

E-TOKEN (MOBILE APP) CUSTOMER REGISTRATION FORM

CONFIDENTIAL

INSTRUCTIONS: PLEASE FILL THE FORM IN BLOCK LETTERS ONLY.

SECTION I - PERSONAL DETAILS

ACCOUNT NAME	<input type="text"/>
ACCOUNT NO.	<input type="text"/>
MOBILE PHONE NUMBER 1	<input type="text"/>
	<small>COUNTRY CODE NUMBER</small>
E-MAIL ADDRESS	<input type="text"/>

SECTION II - ID TYPE/Form of ID (TICK YOUR PREFERRED TYPE OF ID AND PROVIDE DETAILS)

<input type="checkbox"/> DRIVER'S LICENSE	<input type="text"/>
<input type="checkbox"/> INTERNATIONAL PASSPORT	<input type="text"/>
<input type="checkbox"/> NATIONAL ID CARD	<input type="text"/>
<input type="checkbox"/> ACCOUNT NO. (FBN BANK ONLY)	<input type="text"/>

SECTION III - SIGNATURE

I HEREBY REQUEST FOR THE E-TOKEN FROM FBNQUEST MERCHANT BANK. I/WE CERTIFY THAT THE INFORMATION PROVIDED ABOVE IS CORRECT AND AGREE TO BE BOUND BY THE TERMS AND CONDITIONS GOVERNING THE OPERATIONS OF THE E-TOKEN.

AUTHORISED SIGNATORY	<input type="text"/>	DATE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
AUTHORISED SIGNATORY	<input type="text"/>	DATE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

FOR OFFICIAL USE ONLY

TREATED BY (NAME)	<input type="text"/>	APPROVED BY (NAME)	<input type="text"/>
SIGNATURE	<input type="text"/>	SIGNATURE	<input type="text"/>
DATE	<input type="text"/>	DATE	<input type="text"/>

TERMS OF USE

This Terms of Use ("Terms") is a contract between you ("Customer", "you", "your", "user") and FBNQuest Merchant Bank Limited ("FBNQMB", "we", "us").

CONSENT: BY INSTALLING, COPYING, OR OTHERWISE USING THE e-TOKEN SOFTWARE OR SERVICES, YOU AGREE TO BE BOUND BY THESE TERMS.

FBNQuest e-Token App ("e-Token App") is a mobile application that generates One Time Passwords to be used in the authentication of electronic transactions. A one-time password (OTP) is a series of characters that automatically authenticates the user for a single transaction or session. It is also an alternative to the FBNQMB Hardware Token.

By downloading and activating the e-Token App, you represent and warrant that

- (a) if you are an individual, you are at least 18 years old and otherwise legally competent in all respects to enter into and be bound by this Terms or
- (b) if you are an entity, you are a corporation, limited liability company, partnership or other legal entity in good standing, and possess all legal authority and power to enter into and be bound by these Terms. If you are a legal entity, you hereby represent and warrant that you have the authority to and do hereby bind your entity and all individuals employed or engaged by your entity that may use the FBNQuest e-token Application or the Services.

Your e- Token App is personal to you and shall only be used with your PIN. The e-Token App shall provide additional security for login or authentication your internet banking transactions. The OTPs generated by your e-Token App must not be shared with any other person else irrespective of your relationship. The type of accounts you can access will not change when you activate the e-Token App on your mobile device, however, the moment your e-Token is activated, your e-Token may be used to authenticate and authorise your internet banking transactions. In the event of an un authorised access to the e-Token App linked to your account(s) with FBNQMB, and transaction is transmitted using the e-token, you undertake to indemnify and FBNQMB is fully indemnified against all losses, claims, demands, liability or suit, action and damages arising from such un authorised transaction. The standard transfer or transaction limits on the FBNQMB's Internet Banking applies to the e-Token except otherwise stated by FBNQMB. You shall keep your mobile devices safe and secure and advise us immediately on 0810 082 0082 if lost, stolen or misused. FBNQMB will upon your specific request take steps to deactivate your security token at the earliest time possible. FBNQMB SHALL NOT BE RESPONSIBLE for any transaction transmitted by an un authorised person in such circumstance. However, note that the e-Token may only function on one device at a time, therefore installation of the e-token App on a new mobile device and activation of

same will automatically deactivate the e-Token installed previously on another device. If you have any queries about the e-Token after reading these Terms of Use, do not hesitate to call FBNQMB's Direct on 0810 082 0082.

ACTIVATION PROCESS

Activation of the e-Token App can be completed in two (2) Simple Steps

STEP 1:

Search for FBNQuest e-Token App on play store or the app store and download the e-Token App.

STEP 2:

2. Register as a Corporate

Select Activation Method

• **Quick Access:** Visit FBNQMB branch and generate activation code required for enabling access on the E-token App .

You would be required to create a 4 Digit PIN that will be required in authorizing transactions. All subsequent transactions will be authorised by combining the created PIN + OTP generated from the e-token App.

COST OF TOKEN

You will incur a single charge of N1500 for activation of the e-Token. By activating the e-token on your device, you hereby consent to debit of the relevant linked account with the applicable activation charge. Note that FBNQMB may review the activation charge from time to time without notice to you.

USE OF E-TOKEN

Your e-Token generates OTP for the authentication of FBNQMB Internet Banking transactions. In addition, for your own protection and that of the system, always take the following precautions:

- i. Never reveal your PIN to anyone. We advise that you DO NOT write it anywhere to prevent access by unauthorised persons.
- ii. When creating a PIN, avoid using repeated numbers such as 1111, 2222, 3333, etc
- iii. If you think someone has seen your PIN, please change it IMMEDIATELY.
- iv. Ensure that your mobile device is secure at all times. You may consider using additional passwords to secure access your mobile device should such functionality be available. v. Exercise care not to lose your mobile device or allow it to be stolen. If your device containing the e-token App is missing, report to FBNQMB Direct (help@fbnquest.com) and call 0810 082 0082 immediately.
- v. Do not let anyone access the system using your identity (i.e., log in with your PIN and a code from your e-Token). You will be held liable if your token is used by someone else!
- vi. If you enter your token dynamic code and it fails to login or authenticate, you may generate new six digit codes for purposes of further trials.

GOVERNING LAW

You are a consumer. Nothing in this contract should prevent you from the benefit of rights granted to you by applicable consumer regulation.

Notwithstanding any conflict of law rules or conventions, these Terms of Use will be governed by and construed in accordance with the laws of Nigeria, to the extent permitted by applicable consumer law in Nigeria.

WARRANTY DISCLAIMER

You expressly understand and agree that use of the service is at your sole risk. The service is provided on an "as is" and "as available basis". FBNQMB 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. FBNQMB makes no warranty that:

- i. The service will meet your requirements
- ii. The service will be uninterrupted, timely, secure, or error-free
- iii. The results that may be obtained from the use of the service will be accurate or reliable
- iv. The quality of any products, services, information or other material purchased or obtained by the customer through the service will meet your expectations, and
- v. Any errors in the technology will be corrected.

Any material downloaded or otherwise obtained through the use of the e-token is done at your own discretion and risk and FBNQMB is not responsible for any damage to your computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by you from us or through or from the service will create any warranty not expressly stated in these terms.

INDEMNITY

You acknowledge and recognise that the use of the e-Token is a last resort security check for Internet Banking transactions and as such, you undertake to be fully and solely responsible for all risks that may arise from the use of the e-Token, and against all losses which may be suffered by you arising out of the unauthorised access to your device having the e-Token App. In addition and without prejudice to any other right or remedy of FBNQMB (whether under any other provisions of this Agreement or otherwise) the Customer shall indemnify and hold FBNQMB harmless from and against any and all loss suffered or incurred by FBNQMB as a result of any of the following: i. any failure by you to comply with any of the terms and conditions of this Terms of Use;

- ii. FBNQMB relying or acting on or carrying out any instruction by you in any manner permitted under this Agreement;
- iii. any change in any Applicable Laws;
- iv. any act, omission or thing done or caused to be done by FBNQMB in connection with or referable to this Agreement or any Account or Service through no willful default of FBNQMB, including but not limited to the disclosure by any Officer to any person of any information relating to any Service or Account or Instruction, whether by inadvertence or otherwise; or
- v. any virus, default, defect, deficiency or malfunction in and or any breakdown, disruption or failure of any software or any telecommunications, computer or other electronic equipment or system owned, operated and/or maintained by or on behalf of FBNQMB, due to or caused by the you or any other person.