

## General FAQs of Self-service Banking Portal

### **1. What is Self-service Banking Portal?**

Self-service Banking Portal is a Website portal which can be browsed by customers using Desktop and Mobile Device. It is a Website Portal designed for the benefits of customers enabling them to fill up information, apply bank accounts which they desire to open and know the status of the applied bank accounts without visiting the bank.

### **2. What type of accounts can be opened through a Self-service Banking Portal?**

The following 6 classes of accounts can be opened through Self-service Banking Portal:

- Savings, Call and Current accounts which are Normal Accounts for individuals
- CASH ACCOUNT – Savings, CASH ACCOUNT – Call and CASH ACCOUNT – Current for individuals

Moreover, efforts are being made for the customers enabling them to open other classes of bank accounts through Self-service Banking, and information will be announced later.

### **3. Who can use Self-service Banking?**

Those who are 18 years of age and above and those who have not opened bank accounts with KBZ Bank that means New to Bank (NTB) customers can use Self-service Banking. No need to visit the Bank they can open bank accounts through Self-service Banking Portal.

Arrangements are also being made for customers who have opened bank accounts with KBZ Bank, in other words Existing to Bank (ETB) Customers, to be able to use Self-service Banking. Information will be announced later.

### **4. Can FCY bank accounts be opened through Self-service Banking?**

Currently only the 6 classes of bank accounts mentioned in Question Number 2 can be opened with LCY (MMK) through Self-service Banking Portal. Arrangements are also being made to open FCY bank accounts.

### **5. Does it need to pay service fees when opening bank account through Self-service Banking?**

No, it does not. No service fee will be charged to open bank account through Self-service Banking.

**6. How a customer can know that whether his/her bank account has been opened successfully through Self-service Banking or whether the account can be used?**

Customers can see the status of the bank account for which they applied in My Order contained in the Portal Account, and they can instantly know that whether their accounts have been opened successfully or not. After knowing that the account has been opened successfully, a customer can use the new account.

**7. After opening bank account through Self-service Banking, when and how can the customer get Passbook, Cheque Book and MPU Debit Card?**

After opening bank account through Self-service Banking, customers will be informed through Portal Inbox on how they can get their Passbook, Cheque Book and MPU Debit Card by bank account classes. Next, they, at their convenience, can go to the branch (which they have chosen in Self-service Banking) to take out Passbook, Cheque Book and MPU Debit Card.

**8. To open bank account, can customers choose a branch which they prefer?**

Yes they can. They can choose the nearest branch or a branch which they prefer to open new bank account through Self-service Banking Portal. But Passbook, Cheque Book and MPU Debit Card can be taken out only at the branch they chose, and thus they must choose the branch carefully.

**9. How to deposit the initial deposit into the bank account opened through Self-service Banking?**

If the account is Normal Account, the initial deposit can be paid by receiving transfers made by other through Normal Account or CASH Account or through a branch or i/mBanking. Customers can also pay the initial deposit to their accounts when they visit the branch to take out their Passbook, Cheque Book and MPU Debit Card. Normal CASA - Savings/ Current/ Call accounts can be linked to KBZPay to receive transfer amount from KBZPay Customers or KBZPay Agents and then transfer the transferred amount into own accounts. If the account is CASH Account, the initial deposit can be paid by receiving transfer made by other through a branch or i/mBanking (only CASH Account). Customers can also pay the initial deposit to their accounts when they visit the branch to take out their Passbook, Cheque Book and MPU Debit Card.

In addition, if you are a customer of another bank, you can make an initial deposit to your new KBZ Bank account either through their i / mBanking or branch (via branch or CBMNet Transfer).

**10. In opening bank account through Self-service Banking Portal, is there any difference with initial deposit or minimum balance set for the account opened in branches?**

No, Self-service Banking Portal is just a Portal to link the customer with the Bank to open new bank account. It is not related to initial deposit or minimum balance. Initial deposit or minimum balance is specified by the Bank by bank accounts, and thus there is no difference between opening the account at the branch or through Self-service Banking Portal.

**11. Before opening of an account through Self-service Banking how customers can know such information as details of initial deposit and interest rates to be able to choose bank accounts which are suitable for them?**

The information is mentioned on Self-service Banking Portal, and the updated information can be received from such other channels as KBZ Website, KBZ Viber or branches.

**12. Is the Portal Account a Bank Account?**

No, Portal Account is not a Bank Account. It is an Account of Web Portal designed for the customers to be able to open Bank Account at and where they are convenient.

**13. What is required to make Portal Account Registration?**

In making Portal Account Registration, customers need to fill in name, father's name, NRC No., gender (male/female), date of birth, current address, permanent address, phone number, email and password for Portal Account.

**14. After opening Portal Account, what is required to apply new bank account?**

Except video Recording by quoting the agreement displayed on the video screen, and uploading images of front and back of NRC and signature, customers need to submit the following data, and they are the same as the data to be filled in when new bank account is opened with the bank.

- Name, father's name, NRC No., gender (male/female), date of birth, current address, permanent address, phone number, email and occupation of the Customer
- Name, Account No, NRC No. , phone number and email of introducers (if any)

**15. What is important in filling in data in Self-service Banking Portal?**

In making Portal Registration or filling in data to open bank account, it is important to make sure that data are accurate and correct. (eg. Name and father's name are to be the same as mentioned in NRC.) To make sure that information are not to be hacked by others, the Web Portal to be used must be the Portal which is official announced by the Bank, and to do so such details as spellings should be checked thoroughly. It is important to check <https://selfservice.kbzbank.com/> instead of <https://self-service.kbzbank.com/> or <https://selfservices.kbzbank.com/>.

**16. Can NTB Customers under 18 make Portal Account Registration?**

No, they cannot. Only NTB customer above 18 years of age can make Portal Account Registration.

**17. How long Portal Account can be kept? Is there any tenor for Portal Account?**

No tenor is specified for the Portal Account. Customers can use it till they make request to cancel the account.

**18. How to amend the data filled in the Portal Account?**

If data filled in the Portal Account needs to be amended before applying for a new bank account, the customer him or herself contact Call Center (Phone No.3211) directly and tell them what is to be corrected. Call Center will ask some questions on data presented by the customer and it will contact Tech Service Desk to continue the process.

After applying for a new bank account or receiving a bank account, as with any other Existing to Bank (ETB) customer, you will need to go to the bank in person to edit the information entered in the portal account. Therefore, customers need to be very careful when entering their information in the portal.

**19. Before paying initial deposit, how the new bank account opened through Portal Account can be used?**

As there is no deposit in the new bank account, customer cannot make transactions to other. But the customer can receive transfers from other as he has Account No.

**20. Regarding Current Account, how Cheque Book Fee and Stamp Duty Fee can be paid for MICR Cheque Book and Non-MICR Cheque Book?**

Cheque Book Fee and Stamp Duty Fee will be deducted from initial deposit in new bank account of the customer. If there is no initial deposit in the account till the customer comes to the branch to take out Cheque Book, the customer needs to pay the fees.

If there is no deposit from the time the cheque book is picked up at the branch, the minimum balance and the stamp duty fees must be kept according to the type of bank account. Cheque book will be issued only after depositing the minimum balance and stamp duty fees is added to your new bank account. In addition, the Cheque leaf fee must be paid at the time of getting the cheque book at branches.

**21 Can I apply for an E-Statement through the Self-service Banking Portal?**

Customers can easily apply for a Monthly E-Statement when opening a new bank account through the Self-service Banking Portal, and the Monthly E-Statement service is free of charge.

**22. Can I apply for i / mBanking through the Self-service Banking Portal?**

Customers can easily apply for i / mBanking at the same time when opening a new bank account through the Self-service Banking Portal. If the customer completes the information correctly, they will receive a new bank account for which they have applied and will be able to complete i / mBanking Registration at the same time.

**23. Can I withdraw Passbook / Cheque Book / MPU Debit Card after opening new bank accounts through Self-service Banking Portal?**

For bank accounts opened through the Self-service Banking Portal or at a branch, the original registration form is required by the customer. Customers who have opened a bank account with the Self-service Banking Portal will receive a bank account number in their Portal Inbox. To get the Passbook / Check Book / MPU Debit Card, customers need to go to the selected branch with the provided account number and original NRC.