

## Terms & Conditions of e-KYC

1. e-KYC is the identity verification process performed through Agrobank's online account opening service. Verifying your identity protects you from potential fraudsters and will enable you to utilize the financial products and services provided by Agrobank.
2. e-KYC is mandatory should you wish to enrol or apply for any financial products and services provided by Agrobank online outside the branch's premise or through web or mobile means.
3. You can verify your identity by scanning the unique QR code and key-in the one-time-pin ("Access Code") on your mobile phone. The Access Code is displayed on your computer screen and also sent to your email. By scanning the QR code and keying-in the Access Code, you agree to verify your identity by means of i) scanning the front and back of your NRIC, and ii) taking a selfie video of yourself.
4. You must authorize Agrobank to access and collect the geo-location information of your mobile phone for the purpose of security verification (eg. you are applying to open a savings account in Ipoh, however, your mobile phone geo-location shows you are in London).
5. Agrobank reserves the right to conduct fresh e-KYC checks and audits and/or conduct a KYC check or confirmation to verify your identity. Such confirmation may be done through a physical visit to Agrobank's branch or via electronic means (eg. video call).
6. You acknowledge and assert that you have control of your mobile phone, your mobile number and valid e-mail address provided for the purpose of financial products and services enrolment or application. In case of any changes in the control of your mobile phone and valid e-mail address (eg. lost or compromised your mobile phone, change of mobile phone number), you should promptly inform Agrobank to request for action to update your customer information records.
7. You acknowledge that e-KYC is an artificial intelligence (AI) based identity verification tool. AI based tools may not successfully verify everyone correctly all the time (ie produce results with margin of error). Where required, you agree to visit Agrobank branch to perform a face-to-face KYC session with the bank's staff to verify or re-verify your identity.
8. Agrobank reserves the right to with-hold or terminate the financial products and services offered to you if you are found to be in breach of any Agrobank terms & conditions including providing false information with the intent of deceiving your e-KYC identity verification. Under such conditions, your financial products and



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services may be suspended or terminated, and you shall agree not to claim any damages from Agrobank.

9. You shall undertake to promptly inform Agrobank of any change in the particulars of your identity (eg. name change, sex change, major cosmetic surgery, etc) that may impact the verification of your identity with Agrobank.
10. You shall authorize Agrobank to generate and print electronic forms based on information provided during the online product or services enrolment or application process for the purpose of identity verification and processing.
11. As a responsible user of financial products and services, you shall take all necessary precautions to prevent unauthorized and illegal use of your identity documents (eg. NRIC, Access Code etc) and unauthorized access to your products and services provided by Agrobank. You are also responsible to make all reasonable efforts to prevent the compromise of your mobile phone, mobile phone number, valid email address and other security documents provided to you by Agrobank.
12. You shall indemnify and hold Agrobank as well as its authorised representatives harmless against all actions, suits, liabilities or claims or demands proceedings, loss, damages, costs, charges and expenses arising from unlawful use of e-KYC service, or arising out of or in connection with such services.