

Terms and Condition

1.1 NBR-Sonali e-Payment System.

All 'NBR-Sonali e-Payment System' enables you to make payments of Income TAX, VAT, Customs Duty and other tax related payments mentioned in this website.

1.2 Intellectual Property.

The URLs representing the NBR-Sonali e-Payment System website(s), "NBR-Sonali e-Payment System," and all related logos of our products, trademarks or registered trademarks of NBR-Sonali e-Payment System described in our website(s) are either copyrighted by NBR-Sonali e-Payment System or its licensors. In addition, all page headers, custom graphics, button icons, and scripts are either copyrighted by NBR-Sonali e-Payment System, service marks, trademarks, and/or trade dress of NBR-Sonali e-Payment System. You may not copy, imitate, modify, alter, amend or use them without our prior written consent. All right, title and interest in and to the NBR-Sonali e-Payment System website and any content thereon is the exclusive property of NBR-Sonali e-Payment System and its licensors.

1.3 Assignment.

You may not transfer or assign any rights or obligations you have under this Agreement without NBR-Sonali e-Payment System's prior written consent. You are not permitted to transfer your Account to a third party. NBR-Sonali e-Payment System reserves the right to transfer or assign this Agreement or any right or obligation under this Agreement at any time without your consent. This does not affect your rights to close your Account.

1.4 Notices to You.

We will communicate with you in the language(s) in which we have made available this Agreement to you. You agree that NBR-Sonali e-Payment System may provide notice or other information to you by posting it on the NBR-Sonali e-Payment System website(s) (including the posting of information which is only accessed by you by logging into your Account), emailing it to the email address listed in your Account, mailing it to the street address listed in your Account, calling you by phone, or sending you a "text" / SMS message. You must have internet access and an e-mail account to receive communications and information relating to the Services. With the exception of amendments to this Agreement, such notice shall be considered to be received by you within 24 hours of the time it is posted to the NBR-Sonali e-Payment System website(s) or emailed to you. If the notice is sent by mail, we will consider it to have been received by you three Business Days after it is sent. NBR-Sonali e-Payment System reserves the right to close your Account if you withdraw your consent to receive electronic communications.

2. Eligibility and Types of Accounts

2.1 Eligibility.

To be eligible for our Services, you must (i) be a legally authorized person/legal entity to make such payment (ii) have full legal capacity to enter into a contract; and (iii) if you are an individual, be at least 18 years old. You further represent and warrant to us that if you are an individual and you open an Account with us that you are not acting on behalf of an undisclosed principal or a third party beneficiary.

2.2 Your Personal Information:

If you use these Sites, you are responsible for maintaining the confidentiality of your personal information (including your account number and password, if you have completed the Site's My Account registration process) and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your account or password. If you believe there has been unauthorized use of your account or password or any other breach of a Site's security. You should notify NBR, Sonali Bank or Q-Cash immediately.

2.3 Your Registration Obligations

You agree to (i) provide true, accurate, current and complete information about yourself as prompted by NBR-Sonali e-Payment System's registration form ("Registration Data"), and (ii) maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If you provide any Registration Data that is untrue, inaccurate, not current or incomplete, or if we have reasonable grounds to suspect that your Registration Data is untrue, inaccurate, not current or incomplete, we have the right to suspend, terminate, or refuse your current or future use of NBR-Sonali e-Payment System or your card account.

3. Account and iPIN Registration

a. In order to generate iPIN and registration user has to visit <http://www.qcash.com.bd/itcl/> and follow the registration procedure and request for an iPIN. During Registration you must provide certain information as may be required, QCPG registration procedure will validate your Bank data and verify that you are the owner of or an authorized user of the specified Credit/Debit Card(s). The information that you provide may be validated against information that is associated with you and available with the Bank.

b. If you are unable to provide adequate information to validate your identity, we have the right to not allow you to register for NBR-Sonali e-Payment System. You warrant that the

Registration Data is correct and that you have the legal right to use all of the Credit Cards and Debit Cards that you register for NBR-Sonali e-Payment System.

c. If you do not successfully register for NBR-Sonali e-Payment System, the NBR-Sonali e-Payment System may not accept your Card for payment in an e-commerce/Online Tax Payment or other transaction subject to NBR-Sonali e-Payment System.

d. In order to use NBR-Sonali e-Payment System, you must have the ability to access the World Wide Web and must pay any service fees associated with such access. In addition, you must have the equipment necessary to make such a connection to the World Wide Web, including a computer and modem or other access device.

e. In the event you have a question regarding NBR-Sonali e-Payment System registration process or a transaction using NBR-Sonali e-Payment System, you can contact National Board Of Revenue/Sonali Bank or Q-Cash.

f. The NBR-Sonali e-Payment System may at any time incorporate additional security features to further facilitate Card Holders paying on the Internet.

4. AUTHENTICATION

a. During registration for NBR-Sonali e-Payment System, you may be required to select or may be provided a password and hint-and-response question and answer. When engaging in an online transaction or other transaction for which Q-Cash is used, you may be asked for your Verified by Q-Cash password or hint response before the NBR-Sonali e-Payment System accepts Card in payment for the transaction. If you are unable to provide your Verified by Q-Cash password or hint response, or if the authentication through Verified by Q-Cash otherwise fails, the NBR-Sonali e-Payment System may not accept your Card for payment in that transaction.

b. Authentication: Certain websites/Service at a later date may provide for any additional authentication in addition to what has been requested for. The Cardholders agree to validate such requirements at a future date.

5. CARDHOLDER PASSWORD AND SECURITY

You are solely responsible for maintaining the confidentiality of your password, Registration Data and other verification information established by you with respect to NBR-Sonali e-Payment System, and all activities that occur using your password, Registration Data or other verification information supplied to or established by you with respect to NBR-Sonali e-Payment System. You agree not to transfer or assign your use of, or access to, NBR-Sonali e-Payment System to any third party. You agree to immediately notify us of any unauthorized use of your password or other verification information, or any other breach of security. You acknowledge and agree that, except as otherwise provided by Applicable Law or in the Terms & Conditions applicable to the Account(s), we shall not be liable for any loss or damage arising from your failure to comply with this Agreement.

6. PRIVACY OF REGISTRATION DATA

a. You acknowledge and agree that National Board Of Revenue/Sonali Bank/Q-Cash may keep your Registration Data and also may disclose your Registration Data if required to do so by Applicable Law, in the good faith belief that such preservation or disclosure is permitted by

Applicable Law, or as reasonably necessary to (i) comply with legal process or (ii) enforce this TOS.

7. Payment Process

7.1 Our execution of your Payment Orders

Subject to the terms of this Agreement (and your compliance with the same), you agree that we will execute a Payment Order made by you via your Payment Account and credit the Sonali Bank Limited to whom you are sending your payment, which can be paid immediately or within the next Business Day. This is subject to you providing us with:

- a. all mandatory information requested in the relevant payment or checkout flows;
- b. valid consent to authorize your Payment Order, such valid consent is provided when you:
 1. click the “Pay” or “Continue” or other button in the sections of the NBR-Sonali e-Payment System website(s) or NBR-Sonali e-Payment System checkouts which permit you to send us a Payment Order after you have submitted your correct log-in information (e.g. e-mail/username and password) and successfully logged into your NBR-Sonali e-Payment System Account; and/or
 2. You may authorize any company or third party to pay Income TAX, VAT, Customs Duty and other tax related payments to your account.
 3. The payment shall be made in ‘Bangladeshi Taka’, once your Payment Order has been provided to us; you may not revoke it or otherwise withdraw your consent to the execution of the payment transaction. We are under no obligation to execute your Payment Order if you do not have sufficient funds. NBR-Sonali e-Payment System reserves the right not to effect a payment made by you until it receives cleared funds.

8. All transactions made locally or from abroad shall be recorded according to Bangladesh local time (GMT +6). The ‘Cutover’ time shall be 16:00. All other transactions made after 16:00 shall be settled on next working day.

9. Fees & Charges:

Following Bank charges will be applicable for each transaction:

#	Slabs (BDT)	Fees & Charges (BDT)
01.	1/- to 1,000/-	30/-
02.	1,001/- to 1,00,000/-	40/-
03.	Above 1,00,000/- / Any Amount	110/-