



UWI CREDIT UNION CO-OPERATIVE SOCIETY LTD

UWICU E-SERVICE REGISTRATION FORM & AGREEMENT

Please complete using block letters.

Credit Union Account No		ID No: ID Type	Passport	ID	DP
Last Name: _____ First: _____ Middle: _____		Mr. Mrs. Ms.	Marital Status Single Divorce Married Separate Widow Common law		
Is this your legal name? Yes No	If not, what is your legal name?	Date of Birth :	Age :	Sex : Male Female	
Home Address					
Contact Information Home : _____ work: _____ Mobile : _____ Fax: _____			Email Address: _____		
Occupation:	Employer:	Employment Status: Permanent Part Time Retiree Temporary Contract Tenure Casual Termination Date			
Are you required to register with the Financial Intelligence Unit (FIU)? Yes No					
The above information is true to the best of my knowledge. I understand that I am responsible for maintaining an accurate account balance and the security of my account.					
Member Signature _____				Date _____	
For completion by an official of the Credit Union:					
CUMME WEB ACCESS activated: Yes No If no, why: _____					
Staff Signature: _____			Date: _____		

GENERAL TERMS

This agreement shall —

- be governed by the Laws of the Republic of Trinidad and Tobago
- govern the use of UWI Credit Union Online Internet Banking E-Service (**hereinafter called “UWICU E-Service”**)

In this agreement, the words, “you” and “your” refer to the account holder(s) and authorised signatory/ies.

Unless otherwise stated, this agreement is in addition to all other existing agreements between you and U.W.I. Credit Union including any card agreement, membership application form. Should a conflict of interest arise between the existing agreements and the terms and conditions herein outlined, the existing agreements shall prevail.

U.W.I. Credit Union hereby offers to you UWICU E-Service, which shall provide you with electronic access to your accounts and enable you to perform the following services:

- View/export details of transaction history (similar to a statement) in relation to your account(s) for a requested period
- View current balances in relation to your account(s)
- View status of loan applications pending determination
- Perform internal transfer(s) in relation to your accounts, subject to the your availability of funds to perform such transactions

ACCESS TO ACCOUNTS

Any and all transactions initiated via UWICU E-Service via use of your User Identification and Password shall be deemed and will constitute due authorization by you to U.W.I. Credit Union in relation to the transaction(s) without any further instructions and or authorization and or verification on your part being conveyed to UWI Credit Union.

You are to keep your password confidential and not to share or disclose same to anyone including staff of U.W.I. Credit Union.

In the event that you become aware of or have reason to believe that unauthorised:

- access to your E-Service has occurred or is likely to occur; or
- use of your password occurred or is likely to occur, you are required to immediately bring same to the attention of U.W.I. Credit Union as well as take immediate steps to change your password .

Upon receipt of notification from you, U.W.I. Credit Union will take immediate steps to investigate the matter. U.W.I. Credit Union will accept no liability in circumstances where you disclosed your password to third parties or were negligent in safeguarding the confidentiality of your information or failed to report the matter accordingly.

TRANSFERS

While you are permitted to transfer funds between your accounts, U.W.I. Credit Union will not be liable and will not accept any responsibility where there were insufficient funds to facilitate your transaction at any given time

CHARGES

There will be no charge for use of the UWICU E-Service however U.W.I. Credit Union reserves the right to revise the annual maintenance fee at its sole discretion.

CHANGES IN U.W.I.CU E-SERVICE

U.W.I. Credit Union reserves the right in its sole discretion to change/amend the UWICU E-Service and the terms and conditions of this agreement at any time. Notification of any change shall be communicated to you by means of electronic or hard copy data.

CANCELLATION

You or U.W.I. Credit Union may cancel this agreement at any time upon written notification of at least 30 days in advance of the effective date of cancellation. U.W.I. Credit Union reserves the right in its sole discretion to limit, suspend or terminate your use of the UWICU E-Service and cancel this agreement for any reason at any time. However, UWICU E-Service will only effect termination after all transaction(s) have been cleared and reconciled.

CONFIDENTIALITY

You shall enjoy the right to confidentiality of all transactions processed via the UWICU E-Service; however, U.W.I. Credit Union may disclose any information in respect of your use of the U.W.I.E-Service in response to inquiries pursuant to due process and request from a Court of competent jurisdiction whether by way of Subpoena, Summons, Warrant of Execution, Court Orders in General AND any financial reporting obligations of U.W.I. Credit Union under the Laws of The Republic of Trinidad and Tobago.

U.W.I. Credit Union shall not be liable to you in circumstances where your account had been intercepted via unauthorized use of or access to your E-Service Account **whether by computer virus(es) or "hacker(s)" or otherwise.**

LIABILITY

U.W.I. Credit Union shall take all reasonable steps to ensure the optimal performance of the UWICU E-Service and shall only be responsible for acting within and upon those instructions actually received from you via the UWICU E-Service and shall not be responsible in circumstances where instructions were not received.

U.W.I. Credit Union shall not be liable for deficiencies and malfunctioning of the system where the circumstances were beyond its control or power.

U.W.I. Credit Union shall not be liable for inaccuracies of information or late submissions entered or processed by you

U.W.I. Credit Union shall not be liable or responsible for any losses or delays in transmission of instructions and or information arising out of the use of an Access Service Provider or caused by any deficiency or disruption or unavailability of internet services, service providers and browser software or application software including but not limited to computer viruses or associated deficiencies.

Neither U.W.I. Credit Union nor any other information provider make any expressed or implied warranties concerning the online software, UWICU E-Service or services or browsers including and not limited to any warranties or merchantability and fitness or appropriateness for a specific or particular purpose or non-infringement of third party proprietary right or interests unless disclaimer of such warranties are prohibited by the Laws of The Republic of Trinidad and Tobago.

U.W.I. Credit Union will not be liable for any loss or damage whatsoever or for any disclosure of information arising out of transactions made on your account(s) and you shall herewith absolutely indemnify U.W.I. Credit Union where:

- You do not have sufficient funds in your account(s) to facilitate a transaction
- You failed to provide accurate, clear, and proper instruction in relation to a transaction
- You alleged that you did not carry out the instruction(s) and your password was compromised
- Transactions on your account(s) were prohibited pursuant to a Court Order
- A stop payment cannot be completed due to the transaction already been processed and evidence produced regarding same
- U.W.I. Credit Union has reason(s) to believe that the transaction may be contrary to any financial obligation regulations, legislations or reporting requirements by U.W.I. Credit Union under the Laws of the Republic of Trinidad and Tobago
- Any transaction(s) was/were not processed due to a public holiday being declared in accordance with the Laws of The Republic of Trinidad and Tobago
- There was a change in the exchange rate subsequent to sending the instruction(s)

INDEMNITY

You hereby agree to indemnify and hold U.W.I. Credit Union and its duly authorised Officers, employees and agents and third parties their suppliers, agents and officers from and against any and all damages, awards, settlements, losses, claims and expenses including and not limited to reasonable legal fees and expenses and costs in respect of investigations resulting from third party claims.

SECURITY

You hereby agree and acknowledge that your user name and password shall not be disclosed, divulged or shared with anyone and that you will only access your account information and financial services by means of your user name and password assigned to you and that U.W.I. Credit Union is duly authorised to process any instructions received under your said password and that these arrangements and instructions are to my satisfaction and reasonably acceptable.

ELECTRONIC MESSAGES

Having regard to general internet e-mail operations not being exclusively secure and to the general satisfaction of users, you hereby agree to accept the risks, responsibility and associated liability and the receipt of information and undertake to contact the credit union via telephone at 1-868-645-8526 and by email at info@uwicu.tt for general queries

You also agree to receive communication regarding your account(s) electronically via the email address you provided and that you will not in any way circumvent or attempt to circumvent the receipt of same

I HEREBY confirm that:

The information contained on the Registration Form is accurate to the best of my knowledge, information and belief and that I will promptly notify U.W.I. Credit Union in the event that any of the information therein shall change

**I have read the terms of conditions in relation to use of UWICU E-Service and HEREBY agree to all the said terms and conditions
I will be contacted by U.W.I. Credit Union regarding important documents that must be submitted and documents that must be signed before activation of access to the UWICU E-Service.**

I agree that I will submit notices or correspondence to U.W.I. Credit Union, not via the UWICU E-Service, shall be sent to the mailing address on the records of U.W.I. Credit Union.

NAME (BLOCK LETTERS)

SIGNATURE

DATE

Witnessed by:

NAME (BLOCK LETTERS)

SIGNATURE

POSITION

DATE