

e-banking – VP Bank (Singapore) Ltd.
Application for use of e-banking services¹ (for natural persons)



For the sake of simplicity the masculine form is used throughout this document, but should be taken to refer to persons of both genders.

The undersigned Client hereby declares that he wishes to use the e-banking services¹ of VP Bank (Singapore) Ltd. (hereinafter referred to as VP Bank) and/or agrees to these services being used by the Participant designated below in order to access all the Client's Accounts maintained with VP Bank. The Client further undertakes to inform VP Bank in writing immediately of all and any changes to the identity or details of the Participant, such changes to be effective only upon VP Bank's acknowledgement thereof in writing.

The Client and the Participant hereby acknowledge and agree that the provision of the e-banking services is subject and pursuant to the General Conditions of Use and hereby confirm that they have read and fully understand the General Conditions of Use. The Client and the Participant further acknowledge and agree that this Application for use of e-banking services and the General Conditions of Use are not intended to be exhaustive and must be read together with the Agreement (including but not limited to the General Terms and Conditions), and such other terms and conditions as may be imposed by VP Bank.

Further, the Client and the Participant specifically:

- authorize the disclosure, release, transmission, processing and retention of information whether relating to the Client's Accounts with VP Bank or otherwise, to or by such parties as VP Bank at its sole discretion deems necessary;
- acknowledge and agree that they are responsible for the confidentiality and use of the Security Codes. It is the duty of the Client and the Participant to take steps to prevent the Security Codes from being disclosed to or discovered by any third party. VP Bank shall not be liable for any loss or damage incurred or Transactions carried out in connection with any unauthorized use of the Security Codes and there shall be no claim against VP Bank in respect of such use or purported use; and
- acknowledge and agree that any use of or access to the e-banking services attributable to the Security Codes of the Client or those of the Participant and any Electronic Instructions shall be deemed, as applicable, to be: (i) use of or access to the e-banking services by the Client or the Participant; or (ii) Electronic Instructions transmitted or validly issued by the Client or the Participant. The Client also acknowledges and agrees that VP Bank shall be entitled (but not obliged) to act upon or rely on them or to hold the Client solely responsible and liable in respect thereof as if the same were carried out or transmitted by the Client or the Participant and the Client waives all rights and remedies against VP Bank in respect of any loss, damage or expense thereby arising. The Client shall be responsible and liable for all Transactions.

The Client and the Participant further acknowledge and agree that VP Bank has the unlimited right at its sole discretion to reject this application and that it shall not be obliged to respond to any request for information in respect of any decision to reject this application.

Client

Last name, first name

Client number²

Address for correspondence (address, zip code, town)

¹ Captioned terms have the meaning ascribed to them in the General Conditions of Use or Part I of the Agreement.

² The first eight digits of the account number.

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Usage

- The e-banking services will be used / are being used by the Client himself.
- The e-banking services will be used by delegation to the Participant whose details are set out below.

Participant's last name, first name

Telephone (direct dial)

Address for correspondence (address, zip code, town)

Client number³ (if available)

Authorizations

- Account/Securities Account information
- Payment transactions⁴
- Stock exchange orders (excl. options/futures)
- Money market orders

Electronic correspondence – e-Post

- The Client commissions VP Bank to deliver VP Bank Documents for the relevant account(s) and Securities Account(s) to him via e-Post. He therefore waives the delivery of a hard copy of VP Bank Documents, but acknowledges and consents that not all communications by VP Bank will be delivered via electronic mail.

This Application for use of e-banking services shall be deemed accepted by VP Bank only once confirmed by VP Bank through the sending of the Security Codes

Place, date

.....
Signature(s) of the Client

Place, date

.....
Participant's signature

³ The first eight digits of the account number.

⁴ This functionality is not available to holders of discretionary powers.