

DIGITAL BANKING TERMS AND CONDITIONS

1. The Bank will at its sole discretion provide Digital Banking Services to you entirely at your own risk. You indemnify the Bank against all loss or damage, howsoever caused, resulting from your use of these Digital Banking Services
2. The Bank will provide to you a unique User ID and PIN/Password to enable you access Digital Banking Services.
 - i. You must change the PIN/Password to new PIN/Password known only to you
 - ii. You are responsible for the security and secrecy of any unique User ID and PIN/Password. The Bank shall have no liability/responsibility whatsoever in this regard.
 - iii. You must not to reveal your User ID or PIN/Password when using any of the channels availed by the Bank to you for use through Digital
 - iv. If you suspect or know that your User ID or PIN/Password has been compromised, you must change it immediately, or visit any of our Branches or call our 24-hour Contact Centre for assistance
3. Some of the services may include viewing account balances and transactions, transferring funds between your own accounts, making payments to other banks and making bill payments.
 - i. You are responsible for all transactions performed using your User ID and/or PIN
 - ii. The Bank reserve the right to increase the number of different transactions types availed to you, or to discontinue certain transaction types
 - iii. You may only access accounts that you are authorised to access.
 - iv. You authorize the Bank to deduct from your account the amount of any transaction carried out using User ID & PIN Password
 - v. You must ensure you have sufficient balance in your account to perform any financial transaction
 - vi. The Bank may set limits on the transactions you can perform using the Digital Banking Services
4. Digital Banking Services are offered to you in conjunction with 3rd parties.
 - i. You agree to pay any charges that may be levied by these 3rd parties service providers
 - ii. You are responsible for any devices that you use to access Digital Banking Service
 - iii. The Bank will not be liable if you are unable to perform or complete any transaction on the Digital Platforms due to technical challenges on the part of the Bank or 3rd party service providers
5. Transactions you perform on the Digital platforms will be subject to transaction type cut-off times
6. Transactions you perform on the Digital platforms will be captured on your regular account statement

General Terms

1. The Digital Banking Services offered herein are offered at the Bank's discretion, and are subject to the Bank's procedures before processing. The Bank may delay processing or reject application if terms of use have not been met.
2. All Digital Banking Services are subject to the terms and conditions as defined here, and those on the Bank's website www.nationalbank.co.ke which are subject to revision from time to time.
3. The Bank will apply charges as laid down in the tariff which is available at www.nationalbank.co.ke, and are subject to revision from time to time