

<p><b><u>Signing Up for Internet Banking</u></b></p> <p><b>How can I sign up for Internet Banking?</b></p> <p>The branch will guide you throughout the process for becoming Internet Banking User ID creation.</p> <p><b>Do I need to upgrade my browser?</b></p> <p>It is SIBL's mission to ensure we always provide you with the best experience possible. While most browsers will allow you to access Internet Banking, older versions may limit your ability to access some of the functions available. To ensure you get the most of your Internet Banking experience, we recommend that use browsers with 128-bit encryption.</p> <p><b>How do I check my browser version?</b></p> <p>With most browsers, you can determine the version by selecting the name of the browser from the navigation menu and clicking on "About (browser name)."</p> <p><b>When can I start using Internet Banking?</b></p> <p>You can begin using Internet Banking immediately after you enroll.</p> <p><b><u>Features of Internet Banking</u></b></p> <p><b>What kind of transactions can I perform using Internet Banking?</b></p> <p>You can review account history and current transactions, transfer funds between accounts (inside the bank), request copies of statements, send customer service requests via secured Email, pay bills, access your checking, savings and loan account statements online, and much more.</p> <p><b>Will I be able to view my statements online?</b></p> <p>Yes. Many types of account statements, including those for most deposit, credit, and loan accounts, are available through Internet Banking.</p> <p><b>Can I request images of checks through Internet Banking?</b></p> <p>No.</p>	<p><b>What types of account documents are available online?</b></p> <p>Statement for registered accounts.</p> <p><b>Can I transfer funds between accounts?</b></p> <p>Yes, you can transfer funds between registered and enlisted SIBL accounts only.</p> <p><b>How many months of transaction history can be viewed?</b></p> <p>One year.</p> <p><b>If I make a withdrawal at an ATM, how soon will my account reflect the balance change?</b></p> <p>When you withdraw funds from an ATM or make a purchase with your debit card, the funds will be immediately removed from your available balance. Some networks update transactions real time while others do not. In general, ATM/Debit Card transactions will be reflected on the Internet Banking Transaction History by the next business day.</p> <p><b><u>Transfers within Internet Banking</u></b></p> <p><b>Are there limits to the number of transfers I can make online?</b></p> <p>4 times in a day, maximum Tk. 50,000 in a day, Total Tk. 3,00,000 in a month.</p> <p><b>What types of accounts can I transfer funds to and from?</b></p> <p>Only between your own registered deposit accounts.</p> <p><b>Can I transfer money into an account if I am not an account owner?</b></p> <p>No.</p> <p><b>I have an account with another bank. Can I transfer funds from this account into my SIBL account?</b></p> <p>No, it is not permitted till now.</p>	<p><b><u>General Information about Internet Banking</u></b></p> <p><b>How much does Internet Banking cost?</b></p> <p>There is no monthly maintenance fee for Internet Banking.</p> <p><b>How current is the information I see on the screen?</b></p> <p>Internet Banking displays your account information in real time based on transactions processed throughout the day, unless stated otherwise.</p> <p><b>Will there be times when I will not be able to access my account?</b></p> <p>Internet Banking is available 24 hours a day, 7 days a week. The only exceptions are when system maintenance is being performed.</p> <p><b>If the Internet Banking system goes down, will my transaction be completed?</b></p> <p>In the rare event that the Internet Banking system and all of our back-up systems were to go down, you can be comfortable that any transaction for which you have received a confirmation number has been completed.</p> <p><b>What if I forget my password?</b></p> <p>Contact your account opening branch.</p> <p><b>Do I need my ATM/Debit Card number to reset my Internet Banking Password?</b></p> <p>No.</p> <p><b>How do I retrieve my Internet Banking User ID?</b></p> <p>You can retrieve your internet banking User ID through your account opening branch.</p> <p><b>How do I report a lost or stolen ATM/Debit Card?</b></p> <p>Calling to Help desk number : +8801929988880 &amp; +8801929988881</p>	<p><b>What is my Internet Banking User ID?</b></p> <p>Registered email ID through I-Banking module of SIBL.</p> <p><b>Is my login Password case sensitive?</b></p> <p>Yes. Valid Passwords are case sensitive, between 8 and 15 characters in length, and contain only letters and numbers. Your Password must include at least one letter and at least one number and be different from your Online User ID.</p> <p><b>Can I change my Password and my Internet Banking User ID online?</b></p> <p>Yes.</p> <p><b><u>Security</u></b></p> <p><b>How safe is Internet Banking? What systems are in place to ensure security?</b></p> <p>To make Internet Banking secure, SIBL uses the highest level of encryption available today. Encryption is the process by which information is translated into un-interpretable code and then back to recognized information. As an added measure, Internet Banking gives you the capability to easily verify that you are on the authentic SIBL website and not on a fake site created by fraudsters.</p> <p><b>Do you guarantee the security of my banking information?</b></p> <p>Yes.</p> <p><b>How can I help safeguard my banking information?</b></p> <p>You are the first line of defense for your Internet Banking account security. Follow the guidelines below to protect yourself and your account integrity.</p>	<p>Never provide your Password to anyone. SIBL employees never ask for this information.</p> <p>When you have completed your Internet Banking session, exit the system by clicking the "LOG OUT" link on the page.</p> <p>Select a Password which consists of letters and numbers. Select something that would not be easily guessed by others.</p> <p>Be careful with your Password. Do not write it down or maintain it in a place that is easily accessible.</p> <p><b>How do I know I am visiting a secured SIBL Online site?</b></p> <p>Internet Banking gives you the capability to easily verify that you are on the authentic SIBL website and not on a fake site created by fraudsters.</p> <p><b>My Password does not work. What do I do?</b></p> <p>Go to your account opening branch.</p> <p><b>What happens if I do not log off of Internet Banking?</b></p> <p>You should always logoff from Internet Banking after your work. It will time out after 3 minutes unattended period for security reason.</p> <p><b>What is Secure Socket Layer (SSL)?</b></p> <p>Secure Socket Layer (SSL) is a protocol from Netscape Communications Corporation, designed to provide secure communications on the Internet.</p> <p><b>What is Extended Validation Secure Socket Layer Certificates (EV-SSL)?</b></p> <p>Extended Validation Secure Socket Layer (EV-SSL). With EV-SSL, you'll will be directed securely with verification that you are on the authentic SIBL website and not a fake site created by fraudsters to obtain your personal information.</p>	<p><b>What procedures are in place to prevent hackers from accessing my account?</b></p> <p>At SIBL, the security of your online identity and account information is a top priority for us and a key feature of SIBL Online. That is why we use state-of-the art security technology to protect customer sensitive data, such as your Online User ID and Password. And, this is why SIBL Online utilizes Secure Socket Layer (SSL) technology to encrypt the information you provide to ensure that only we have access to your sensitive data and that confidential information.</p> <p><b>How often will my Password change?</b></p> <p>Password will remain unchanged for 90 days as per Bangladesh Bank guideline.</p> <p><b>How do I report a problem with my Transaction History?</b></p> <p>Through your account opening branch.</p>
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