

## XPRONET - TERMS AND CONDITIONS

The Terms and Conditions referred herein describe rights and obligations of a subscriber of XPRONET Services. Please, read them carefully and if in acceptance, sign on the provided space at the end of the last page.

By requesting to use this Service, you agree to comply with the following terms and conditions.

### 1.0 Definitions

The following definitions apply to these Terms and conditions: "XPRONET" is the Web-based banking service providing access to Your CRDB Bank account(s) and services.

"XPRONET Services" refers to a banking service delivery channel that allows bank Customers to access accounts information and perform various financial transactions. "Password" is the system-generated code sent to the customer by CRDB Bank PLC for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service.

User name is the system-generated ID sent to you by CRDB Bank PLC for use during the entire operations of XPRONET services. "One Time Pin" (OTP) means the key which will be sent to the user and will be used every time a user attempts to login.

"The Bank" means CRDB Bank PLC.

"XPRONET" means XPRONET.

### 2.0 Use of Your Security Password and one time key

You agree not to allow anyone to gain access to the service or to let anyone know your password used with the service. Should there be a breach in the use of your security password, you agree to assume responsibility for all transactions up to the limits allowed. CRDB Bank PLC cannot guarantee and is not liable for breaches in XPRONET security password and security key.

### 3.0 Forgotten or Exposed Password

If your Password has been forgotten/blocked please call +255 2134498" or 0754 557788, or visit our nearest CRDB Bank Branch to you and report such incidence. If you think that someone else knows your password/Secret Key you should immediately change it.

### 4.0 When your Statement shows transactions you dispute

If your statement shows transactions that you dispute, please notify us immediately by calling the Bank. You should follow up your notification in writing and mail to: CRDB BANK PLC, Attention: - Managing Director P.O. Box 268 DAR-ES-SALAAM.

### 5.0 Business Hours

The On-line Service will be available 24 hours a day, seven (7) days a week; however instructions will be carried out during working days not later than 14 hours.

### 6.0 Modifications to these Terms and Conditions

CRDB Bank PLC may modify the terms and conditions applicable to XPRONET services or any service herein. The Bank reserves the right for the use of this service in whole or in part at all times.

### 7.0 Statements:

The Bank will not be liable in the following instances:

1. If through no fault of CRDB Bank, you do not have enough funds in your Account to make the transfer.
2. If circumstances beyond CRDB Bank control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.

3. If there is a hold on your XPRONET Account, or if access to your XPRONET Account is blocked, in accordance with banking policy- as Government order to block your account.
4. If your funds are subject to legal process or other encumbrance restricting the transfer.
5. If your transfer authorization terminates by operation of law.
6. If you believe that someone other than you has accessed your account and you fail to notify CRDB Bank immediately as set forth in these terms and conditions.
7. If you have not properly followed the scheduling instructions on how to make a transfer as included in this agreement.
8. If we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
9. If we have a reasonable basis for believing that unauthorized use of your password or XPRONET account has occurred or may be occurring;

You agree that the Bank shall not be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages. If any of the circumstances listed in subparagraph two (2) or eight (8) above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

## **8.0 Limits to transfer made using the XPRONET**

### **8.1 Limits for personal customers shall be defined in the system by Bank Administrators during system setup.**

These limits will be subject to change from time to time at management discretion.

### **8.2: Limit for Corporate customers**

The limit setup for corporate customers shall be defined on the XPRONET application forms and customers will be required to fill their daily Limit. These limits shall take into consideration TISS, SWIFT and personal transfers only.

## **9.0 Disclosure of information to third parties**

The Bank shall not disclose information related to your account(s) and transaction(s) to third parties unless with your permission except under the following conditions:

1. Where it is necessary for completing transfers; or in order to verify the existence and condition of your XPRONET Account for a third party, such as a credit bureau or merchant; or
2. In order to comply with government or court orders.

## **10.0 Inactivity**

If you are not using Xpronet system services for 90-days consecutively your access to system will be inactive. If your access is considered inactive, you must contact us to have the Service reactivated before you will be able to schedule any transaction through the Service.

## **11.0 Termination**

Termination of the XPRONET services by either party shall be without prejudice to rights, which have already accrued to either of the parties to the XPRONET services arrangement. This shall be done by the following methods:-

1. By sending a letter to Managing Director through:  
CRDB BANK PLC, Attention: Managing Director P. O. Box 268 DAR-ES-SALAAM.  
Or sending a termination letter to the Branch Manager/Director of his/her domicile branch
2. by sending e-mail: [crdbonline@crdbbank.com](mailto:crdbonline@crdbbank.com)

## **12.0 Fee Structure**

CRDB Bank PLC offers the benefits and convenience of the XPRONET service to you at fees set and reviewed periodically by the Bank. There are additional services that are available with XPRONET that can

be used at extra fee. Fees are subject to change without notice. Final fees will be assessed through your normal statement cycle.

### 13.0 Governing Law

The laws of the United Republic of Tanzania shall govern this Agreement.

### 14.0 Acceptance.

I / we have read and understood the above Terms and Conditions related to XPRONET and related services and that I / We have understood and hereby sign to accept and abide by them:

Signed by (Customer)

Name:  Signature  Date 

D	D	M	M	Y	Y	Y	Y
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Signed by (Bank Official)

Name  Signature  Date 

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