



ST. KITTS-NEVIS-ANGUILLA NATIONAL BANK LIMITED

Member of Caribbean Association of Indigenous Banks

Online Banking Personal Registration Form

Personal Information

Full name: _____

Mailing address: _____

Telephone: Home _____ Cellular _____ Work _____

E-mail address: _____

Banking Information

Accounts domiciled at:

Basseterre Pelican Mall Nevis Sandy Point

Please allow online access to the following accounts listed below:

Account type - savings, loans
chequing, term (fixed) deposits

Utility accounts for bill payments
e.g. Cable, TDC, Cable & Wireless

Account Type	Account Number

Account Name	Account Number

I authorise SKNA National Bank Ltd. to provide me/us with Internet Banking access at SKNA National Bank Ltd.'s website. I understand that this authorisation is for the accounts listed on this form. I also understand and agree to the conditions outlined in the "Online Banking Services Agreement."

Applicant's Signature: _____

Date: ----/----/-----
(dd/mm/yy)

For Bank Use Only

A/c Status S N/S H55

Built By Name----- Signature ----- Dated ----/----/----(dd/mm/yy)

Checked By Name ----- Signature ----- Dated ----/----/----(dd/mm/yy)

Online Banking Services Agreement

This agreement is between the St. Kitts-Nevis-Anguilla National Bank Limited (hereinafter known as the “Bank”) and, _____ (hereinafter known as the “User”).
(the individual or the company as applicable)

In signing below, you, the individual and/or business named in this application form are:

1. Applying to us, St. Kitts-Nevis-Anguilla Bank Limited, for the Online Banking service.
2. Confirming that any details you have supplied are true and complete.
3. Authorising the applicant to use our Online Banking service which will allow access to our assigned bank accounts.
4. Agreeing that we may update or supplement the information that we hold about you (Data) on the St. Kitts-Nevis-Anguilla National Bank Limited customer systems with the information contained in this form and use it in line with your instructions concerning the use of Data within the SKNA National Group

1. **What the Words Mean:** In this Agreement, please remember that “I”, “me” and “my” mean the individual who is enrolled in any of the Services; and “you” and “your” mean St. Kitts-Nevis-Anguilla National Bank Limited. Please also remember that,

“Account” means any eligible account designed for use in connection with the Services;

“Client Services” means all the services the Bank offers to its clients;

“National Online Banking” means accessing your account via the internet;

“Password” means the secret code for National Online Banking I have selected in your set way;

“Services” means any one or more of the online and electronic services (including, without limitation, National Online Banking) I enroll in with you and which you make available to me from time to time under this Agreement; and

“Transaction” means any transaction made on an Account with my Username and Password through any of the Services in your set way;

“Username” is an easy-to-remember word you must use to log on;

2. **General:** This Agreement applies to each Transaction. It replaces all prior agreements between you and me for Transactions. Any other agreements I have with you (now or in the future) about an Account also apply to each Transaction except where the provisions of the other agreements conflict with this Agreement, in which case the provisions of this Agreement will prevail.
3. **Use:** I may use my Username together with my password to make Transactions, subject to any instructions you issue from time to time about the Services.
4. **Privacy:** I must always keep my Password strictly confidential. No one but me is permitted to know or use my password. If I know or suspect that someone else knows (or may know) my Password, I must tell you at once and change my Password right away in your set way.

I must not select a Password that contains information or data from any personal identification number (PIN) I use together with a Bankcard you have issued to me to make transactions on an Account at banking machines, terminals and other Bankcard-activated services.

5. **Limits:** You may set one or more limits (dollar amount or otherwise) for Transactions that may be made through the Service from time to time and you may change these limits periodically. I may find out what these limits are at any time through the Services or by contacting any of your branches at which I have an Account.
6. **Liability:** For Transactions: I authorize you to accept or honour each Transaction according to the instructions I give to you through the Services. Each Transaction will have the same legal effect as if it was made by written order to you signed by me and I will be liable for it and all resulting Account activity. I will also be liable for all Transaction entry errors and all fraudulent Transactions made through the Services. However, I will not be liable for losses resulting from your technical problems or errors, or from your system malfunctions.
7. **Transaction Verification:** All transactions are subject to verification and acceptance by you. Your records for each Transaction will be binding on me and you may use those records in any court of law.
8. **Internet Access:** Customer Risk: Instructions by Customers to access their accounts via Internet to St. Kitts-Nevis-Anguilla National Bank Limited shall be secured between data received to SKNANB Internet Server located in Basseterre, St. Kitts. Notwithstanding anything else in this Agreement St. Kitts-Nevis-Anguilla National Bank Limited will not assume liability for data information en route to or from the Customer's Internet service provider to St. Kitts-Nevis-Anguilla National Limited .
9. **Changes to Agreement:** You may change this Agreement periodically. Notice of any change will be made available to me through any of the Services that I am enrolled in with you or by way of a general posting at your Online Banking website. If I make a Transaction after the effective date of a change it will mean that I have agreed to the change.
10. **Termination:** You may restrict or terminate any use of any of the Services or terminate this Agreement at any time without notice. I may terminate this Agreement at any time by giving written notice of termination directed to you. I must direct my written notice to any of your branches at which I have an Account. If this Agreement is terminated, I am not relieved of my obligations under or until they have been completely satisfied.
11. **Liability for Damages:** If any of the Services are not working properly at any time, you will not be liable for any delay, damage or inconvenience that it may cause me, unless due to your negligence. Those damages include, without excluding other kinds of damages, any charges such as late fees or additional interest I may have to pay to someone. Even if you are negligent, you will not in any case be liable for any indirect, consequential or exemplary damages (including, but not limited to loss of profits), caused to me. If I have a dispute with anyone to whom funds were paid or transferred in a Transaction, I must settle the dispute directly with that person.
12. **Service Prices:** I will pay all service prices that apply to the Services. You will give me written notice of those service prices and you may change them from time to time. You will charge them to the appropriate Account at the Time I incur them. I acknowledge that these service prices are in addition to any other service prices that apply to an Account.
13. **Collection and Use of Information:** From time to time, you may give to and obtain from persons with whom I have or may have financial or other business dealings (and commercial and consumer reporting agencies) credit and other financially-related information about me and for this purpose I appoint you my agent. If I have supplied my National/Social Insurance or Identification Number in any application to you, you may treat my National/Social Insurance or Identification Number as an integral part of that information and maintain it in your record about me. You may likewise use my National/Social Insurance or Identification Number and communicate it and allow it to be communicated to those persons and agencies as an aid to

identify me. This section will continue to apply after the termination of this Agreement for communications and uses of the nature outlined above.

- 14. Governing Law:** This Agreement shall be governed by and construed in accordance with the laws of the Federation of Saint Christopher and Nevis.

Authorized Personnel: _____
(Printed Name) (Signature)

Authorized Personnel: _____
(Printed Name) (Signature)

Authorized Personnel: _____
(Printed Name) (Signature)

FOR / ON BEHALF OF: _____
(Printed Name) (Signature)

Date: ____/____/____
(dd/mm/yy)