

PRIMEMOBI APPLICATION FORM TERMS AND CONDITIONS

These Terms and Conditions govern the provision of and use by a Customer of the Mobile Banking Services provide by Prime Bank Limited. They are meant to be read together with the Bank's General Terms and Conditions with respect to Bank Accounts.

NOW IT IS HEREBY AGREED AS FOLLOWS:-

- 1.1 In this Agreement including the Schedule, the following definitions shall have the following meanings:
 - 1.1.1. "Application Form" means the application form attached to these Terms and Conditions which is required to be completed by the Customer and submitted to Bank in order to access the Mobile Banking Services;
 - 1.1.2. "Bank" refers to Prime Bank Limited, incorporated in Kenya as a limited liability company under the Companies Act;
 - 1.1.3. "Bank Account" refers to any Account of the Customer maintained with the Bank whether the same be personal, business or transaction Account(s) or an Account under any category, type or name;
 - 1.1.4. "Bank Administrator" is any Bank Official authorized by the Bank to create/modify/delete users who are Customers and allocate appropriate privileges to such users to view/operate Bank Accounts;
 - 1.1.5. "Banking day" a day upon which the counters of the Bank or its branches are open for the transaction of ordinary business.
 - 1.1.6. "Branch" a branch or branches of the Bank which may from time to time be specified by the Bank to the Customer.
 - 1.1.7. "Channel" means all or any system, medium or channel (including telephone and facsimile). Whether Mobile based or not, which may be established by the Bank from time to time to enable a Customers' access and utilize banking and other services provided by the Bank from time to time.
 - 1.1.8. "Channel Services" means the provision by the Bank to a Customer of access to one or more channels pursuant to the terms of this Agreement enabling the Customer to utilize one or more of the product services.
 - 1.1.9. "Customer" refers to a Bank's Customer who is operating an active Bank Account with the Bank and who wishes to access the Mobile Banking Services and has duly completed the Application Form and provided the information and documents as are required by the Bank to activate the use of the Mobile Banking Services. Where the "Customer" is more than one person such as where a Bank Account is a joint involving two or more persons a references to the "Customer" shall include all such persons and the obligations of the Customer shall be joint and several;
 - 1.1.10. "General Terms and Conditions" refer the Bank's General Terms and Conditions for opening and operating a Bank Account with the Bank signed by the Customer at the time the Customer opens a Bank Account with the Bank;
 - 1.1.11. "Nominated User(s)" the representative or representatives of the Customer authorized by the Customer to hold and change the password and hence to access the system or service on behalf of the Customer.
 - 1.1.12. "MSP" any mobile service provider through whom the Customer or the bank receives the mobile services as notified by the bank.
 - 1.1.13. "Mobile Banking" means Prime Mobile Banking Service or the performance of transactions, payments, etc. over the phone through the bank's secure system.
 - 1.1.14. "Service", "Services", "MB- or Mobile Banking Services" and "Mobile Banking Services" are used interchangeably to refer to Mobile and electronic mail banking services provided by the Bank through the System which include viewing of Account details, Account balances and transaction particulars and initiating and authorizing certain financial and non-financial transactions as determined by the Bank for the time being and from time to time and whose operations are scoped in Mobile Banking
 - 1.1.15. "Service Addendum" an addendum which will amend or replace all or part of the Schedule setting out the terms of any additional service, any changes to the Service or to the charges for the Service, as advised to the Customer by the Bank from time to time, such addendum replacing the then existing Schedule of relevant part once it has been received by the Customer in accordance with the terms of paragraph 8
 - 1.1.16. "Request" a request or instruction received by the Bank from the Customer or purportedly from the Customer through the Service and upon which the Bank is to act.
 - 1.1.17. "System" means the Mobile Banking System maintained by the Bank to provide the Services;
 - 1.1.18. "Terms and Conditions" refer to the contents of this document subject to which Bank has agreed to provide the Mobile Banking Services to the Customer.
 - 1.1.19. "User ID" or "Login Id" refers to a unique identifier of the user/person authorized by Bank to access and use Mobile Banking services and which together with, Password (MPIN/TPIN) enables the Customer to log into the System and use the Mobile Banking Services;
 - 1.1.20. "MPIN" means Mobile Banking Login Password (Personal Identification Number) is used to log into the Mobile Service after successful authentication by the Bank system.

- 1.1.21. "TPIN" means Mobile Banking Transaction Password (Personal Identification Number) which is kept secret by Customer and is used to confirm a transaction in the Mobile Banking Service after which the Transaction will be authorized upon successful authentication by the Bank system.

1.2. In this Agreement:

- 1.2.1. References to "the Bank" shall include the Bank, its successors and assigns.
- 1.2.2. References to "the Customer" shall include the Customer, the Customer's successors and permitted assigns (or personal representatives as the case may be) and references to a "subsidiary" shall mean a subsidiary undertaking within the meaning of Section 154 of the Companies Act (Cap 486 of the Laws of Kenya).
- 1.2.3. Where "the Customer" is more than one person, references to "the Customer" shall include all and/or any such persons and the obligations of the Customer shall be joint and several.
- 1.2.4. Words in the singular shall include the plural and vice versa and words importing any gender shall include all other genders.
- 1.2.5. "Person" shall include a body of persons or a corporate entity.
- 1.2.6. References to paragraphs, sub-paragraphs and Schedules shall mean paragraphs, sub-paragraphs and Schedules of this Agreement.
- 1.2.7. Words referring to parts or functions of the Service shall, unless otherwise defined in the Agreement, bear the meaning given to them in the Product profile.

2. System Usage and Fundamental Basis of Provision of the Mobile Banking Services by the Bank:

- 2.1. The Customer is fully aware, understands and appreciates that the Mobile Banking Services and the access or transmission of information through the Mobile or email may not always be accurate or secure and may also be unavailable or incomplete. The Bank does not therefore provide any warranties as to the availability or accuracy or security of the Mobile Banking Services and the Customer hereby irrevocably agrees and confirms that the use of Mobile Banking Services is made on the said full Bank and the Customer has full knowledge thereof and the Customer shall hold the Bank harmless and free from any claims and demands whatsoever.
- 2.2. By enrolling in or using Mobile Banking Services, the Customer agrees to abide by these Terms and Conditions which supplement the Bank's General Terms and Conditions and other applicable disclosure statements and agreements, including, without limitation, Depositor's Agreement, Schedule of Fees, Funds Availability Disclosure, Electronic Banking Terms and Conditions Disclosure Statement and Agreement and Privacy Policy, in effect from time to time. In the event that any provision of these Terms and Conditions conflict with the terms contained in any such disclosure statements and agreements, these Terms and Conditions shall apply, to the extent necessary.
- 2.3. The Bank will maintain the System to provide the Customer with information about the Bank services and products, including Prime Bank's Mobile Banking service, and wishes to take on the Service, they will be required to sign the Terms and Conditions and their subsequent use of the service constitute their agreement to these Terms and Conditions. However it should be noted that, users to the service must first register to enable them access any of the material under Mobile Banking service.
- 2.4. Once the Bank has formally approved the Customer and the Customer has been maintained as an authorized user of the MPIN and TPIN known only to the Customer, and then only shall the Customer be afforded use of the Service. The PINs will form a unique link to each specific Customer's profile(s).
- 2.5. Further services and profiles may be added from time to time by the Bank and the Bank reserves the right to modify, replace or withdraw any Service and/or profile at any time, for any reason whatsoever, without prior notice to the Customer.
- 2.6. ACCOUNT ACCESS After a Customer has successfully registered, the Customer will be able to use the Services seven (7) days a week, twenty-four (24) hours a day, although some or all of the Services may not be available during regularly scheduled maintenance periods, or during System/network interruptions
- 2.7. ELIGIBILITY FOR THE SERVICES To be eligible to register and use the Services, a Customer must maintain at least one account with the Bank. If a Customer has more than one account that is eligible for access through the Services, the Bank will strive to link the Customer's accounts together, and such accounts will appear in the Customer's Mobile banking profile, unless the Customer requests otherwise. The Customer should note however that certain features of the Services may not be available for all of the Customer's accounts. Accounts the Bank after the Customer's initial enrolment in the Services will be enabled in the Mobile Banking Services.

- 2.8. TRANSFER LIMITATIONS The Bank reserve the right to place limits on the frequency and amounts of any transfers or refuse to make transfers between accounts and outside the Bank. The Bank will endeavour to notify the Customer if the Bank determines that it cannot carry out a Customer's transfer instructions.
3. **Application for Mobile Banking Services:**
 - 3.1. Only a Customer who already holds an operative/active Account with the Bank may apply for Mobile Banking Services and the Customer wishing to use Mobile Banking Services shall apply for Mobile Banking Services by completing the Application Form and accepting these Terms and Conditions in writing. The Application shall be subject to the Bank's approval.
 - 3.2. The Bank may levy a charge/recurring fee for the Mobile Banking Services. In consideration of the Customer agreeing to pay to the Bank the prescribed fees and charges as set out in the tariff card, the Bank shall provide the Customer Mobile Banking Services subject to and in accordance with these Terms and Conditions.
 - 3.3. After the Bank has approved the Application, the Customer details will be maintained in the Bank's records and in the System as an authorized user of the Mobile Banking Services. The Customer will be issued a one-time sign-in password and one-time transaction password. At the time of logging into the System for the first time, the Customer is advised to change their MPIN and TPIN. This MPIN and TPIN should be memorised and should not be shared with any one and the to abide by the terms of their use in accessing the Mobile Banking Services.
 - 3.4. The Customer shall, when applying for Mobile Banking Services, specify the Account or Accounts which will be accessed and the type of Services required as per Application Form. Any addition/change to the list of Mobile Banking Services will be considered by the Bank only on a written-application from the Customer subject to acceptance of such additional terms and conditions and additional charge if any. The Bank reserves the right to modify, replace or withdraw any type of Mobile Banking Services provided by the Bank at any time, for any reason whatsoever, without prior notice to the Customers or any of them.
4. **Customer's Facilities and Customer's Responsibilities:**
 - 4.1. The Customer agrees to set and use strong passwords exclusively known to him/her following the password rules set by the Bank. The Customer shall memorize the passwords and refrain from writing them down or storing them in clear text anywhere to prevent their misuse. The Customer will undertake to maintain absolute secrecy and shall not share the passwords with anyone including the Bank's employees and maintenance vendors. The Customer also undertakes to hold the electronic security tokens (when provided) safely and not allow their use by anyone except those to whom they have been issued.
 - 4.2. The Customer agrees to use the Mobile Banking Services from a safe environment in terms of privacy and prevention of misuse and unauthorized access. For this purpose the Customer shall at their own cost and expenditure acquire or use a mobile which has secure mobile phone access enabled.
 - 4.3. The Customer shall be responsible for maintenance of Mobile Phone used by the Customer to access the System. The Bank will neither be responsible nor liable for any errors or failures caused by any malfunction of the Customer's phone or that of the network used by the Customer. The Customer shall be responsible for payment of charges for Mobile Data and Mobile Phone usage.
 - 4.4. The Customer shall prevent any access to or use of the Service by any person not authorized by the terms of this Agreement. The Customer shall ensure that none of the Service Materials becomes known to or comes into possession of any unauthorized person.
 - 4.5. The Customer will obtain all licenses and consents necessary to have access to and use of the Mobile Banking Services and will ensure that all persons allowed to access the System will comply with all laws and regulations applicable to the use of the System and will follow all instructions, procedures and terms contained in these Terms and Conditions and any additional conditions imposed by the Bank concerning the use of the System and the Services.
 - 4.6. The Customer will exercise adequate care to prevent any unauthorized access to the Mobile Banking Services or the System by maintaining their MPIN and TPIN strictly confidential. The Customer must ensure that the Mobile Banking access page while an authorized user has logged in. The Customer must log out immediately after completing the task during a session.
 - 4.7. The Customer shall take necessary precautions to detect any unauthorized use of the System and the Service. For this purpose, the Customer shall ensure that all necessary transaction acknowledgements are obtained from the Bank and communications from the Bank are examined and checked promptly.
 - 4.8. The Customer shall notify the Bank immediately by telephone and also through a written communication if any of the login name/ passwords or the system security at Customer site has been compromised (passwords have been exposed or security token is lost and so on). The requirement for such notification to Bank applies whether any such security breach has already occurred or likely to occur provided that such notification shall not discharge the Customer from the Customer's liability to the Bank or place any burden or obligation on the Bank.
 - 4.9. The Customer shall take all reasonable precautions to detect any unauthorized use of the Service. To that end, the Customer shall ensure that all communications to the Bank are examined and checked to ensure that any unauthorized use will be detected.
 - 4.10. The Customer shall immediately inform the Bank by telephone with a written confirmation sent the same day in the event that the Customer has (or ought to have) reason to believe that unauthorized use of the Service has or may have occurred or could occur and transactions may have been fraudulently input.
- 4.11. The Customer shall not send or attempt to send any request or instruction to the Bank through the Service if the Customer has (or ought to have reason to believe that for any reason such request may not be received by the Bank or may not be received accurately and intelligibly.
- 4.12. The Customer shall at his own expense provide and maintain in safe and efficient operating order such hardware, software and other facilities (including access to any public telecommunications systems), and any communications network necessary for the purpose of accessing the System and the Service.
- 4.13. The Customer shall be responsible for ensuring proper performance of the phone including any losses or delays that may be caused by the MSP. The Bank shall neither be responsible for any errors or failures caused by any malfunction of the Customer's phone, and nor shall the Bank be responsible for any virus or related problems that may be associated with the use of the System / Phone, the Service and the phone. The Customer shall be responsible for charges provider providing the Customer with connection to the Mobile and the Bank shall not be responsible for losses or delays caused by any such service provider.
- 4.14. The Customer shall abide with any applicable regulations necessary to have access to and use of the System and shall ensure that all persons it allows to have access to the System shall comply with all laws and regulations applicable to the use of the System and follow all instructions, procedures and terms contained in this Agreement and any document provided by the Bank concerning the use of the System and Service.
- 4.15. The Customer shall at all times follow the security procedures notified to the Customer by the Bank from time to time or such other procedures as may be applicable to the Service from time to time; The Customer acknowledges that any failure on the part of the Customer to follow the recommended security procedures may result in a breach of the Customer's profile confidentiality and may lead to unauthorised transactions in accounts linked to the Customer's Service subscription with the Bank. In particular, the Customer shall ensure that the Service is not used or Requests are not issued or the relevant functions are not performed by anyone other than a person authorised to do so.
- 4.16. The Customer shall not at any time operate or use the Service in any manner that may be prejudicial to the Bank.
- 4.17. The Bank shall be entitled and authorised to debit the Customer's accounts with the amounts of the transactions effected via the Service as well as debit the Customer's account with the amount of any fees applicable to the Service from time to time.
- 4.18. The Customer shall be responsible for the Acts and Omissions for the use of the facility and the Bank shall not be responsible for any loss that arises there from.
5. **Instructions by Customers / Bank's Authority in dealing with Customer requests/Customer-initiated transactions:**
 - 5.1. The Bank is irrevocably authorized by the Customer to act on all Requests received by the Bank from the Customer (or purportedly from the Customer) through the System and to hold the Customer liable thereof, notwithstanding that any such requests are not authorised by the Customer or are not in accordance with any existing mandates given by the Customer. If the Customer requests the Bank to cancel any transaction or instruction after a Request has been received by the Bank from the Customer, the Bank may at its absolute discretion cancel such transaction or instruction but shall have no obligation to do so.
 - 5.2. The Bank shall be entitled to accept and to act upon any Request, even if that Request is otherwise for any reason incomplete or ambiguous if, in its absolute discretion, the Bank believes that it can correct the incomplete or ambiguous information in the Request without reference to the Customer being necessary.
 - 5.3. The Bank shall not be obliged to accept or to act upon any Request if to do so would require access to, action by, or information from the Branch, or any subsidiary or the Bank located in any jurisdiction where it is not a Banking Day at the relevant time when such access, action or information is required or would cause a breach of any existing mandate facility limit or agreement between the Bank, the Branch and/or any subsidiary of the Bank (as applicable) and the Customer. In the event that the Bank does accept or act upon any such Request, the Customer shall remain liable thereof.
 - 5.4. For the purposes of carrying out any instruction, the Customer authorizes Bank to transmit payment instructions on the Customer's behalf and to act for these purposes as instructing financial institution (or procure any other Bank Member or third party so to act) and the Customer acknowledges that Bank will be acting as the Customer's agent for the purpose of transmitting or procuring the transmission of any such Instructions and that the Bank or any other Bank Member or third party being the recipient of any such Instructions shall be authorised and entitled to act upon them as if they had been given directly by the Customer to such recipient, and agrees to authorize any relevant third party to provide account and other information to the Bank.
 - 5.5. For the avoidance of doubt, the Customer agrees that Bank is authorised to record all telephone conversations made between them in writing or by tape or other means as the Bank may determine; where any Instruction is given by fax, email, or sms followed by delivery of the original Instruction, the fact that the same had been given by fax, email or sms and the date of the facsimile shall be annotated on the original copy (where possible). In the absence of such annotation, the Customer agrees that Bank shall not be liable for any consequences Including (without limitation), in the case of payment Instructions, any losses

	arising from any duplication of payment or fund transfer, and as between the Bank, and in the absence of manifest error, the Bank's records (whether in paper, electronic, data or other form) of each Instruction or other communication with the Customer shall be conclusive evidence of the fact of receipt or non-receipt of such Instruction or communication and of the contents of an instruction or communication.	
5.6.	In the event of any conflict between any terms of any Request from the Customer and the terms of these Terms and Conditions, the terms of these Terms and Conditions shall prevail. These Terms and Conditions and all authorizations and other procedures agreed under these Terms and Conditions supplement any General Terms and Conditions and any mandates, which apply to the Customer's Bank Accounts with the Bank.	7.5.
5.7.	The Bank shall be entitled and authorized to debit the Customer's Bank Account with the amounts of the transactions effected via the Service as well as debit the Customer's Bank Account with the amount of any fees applicable to the Service from time to time.	7.6.
5.8.	The Customer agrees that the Bank will not be held liable in any way for any failure or delay in completing any such transaction if: (i) the Customer's Account does not contain sufficient funds to make the transfer or payment, or the transfer or payment would exceed any applicable overdraft limit for such Account; (ii) The Services, in the Customer's computer, mobile device or software was not functioning properly at the time the Customer attempted to initiate the transaction and it was evident to the Customer at the time of initiating the transaction; (iii) Circumstances beyond the Bank's control prevent the Bank from making the transfer or payment such as acts of God, natural disasters, fires, floods, acts of government authority, terrorist acts, acts of public enemy or war, riot, civil disturbance, insurrection, labor difficulty, power outages or interruptions, telecommunications failure, severe adverse weather conditions, postal strikes, or other causes beyond the Bank's reasonable control; (iv) the Customer has not provided with complete and correct payment or transfer information, or the Customer has not followed the instructions presented as Terms and Conditions or any other agreement with the Bank for requesting a transfer or payment; (v) the funds in the Account are subject to legal process or other encumbrance restricting the transfer or payment; (vi) A timely payment or transfer was made but the credit to beneficiary Account after receipt, was delayed.	8.
5.9.	The Customer acknowledges and agrees that the Customer will be responsible for the conduct of the Account while using the Services and agrees to indemnify and hold the Bank and its officers, directors, employees, shareholders, parents, subsidiaries, affiliates, agents and third party service providers harmless from and against any losses, damages, liabilities, costs or expenses of any kind including, without limitation, Advocates fees, court costs and related litigation costs and expenses, that the Bank may incur in connection with any third party claim or otherwise, arising out of or concerning the use of the Services or the use of the Services by anyone using Customer's confidential access information, or Customer's violation of these Terms and Conditions laid down by the Bank. Customer's obligations under this section shall survive termination of these Terms and Conditions.	8.1
6.	Prime Bank Mobile Banking Service And Transactions Offered: Depending on the subscription applied for by the Customer and approved by the Bank, the transactions that a Customer is able to perform may vary. The services and transactions allowed may include but are not limited to the following:	8.2
	1. Obtaining account information like current balances, mini-statements and account activity.	8.3
	2. Utility Bill Payment/Electronic bill payment for telephone bills, electricity bills etc.	9.
	3. Requests for printed bank statements, cheque books and cheque status.	9.1.
	4. M-PESA/PESALINK/PAY TO VISA (MVISA) Transfers.	9.2.
	5. Stop cheque requests.	
	6. Inquiries on foreign exchange rates and interest rates.	
	7. Change of password TPIN/MPIN- done by the Customer.	
	8. Internal Transfer of funds - between different accounts of the Customer.	
	9. Transfer of Funds to external bank accounts of the Customer or third parties.	9.3.
	10. Notifications on credit or debit transactions as advised by Customer.	9.4.
	11. Airtime Purchase	
	12. Any other Services Bank may Introduce in future	9.5.
7.	Limits of Prime Bank Mobile Banking Transactions:	10.
7.1.	The Customer may transfer or effect a payment for any amount subject to the provisions of this agreement, as long as the transaction does not cause the balance in the deposit account to be less than zero unless the Customer has either an overdraft facility for the affected deposit account or a term deposit account pledged with the Bank to cover excesses that may arise in the affected deposit account from time to time in which case the two accounts are linked in the System for that purpose.	10.1
7.2.	If the Customer has an overdraft facility linked to the payment deposit account, the transfers and/or electronic bill payments using the Service should not exceed the approved overdraft facility amount.	10.2
7.3.	The M-PESA service/Mobile Money shall be governed by the terms and conditions noted herein and includes all enabling and supporting agreements to the provision of the M-PESA service with Safaricom / Mobile Operator that the Customer will be privy to at all times.	10.3
7.4.	The Customer agrees to maintain sufficient balance in the Account for each transfer initiated or scheduled. The Bank is not obligated to make any transfer requested by the Customer unless there are sufficient	10.4
	available funds in the Account to cover the transfer. If funds available in the Account are insufficient and, if the Bank honours the payment request, the Customer agrees to immediately reimburse the Bank the amount of the payment plus any applicable interest, fees, charges and penalties.	
	Subject to the maximum transaction limits approved by Bank, the Customer may transfer or effect a payment of any amount from the Account as long as the transaction does not exceed the available balance from the Account including any overdraft facility approved by the Bank. In the event of the funds transfer require currency conversion, the Customer must obtain and apply the correct exchange rates approved by the Bank.	
	If the Customer has an approved overdraft facility or term deposit Account linked to the payment Account, the transfers and/or electronic bill payments using the Service shall not exceed the approved overdraft facility or the pledged term deposit Account.	
	Irrevocable Authority of the Bank:	
	The Bank is irrevocably authorized by the Customer to act on all requests and instructions received by the Bank from the Customer or purportedly from the Customer through the Service and to hold the Customer liable thereof not with standing that any such requests and instructions are not authorized by the Customer or are not in accordance with any existing mandates given by the Customer. If the Customer requests the Bank to cancel any transaction or instruction after a request or instruction has been received by the Bank from the Customer, the Bank may at its absolute discretion cancel such transaction or instruction but shall have no obligation to do so and shall accept no responsibility or liability there from.	
	The Bank shall be entitled to accept and to act upon any Request, even if that request does not contain all of the information required or is otherwise for any reason incomplete or ambiguous if, in its absolute discretion, the Bank believes that it can correct the incomplete or ambiguous information in the Request without reference to the Customer being necessary.	
	In the event of any conflict between any terms of any Request from the Customer or anything contained in the product profile and the terms of this agreement, the terms of this agreement shall prevail. This agreement and all authorizations and other procedures agreed under this agreement supplement any general terms and any mandates which apply to the Customer's relevant account with the Bank.	
	Transaction Particulars and Customer Rights to the Information:	
	The Bank shall maintain a copy record of all requests and instructions received by it through the Service. As between the Customer and the Bank the Bank's copy shall be conclusive evidence of the fact of receipt or non-receipt of a request and of the contents of such request. All activities performed by the Customer once allowed access into the System will be logged until the Customer ends a session. The Bank shall maintain details of all the Requests or transactions posted by the Customer in electronic format. The Bank may demand paper based documentation for effecting/completing a transaction as per the Customer's Requests. As between the Customer and the Bank, the Bank's records shall be conclusive evidence of the fact of receipt or non-receipt of a Request and of the contents of such Request or transaction.	
	The Account statement (hereinafter "the Account Statement") that the Customer receives at the determined product frequency will reflect all the Customer-initiated transactions along with those handled by Bank.	
	The Customer shall be deemed to have accepted and shall not subsequently challenge or object to any of the transactions contained in the Account Statement if the Customer fails to object to the Account Statement in writing within seven (7) days from the date the Account Statement was sent or deemed to have been sent to the Customer by the Bank.	
	Subject to Bank's approval the Customer may be allowed to post multiple transactions (like salary payments to employees) together in the form of batch upload.	
	Charges and Taxes:	
	The Customer shall pay to the Bank transaction charges/Taxes applicable to various transaction types set up in the core banking system. The recovery of such charges may be manual or automated. The Bank may in its sole discretion revise these charges and fees from time to time.	
	The Customer, whenever applicable shall pay any tax chargeable upon any sums payable by the Customer to the Bank and also any other charges or duties levied on the Customer or the Bank by any governmental or statutory body relating to the provision of the Service.	
	The Bank is hereby irrevocably authorized from time to time to debit any amounts payable by the Customer under the provisions of this agreement in the name of the Customer.	
	Bank reserve the right at any time to change, add or modify any fees and charges. The Customer agree to pay such fees and authorize Bank to deduct such fees from any accounts Customer maintains with the Bank. If there are insufficient funds in the Customer's accounts to pay these fees, Customer agrees to promptly remit payment to the Bank upon demand.	

11. Exclusion of Bank's Liability:

- 11.1 The Bank shall not be liable to the Customer in any circumstances for acting on a Request, notwithstanding that it does not accord with any existing mandates given by the Customer.
- 11.2 The Bank shall not be responsible for any loss suffered by the Customer should the Service be interfered with or be unavailable by reason of (a) any industrial action (b) the failure of any of the Customer's facilities, or (c) any other circumstances whatsoever not reasonably within the Bank's control including, without limitation, force majeure or error, interruption, terrorist or any enemy action, equipment failure, loss of power, adverse weather or atmospheric conditions, and failure of any public or private telecommunications.
- 11.3 The Customer shall indemnify the Bank promptly upon written demand by the Bank against (a) any damages and costs payable by the Bank in respect of any claims against the Bank for compensation for loss caused by (a), (b) and/or (c) of sub paragraph 11.2 where the particular circumstance is within the Customer's control; and (b) any loss which may be incurred by the Bank as a consequence of any breach by the Customer of the terms of this Agreement.
- 11.4 The Bank shall not be liable to the Customer for any unavailability of the Service, howsoever caused.
- 11.5 Except in respect of death or personal injury caused by the negligence of the Bank, the Bank shall be under no liability whatsoever in respect of any terms of this Agreement or the performance thereof or any transactions effected by the Bank in response to any Request. are hereby excluded to the fullest extent permitted by law.
- 11.6 All warranties and obligations implied by law against the Bank are hereby excluded to the fullest extent permitted by law.
- 11.7 The Bank will not be liable for any loss or damage suffered by the Customer as a result of delay, failure and/or refusal by the Bank to act on a Request in time or at all in any one or more of the following circumstances (as the case may be):
- 11.7.1 The Customer does not have enough funds in the Account;
- 11.7.2 The payment or transfer would result in the Customer's approved overdraft facility limit being exceeded;
- 11.7.3 The Customer does not authorize a bill payment in good enough time for the payment to be made and properly credited by the payee (the Customer's counter party) by the time it is due;
- 11.7.4 If the System or the Customer's Facilities were not working or working properly;
- 11.7.5 If circumstances beyond the Bank's control including those specified in sub paragraph 11.1 above prevent the Bank from making a payment or transfer; process court order or other encumbrance restricting the payment or transfer;
- 11.7.7 The Customer does not give proper or complete instructions for the payment or transfer or the Customer does not follow the procedures in these Terms and Condition or other applicable agreement with the Bank for requesting a payment or a transfer;
- 11.7.8 The Bank has reason to believe that the Customer or someone else is using the Service for fraudulent or illegal purposes;
- 11.7.9 The payment or a transfer request would consist of money deposited in a form or by a method that has not yet made the money available for withdrawal;
- 11.7.10 The payment or transfer request is in contradiction or conflict with other existing Account agreements with the Customer;
- 11.7.11 The payment or transfer request is received at a time when it is operationally not possible to effect the same within working hours of that day; or
- 11.7.12 If the Bank makes a timely payment or transfer but the payee nevertheless fails to credit the Customer's payment promptly after receipt.

12. Indemnity By The Customer:

- 12.1 The Customer shall indemnify and keep the Bank indemnified against (a) any damages and costs payable to the Bank in respect of any claims against the Bank for recompense for loss caused where the particular circumstance is within the Customer's control; and (b) any loss which may be incurred by the Bank as a consequence of any breach by the Customer of the terms of this Agreement.
- 12.2 The Customer shall indemnify and keep the Bank indemnified on a full and unqualified indemnity basis against all and any costs (including legal costs), claims, actions, proceedings, losses, damage, demands, liabilities, and expenses suffered or incurred by the Bank in connection with or arising from the matters set out paragraph 10 or where the particular circumstances is within the Customer's control and against all and any costs (including legal costs), claims, actions, proceedings, losses, damage, demands, liabilities, and expenses suffered or incurred by the Bank as a consequence of any breach by the Customer of any term or condition hereof.
- 12.3 The Bank shall not be liable for and the Customer shall indemnify and keep indemnified the Bank against any demands, claims, actions, losses, damages or costs relating to or in connection with the Service, whether directly or indirectly, unless such demands, claims, actions, losses, damages, or costs arose as a direct consequence of the gross negligence or willful misconduct of the Bank or any of its employees.

13. Complaint Handling Process:

Any Customer complaints shall be sent to the Bank in writing through customercare@primebank.co.ke
The Bank shall acknowledge receipt of any written complaint by the Customer within 48 hours of receipt of the complaint. The Bank shall endeavor to resolve any complaints within seven (7) business days. For any complaints not resolved within the seven (7) days, the Bank shall endeavor to provide the Customer written updates once in every 7 days on the progress made in resolving the complaint.

14. Termination of Service

- 14.1 The customer may close the customer Account at any time by visiting the branch where the account is held and submitting the necessary instructions for closing the account.
- 14.2 The business relationship between the Bank and a Customer may be terminated and a Customer Account closed at any time upon the Bank giving 30 days prior notice to the Customer.
- 14.3 The termination shall not affect any accrued rights and liabilities of either party and in particular, shall not affect the Customers obligations to meet any liabilities incurred prior to notice termination.

15. Data Protection and Privacy:

- 15.1 The Bank will always ensure that Personal Data of Customers is at all times processed in accordance with the Right to Privacy and in strict adherence to the Principles and Obligations enshrined in the Data Protection Act, 2019.
- 15.2 Except as permitted by Law, the Bank may not, without the prior consent of the Customer, disclose to any third party personal data or information relating to the Customer or their related parties.
- 15.3 The customer hereby unequivocally consents to disclosure of its personal data/information under the following circumstances:
- 15.3.1 To the Bank's agent's associates or subsidiary companies for the purposes of lending, developing new products, improving services and benefits to its Customers with an understanding that the information will be kept confidential.
- 15.3.2 To Transferees of the Bank's rights under this agreement.
- 15.3.3 Where the Bank is under a legal or contractual obligation to do so (including but not limited to the Bank's legal and / or contractual obligations to prevent money laundering and related offences) or in public interest.
- 15.3.4 To other Banks, scoring or rating agencies or duly licensed Credit Reference Bureaus (CRB) for protection of banking and public interest.
- 15.3.5 Cross border transfer of Sensitive personal data for furtherance of contract or legitimate interests.
- 15.4 The Customer also consents to processing of their personal data provided to the Bank in furtherance of the contract entered between them and the Bank.
- 15.5 The Customer undertakes to maintain strict confidentiality of their Personal Identification Number, log in ID, password and any other information supplied by the Bank in relation to services provided. The Customer agrees to notify its agents, employees and/or sub-contractors of the provisions of this section and indemnifies the Bank against any breach thereof.
- 15.6 The Customer may lodge a complaint in regards to the processing of their personal data to the Bank through the e-mail dpo@primebank.co.ke. The Bank shall endeavour to resolve the complaint as soon as reasonably possible and within the timelines prescribed in the Data Protection Act and Regulations. For more information on the handling, processing and protection of your personal data, please read the Privacy Notice on the Bank's website www.primebank.co.ke".

16. Cooling Off Period:

These Terms and Conditions may be added / amended / altered at any time at the Bank's sole and absolute discretion and any such addition, amendment or alteration shall take effect within thirty (30) days of the same being notified to the customer and no objection raised theret

CUSTOMER ACCEPTANCE OF THE TERMS AND CONDITIONS

I/We have read and understood the Terms and Conditions for using Mobile Banking Services herein above stated. I/We hereby accept them and undertake to abide by them. I/We also accept that any instruction sent through Mobile banking Channel will be deemed to be made by authorized Account signatories as per Account operating mandate.

Authorised Signatory 1

Name:

ID/Passport Number:

Signature:

Authorised Signatory 2

Name:

ID/Passport Number:

Signature:

Authorised Signatory 3

Name:

ID/Passport Number:

Signature:

Authorised Signatory 4

Name:

ID/Passport Number:

Signature: