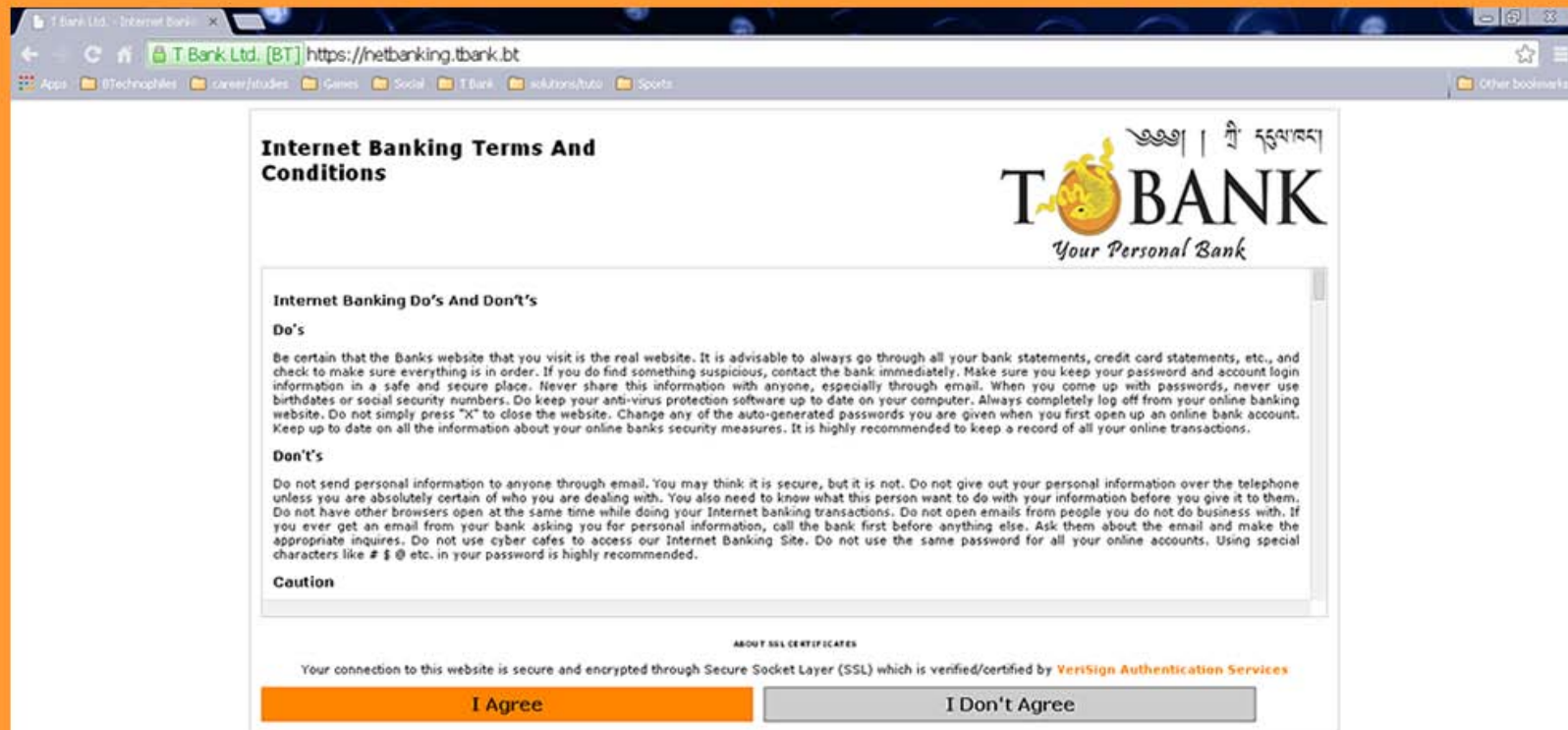


Step 1: go to <https://netbanking.tbank.bt/> and read the terms and conditions and click 'I Agree'



The screenshot shows a web browser window with the address bar displaying "https://netbanking.tbank.bt". The page title is "Internet Banking Terms And Conditions". The T Bank logo is visible, featuring a stylized sun and the text "T BANK Your Personal Bank" along with Nepali text "तपाईंको व्यक्तिगत बँक".

Internet Banking Do's And Don't's

Do's

Be certain that the Banks website that you visit is the real website. It is advisable to always go through all your bank statements, credit card statements, etc., and check to make sure everything is in order. If you do find something suspicious, contact the bank immediately. Make sure you keep your password and account login information in a safe and secure place. Never share this information with anyone, especially through email. When you come up with passwords, never use birthdates or social security numbers. Do keep your anti-virus protection software up to date on your computer. Always completely log off from your online banking website. Do not simply press "X" to close the website. Change any of the auto-generated passwords you are given when you first open up an online bank account. Keep up to date on all the information about your online banks security measures. It is highly recommended to keep a record of all your online transactions.

Don't's

Do not send personal information to anyone through email. You may think it is secure, but it is not. Do not give out your personal information over the telephone unless you are absolutely certain of who you are dealing with. You also need to know what this person want to do with your information before you give it to them. Do not have other browsers open at the same time while doing your Internet banking transactions. Do not open emails from people you do not do business with. If you ever get an email from your bank asking you for personal information, call the bank first before anything else. Ask them about the email and make the appropriate inquires. Do not use cyber cafes to access our Internet Banking Site. Do not use the same password for all your online accounts. Using special characters like # \$ @ etc. in your password is highly recommended.

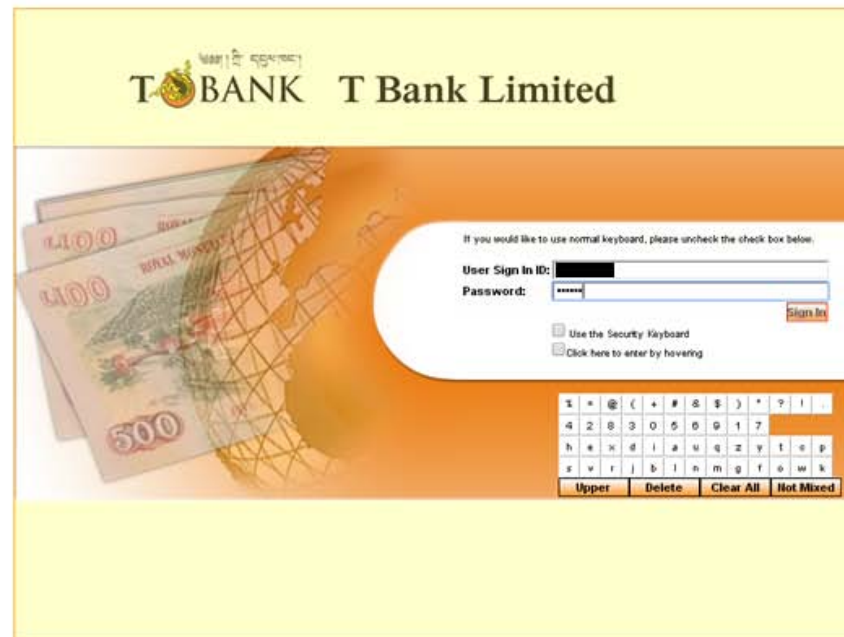
Caution

ABOUT SSL CERTIFICATES

Your connection to this website is secure and encrypted through Secure Socket Layer (SSL) which is verified/certified by **VeriSign Authentication Services**

I Agree **I Don't Agree**

Step 2: enter user sign in id and use either computer keyboard to put in password or use the onscreen keyboard to type you password
(NOTE: Untick the 'use the Security Keyboard' check button)



The screenshot shows the login interface for T Bank Limited. At the top, the bank's logo and name "T BANK T Bank Limited" are displayed. Below the header, there is a decorative banner with Nepalese currency notes (100 and 500) and a globe. The main login area contains the following elements:

- A message: "If you would like to use normal keyboard, please uncheck the check box below."
- A "User Sign In ID:" input field with a blacked-out value.
- A "Password:" input field with masked characters (*****).
- A "Sign In" button.
- Two checkboxes: "Use the Security Keyboard" (checked) and "Click here to enter by hovering" (unchecked).
- An onscreen keyboard with a grid of characters and function buttons: "Upper", "Delete", "Clear All", and "Not Mixed".

Step 3: Your DASHBOARD. This will by default give you your account summary.

The screenshot shows the T Bank Direct Banking dashboard. The browser address bar indicates the URL is <https://netbanking.tbank.bt/B001/internet>. The page features a navigation menu on the left with options like Accounts, Account Summary, Account Details, Transaction History, Account Statement, Cheques, Fund Transfers, Fixed Deposits, Bill Payments, My Services, and Loans. The main content area is titled 'Account Summary' and includes a date stamp of 22/01/2016 16:08:19. It contains two tables: 'Current and Savings' and 'Loans'. The 'Current and Savings' table lists accounts with descriptions like 'SAVINGS ACCOUNT STAFF' and 'SAVINGS FOR INDIVIDUALS', showing current balances and BTN equivalents. The 'Loans' table lists 'LOAN TO EMPLOYEES' with a current balance of 47,613.00 and a BTN equivalent of 47,613.00. A 'To Do' section at the top right indicates 'No items on the To Do list.'

Account Summary 22/01/2016 16:08:19

View equivalent balance in currency

Current and Savings						
Customer Id	Account Number	Description	Currency	Current Balance	BTN Equivalent	
[REDACTED]	[REDACTED]	SAVINGS ACCOUNT STAFF	BTN	10,966.00	10,966.00	
		SAVINGS FOR INDIVIDUALS	BTN	-4,740.20	-4,740.20	
		SAVINGS FOR INDIVIDUALS	BTN	15,146.18	15,146.18	
Total Savings and Current Account (BTN Equivalent)					30,861.47	

Loans						
Customer Id	Account Number	Description	Currency	Current Balance	BTN Equivalent	
[REDACTED]	[REDACTED]	LOAN TO EMPLOYEES	BTN	0.00	0.00	
		LOAN TO EMPLOYEES	BTN	47,613.00	47,613.00	
Total Loan Account (BTN Equivalent)					47,613.00	

Step 4 (Generating Account Statement) a: From account summary, click on the account and from the screen below click account activity.

T BANK Home | Exit | Change Password | Logout

Login Details: Last Login: 22-01-2014 14:56:14
Customer Details: Name: [REDACTED]
To Do: No items on the To Do list.

Account Details 22-01-2014 16:14:07

Select Account: [REDACTED] **Submit**

Account Details			
Name:	[REDACTED]	Opening Date:	15-03-2010
Account Number:	[REDACTED]	Account Type:	Current Account
Account Relationship:	Sole Owner	Account Status:	Account Enabled
Branch Number:	777	Product Name:	SAVINGS ACCOUNT STAFF
Account Currency:	BTN		

Facilities			
Cheque Book	Yes	Standing Instruction Allowed	Yes
Overdraft Allowed	No		

Balances	
Current Balance:	10,000.00
Amount on Hold:	0.00
Unleared Funds:	0.00
Overdraft Limit:	0.00
Amount to be Swept In:	0.00
Balance Available:	10,000.00
Minimum Balance Required:	0.00
Net Available Balance for withdrawal:	10,000.00

Others	
Future dated Transaction Amount:	0.00
Daily Withdrawal Limit:	0.00
Eligible Advance against Unleared funds limit:	0.00

Back **Account Activity**

Step 4 (Generating Account Statement) b.: Select account, select 'search by' as Specified Period, select from and to date and click submit. After the result is displayed, select file type and click download.

TO BANK

Website | Bond | Change Password | Logout

My Favorites: **Accounts**

Login Details: Last Login: 22-01-2014 14:56:14

Customer Details: Name: Manoj Adhikan

To Do: No items on the To Do list.

Search Form:

- Select Account: [Redacted]
- Search By: Specified Period
- From Date: 01-01-2014
- To Date: 25-01-2014
- Transaction Type: Both Debit And Credit
- From Amount: [Redacted]
- To Amount: [Redacted]
- Set By: Value Date
- Set Order: Descending

*Dates specified are the value dates.

Account Number	Account Currency	Opening Balance	Closing Balance
77721000031001	BTN	5,629.27	10,666.00

Pages: [1] 1

Transaction Date	Value Date	Reference	Description	Debit	Credit	Balance
20-Jan-2014	20-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	2,500.00		10,666.00
15-Jan-2014	15-Jan-2014	[Redacted]	ACC TO ACC TRF		13,110.00	13,466.00
09-Jan-2014	09-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	1,000.00		356.00
09-Jan-2014	09-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	100.00		1,356.00
09-Jan-2014	09-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	10,000.00		1,456.00
09-Jan-2014	09-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	2,300.00		11,456.00
06-Jan-2014	06-Jan-2014	[Redacted]	ACC TO ACC TRF		12,113.00	13,756.00
07-Jan-2014	07-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	4,500.00		1,643.00
07-Jan-2014	07-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	1,000.00		6,143.00
07-Jan-2014	07-Jan-2014	[Redacted]	ACC TO ACC TRF		3,963.00	7,143.00
03-Jan-2014	03-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	1,000.00		3,100.00
03-Jan-2014	03-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	1,000.00		4,100.00
03-Jan-2014	03-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	500.00		5,100.00
03-Jan-2014	03-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	400.00		5,600.00
03-Jan-2014	03-Jan-2014	[Redacted]	ATM CASH WITHDRAWL	600.00		5,000.00
31-Dec-2013	01-Jan-2014	[Redacted]	CREDIT INTEREST		-0.80	5,600.00
31-Dec-2013	01-Jan-2014	[Redacted]	CREDIT INTEREST		62.53	5,600.80

PDF Format Download

Copyright © 11-10-2013 10:34:34 AM - Security Policy | Terms and Conditions | Disclaimer

Step 5 (Cheque Status Inquiry): Select account, select 'Bill Status' as All or USED or NOT USED, select from and to date and click submit.

TOBANK Sitemap | Print | Change Password | Logout

My Favorites: **Accounts**

Login Details: Last Login : 22-01-2014 14:56:14
Customer Details: Name: [REDACTED]
To Do: No items on the To Do list.

Cheque Status Inquiry 22-01-2014 16:00:24

The Cheque Status shall be displayed if the Cheque is a valid cheque. Additional information for the Cheque shall be available if the Cheque has been presented to the bank.

Select Account: [REDACTED]

Bill Status: All

From Date: 01-01-2010 **To Date:** 25-01-2014

Search By Check Number
 Cheque Number: [REDACTED]
 Cheque Range: [REDACTED] - [REDACTED]

Submit

Account	Cheque Number	Cheque Status	Reason	Amount
[REDACTED]	1201	NOT USED		
[REDACTED]	1202	NOT USED		
[REDACTED]	1203	NOT USED		
[REDACTED]	1204	NOT USED		
[REDACTED]	1205	NOT USED		
[REDACTED]	1206	NOT USED		
[REDACTED]	1207	NOT USED		
[REDACTED]	1208	NOT USED		
[REDACTED]	1209	NOT USED		
[REDACTED]	1210	NOT USED		
[REDACTED]	1211	NOT USED		
[REDACTED]	1212	NOT USED		
[REDACTED]	1213	NOT USED		
[REDACTED]	1214	NOT USED		
[REDACTED]	1215	NOT USED		
[REDACTED]	1216	NOT USED		
[REDACTED]	1217	NOT USED		
[REDACTED]	1218	NOT USED		
[REDACTED]	1219	NOT USED		
[REDACTED]	1220	NOT USED		
[REDACTED]	1221	NOT USED		
[REDACTED]	1222	NOT USED		

Step 6 (Own account Fund Transfer) a.: Select make new payment, enter user reference, select source account and destination account, enter amount, enter narrative, select pay now or pay later, click submit

2014 01 23 14:30:05

Sidebars | Print | Change Password | Logout

My Favorites Accountb

TO BANK

Login Details: Last Login: 23-01-2014 13:55:20
Customer Details: Name: [REDACTED]
To Do: No items on the To Do list.

Last Failed Login:

Accounts

Cheques

Fund Transfers

Own Account Transfer

Third Party Transfer

Fixed Deposits

Bill Payments

My Services

Loans

Own Account Transfer

2014-01-23 14:30:05

Existing Beneficiary: ** -No Beneficiary Found- Payment Template: ** ---Select---

Make New Payment**

User Reference: * [REDACTED]

Source Account: *	[REDACTED] BTN 10.0k ▼	10,000.00	BTN
Destination Account: *	[REDACTED] BTN 4.7k ▼	4,700.20	BTN
Transfer Amount: *	1000		BTN
Narrative: *	[REDACTED]		

Pay now [REDACTED] 23-01-2014

Pay later

Setup Standing Instruction

* Indicates mandatory field.
** Indicates mandatory if particular option is enabled.

Step 6 (Own account Fund Transfer) b.: Enter TXN pin provided to you in a pin mailer and click Submit.

The screenshot shows the TO BANK online banking interface. At the top, there is a navigation bar with the TO BANK logo and links for "Home", "Forgot Password", "Change Password", and "Logout". Below the navigation bar, there is a header section with "My Favorites" and a dropdown menu for "Accounts".

The main content area is divided into several sections:


- Login Details:** Last Login: 23-01-2014 13:55:20, Last Failed Login: [blank]
- Customer Details:** Name: Manoj Adhikari
- To Do:** No items on the To Do list.

The central part of the screen is titled "Transaction Initiation Authorisation" and contains the following information:

- Transaction Reference Number: 210
- Transaction Pin*: [Masked]

A "Submit" button is located at the bottom right of the form area. The footer of the page contains the text: "Copyright © 1994-2014 TO Bank. All Rights Reserved. Security Policy | Terms and Conditions | Disclaimer".

Step 7 (Third Party Fund Transfer) b.: select make new payment, enter reference select source account, enter destination account, enter amount, enter narrative, select pay now or pay later, select Currency type and click submit.

 [Sitemap](#) | [Print](#) | [Change Password](#) | [Logout](#)

My Favorites [Accounts](#)

Login Details: Last Login : 23-01-2014 13:55:20	Customer Details: Name [REDACTED]	To Do: No items on the To Do list
--	---	---

2014-01-23 14:43:48

Internal Transfer

Existing Beneficiary: ** [---No Beneficiary Found---] Payment Template: ** [---Select---]

Make New Payment**

User Reference : * [trf to mr. x]

Source Account: * [REDACTED] BTN 10,01 10,966.00 BTN

Destination Account: * [REDACTED]

Transfer Amount: * [2000] [BHUTAN RUPEE(BTN)]

Narrative: * [trf to mr. x]

Pay now [23-01-2014]

Pay later

Setup Standing Instruction

*.Indicates mandatory field.
**.Indicates mandatory if particular option is enabled.

Submit

Step 7 (Third Party Fund Transfer) b.: Enter TXN pin provided to you in a pin mailer and click Submit.

The screenshot displays the TOBANK website interface. At the top left is the TOBANK logo. The header contains links for "Home", "About Us", "Contact Us", "Privacy Policy", "Terms and Conditions", and "Disclaimer". On the right side of the header, there are links for "Forgot Password", "Change Password", and "Logout". Below the header, there is a navigation menu on the left with options: "Accounts", "Cheques", "Fund Transfers", "Own Account Transfer", "Third Party Transfer", "Fixed Deposits", "Bill Payments", "My Services", and "Loans". The main content area is titled "Transaction Initiation Authorisation" and shows the following details:

Transaction Reference Number:	210
Transaction Pin*	[Redacted]

A "Submit" button is located at the bottom right of the form area. The page also shows "Last Login: 23-01-2014 13:55:20" and "Name: Manoj Adhikari".

Internet Banking Do's And Don't's

Do's

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Don't's

Do not send personal information to anyone through email. You may think it is secure, but it is not. Do not give out your personal information over the telephone unless you are absolutely certain of who you are dealing with. You also need to know what this person want to do with your information before you give it to them. Do not have other browsers open at the same time while doing your Internet banking transactions. Do not open emails from people you do not do business with. If you ever get an email from your bank asking you for personal information, call the bank first before anything else. Ask them about the email and make the appropriate inquires. Do not use cyber cafes to access our Internet Banking Site. Do not use the same password for all your online accounts. Using special characters like # \$ @ etc. in your password is highly recommended.

Caution

If you receive an e-mail claiming to be from T Bank Ltd. regarding updating sensitive account information or asking for verification of your identity or account login by clicking on a link provided within the email, DO NOT act on the mail and delete such mails from your mailbox. Please also let us know by forwarding the e-mail to tbank@druknet.bt or call us.

The following Terms and Conditions govern your use of Personal Internet Banking offered by T Bank Ltd for accounts held at T Bank Ltd. By using Personal Internet Banking, you agree to these Terms and Conditions. These terms and conditions specify the rights and duties of Customer (you) and the T Bank (us) in connection with your use of the Service. All the terms and conditions form the part of the Agreement with the signing of the Application by the customer and T Bank. These terms and conditions are legally binding upon the customer. Therefore, it is important to read them carefully before you sign the application. These terms and conditions supersede all earlier terms and conditions relating to the Service, if any, except where we advise you otherwise. The terms and conditions apply to the individual accounts and company accounts that you may access while availing the service. If there is a conflict between the terms and conditions of this Agreement and any other relevant terms and conditions, these new terms and conditions shall prevail. These terms and conditions relate to:

1. Individual savings accounts
2. Joint accounts but only if it is to be operated by a single signing authority
3. Business and corporate accounts (collectively "eligible accounts")

Account holders who do not have an account with T Bank for these purposes cannot make account enquiries.

By agreeing for these terms and conditions at the time of login, you agree to be legally bound by the same. These terms and conditions are subject to change from time to time. Any changes shall be notified to you online or in written.

Customer Compliance

The requirements as prescribed by T Bank for the purpose of due authentication shall be complied and confirmed by the customer, which shall be as hereunder. The customer hereby do agree to conform to the prescribed authentication procedure and security measures required for transactions and shall undertake all reasonable measures to ensure that the login/transaction password is not revealed to any other person (third party), whatsoever.

The various compliance in respect of customers are:

1. The Internet Banking shall be called as NET BANKING and Mobile/SMS Banking shall be called as SMS BANKING.
2. T Bank will allot User ID, Login Password and Transaction Pin in the first instance. The user shall be required to change the Login Password assigned by T Bank on accessing the NET BANKING/SMS BANKING services for the first time after his/her/ agreeing to the terms and conditions for NET BANKING/SMS BANKING. For a safety measure, the user should change the Login Password as frequently as possible thereafter or as and when the system requires for the same (which shall be 90 days from the last change) whichever is earlier. In addition, T Bank may at its discretion advise the user to adopt such other means of authentication as it may deem fit.
3. The customer shall be bound by the instructions he/she has initiated in the NET BANKING/SMS BANKING, making it clear that the Bank does not have any liability when his/her instructions using the Login / Transaction/SMS Password are carried out. That is the T Bank is in order in carrying out the instructions of the customer on NET BANKING/SMS BANKING relying on the Login /Transaction/SMS Password and any transaction thus carried out by the T Bank shall be deemed to have been duly authenticated/authorized by the customer.
4. The customer understands and agrees that the transaction PIN is for the purpose of authenticating the transaction and shall have same effect as the specimen signature of authorized signatory of the customer and the customer shall be bound by the transactions initiated by the use of transaction pin.
5. Against a written request T Bank shall issue a new password In case the User forgets the Password. Such replacements shall not be construed / deemed as the commencement of new contract. In such an event the T Bank shall provide the new Password within a reasonable period. However, till such time no transactions shall be effected.
6. The customers are totally responsible and all exercise due care in respect of confidentiality/secretcy of the Login Password /Transaction PIN and User ID. If third party gains access to the service in the customer accounts, the customer shall be responsible and shall indemnifies the T Bank against any liability, cost or damages arising out of claims or suits by such third parties based upon or relating to such access and use.
7. A customer shall not attempt to access the information and other details stored with T Bank through any means other than NET BANKING/SMS BANKING services provided. The customer shall also ensure that unauthorized persons do not access his/her/account(s). In case the third party succeeds in getting an order against T Bank from the court, Forum, etc., due to violation of the above by the customer, then the customer agrees to indemnify T Bank for the loss caused to the Bank by such violation.
8. The customers using NET BANKING/SMS BANKING should either be the account holder and sole signatory or authorized to act independently in case of a joint account. The other joint account holders shall expressly agree with the arrangement and give their consent for: All transactions arising from the use of NET BANKING/SMS BANKING in the joint accounts shall be binding on all the joint account holders, jointly and severally. The Bank shall in no way be liable for any loss / damage whatsoever that may be incurred or alleged to be incurred by the other joint holder in such an event.
9. In case of accounts opened for and on behalf of minors, the guardian shall undertake to give all instructions relating to the operation of the account and further undertake not to reveal the User ID and Password to the minor. In such an event the transaction will be deemed to have been undertaken by the guardian.
10. T 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 User's accounts whether in single name or joint name(s), to the extent of all outstanding dues, whatsoever, arising as a result of the NETBANKING/SMS BANKING service extended to and/or used by the users.

Notice

The Bank and the User may give notices under these Terms and Conditions:

- Electronically to the mailbox of either party. Such notices will be regarded as being in writing.
- In writing by delivering them by hand or by sending them by post to the last address given by the User

In addition, the Bank may also publish notices of general nature, which are applicable to all Users of net banking on its web site. Such notices will have the same effect as a notice served individually to each User and or that of a notice published in a newspaper of print media.

Password

The user accepts and unconditionally agrees to the following:

1. Upon approval of the account holder's application, the customer will be allotted a user Id and password to access the e-banking facility.
2. The user id and password will be mailed separately by the Bank to the mailing address in terms of the option exercised by the customer in the Application Form.
3. The password so mailed is not known to anyone including the Bank staff. In the event of the mails containing user id and password reaches the customer in a tampered / damaged condition, contact the Bank immediately.
4. On accessing e-banking for the first time, the user has to compulsorily change the password assigned by the Bank through the relevant option. The user is at liberty to change the password as many times as possible at his risk and consequences. The user will be solely responsible for maintaining secrecy of the password, so changed, and the Bank shall in no way be responsible for the misuse of the said password by any person other than the authorised user.
5. The Bank does not assume any responsibility in this behalf including against loss incurred by the user as a result of misuse / unauthorised use of user Id / password.
6. In case the user forgets the password, a new password may be obtained from the Bank against a written request in the prescribed Bank's format available on Internet or from Bank's branch. Such replacements shall not be construed / deemed as the commencement of new contract. In such an event the Bank shall provide the new password within a reasonable period of time. However, till such time no transactions could be effected.

Indemnity

The User shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing e-banking facility or by reason of the Bank in good faith taking or refusing to take or omitting to take action on any instruction given by the User.

Accuracy of Information

The User is responsible for the correctness of information provided to the Bank through the use of e-banking or through any other means such as electronic mail or written communication. The Bank accepts no liability for the consequence arising out of erroneous information provided by the User. The user shall at periodic intervals check the correctness of the statement and shall inform the Bank about any discrepancies that may occur. However, Bank does not accept any liability. All outputs of statements are duplicate statements of account and will be prepared by electronic means and the information contained therein will be extracted from a computerised back-up system maintained by the Bank. While the Bank will take all reasonable steps to ensure the accuracy of the

statement, the Bank is not liable for any error. The User shall hold the bank harmless against any loss, damages, etc. that may be incurred /suffered by the User if the information contained in the above said outputs turns out to be inaccurate / incorrect.

Charges

T Bank reserves the right to charge and recover from the user, service charge for providing the NETBANKING/SMS BANKING service (including but not limited to the right of charging the user for the use of funds transfer). The user hereby authorizes T Bank to recover the service charge by debiting one of the Accounts of the user or by sending a bill to the user who shall be liable to make the payment within the specified period. Failure to do so shall result in recovery of the service charge by the T Bank in a manner as the T Bank may deem fit along with such interest, if any, and/or suspension of the facility of NET BANKING/SMS BANKING without any liability to the T Bank.

Cheque Book Issue

The user can request for issuance of a cheque book and he/she has to collect it from the branch respectively.

Funds Transfer

The user shall not use or attempt to use e-banking for funds transfer without sufficient funds in his account or without a pre-existing arrangement with the Bank by way of Cash Credit/overdraft. The Bank will endeavor to effect such funds transfer transactions received through e-banking provided there are sufficient funds available in the User's account. The Bank shall not be liable for any omission to make funds transfer (s) due to circumstances beyond the reasonable control of the Bank.

Liability of the User

The User alone shall be liable for any loss from unauthorised transactions in the e-banking accounts if he has breached the terms or contributed or caused the loss by negligent actions such as the following:

- Keeping a written or electronic record of e-banking password.
- Disclosing or failing to take all reasonable steps to prevent disclosure of the e-banking password to anyone including any minor, Bank staff and/or failing to advise the Bank of such disclosure within reasonable time.
- Not advising the Bank in a reasonable time about unauthorized access to or erroneous transactions in the e-banking accounts.

The Bank shall in no circumstances be held liable by the User if e-banking access is not available in the desired manner for reasons including but not limited to natural calamity, floods, fire and other natural disasters of any kind, legal restraints, faults in the telecommunication network or Internet or network failure, power breakdown or UPS breakdown, software or hardware failure and or error or any other reason beyond the reasonable control of the Bank. The Bank shall in no way be liable for any loss or damage that may occur due to hacking of the account by any persons other than the user, which fits in the definitions of a 'Cyber Related Crime' as accepted internationally. The Bank shall under no circumstances be liable for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on 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 User or any other person.

Change of Terms and Conditions

The bank has the absolute discretion to amend or supplement any of the Terms at any time without prior notice to each user about the same. The changes so made will be available on the website of the bank which the customers are requested to refer to from time to time. Proposed and existing users to the services are advised to confirm themselves about the terms and conditions contained therein to take note of any changes, modifications and/or amendments which may be made to the scheme from time to time by the Bank. The bank may introduce new services within e-banking from time to time. The existence and availability of the new functions will be displayed on the bank's website along with the revised/changed terms and conditions applicable to such other e-banking services. By using the services, it is deemed that the User agrees to be bound by the terms and conditions applicable.

Exclusivity Clause

The customer hereby agrees to use the website strictly for his/her/its internal use and not for any illegal purpose or in any manner inconsistent with the terms and conditions. The customer agrees not to use, transfer, distribute or dispose of any information contained in the website in any manner that could compete with the business of T Bank or otherwise is against the interests of T Bank. The customer agrees to notify T BANK (in writing) promptly upon becoming aware of any unauthorized access or use of the website by any party or any claim that website infringes upon any copyright, trademark or contractual, statutory or common law rights. The customer is allowed to download and retrieve data from the website on his/her/their/its computer screen, print individual pages on paper, photocopy and store such paper in an electronic form on desk for his/her/their/its exclusive personal use only. The customer further acknowledges that all the intellectual property in the website and the service provided continues to vest with T BANK and the customer shall not claim any right hereafter.

Protectivity Clause

The customer specifically agrees to hold T BANK harmless from any and all claims and agrees that T BANK shall not be liable for any loss, actual or perceived, caused directly or indirectly by government restriction, market regulation, war, strike, virus attack, equipment failure, communication line failure, system failure, data corruption, security failure on the internet, unauthorized access, hacking, theft or any problems technological or otherwise or other condition beyond T BANK's control, that might prevent the customer from entering or T BANK from executing an instruction, order or direction. Customer further agrees that customer will not be compensated by T BANK for the orders, instructions or directions which could not be executed.

Closure Of Account

The customer agrees that he/she/they/it shall be able to exercise the right to close the account(s) with T BANK, only if there is no obligation pending to be met by the customer towards T BANK.

Rights Reserved

The customer hereby acknowledges and agrees that any rights not expressed herein are reserved. The customer also agrees that the terms and conditions are subject to change from time to time and all the customers shall be automatically bound by such changes, irrespective of the time taken in displaying on the net. In the event of failure to intimate the same, T Bank shall not be responsible for any action by the user whose authority has been revoked by the Customer.

Survival Of Obligation

The duties of customers under these terms and conditions shall continue to be in full force and effect, notwithstanding the termination of the NET BANKING/SMS BANKING Services. The termination of the services shall be without prejudice to any accrued right of T Bank.

Non-Transferability

The facilities granted under NETBANKING/SMS BANKING services to customer/user are not transferable under any circumstances.

Arbitration

Any dispute arising between the parties hereto in connection with the validity, interpretation or implementation of this agreement, the matter shall be resolved mutually to the extent possible. If a mutual resolution is not possible, the matter shall be referred to Royal Court of Justice, Bhutan.

Account Cancellation

The User may request for cancellation of the e-banking facility any time by giving a reasonable notice to the Bank. The User will remain responsible for any transactions made in his accounts through e-banking prior to the time of such cancellation of the e-banking Service as informed by Bank after accepting such request. The Bank may withdraw the e-banking facility anytime provided the User is given reasonable notice. The closure of all Accounts of the User will automatically terminate the e-banking service. The Bank may suspend or terminate e-banking facilities without prior notice if the User has committed breach of these terms and conditions or the Bank learns of the death, bankruptcy or legal incapacity of the User.

Amendment and Termination

T Bank has the right to change this Agreement at any time by notice mailed to you at the last address shown for the Account on T Bank's records, by posting notice in branches of T Bank, or as otherwise permitted by law Bank has the right to terminate this Agreement at any time. You may terminate this Agreement by written notice to T Bank. T Bank is not responsible for any fixed payment made before T Bank has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by T Bank on your behalf.