



MOREBANKING APPLICATION FORM

OFFICIAL USE ONLY	
CIF #:	
Date:	
Branch:	

Please review the information and indicate correctness by signing in the space provided below

INTERNET / MOBILE BANKING

TELEPHONE BANKING

Full Name: _____ Telephone Banking Temporary Pin #: _____

MoreBanking User ID #: _____

ID Information: _____ Cash Management ID #: _____

Address: _____ MoreBanking Temporary Pin #: _____

Email Address: _____ Mobile ID #: _____

A. REQUEST

NEW: Reset Password: Reactivate Account: Add Accounts: Delete Accounts:

eStatements Other Request: _____

B. ADD/ DELETE BANK ACCOUNTS

	Add/ Delete	Account Type	Account #:	Joint Account?	Transfer type
1.	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____
6.	_____	_____	_____	_____	_____

When making Bill or Merchant Payments you must ensure that it is no less than 3 days before the due date, and not the actual due date or the grace period.

C. TRANSFER LIMIT REQUEST

Transfer by Text Limit	Transfer by Web Limit	Third Party Payments Limit
Minimum: _____	Minimum: _____	Minimum: _____
Maximum: _____	Maximum: _____	Maximum: _____

D. AUTHORIZATION AND AGREEMENT

To the Eastern Caribbean Amalgamated Bank

By signing this form, I hereby apply for Eastern Caribbean Amalgamated Bank Online Banking service ("the Service") and authorize you and your agents and assigns, to provide the Service for my Eastern Caribbean Amalgamated Bank (ECAB) ("the Bank") designated accounts. I understand that the use of the Service is subject to the terms and conditions contained in: (a) the On-Line Banking Service Agreement ("the Agreement") which I may access when I log onto the Service, (b) the general disclosure for personal and business accounts which I received when I opened my account(s) and (c) the general account mandates. I acknowledge and agree that using, or permitting another person to use the Service, conforms to the terms and conditions set forth in the Agreement.

I must indicate that I wish to cancel the Service by written notice. I understand that non-usage of the Service for 120 days may result in suspension of the Service. I agree that any time after such notice or period of non-use, you may discontinue the Service. If my Service is discontinued, I can request it's reinstatement by contacting the Bank in writing or via telephone.

I hereby certify that all statements in this application are true and complete and are made for the purpose of obtaining the Service. I hereby authorize you to obtain such information as you may require concerning the statements herein; and agree that this application shall remain your property; and acknowledge my responsibility to inform you of any change in name and address within a reasonable time.

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 provides 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 that we may provide you 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 our 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 and is on the list of supported browsers. <https://mobi.ecabank.com> or <http://customer.ecabank.com>

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 us by phone at (268) 480-5300 or by writing us at Eastern Caribbean Amalgamated Bank, Attn: Banking Services Department, 1000 Airport Boulevard, Coolidge, Antigua.

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

a. Our website or ECAB Online Banking is not working properly and you know or have been advised by us of the malfunction; or

b. Circumstances beyond our 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 we have 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 us 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 us 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. If you do not immediately report to ECAB 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 us if you change your email address. 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 we send you 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, we may change the terms of this Agreement at any time. When changes are made we 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 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 to the Agreement. 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 including ECAB's Privacy Policy from time to time in order to be aware of any such changes.

Customer's Authorization: _____ Signature: _____ Date: _____

Customer's Authorization: _____ Signature: _____ Date: _____

BANK USE ONLY

Prepared By (CSR): _____ Signature: _____ Date: _____

Reviewed by (Supervisor): _____ Signature: _____ Date: _____

Verifications Department: _____ Signature: _____ Date: _____