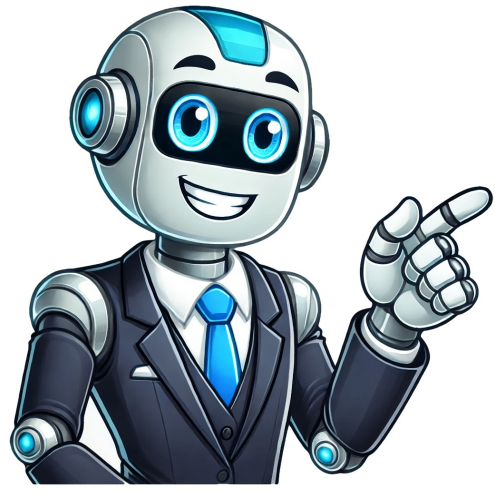


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JavaScript is required. This web browser does not support JavaScript or JavaScript in this web browser is not enabled. To find out if your web browser supports JavaScript or to enable JavaScript, see web browser help. Commercial Bank will never text you a link to verify a transaction, nor will we ask for your account number, online banking username, or password over the phone. If you receive a suspicious text or call, please stay safe and call us directly at 800-547-8531. © National Commercial Bank. All rights reserved. CONTACT TERMS OF USE PRIVACY POLICY This agreement is a contract which establishes the rules covering electronic access to your accounts at Commercial Bank (“Bank”) through Internet Banking. By using Internet Banking, you accept all the terms and conditions of this Agreement. Please read it carefully. The terms and conditions of the deposit agreements and disclosures for each of your Commercial Bank accounts as well as your other agreements with the Commercial Bank such as loans continue to apply notwithstanding anything to the contrary in this Agreement.This Agreement is also subject to applicable federal laws and the laws of the State of Kansas (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and Commercial Bank’s successors and assigns. Certain obligations of the parties pursuant to this Agreement shall survive termination, cancellation or expiration of this Agreement. This Agreement together with the application constitutes the entire agreement between you and Commercial Bank with respect to the subject matter hereof and there are no understandings relative hereto which are not fully expressed herein. As used in this Agreement, the words “we”, “us” and “our” refer to Commercial Bank. “You” and “your” refer to the accountholder authorized by Commercial Bank to use Internet Banking under this Agreement or anyone authorized by that accountholder to exercise control over the accountholder’s funds through Internet Banking. “Account” or “Accounts” means your accounts at Commercial Bank. “Electronic funds transfers” means ATM withdrawals, preauthorized transactions, point of sale transactions, transfers to and from your Commercial Bank accounts using Internet Banking. “Internet Banking Services” means the services provided pursuant to this Agreement. “Business days” means Monday through Friday. Holidays are not included. To use Internet Banking, you must have at least one account at Commercial Bank, access to Internet service and the appropriate hardware/software systems. Once we have received your signed Enrollment Form and verified your account information, we will send you, by postal mail, your assigned log-in ID. We will subsequently send you, by postal mail, a temporary password the next business day after receipt of your application. Internet Banking can be used to access only Commercial Bank accounts, which you have designated for access. You can add or delete any of your Commercial Bank accounts from this Agreement by contacting Commercial Bank. Access to your accounts through Internet Banking will be based upon the identification of users and authority levels specified by you in your application. We undertake no obligation to monitor transactions through Internet Banking to determine that they are made on behalf of the accountholder. You can use internet banking to check the balance of your Commercial Bank accounts, view Commercial Bank account histories, transfer funds between your Commercial Bank checking and savings accounts, make loan payments, and make stop payment requests. You can use Internet Banking 7 days a week, 24 hours a day, although some or all Internet Banking services may not be available occasionally due to emergency or scheduled system maintenance. For security purposes, you are required to change your password upon your initial login to Internet Banking. You determine what password you will use and the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password regularly. Upon three unsuccessful attempts to use your password, your access to Internet Banking will be revoked. To re-establish your authorization to use Internet Banking, you must contact us to have your password reset.We recommend that you create a password that utilizes both upper and lower case alpha and numeric characters for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down. You understand the importance of your role in preventing misuse of your accounts through Internet Banking and you agree to promptly examine your paper statement for each of your Commercial Bank accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification information, such as your driver’s license number and social security number. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Internet Banking is encrypted in an effort to provide transmission security and Internet Banking utilizes identification technology to verify that the sender and receiver of transmissions can be appropriately identified by each other. Notwithstanding our efforts to insure that the Internet Banking system is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Internet Banking, or e-mail transmitted to and from us, will not be monitored or read by others. You agree to pay the fees and charges for use of Internet Banking services as set forth in the current fee schedule. You are also responsible for telephone and Internet service fees you incur in connection with your use of Internet Banking. Transfers initiated through Internet Banking on a regular business day made prior to night time processing (approximately 7:00 p.m. CST) are posted to your account the same day. Transfers completed after night time processing, Saturday, Sunday or banking holiday, will be posted on the next business day. Internet Banking identifies transfers based upon the login ID of the user who made the electronic transfer. Accordingly, you understand and acknowledge that the View Postings screens in the Transfer menu options of Internet Banking will not reflect transfers made by multiple users from the same account if different login IDs are used. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers from your accounts in order to avoid overdrafts. If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then: Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority. Electronic fund transfers initiated through Internet Banking which would result in an overdraft of your account may, at our discretion, be cancelled. In the event the electronic fund transfers initiated through Internet Banking, which would result in an overdraft of your account, are not cancelled overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account. The number of transfers from Commercial Bank accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed on deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires. You may initiate stop payment requests on-line via Internet Banking only for paper checks you have written on your Commercial Bank accounts. On-line Stop Payment requests are processed when actually received by the Commercial Bank in proper form. The stop payment must precisely identify the name of the payee, the check number, the amount and date of the check. If you make your stop payment request online or by telephone, we require you to put your request in the form of paper writing and get it to us within 14 days after you call. You will incur stop payment charges as disclosed in the current fee schedule for the applicable account. You will not receive a separate Internet Banking statement. Transfers to and from your accounts will appear on the respective periodic paper statements for your Commercial Bank account. We may change any term of this Agreement at any time. If the change would result in increased fees for any Internet Banking service, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 21 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the Commercial Bank’s web site or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all the subject Internet Banking services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures. Contact us as soon as you can if you think your paper statement or Internet Banking account is wrong, or if you need more information about a transfer listed on your statement. We must hear from you no later than 60 days after we sent the FIRST paper statement upon which the problem or error appeared. When you contact us: If you contact us by telephone or by email, we may require that you send us your complaint or question in the form of paper writing by postal mail or fax within 10 business days. We will communicate to you the results of our investigation within 10 business days after you contact us and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it in the form of paper writing within 10 business days, we may not provisionally credit your account. If we do not complete a transfer to or from your account on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses or damages caused as a result. However, there are some exceptions. We will NOT be liable, for instance: If, through no fault of ours, you do not have enough money in your account to make a transfer. If a legal order directs us to prohibit withdrawals from the account. If your account is closed, or if it has been frozen. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts. If you, or anyone authorized by you, commits any fraud or violates any law or regulation. If any electronic terminal, telecommunications device, or any part of the Internet Banking electronic fund transfer system was not working properly when you attempted to initiate the transfer and you reasonably suspected that there was a problem or that your transfer might not have been initiated, but you failed to notify us. If you have not properly followed the on-screen instructions for using Internet Banking or you fail to receive a transaction confirmation screen. If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken. CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any).Also, if your statement shows transfers that you did not make, contact us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost through transactions made after the 60 day time period, especially if prompt notice would have allowed the bank to halt unwanted transactions. If a good reason (such as a long trip or hospital stay) kept you from contacting us, we will extend the time periods. We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the Internet Banking services provided to you under this Agreement. We do not and cannot warrant that Internet Banking will operate without errors, or that any or all Internet Banking services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to Internet Banking, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of Commercial Bank and its affiliates exceed the amounts paid by you for the services provided to you through Internet Banking. You may cancel your Internet Banking service at any time by providing us with written notice by postal mail or fax. Your access to Internet Banking will be suspended within 3 business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation. You agree that from time to time we may limit access to Internet Banking services to perform routine hardware or software maintenance and for similar purposes or: Without prior notice, if you have insufficient funds in any one of your Commercial Bank accounts. Internet Banking service may be reinstated, in our sole discretion, once sufficient funds are available to cover any fees, pending transfers, and debits. Upon reasonable notice, for any other reason in our sole discretion. Unless this Agreement provides otherwise, you can communicate with us in one of the following ways: Telephone(620)421-1000 Fax(620)423-0777 MailCommercial Bank P O Box 648Parsons, KS 67357 In PersonCommercial Bank1901 MainParsons, KS 67357 At Commercial Bank, we are committed to enhancing your banking experience by providing fast, convenient, and secure services. Our Mobile Banking and Internet Banking platforms, empower you to oversee your finances effortlessly, no matter where you are. Experience banking at your convenience, ensuring that your financial requirements are efficiently and accurately met. Our CBQ Mobile Banking App is more than just a tool for checking your bank accounts, monitoring your Credit Card spending, paying utility bills, transferring funds locally, remitting money overseas, inquiring and paying your Ooredoo /Vodafone bills, top-up/buy Ooredoo /Vodafone airtime vouchers online, pay merchant bills and view all your transactions as they occur, apply for new accounts and credit cards instantly. Upon sign-up, you will also gain access to the full suite of digital services, making your banking experience seamless and efficient. All Commercial Bank account holders with a valid mobile number are eligible for Mobile Banking. CBQ Mobile App currently supports Apple devices (minimum iOS versions allowed are 15.0 and macOS version 11.0) and Android devices (version 8). Commercial Bank supports the following login options: Using your username & password credentials If you wish to reset your password, kindly use the “Forgot Password” option available on the login page. Using Biometrics login along with card PIN. To enable Biometrics login , kindly follow the below steps: Please ensure that your fingerprint/face ID is registered on your device. Select Biometrics registration available under services option and complete the registration process. Yes, please download the latest CBQ Mobile App to your smartphone from the respective stores and use your existing Internet Banking credentials to login. Yes. No personal or financial data is stored on the device itself. Our CBQ Mobile App is as safe as internet banking and has the added convenience of always being accessible. Data is fully encrypted and transactions are secured using VeriSign Certified Certificates. No, this service is free for our customers. Commercial Bank Mobile Banking has been designed to give you secure access to your banking and financial information instantly from anywhere in the world provided your phone is compatible and has access to the internet. Yes, your device should be connected to the internet via Wi-Fi or mobile data service. You can register for Fingerprint/ Face ID login on your device by following the below steps: Register your Fingerprint/Face ID with the device. Login to your CBQ Mobile App using your existing username and password. Select the ‘Fingerprint/Face ID Registration’ option available under ‘Services’ menu. From the list of cards, select the card of your choice and enter the PIN number. Enter the One Time Password (OTP) sent to your registered mobile number. A success message will be displayed. Thereafter, you can use the Fingerprint/ Face ID login option by clicking on “Biometrics Login” available on the main login screen. Devices with the following operating system versions support Biometric Login: Android version 8 and above iOS version 15 and above No. On a single device, only one user can register for Fingerprint/ Face ID login. To initiate a new Fingerprint/ Face ID registration should be deactivated using the delete button available on ‘My Devices’ under ‘Services’. Yes, one user can register for Fingerprint/ Face ID login on multiple devices. Yes, once registered for biometric login in a device, any fingerprint which is stored on the device can be used to login to CBQ Mobile App. If you wish to restrict other users from accessing your account through the biometric login feature, ensure your card’s PIN number is secret and not stored on your device. In order to deactivate the Fingerprint/ Face ID login feature in your device, please follow the below steps: Login to your account via CBQ Mobile App or Internet Banking. Click on “Services”. Click on “My Devices”. A page will be displayed with all your registered devices. Click on the “Delete” option available beside “the device you wish to deactivate”. Enter the OTP sent to your registered mobile number. Your biometric details on the selected device will be deleted. No, unless your card PIN number is also known, another person cannot access your account. Most importantly, remember to deactivate the biometric access for the device soon after you realize your phone is lost. In case the app does not accept your registered Fingerprint/ Face ID, you can login to your account using the username/ password option. You can deactivate the biometric registration on the device and can register your biometric credentials again. No, an upgrade in the CBQ Mobile App will not affect your Fingerprint/ Face ID. Yes, there is no personal or financial data stored on the device itself. Commercial Bank is committed to protecting your privacy. Data is encrypted and transactions are secured using VeriSign Certified Certificates. As there is no financially sensitive information stored on the phone, nobody will be able to access your accounts without your unique login credentials. It’s important you never store your e-channel user name or password on the phone memory. We also recommend that if your phone is lost or stolen, you change your password immediately. If you believe your details have been compromised, you can immediately block access to your accounts by using the Emergency Account Block service available on the CBQ Mobile App and Internet Banking or by calling us on 4449 5095. The service can work with any compatible phone, and even though there are no sensitive financial data stored on the phone, we would recommend that you only use a phone that you have full control over. If this happens, use the ‘Forgot Password’ service on either Internet Banking or CBQ Mobile App to reset your password. Yes, your transactions can be made securely as we use exactly the same security protocols for CBQ Mobile App as we do for Internet Banking. Depending on what Message Preferences you selected when registering for Mobile Banking, an SMS, email or both will be sent to you after every successful transaction has taken place. In addition, you will be able to view online via your PC or mobile phone your transaction history to confirm the transaction has taken place. Depending on what Message Preferences you selected when registering for CBQ Mobile App, an SMS, email or on-screen error message will be sent to you after every unsuccessful transaction has taken place. In addition, you will be able to view online via your PC or mobile phone your transaction history to verify the transaction failed. Yes, you can log in to your CBQ Mobile App or Internet Banking to see your full history. Yes. Like any transaction you find on your account - whether through branch, Internet or CBQ Mobile App - it can be disputed and/or researched. Mobile Banking disputes can be raised for transfers, Debit/Credit card transactions & ATM cash withdrawals for specific periods. There are no fees associated with subscribing to CBQ Mobile App or Internet Banking. However, transaction fees may be charged on certain types of transactions. These transactional fees are the same fees associated with either branch banking and/or Internet Banking. For further details regarding these charges, please refer to the bank’s standard tariff of charges. This depends on your service provider (i.e. Ooredoo or Vodafone). Please check with them regarding these charges. If you are using the application outside Qatar, there might be roaming charges as well. Please remember to always close the application after each use. It should not be running in the background. It is also possible that there could have been other background applications or services that were accessed/purchased while you were online. Your account could have been charged then. To download the latest App version, search for “CBQ Mobile” from Apple Store / Google Play / Huawei AppGallery. Internet Banking offers you the flexibility to manage your finances from the comfort of your home or office. With our secure and user-friendly platform, you can perform a wide range of banking transactions and access essential financial services online. We invite you to experience the future of banking by visiting our Internet Banking and get instant access to your finances from the comfort of your own laptop or take control of your finances with the power of digital banking today. Change Language Register Password Login Forgot Username Forgot Password Biometric Login CBsafe ID Locate Us Security Tips CB Offers Support Emergency Block My Goals Statements Copy IBAN Share QR Code Share IBAN Request IBAN Letter View Transactions Download and Export transaction details Raise /Track Dispute RM Details (for CB Premium Banking customers) Favourites Profile Picture International Transfer Local Transfer / Fawran Between My CB Accounts Exchange Rates Manage Transfer Limits Scheduled Funds Transfer Manage Standing Orders Create Exchange Rate Alert Transfer History Request for Information Ooredoo Vodafone Kahramaa Qatar Cool School Payments Club Membership Insurance Charity Payments Send e-Gift Mobile Payment Request Mobile Cash Household PayCard Merchant Payment Cash Advance Quick Cash Payment History Schedule Payment Qatar Post My CB Rewards Spend Pattern Card Offers CB Coupon Register Fingerprint/FaceID Change Language Dashboard Options My Devices Change Login Username Change Login Password Mobile App Version Manage Font Settings Profile Update Additional Account Opening Order Cheque Book Enquire Service Request Status Digital Cheque Deposit Alternatif Bank Accounts Deposit Closure Branch Visit Appointment Apple Pay / CB Pay Emergency Block Credit Card Services Debit Card Services Prepaid Card Services Travel Plan Convert to Installments Apply Virtual / Prepaid Card CBsafe ID Exchange Rates ATM/Branch Locator Subscribe To eStatement CB Trading Risk Profiling IPO Subscription Request For Liability/Clearance Letter Travel Insurance Report a fraud Raise/ Track dispute Write To Us Call Us Frequently asked Questions Terms & Conditions Security Tips Product Offers {{ 'message.job_notifications.completion_message'| translate }}