



## Account Opening Terms & Conditions Fraud Sensitization Checklist (Customer Section)

In line with the regulatory requirement from the Central Bank of Nigeria, Sterling Bank Limited (“**Bank**”) has adopted and developed alternative banking channels which enable customers operate their account(s) using the following channels and modes of authorization listed below:

TRANSACTION CHANNEL	MODE OF AUTHORIZATION
AUTOMATED TELLER MACHINES (ATM), POINT OF SALE TERMINAL (POS) WEB	DEBIT/CREDIT CARD- CARD PIN, CVV, FULL CARD PAN, EXPIRY DATE, ONE-TIME PASSWORD
ONE BANK	USERNAME, ALPHA-NUMERIC PASSWORD, TRANSACTION PASSWORD
STERLINGPRO	MTOKEN, PASSWORD
USSD	TRANSACTION PIN
E-MAIL, SMS	ONE-TIME PASSWORD

### Now therefore, I/We understand, acknowledge, and agree that:

1. I/We have been informed that the Bank does not seek or request for any information relating to the transaction channels or modes of authorization in any form from its customers.
2. I/We shall not disclose any sensitive information regarding our account(s) or the mode of authorization to unauthorized parties through any medium including but not limited to the internet, text messages, e-mail or telephone.
3. We shall take all precautions to ensure that the mode of authorization is used or inputted discreetly while using through any transaction channel to avoid any unauthorized usage.
4. In the event that any fraudulent activity is suspected or actually carried out on my account, I/We shall immediately contact the Sterling Bank Contact Centre either through telephony, or social media platforms, or visit the nearest branch to visit such incidents.

### Attestation \*

The content of this document has been read and explained to me in a language that I/We understand and I/We, \_\_\_\_\_ hereby irrevocably and unconditionally indemnify and keep the Bank fully indemnified against all claims, demands, liabilities, damages, loss, costs, charges, fees, expenses, distress, actions and proceedings which may be brought against the Bank or which the Bank may pay or incur in connection with or arising from any litigation or claim against the Bank in consequence of being registered on the transaction channel.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

## Account Opening Terms & Conditions Fraud Sensitization Checklist (Staff Section)

FOR OFFICIAL USE

### Advise the customer of the following:

- Not to give their card PIN to anyone
- Not to give their card details (CVV, Card Number, Expiry Date) to anyone
- Not to give their One-Time Passwords (OTP) to anyone
- Not to give their online/mobile banking passwords to anyone
- To call the Contact Centre or visit the branch immediately, if I suspect any fraudulent activity on my account

I \_\_\_\_\_ hereby confirm that I sensitized Mr/Miss/Ms/Mrs. \_\_\_\_\_ on the above during their account opening process. Therefore, the Bank will not be liable for loss of funds due to the divulgence of their personal account information.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_