

Activation process: Confirmation of your application and password will be sent to you via email. Once you have access our internet teller banking site via our website, you will be prompted to change your pass word. Your password must consist of 4-8 characters i.e. letter or numbers.

I/we authorize SKCCU Ltd. to provide me/us with Internet teller banking access at the SKCCU Ltd. website. I understand that this authorization is for the accounts listed on the form. I/we understand and agree to the conditions outlined in the "Internet teller Service Agreement"

(Please review terms and conditions agreement attached)

Signature: _____ Date: _____

Official use only

Online account Created by _____
Name Signature Date

Checked by _____
Name Signature Date



St. Kitts Co-operative Credit Union Ltd.
Internet Teller Banking Terms & Condition

This agreement is between the St. Kitts Co-operative Credit Union Limited (hereinafter known as the financial institution) and, _____ (hereinafter known as the “user”/Member)
(individual/company applicable)

Please read carefully as your signature acknowledges the following;

1. The information submitted are true to the best of your knowledge
2. You are applying to the St. Kitts Co-operative Credit Union for Internet Teller Banking Service
3. That access will only be given to assigned membership accounts and utilities.
4. That the information given in this form can be used to upgrade our customer service data.

1. **General:** This Agreement applies to each Transaction. It replaces all prior agreement between the member and SKCCU. Any other agreements SKCCU have with the member (now or in the future) about an Account also apply to each Transaction except where the provisions of the other agreements conflict with this Agreements, in which case the provisions of this Agreement will prevail.
2. **Member user:** Member must use account number together with their Password to make Transactions, subject to any instructions you may issue from time to time about the Services.
3. **Privacy:** Password must be kept strictly confidential. No one but you is permitted to know or use your Password. If I know or suspect that someone else knows (or may know) your password, SKCCU must be notified at once and your password must be changed in accordance with instructions given by SKCCU Officer.

You (the member) are advised not to use a Password that contains information or data from any personal identification number (PIN) that you use with your personal account, ATM cards etc.

4. **Limits:** You (the member) may set your own limits for transactions that are done through the service. However your account will not be permitted to run over drawn.
5. **Liability:** Transactions done will be treated as if it was written and authorize by you (the Member).

