

**e-banking – VP Bank (Singapore) Ltd.
Application to authorize Additional User**



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

e-banking^{plus} service

The undersigned Superuser hereby declares that he wishes to authorize the Additional User designated below to access all the Client's accounts maintained with VP Bank (Singapore) Ltd. (hereinafter referred to as VP Bank). The Superuser further expressly authorizes VP Bank to register said person as an Additional User. The Superuser undertakes to inform VP Bank immediately in writing of all and any changes to the identity or details of the Additional User, such changes to be effective only upon VP Bank's acknowledgment thereof in writing.

The Client, the Superuser and the Additional User hereby acknowledge and agree that the provision of the e-banking services, including the e-banking^{plus} service, 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, the Superuser and the Additional User further acknowledge and agree that this Application to authorize Additional User 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, the Superuser and the Additional User 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, the Superuser and the Additional User 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, the Superuser or the Additional User and any Electronic Instructions shall be deemed, as applicable, to be: (i) use of or access to the e-banking services by the Client, the Superuser or Additional User; or (ii) Electronic Instructions transmitted or validly issued by the Client, the Superuser or the Additional User. 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, the Participant or the Superuser 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, the Superuser and Additional User 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.

Superuser

Last name, first name or company name

Agreement Number

hereby requests VP Bank to register the Additional User

Last name, first name

Identification

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

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Usage

Usage by the Additional User shall be for the following Client and with the indicated authorizations

Client

_____	_____	Pay- ments ²	Stock exchange	Money market	e-Post
Last name, first name or company name	Client number ³	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Additional User shall have the authorization to exercise the following functions for the management of the Client's data:

Receive e-Post

Signatory powers

The Additional User may register transactions for the Client at the following authorization levels (signature rights):

Business Type	New	Joint	Single
Stock exchange	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This Application to authorize Additional User shall be deemed accepted by VP Bank only once confirmed by VP Bank through the sending of the Security Codes.

Place, date

.....
Signature of Client

Place, date

.....
Signature of Superuser

Place, date

.....
Signature of Additional User

² This functionality is not available to holders of discretionary power.

³ The first eight digits of the account number.