

Eastern Caribbean Amalgamated Bank Limited

Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement (“Agreement”) is made between you and the Eastern Caribbean Amalgamated Bank (ECAB) and relates to your request and consent to receive statements, notices and documents for your ECAB account(s) by electronic delivery. These electronic statements, notices, and documents are called “eStatements”. This Agreement is in addition to the terms and conditions described in the ECAB Online Access Disclosure, all applicable laws of Antigua and Barbuda and corresponding Fee Schedules.

By clicking on “I Agree” below, you agree to be provided with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondences and any other notices that may be legally required to be provided to you, in electronic form. Once enrolled in the eStatements service you will receive your next statements, notices and documents electronically only. By clicking “I Agree” you also demonstrate that you are able to open the sample statement which can be accessed by the link below.

ELIGIBILITY FOR eSTATEMENTS. You must be enrolled in the Bank’s online banking product in order to sign up for and view eStatements. All account types for which the Bank generates periodic statements are eligible for eStatements. For a statement, which contains the information for more than one account “Combined Statement,” the lead account must be linked to online banking and enrolled in eStatements to allow display of the Combined Statement.

MULTIPLE ONLINE ID’S. eStatements can only be set up for an account under one online banking ID. If you wish for your eStatements notifications to go to more than one person for an account then that party must be set up on the Additional Recipients tab on the ID under which the account is established.

ACCESSING YOUR eSTATEMENTS. You will receive an email notification of all eStatements, which will allow you to log in to your eStatements using your online banking ID and password. Your eStatements are also accessible on the bank’s online banking site upon login. You will need to ensure that your computer software meets the following system requirements in order to view, print, and/or save your eStatements.

- Computer with the capability to access the Internet
- Internet Browser that supports 128-bit encryption
- Adobe Acrobat Reader 6.0 or higher

Your statements and notices will be available to you online for 12 months. You will continue to have the option to request historical statements for which fees may apply. Please refer to the applicable schedule of charges, account agreement and disclosures for details. If you wish to receive a paper copy of a disclosure or other information presented to you electronically you can contact the Bank by phone at (268) 480-5300 or through mail at Eastern Caribbean Amalgamated Bank Limited, Attn: Banking Services Department, 1000 Airport Boulevard, Coolidge, St. John’s, Antigua.

The Bank will use its best efforts to deliver your eStatements in a timely manner and in accordance with any applicable time required by law. However, the Bank shall incur no liability if it is unable to deliver your eStatements because of the existence of any one or more of the following circumstances:

- a) The Bank’s website or ECAB Online Banking is not functional and you know or have been advised by the Bank of the malfunction; or
- b) Circumstances beyond the Bank’s control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and the Bank has taken reasonable precautions to avoid those circumstances.

DUTY TO REVIEW PERIODIC STATEMENTS. You must promptly access/review your eStatement and any accompanying items and notify the Bank in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eStatement, you are still fully responsible to review the eStatement for any errors, unauthorized transactions or any other irregularities. The thirty (30) day applicable time period within which you must notify the Bank of any errors on your account statement(s) shall begin on the eStatement notification date regardless of when you access and/or review your eStatement. You must immediately advise the Bank if you are not receiving eStatements. If you do not immediately report to the Bank any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

EMAIL ADDRESS MAINTENANCE. It is your responsibility to notify the Bank immediately if you change your email address or if it has been compromised in any way. You may update your email address by going to the eStatements tab in online banking, clicking on Email, and making changes to your information.

CHANGE STATEMENT DELIVERY METHOD. At any time and at no charge, you can change the way the Bank sends your eStatements by going to the eStatements tab in online banking, clicking on "Documents and Settings" and removing the checkmark from the All Account box or remove the checkmark from the account(s) you want to remove from eStatements. When you change your settings, the change will take place the next statement cycle.

CHANGES AND/OR TERMINATION. Except as otherwise required by law, rule or regulation, the Bank may change the terms of this Agreement at any time. When changes are made, the Bank will update this Agreement on online banking. Online banking will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it can't be disclosed immediately without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this Agreement by de-enrolling in the eStatements service. Your continued enrollment in the eStatements service is your acceptance of the Agreement and any changes made to it from time to time. Changes to fees or terms applicable to eligible accounts are governed by the agreement otherwise governing the applicable account. It is your responsibility to review this Agreement and all other applicable agreements including ECAB's Privacy Policy from time to time in order to be aware of any such changes.