

For Bank Use Only

Customer ID

Registered By:	Signature & Date
Verified By:	Signature & Date

Terms & Conditions for using City Wallet & SMS Banking

Please read these terms & conditions carefully

1. City Wallet means banking over mobile phone through stand-alone application and SMS provided to users by The City Bank Limited (CBL) and set out the rights and obligations of the user and CBL in connection with the use of the CBL City Wallet.
2. These terms & conditions form the contract between the user and CBL for using City Wallet. The user shall apply in the prescribed form for the use of City Wallet. CBL has the sole discretion to accept or reject any such applications.
3. Customer expressly agrees that use of City Wallet over mobile phone is at its sole risk. This service is provided on an "as is" and "as available" basis, meaning that CBL shall not be responsible for any disruption in City Wallet or SMS Banking service due to the failure of electronic or mechanical equipment or communication links, or any other telecommunication problems, normal maintenance, unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes, or other labor problems.
4. CBL will provide the customer with a temporary PIN for the first use.
5. As a safety measure, the user, as a customer should immediately change PIN upon first use. User is requested to change PIN frequently thereafter as far as possible in order to prevent fraudulent access.
6. The customer shall acknowledge the PIN given to him/her by CBL by putting the same signature he/she has provided in the application form.
7. Customer is responsible for maintaining the confidentiality of his/her PIN. User should agree that he/she will not disclose the PIN to anyone under any circumstances, including anyone claiming to represent the bank or to someone giving assistance on a technical helpdesk in connection with the service. It should be clearly understood that bank employees do not need user's PIN for any reason whatsoever.
8. User must inform CBL immediately if his/her registered mobile number is stolen, lost or sold otherwise CBL will not be responsible for any incidents happened due to that.
9. If user forgets the PIN, he/she has to request CBL for issuance of a new PIN by sending a written request to his/her respective branch of CBL.
10. If customer's PIN is lost or stolen, or known by another individual, the customer must notify the respective branch without any delay.
11. User shall be responsible for all types of transactions initiated through City Wallet or SMS Banking.
12. Customer should agree and confirm that he/she will not use this City Wallet or SMS Banking service for money laundering or violate any law related to money laundering.
13. These terms & conditions and/or the operations in the accounts of the user shall be governed by the laws of Bangladesh, in force.
14. The customer undertakes to pay the service charge in time and charges are subjected to change from time to time at CBL's discretion.
15. CBL shall have the absolute discretion to amend or supplement any of the conditions relating to City Wallet or SMS Banking at any time, such change to the conditions shall be communicated to the user, by using any new services as may be introduced by CBL, the user shall be deemed to have accepted the changed terms.

First Applicant _____ Date: _____

Verified By _____

Joint Applicant _____ Date: _____

List of currently available services

Services	City Wallet	SMS Banking
Account inquiry	✓	✓
Account balance inquiry	✓	✓
Mini statement	✓	✓
Transaction inquiry by number	✓	✓
Transaction inquiry by date	✓	✓
Branch location inquiry	✓	✓
ATM booth location inquiry	✓	✓
Foreign exchange rates inquiry	✓	✓
Loans inquiry	✓	✓
Savings inquiry	✓	✓
All City Bank products inquiry	✓	✓
Change PIN	✓	✓
Send feedbacks	✓	✓
Call customer support	✓	✓
Help	✓	✓

Alert Services	SMS
Instant transaction notification	✓
Fixed deposit (FDR) maturity confirmation alert	✓
Notification of loan disbursement	✓
Reminder of loan repayments	✓
Reminder of loan defaults	✓
Credit card billing information	✓
Remittance notification to international remitter	✓
Remittance notification to local beneficiary	✓

Keywords for SMS Banking

Services	Sample SMS
Account inquiry	ACC
Account balance inquiry	BAL [enter 4 digit PIN]
Mini statement	STM [enter 4 digit PIN]
Branch zone list	BRN ZONE
Branch location inquiry	BRN [enter full branch name]
ATM Booth location inquiry	ATM [first 4 digit of ATM name]
Foreign exchange rates inquiry	FEX
Loans inquiry	LOAN
Savings inquiry	SAVE
Change PIN	PIN [enter old PIN] [enter new PIN]
Help	HELP

For queries, please call: +880-27174755



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