

Corporate Online Banking

Corporate Information

		Date	
Corporate Name			
Account Number		Account Name	
Account Number		Account Name	
Account Number		Account Name	
Account Number		Account Name	
Account Number		Account Name	
Account Number		Account Name	
Add ALL accounts?	<input type="checkbox"/> Yes. Add all my accounts	<input type="checkbox"/> No. Add only accounts that I have listed	
Preferred Organization ID		<i>Please note that where Preferred Organization's ID is not available, a name shall be assigned by the Bank and communicated to User</i>	

User Roles and Functions

- Administrator: Responsible for creating new users, creating work flows and transaction flow management.
- Authorizer: Must be the authorized signatories of the bank account(s). Responsible for authorizing new users, transactions initiated, work flow authorization and transaction flow management.
- Super Administrator: This corporate profile is designed for sole signatory accounts with the ability to start and complete transactions on their own.

Role	Full Name	Phone	Email
Administrator			
Allow Administrator to also initiate transactions		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Authorizer			
Super Administrator*			

Token:

- Each user on the Corporate Online Banking would require a security token. The cost of each token is N2,687.5 inclusive of VAT. The cost of which would be automatically debited against the company account during registration. **Tick this box to complete token request.** HARD TOKEN

Note:

- All authorizers set up on Corporate Online Banking must be in accordance with their mandates in the Bank. Non-signatories to the account(s) shall not be set-up as authorizer(s) until the board resolution authorizing such person(s) to act in that capacity is submitted to the Bank.

TERMS OF SERVICES

Fidelity Ebanking provides Online Banking access to registered users. By using our Fidelity Online Banking, you agree to be legally bound by this Fidelity Online Banking User Agreement (the "User Agreement") and Fidelity Bank Terms of Service. If you do not agree to this User Agreement, please do not use Fidelity Online Banking.

We reserve the right, at our discretion to change, modify, add, or remove portions of this User Agreement at any time. Please check these terms periodically for changes. Your continued use of Fidelity Online Banking following the posting of changes to these terms will mean you accept those changes. You can always check out the most current version of the Agreement on this page.

General Terms of Service and Restrictions on Use of Materials.

If you do not comply with the User Agreement at any time, Fidelity Bank reserves the right to terminate your account and your access to Online Banking.

Fidelity Bank may discontinue or alter any aspect of our Online Banking, including, but not limited to:

- (i) Restricting the time Fidelity Online Banking is available,
- (ii) Restricting the amount of use, and
- (iii) Restricting or terminating any user's right to use Online Banking, at Fidelity Bank's sole discretion and without prior notice or liability. You are responsible for all charges associated with connecting to Fidelity Online Banking.

You are also responsible for obtaining or providing all access lines, mobile phone and computer equipment (including modem) or other devices, necessary to connect to Fidelity Online Banking

In order to permit Fidelity Bank to protect its reputation, employees, affiliates, partners, stakeholders, members and the quality of its products and services, you hereby consent to Fidelity Bank Support Team, being able to access your account and records on a case by case basis to investigate complaints or allegations of fraud or illegal or misleading activity, or abuse. Fidelity Bank shall not disclose the existence or occurrence of such an investigation unless required by law.

You acknowledge that Fidelity Online Banking may contain information, software, text, graphics, music, sounds or other material (collectively "Content") that are protected by copyrights, patents, trademarks, trade secrets or other proprietary rights, and that these rights are valid and protected in all forms, media and technologies existing now or here after developed. All Content is copyrighted as a collective work under the copyright laws and Fidelity Bank owns a copyright in the selection, coordination, arrangement and enhancement of such Content. The Fidelity Bank name and logo are trademarks of Fidelity Bank.

All other trademarks appearing on Fidelity Online Banking are trademarks of their respective owners; Fidelity Bank's partners may also have additional proprietary rights in the Content which they make available through Fidelity Online Banking. You may not modify, publish, transmit, participate in transfer or sale, create derivative works, - or in any way exploit, any of the Content, in whole or in part.

Account Password, and Security.

To open an Online Banking account, you must complete the registration process by providing us with current, complete and accurate information as prompted by the registration process. You may be required to choose a password and an Online Banking username. You are entirely responsible for maintaining the confidentiality of your password, token and account. Furthermore, you are entirely responsible for any and all activities that occur under your account.

You agree to notify Fidelity Bank immediately of any unauthorized use of your account or other breach of security. If you elect to register to use Fidelity Online Banking you agree to: (a) provide true, accurate, current and complete information about yourself as prompted by Fidelity Online Banking registration form (such information being the "Registration Data") and (b) maintain and promptly update the Registration data to keep it accurate. If you provide any information that is untrue, inaccurate or incomplete or Fidelity Bank have reasonable grounds to suspect that such is the case, Fidelity Bank has the right to suspend or terminate your account without notice to you and refuse any and all current or future use of Fidelity Online Banking (or any portion thereof).

Customer's responsibility:

The customer undertakes to be absolutely responsible for

- Safeguarding his/her username, passcode, token and/or password, and under no circumstance shall the customer disclose any or all of these to any person.
- Not to write the username, passcode, token and/or password in an open place in order to avoid third party coming across same.
- The customer undertakes to ensure the secrecy of username, passcode, token and/or password by not reproducing same in any manner whatsoever either in writing or otherwise capable of making it known to persons other than the customer.
- The Bank is expressly exempted from any liability arising from unauthorized access to the customer's account and/or data as contained in the Bank's records via the service, which arises as a result of inability and/or otherwise of the customer to safeguard his username, passcode, Token and/or password and/or failure to log out of the system completely by allowing on screen display of his account information.
- The Bank is further relieved of any liability as regards breach of duty of secrecy arising out of customer's inability to scrupulously observe and implement the

provisions of clauses above, and/or instances of breach of such duty by hackers and other unauthorized access to the customer's account via the service.

- The password must be changed immediately it becomes known to anyone else.
- The Customer shall be responsible for any fraud, loss and/or liability to the Bank or third party arising from usage of the customer's username, passcode, token and/or password being used by a third party and other unauthorized access. Accordingly, the Bank shall not be responsible for any fraud that arises from usage of the customer's username, passcode, token and/or password.

ILLEGAL ACTIVITIES

Fidelity Bank reserves the right to immediately suspend, terminate, access and investigate any account which it believes, in its sole discretion, is transmitting or is otherwise connected with any fraudulent or illegal activities.

In addition, because of the difficulty associated with quantifying damages, if actual damages cannot be reasonably calculated then you agree to pay Fidelity Bank liquidated damages for each transaction from or otherwise connected with your account or the maximum liquidated damages permitted under law, whichever is greater; otherwise you agree to pay Fidelity Bank's actual damages, to the extent such actual damages can be reasonably calculated.

DISCLAIMER

Under no circumstances will the Bank be liable for any damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with this service or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or line or system failure, even if the bank or its representatives are advised of the possibility of such damages, losses beforehand by the Customer. The Customer shall bear the risk of proceeding with such transactions.

IMPORTANT DISCLAIMER ON WARRANTIES

Fidelity Online Banking is provided 'as is' and you use it at your sole risk. Fidelity Bank expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. Fidelity Bank does not make any warranty that Fidelity Online Banking will meet your requirements, that it will be uninterrupted, timely, secure or error-free, or that the quality of any products, services, information, or other material obtained through the Fidelity Online Banking will meet your expectations. Any material downloaded or otherwise obtained through the use of Fidelity Online Banking is done at your sole risk and you will be solely responsible for any damage to your computer system or loss of data that results from the download of any such material. Furthermore, please note that no advice or information, obtained from you by Fidelity Bank or through the Fidelity Online Banking shall create any warranty not expressly provided for in this user agreement.

LIMITATION OF LIABILITY

You expressly understand and agree that Fidelity Bank shall not be liable for any direct, indirect incidental, special, consequential or exemplary damages including but not limited to, damages for loss of profits, goodwill, use, data or other tangible losses (even if Fidelity Bank has been advised of the possibility of such damages), resulting from:

- (i) The use or the inability to use Fidelity Online Banking
- (ii) The cost of procurement of substitute goods and services resulting from any goods, data, information or services purchased or obtained or messages received or transactions entered into through or from Fidelity Online Banking
- (iii) Unauthorized access to or alteration or your transmissions of data;
- (iv) Statements or conduct of any third party on Fidelity Online Banking; or
- (v) Any other matter relating to the Fidelity Online Banking or operation of the Fidelity Bank sweepstakes. In no event shall Fidelity Bank's total liability to you for all damages, losses, and causes of action (whether in contract, tort (including, but not limited to, negligence) or otherwise, exceed the amount paid by you, if any, for accessing this site.

You agree that any and all disputes which cannot be resolved between the parties, and causes arising out of or connected with Fidelity Ebanking, shall be resolved individually, without resort to any form of class action.

Some jurisdictions do not allow the exclusion of certain warranties or the limitation or exclusion of liability for incidental or consequential damages. Accordingly, some of the above limitations may not apply to you.

INDEMNIFICATION

You are entirely responsible for maintaining the confidentiality of your username, passcode, token and/or password. Furthermore, you are entirely responsible for any and all activities which occur under your account. You agree to indemnify, defend and hold harmless Fidelity Bank and its parents, affiliates and subsidiary companies, officers, directors, employees, consultants and agents from any and all third party claims, liability, damages and/ costs (including, but not limited to, attorney fees) arising from your use of our services, your violation of the user agreement or your infringement, or infringement by any other user of your account, of any intellectual property or other right of any person or entity. You agree to immediately notify Fidelity Bank of any authorized use of your account or any other breach of security known to you.

SERVICE CHANGES AND DISCONTINUATION

The Bank reserve the right to change or discontinue, temporarily or permanently, the service at any time without notice. In other to maintain the security and integrity of the service the Bank may also suspend customer's access to the service at any time without notice. Customer agrees that the Bank will not be liable to the customer or any third party for any modification or discontinuation of the service.

TERMINATION AND MODIFICATION

You agree that Fidelity Bank, in its sole discretion may without prior notice to you, suspend or terminate your password, account (or any part thereof) or use the Fidelity Online Banking, and remove and discard any content within Online Banking, for any reason, including, without limitation, for lack of use of it, Fidelity Bank believes that you violated or acted inconsistently with the letter or spirit of the User Agreement. Fidelity Bank may also in its sole discretion and at any time discontinue providing Fidelity Online Banking, or any part thereof, with or without notice. You agree that any termination of your access to the Fidelity Online Banking may immediately deactivate or delete your account and all related information and files in your account and all related information and files in your account and / or bar any further access to such files or the Fidelity Online Banking. Further, you agree that Fidelity Bank shall not be liable to you or any third-party for any termination of your access to Fidelity Online Banking.

NON-USE OF ACCOUNT

Fidelity Bank reserves the right to terminate your login account and delete all transactions, files and correspondence in your account without prior notice to you if you have not logged into or accessed your account for a period 6 months.

TRANSACTIONAL FEES

Transfer Type	Amount	Fee
Bulk Transfer	Per beneficiary	N15
Single Transfer	Below N5,000	N10
	N5,001 – N50,000	N25
	Above N50,000	N50

**Exclusive of VAT fee*

GOVERNING LAW AND OTHER MISCELLANANEOUS TERMS

These terms shall be governed by and construed in accordance with the laws of Nigeria, without giving effect to principles of conflicts of law. You agree that any action at law or in equity arising of or relating to these terms shall be filed only in the State or Federal courts located in Nigeria and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action. If any provision of these terms shall be unlawful, void, or for any reason enforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.

This is the entire agreement between you and Fidelity Bank relating to the subject matter herein and shall not be modified except in writing, signed by both parties. The User Agreement will inure to the benefit of Fidelity Bank's successors, assigns and licensees.

Violation of the User Agreement

Should you violate these User Agreement or any other rights of Fidelity Bank and or the Fidelity Online Banking, Fidelity Bank reserves the right to pursue any and all legal and equitable remedies against you, including, without limitation, terminating any and all user accounts for any of the Fidelity Online Banking.

Attestation

I, on behalf of _____ hereby certify that the information provided on this form is true and accurate. I agree that Fidelity Bank reserves the right to take appropriate measures including legal action if the information here is discovered to be false.

I/We understand that our registration to use this platform, is subject to our acceptance of the above listed terms and conditions which is subject to change.

Authorization

Having read and understood the provisions of this Terms and Conditions, I/we hereby append my/Our signature(s) this

_____ day of _____ 20_____

Designation	Name	Signature	Date
Authorized Signatory			
Authorized Signatory			
Authorized Signatory			

For Official Use Only

Signature Verified By	Branch	Signature	Date