



Account Number.....

# TRANSCORPCU ONLINE AND MOBILE BANKING REGISTRATION FORM

Member's Name .....

Member's Address .....

Identification Numbers .....

(See copies of government issued picture identification cards attached i.e. National ID Card, Driver's License, Passport.)

Telephone Number: (C).....

(H).....

(W).....

Email Address .....

Date of Birth (dd/mm/yy) .....

Service request  Online Banking  Mobile Banking  Both

## Online and Mobile Banking Terms of Usage Agreement

### GENERAL

This Agreement governs your use of the TRANSCORPCU Online and Mobile Banking.

In this Agreement, the word "TRANSCORPCU" refers to Transcorp Credit Union Co-operative Society Limited.

You acknowledge by signing this TRANSCORPCU Registration Form, that you have read, understood and agreed to the following terms, procedures and conditions for accessing your account on your personal computer or mobile device. You also agree that these terms, procedures and conditions based upon common commercial accepted practices and standard.

Upon registration, a default password will be provided to you in which you must change to your personalised password within 24 hours. Your password must follow all the below guidelines:

- o Must be 8 to 12 characters in length
- o Must contain upper case (A,B,C,D)
- o Must contain lower case (a,b,c,d)
- o Must contain numbers or special characters (1,2,3,4, #,%,&,+)
- o Must not contain spaces

You agree that you will keep your password safe and confidential and will not disclose it to any third party. If you are aware or believe that unauthorised access to your online and/ or mobile banking account has or will occur, or that your passwords have become known to an unauthorised person, you are required to immediately contact the Society by phone at 612-1706 Ext 1024, 1021, 1022 and follow the necessary steps to change your password. If you permit other persons to use your Mobile Banking application and Online Banking account or passwords, or if either account is accessed by unauthorised personnel, you will be liable for any loss incurred from any transactions done.

You acknowledge that the email address provided above can be used by TRANSCORPCU to transmit all communication to you in relation to your transactions completed via Internet and Mobile Banking.

Accessing the Online Banking and Mobile Banking is free of charge. Processing fees are applicable to some of the services offered via Online and Mobile Banking and must be paid from the respective accounts upon transaction requests.

TRANSCORPCU offers you Online and Mobile Banking, which will enable you to electronically access your accounts and to perform the following services:



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# TRANSCORPCU ONLINE AND MOBILE BANKING REGISTRATION FORM

### Online Banking

- Balance Inquiries
- Quick Statements
- Transfer Funds between your accounts
- Bill Payments
- Request Letters
- Request a cheque from your account
- Apply for loans
- Create loan projections

### Mobile Banking

- Balance Inquiries
- Quick Statement
- Transfer Funds between your accounts
- Bill Payments
- Request Letters
- Mobile Top Ups
- Request a cheque from your account

- + You agree that all transactions initiated through TRANSCORPCU Online and/or Mobile Banking to your account(s) with your user ID and login password will be deemed authorised by you without further verification. The Society is hereby authorised to honour, execute and change to your account those transactions and requests.
- + You acknowledge that all bill payments must be initiated at least four (4) business days before the bill actual due date to accommodate the Society's processing and remittances. The Society is not liable for any loss or damages that may be incurred as a consequence of your late submission of payment in relation to the terms and agreement set forth in your service provider's contract.  
  
You further acknowledge that if your utility service is scheduled for disconnection, or is already disconnected, immediately contact your service provider and supply them with a copy of your online payment receipt, as proof of payment, to ensure service is restored in the prescribed time after our payment remittances.
- + You are required to instruct TRANSCORPCU to transfer funds from your account only when sufficient funds are available in your designated accounts at the time of the instructions. TRANSCORPCU is not obligated to act on any withdrawal instructions from you if insufficient funds are available in the designated account.
- + You agree and acknowledge that restrictions to your share accounts are in place to prevent withdrawals, transfers and payments from such accounts in compliance with the Co-operative Society's Act Chp 81:03 and TRANSCORPCU compliance policies, procedures and regulations.
- + Unless otherwise stated, this Agreement is in addition to all other existing agreements between you and TRANSCORPCU, account mandate with the Society or signature card previously executed by yourself. If there is a conflict between the existing agreement and this Terms of Use Agreement, the existing agreement prevail except for the provisions of this agreement regarding Bill Payments and Transfers.
- + TRANSCORPCU may change its Online and Mobile Banking service and terms set forth in this Agreement at any time. You will be notified of any change as required by applicable law.
- + You understand that when using Online and/or Mobile Banking services after a change of the Terms of Use becomes effective, you will be presented with the revised Terms of Use Agreement at the time of login and will be required to click "I Agree" to acknowledge that you accept those revised Terms of Use. If you do not agree to the revised Terms of Access, you will click "I Disagree" and you will not be able to login to the Online and/or Mobile Banking platform.

I ..... have read, understood and agreed to the above terms and conditions.  
(Member's name in BLOCK LETTERS)

.....  
**Signature of member**

.....  
**Date (dd/mm/yy)**

### For official use only

Approving officer's name .....

Approving officer's signature .....

Date activated .....