## PORTLAND CO-OPERATIVE CREDIT UNION LTD.

The Portland Co-operative Credit Union Limited is pleased to announce that we are now able to offer Online Banking.

To log on to the Online banking portal, simply go to our Website Address: <a href="http://www.portlandccu.com">http://www.portlandccu.com</a> and click Online Banking

If currently you do not have access to Online Banking

- complete the form and Terms of Conditions below
- Email signed documents to onlineservices@portlandccu.com

Upon review of the form a username will be issued to you.

# **Features include:**

- 1) Member to Member Transfer
  - a. Transfer from all Deposit(excluding fixed deposit) to all saving account (excluding fixed deposit)
  - b. Transfer from all Deposit(except fixed deposit) to all loans
- 2) Within Account Transfer
  - a. Transfer from all Deposit(except fixed deposit) to all saving account (excluding fixed deposit)
  - b. Transfer from all Deposit(except fixed deposit) to all loans
- 3) Loan application, Loan Projection
- 4) Cheque request
- 5) Letter request

		PORTLAND CO	O-OPERATIVE	CREDIT UN	ION LIMITE	
		Online registration				Will be assigned after completing this document
Account No	).	PASS BOOK NO:	:	Online	Username:	
Name				SIGN	ATURE:	
Type of ID	Passport	Drivers License	Voters	ID#:		
Email Addre	ess					
Present Home Address						
Home No.		CELL. NO :		W	ORK NO.:	
Presently E	mployed By					
			WITNESS BY			
Name			SIGNATUR	E		
Title <sup>Ju</sup>	stice Of Peace	Lawyer	Notary P	ublic	Staff	

Place a colour copy of members Identification below.

# **Portland Co-operative Credit Union Limited**

## INTERNET BANKING

## TERMS AND CONDITIONS

### Please read these terms and conditions carefully before you start.

By accessing this website you agree to be bound by the terms and conditions stated below. The terms and conditions are subject to change, which will be incorporated into the terms and conditions posted to this website. By accessing this website, you agree to the terms and conditions set out herein.

### **Unauthorized Access**

Portland Co-operative Credit Union (PCCU) strictly prohibits the unauthorized use of the Portland Co-operative Credit Union's websites and systems, which includes but is not limited to unauthorized entry into PCCU's systems, misuse of passwords, or misuse of any information posted to the website and unauthorized manipulation of the data contained therein is strictly

As a user, you acknowledge that PCCU may disclose and transfer any information that you provide through this Website to

- any department within PCCU, or its agents;
- any other person or entity with your written consent; or
- Whomever we have a right or duty to disclose or are permitted or compelled to so disclose such information by law.

#### Web Content and Materials

The information on this Website is for information purposes only. It is deemed reliable, but Portland Co-operative Credit Union Limited does not warrant its completeness, timeliness or accuracy. The information on the Website is not intended as an offer or solicitation for the purchase of any stock, any other security (including mutual funds and variable life insurance) and annuities involve investment risks, including the possible loss of value) or any financial instrument. The information and materials contained in this Website - and the terms and conditions of the access to and use of such information and materials - are subject to change without notice.

You agree that (i) you will not engage in any activities related to the Website that are contrary to applicable law, regulation or the terms of any agreements you may have with Portland Co-operative Credit Union Limited, and (ii) in circumstances where locations of the Website require identification for process, you will establish commercially reasonable security procedures and controls to limit access to your password or other identifying information to authorized individuals.

Portland Co-operative Credit Union Limited or its partners and suppliers may fail to provide continuous service or discontinue or make changes in the information, products or services described herein at any time without prior notice to you and without any liability to you. Any dated information is published as of its date only, and Portland Co-operative Credit Union Limited does not undertake any obligation or responsibility to update or amend any such information.

Portland Co-operative Credit Union Limited reserves the right to terminate any or all website offerings or transmissions without prior notice to the user. Furthermore, by offering this website and information, products or services via this website, no distribution or solicitation is made by Portland Co-operative Credit Union Limited to any person to use the website or such information, products or services in jurisdictions where the provision of the website and such information, products or services is prohibited by law.

## **Potential Disruption of Service**

Access to the Website may from time to time be unavailable, delayed, limited or slowed due to, among other things:

- hardware failure, including among other things failures of computers (including your own computer), servers, networks, telecommunication lines and connections, and other electronic and mechanical equipment;
- software failure, including among other things, bugs, errors, viruses, configuration problems, incompatibility of systems, utilities or applications, the operation of firewalls or screening programs, unreadable codes, or irregularities within particular documents or other content;
- overload of system capacities;
- damage caused by severe weather, earthquakes, wars, insurrection, riots, civil commotion, act of God, accident, fire, water damage, explosion, mechanical breakdown or natural disasters;
- interruption (whether partial or total) of power supplies or other utility of service;
- strike or other stoppage (whether partial or total) of labor;
- governmental or regulatory restrictions, exchange rulings, court or tribunal orders or other human intervention; or
- any other cause (whether similar or dissimilar to any of the foregoing) whatsoever beyond the control of Portland Co-operative Credit Union

### Access to PCCU websites

Access to and use of this website may be monitored, tracked and recorded. Anyone using this website or any other PCCU website expressly consents to such monitoring, tracking and recording. In accessing this site you agree and consent to the transmission, transfer or processing of such information to, or through, any country in the world, as deemed necessary or appropriate.

### **Copyright Notices**

The works of authorship contained in the <a href="https://gia.msd-tt.com/pland">https://gia.msd-tt.com/pland</a> Website (hereafter referred to as the "Website"), including but not limited to all design, text, sound recordings and images, are owned, except as otherwise expressly stated by Portland Co-operative Credit Union Limited (PCCU). Except as otherwise expressly stated herein, none may be transmitted, copied, performed or distributed (for compensation or otherwise), licensed, altered, modified, framed, stored for subsequent use or otherwise used in whole or in part in any manner without prior written consent from PCCU, except to the extent permitted by the Copyright Act of 1976 (17 U.S.C. § 107)

## Links to Other Sites through the PCCU Website

Links to websites other than that of the PCCU website are only provided as pointers to information on topics that may be useful to this website, and PCCU has no control over the content on such non-PCCU Websites. If you choose to link to a Website not controlled by PCCU, PCCU makes no warranties, either implied or in writing, about the content of the other site, including the accuracy, completeness or reliability of information for any particular purpose. Links to non-PCCU websites do not represent or imply any endorsement of or responsibility for the opinions, ideas, products, information or services offered by such sites, nor guarantee the authenticity of information therein.

PCCU does not accept responsibility for any claims of copyright, trademark or other infringement of the rights of third parties or for claims resulting from viruses or other contamination.

### Limitation of liability

Because of the possibility of human and mechanical error as well as other factors, the website (including all information and materials contained on the website) is provided "as is" "as available". PCCU and third party data providers do not provide any warranties and representations regarding this website. PCCU and third party data providers disclaim all warranties and representations of any kind with regard to the website, including any implied warranties of merchantability, non-infringement of third party rights, freedom from viruses or other harmful code, or fitness for any particular purpose. Further, PCCU will not be liable for any delay, difficulty in use, inaccuracy of information, computer viruses, malicious code or other defect in this website, or for the incompatibility between this website and files and the user's browser or other site accessing program. PCCU will not be liable for any other problems experienced by the user due to causes beyond PCCU's control. No license to the user is implied in these disclaimers.

PCCU and third party data providers do not warrant the accuracy, adequacy, or completeness of the information and materials contained on the website and expressly disclaims liability for errors or omissions in the materials and information. PCCU, its partners and its affiliates will not be liable for any delay, difficulty in use, computer viruses, malicious code, or other defect in website, any incompatibility between the website and the user's files and the user's browser or other site accessing program, or any other problems experienced by the user due to causes beyond the control of PCCU, its partners and affiliates. No license to the user is implied in these disclaimers. Nothing herein shall be construed as limiting or reducing PCCU's responsibilities and obligations to clients in accordance with applicable laws and regulations.

PCCU will not under any circumstance be held liable for any lost profits, lost opportunity or any indirect, consequential, incidental, special, punitive, or exemplary damages arising out of any use of or inability to use the website or any portion thereof, regardless of whether PCCU has been apprised of the likelihood of such damages occurring and regardless of the form of action, whether in contract, warranty, tort, (including negligence), strict liability, or otherwise.

Aember's Signature	Date
Authorizing Officer	Date