**Frequently Asked Questions & Answers for Internet Banking:**

1. **What is an Internet Banking?**

Internet Banking is a simple, hassle-free and secure internet banking service available to customers to access and transact their account via internet using computers and digital gadgets.

1. **What services are available in Internet Banking?**

At present, you can access the following services using our Internet Banking service.

• Balance enquiry
• View Last transactions
• Account Statement
• Fund transfer between own accounts.\*

• Cheque Book Request \*

• Statement Request \*

• More Services will be introduced phase by phase

1. **Why should I select/use Premier Internet Banking?**
* It's easy to apply.
* It's your own bank. You have instant access to up-to-date information on your accounts.
* It's safe & easy. Using your Internet Banking Login ID and password, you can now bank with confidence knowing that your transactions remain safe with us
* It's fast & convenient. You can perform Internet banking right from the comfort of your home or office.
* It has worldwide access. As long as you can access the Internet, you can access your accounts, anywhere in the world.
* Internet Banking Service will help you to better manage your finance. Moreover, we will progressively add more new services for your convenience
1. **How do I enroll or sign up to Internet Banking?**
2. To enroll or sign up for Internet Banking, download the Application Form available at our website [www.premierbankltd.com](http://www.premierbankltd.com) or visit Branch.
3. After filling out the form, please submit it to your Premier Bank Branch
4. Within two working days, you will receive Id & temporary Password to your registered email address.
5. Please Login to our Internet Banking by visiting our website at [www.premierbankltd.com](http://www.premierbankltd.com) and clicking ibanking icon at the top of the Homepage.
6. Please enter your user id and temporary password and press login button.
7. You will now get an option to set your own password. After setting the password you will be logout from Internet banking. Please memorize your Internet Banking Login ID and changed password.
8. Re-login to Internet banking using your User ID and changed password and enjoy the benefits of Internet Banking.
9. **I have applied for Internet Banking. Why am I not receiving user ID & Password?**

There could be various reasons for not receiving your Internet Banking ID & Password. **Here are some possible reasons:** Spam Filter-You may have a Spam filter that is identifying our Internet Banking notifications as junk mail. You should check your Junk Mail inbox for any e-mail(s) from internet@premierbankltd.com , adding internet@premierbankltd.com to your address book will usually resolve this issue. If you still do not receive your user ID & Password; please contact our 24/7 Service Desk for assistance.

1. **When can I use my Internet Banking?**

You can use Internet Banking services anytime and anywhere providing you have internet access.

1. **Can I see a summary of my accounts?**

Yes. You can see a summary of your account at the Homepage once you have logged-in to Internet Banking.

1. **What kind of funds transfer can I do in this service?**

You can transfer funds between your own Premier Bank accounts. However we will soon implement Fund transfer to 3rd party Premier Bank accounts through Two Factor Authentication (2FA).

1. **How long does it take to process Internet Banking Fund Transfer from one account to another account?**

Internet Banking Fund Transfers within same Bank are processed immediately after completing the fund transafer.

1. **Is there a maximum limit on the amount of funds to transfer?**

There is no maximum limit on the amount of funds to transfer

1. **Can I access Internet Banking service from overseas?**

Yes. As long as you are able to access the Internet, you will be able to access the service.

1. **Is it possible to download statement from internet Banking and Will my Internet Banking statement bears same contents as my paper statement?**

Yes, you can select your latest transaction or historical transactions for a period of up to one year back from the current date and click on the download button to save the information for your tracking and it bears same contents as your paper or hard copy statement.

1. **May I access to Internet Banking without signing up for Internet Banking?**

No. You must request and apply for enrolment to use Internet Banking service at Branch.

1. **Who should I contact if I can't access my Internet Banking?**

You should call our 24/7 Service Desk: Tel: +880 2 9820844-8 Ext 702-3 Mobile: 01714-010305, 01714-038425 or email at digitalbanking@premeirbankltd.com

1. **Can I change my password?**

Yes. After login, you may change your password, using the 'Change Password' **(Key Sign)** in the top right corner of Internet Baking Page, anytime to ensure security. Password must be:

* Minimum 6 characters or more
* Combination of followings:
* Alphabets with lower case and upper case characters
* Numerals
* Special characters i.e. ( , ; . ? ‘ “ : / ( ) { } ! @ $ % \* ^ | ~ - etc.)
1. **Is my Internet Banking information secured?**

This service employs the Secure Socket Layer (SSL), which is one of the strongest encryption technology most commonly used by large scale Internet merchants, banks and brokerages worldwide. All Internet sessions between you and the bank are protected by encryption, which best protects your information against disclosure to third parties.

1. **What is other important information to secure Internet Banking?**
* Please don’t use your name, date of birth, telephone number, address, name of your friend & family in your password.
* Please ensure that you are not observed by someone while entering the password.
* Kindly don’t leave your computer unattended while you are logged into Internet banking.
* Please log off from internet banking services after completion of session and use the log out button to complete session.
1. **Will I need any special software or browser to use or view my Internet Banking?**

Besides Basic Hardware & Software; No special software required. You don't need to purchase any special software. As long as you have a personal computer (PC) or other modern gadgets with the minimum configuration, you are ready to start.

1. **How do I cancel my Internet Banking Service?**

If you need to cancel or De-enroll from Internet Banking service, you will need to contact a Customer Service Representative at any of our Branches.

**22. How do I update my email address or Mobile Phone number, if I want to change?**

 You can visit to Premier Bank Branch and fill out the Internet Banking enrolment form by selecting

 email address change filed in the form for changing email address.