Activated			
	E - Statement Facility Activated			
	Mobile Banking Facility Activated			
	Missed Call Top Up Banking Facility Activated			
	E-Commerce Internet Transaction Facility Activated			