



CBC DIGITAL BUSINESS USER APPLICATION

General Instructions

1. The application consists of following parts,
 - a) CBC Digital Business User Application.
 - b) Agreement to Terms and Conditions.
 - c) Terms and Conditions Governing the use of CBC Digital Business Application.
 - d) Board Resolution specimen.
2. Company could select one of the following authorization modes for financial transactions,
 - Single Authorization - Required minimum of ONE user.
 - Dual Authorization - Required minimum of TWO users.
 - Multi Level Authorization - Required minimum of THREE users (Available up to 5 user levels).

Date (DD MM YYYY)

Branch

Company Details

Company Name*

Company Registered
Address*

Registration Number*

VAT Regi./BIN

Email Address (Office)*

Contact No. (Office)

Mobile No.* +

Organization Type

Pvt. Ltd. Co.

Partnership

Embassy/H.C.

Public. Ltd. Co.

Trust

NGO/NPO

Others

*Mandatory

FACILITY DETAILS

1. Account to be Enrolled for Transaction

1		2		3	
4		5		6	
7		8		9	

2. Facility Type

 Inquiry Only

(e.g. A/C Inquiry and Statement Download)
 Fund Transfer

(e.g. A/C Inquiry, Statement Download, Single/ Group Payment, Payment via Bulk File Upload/ Bill Payment)

3. Operating Instruction

<input type="checkbox"/>	Single Authorization (One Party to Authorize)
<input type="checkbox"/>	Dual Authorization (Two Parties to Authorize)
<input type="checkbox"/>	Multi Authorization (Three Parties to Authorize)

4. Number of Users

<input type="text"/>	Initiator
<input type="text"/>	Authorizer
<input type="text"/>	Initiator & Authorizer

5. User Group *(Required for Dual and Multi-Level Authorization)*

Group <i>(e.g. A, B, C...)</i>	Name	NID/ Passport Number	Transaction Limit
A			
B			
C			
D			
E			
F			

6. List of Transaction Types

<input type="checkbox"/>	1. Own Account Transfer	<input type="checkbox"/>	5. Intra-bank Transfer	<input type="checkbox"/>	9. Apply for Letter of Credit (LC)
<input type="checkbox"/>	2. Group Payment	<input type="checkbox"/>	6. One to Many File Upload	<input type="checkbox"/>	10. Domestic Bank Transfer
<input type="checkbox"/>	3. International Payment Request	<input type="checkbox"/>	7. Order chequer Book	<input type="checkbox"/>	11. Many to Many File Upload
<input type="checkbox"/>	4. Request Bank Draft	<input type="checkbox"/>	8. Bill Payment	<input type="checkbox"/>	12. Special Instruction to Bank

7. Signature Matrix of the Facility

Possible Combinations:

Dual Authorization: A+A, A+B, A+C, C+D, D+E, E+F, F+F

Multi Authorization: A+B+C, A+A+B, A+A+C, B+C+D, B+C+E, E+F+F, E+F+E

1	
2	
3	

8. Fund Transfer Limit (BDT) *(Default limit: Per-transaction Limit BDT 5 Mn and Daily Limit BDT 5 Mn)*

Per Transaction Limit (BDT)	<input type="text"/>	Daily Transaction Limit (BDT)	<input type="text"/>
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9. Contact Person *(The bank will make all the correspondences regarding the said facility with this contact person)*

Name	<input type="text"/>	Designation	<input type="text"/>
Mobile Phone No.	<input type="text"/>	Office Phone No.	<input type="text"/>
Email Address	<input type="text"/>		

IN BLOCK LETTER

USER INFORMATION FORM

Full Name															
NID/ Passport No.*															
Mobile Phone No.* +										This number will be registered for OTP and SMS Notification					
Email Address*															
To receive OTP to this email, please accept additional T&C stated in "Annexure-2"															
Mothers Name															
Nationality										Date of Birth (DD MM YYYY)					
User Level			Inquiry			Maker			Maker & Authorizer			Authorizer			
Account to be Linked				Display		Full		Account to be Linked				Display		Full	
1						6									
2						7									
3						8									
4						9									
5						10									
Preferred User Name										Signature Group (e.g. A, B, C...)					
List of Transaction to be Assigned			All			Specify (if any) from the table below									
1. Own Account Transfer			5. Intrabank Transfer			9. Apply for Letter of Credit (LC)									
2. Group Payment			6. One to Many File Upload			10. Domestic Bank Transfer									
3. International Payment Request			7. Order Cheque Book			11. Many to Many File Upload									
4. Request Bank Draft			8. Bill Payment			12. Special Instruction to Bank									
User Signature						Authorizer's Signature with Name Stamp									
Date (DD MM YYYY)						Date (DD MM YYYY)									

Note:

- a. Separate Form to be completed for each user.
- b. Every user has to be authorized by the authorized signatory of the company

*Mandatory

Agreement to Terms & Conditions

By signing below, the company agrees that it has read and understood the **Terms & Conditions** governing CBC Digital facility set out in the Annexure-1 and web site – www.combank.net.bd, updated from time to time and agrees to abide by them.

In witness whereof the Company doth in pursuance of a resolution of the Board of Directors passed on _____
 (A true excerpt whereof from the recorded minutes is annexed) affix its common seal hereunto at _____
 on this _____ day of _____ .

Authorizer's Signature with Name Stamp									
DIRECTOR / SECRETARY									
Date	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> </table>								

Authorizer's Signature with Name Stamp									
CHAIRMAN / DIRECTOR									
Date	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> </table>								

FOR OFFICE USE ONLY

Branch Comment (if any)

Signatures verified and operating instructions of CBC Digital comply with the mandate

Branch Rubber Stamp

Authorized Signatory with the Officer Code

TERMS AND CONDITIONS GOVERNING THE USE OF CBC DIGITAL BUSINESS USER APPLICATION

Dear Sir,

We, _____ **Company Name**,
a Company duly incorporated under the laws in the **People's Republic of Bangladesh** bearing Company Registration
No. _____ and having its Registered Office at _____ **Company Address**

_____ in the said Republic (hereinafter referred to as "the Company" which term shall mean and include the said
_____ **Company Name**

and its successors and permitted assigns) request and authorize the Commercial Bank of Ceylon PLC (hereinafter referred to as "the Bank or CBC") to issue the Company User Identification Numbers (hereinafter sometimes referred to as User ID/s or User Name) and allow the company to use CBC Digital Business User Application and hereby agree to be bound by the following terms and conditions and the indemnity.

1.0 DEFINITION

1.1 "**Bank or CBC or ComBank**" means Commercial Bank of Ceylon PLC a banking company duly incorporated under the laws of People's Republic of Bangladesh and having its Registered Office at Hadi Tower, Holding No. NW(K)-1, Road No. 50, Kemal Ataturk Avenue, Gulshan - 2, Dhaka -1212, Bangladesh, and its successors and/or assignees.

1.2 "**CBC Digital Business User Application**" means the facility that allows a user to carry out banking transactions over the internet via Commercial Bank of Ceylon PLC website and using Mobile/ cellular device under personal or Corporate profile.

1.3 "**Company**" means an Account holder or a group of account holders of the Bank who have been permitted to use the "CBC Digital Business User Application".

1.4 "**Delegate/s**" shall mean the Corporate Administrator/s and/or Authorized User/s as the case may be.

1.5 "**Authorized User/s**" shall mean a person or person/s who has/have been granted permission to access, manage financial accounts of the company through "CBC Digital Business User Application".

1.6 "**Password**" shall mean the original Passwords confidentially generated by the Bank, subsequent passwords generated and issued to the Company and /or Delegates by the Bank on the Company's request and any substitution effected by the Delegated Users thereafter.

1.7 "**Business day end time**" shall mean the transaction restriction time imposed by the Bank which is subjected to change from time to time.

1.8 "**Value date**" shall mean the date when the entry to an account is considered effective

1.9 Intellectual Property Rights

Any and all rights of copying design rights knowhow patent design trademark and / or any other intellectual property right/s of any description whether the said rights of the Bank have been acquired by way of acquisitions, assignments, law or otherwise.

Signatures of Directors/Authorized Persons

2.0 TRANSACTIONS VIA CBC DIGITAL BUSINESS USER APPLICATION

2.1 By completing the registration form for CBC Digital Business User Application, the Company gives the authority to accept and to act upon any instructions or messages received by the Bank through CBC Digital Business User Application from the Company or Delegates duly appointed by the Company (whether or not they have been given or authorized by the Company) and which are authenticated in the way (if any) described in the User Documentation and accompanied by the Password/s issued to them.

2.2 The Company and the Delegates agree to perform CBC Digital Business User Application operations only through the official web site “www.combank.net.bd” in which contains specific menu options or to use the downloadable official apps made available by the Bank in the standard Mobile Application Stores in the market.

2.3 The Company agrees that the Bank is under no obligation to honor payment or other instructions, if the Bank deems that such instructions are found to be inconsistent, unlawful or irregular.

2.4 The Company does provide data, information, instructions and messages at its own risk. The Company shall ensure that all data transmitted to the Bank for or in connection with CBC Digital Business User Application is at all times true correct and complete. The Company shall immediately inform the Bank about any errors, discrepancies or omissions.

2.5 The Company shall accept complete responsibility for all transactions performed/processed or effected by the use of CBC Digital Business User Application howsoever effected and the Company further agrees that the Bank is not responsible in any manner for the transactions performed/processed or effected by the Company or its Delegates by the use of CBC Digital Business User Application.

2.6 The Company does hereby authorize the Bank to debit the Company account/s (existing at the time of this application or opened by the Company subsequently) with the amount of any transaction made by the use of CBC Digital Business User Application with or without the knowledge or any further authority by the company.

2.7 The Company shall not attempt to effect transactions executed through CBC Digital Business User Application unless sufficient funds are available in the Company’s account/s. The Company agrees that transactions scheduled for future date will only be executed by the Bank if sufficient funds are available in the account/s on the relevant date/s and further agrees that the Bank is under no obligation whatsoever to honor payment instructions unless there are sufficient funds in the designated account/s at the time of receiving its payment instructions and /or at the time such payments become due.

2.8 The Company and the Directors shall be jointly and severally liable for all transactions effected and/or arising from the use of the CBC Digital Business User Application by any of its Delegates.

2.9 The Company agrees that when the Bank makes a payment on behalf of the company the Bank is not acting as the company’s agent or agent of the Biller to whom that payment is directed.

2.10 The Company agrees and authorizes the Bank, at its discretion to record by whatever means the transactions which the company or Delegates effect via CBC Digital Business User Application and that such records may be used by the Bank for the purpose of, amongst other things, establishing or verifying that a particular transaction was effected through the use of User ID and Password/s.

2.11 The Company shall accept that Bank’s records and statements of all transactions processed and/or effected by the use of the CBC Digital Business User Application as conclusive and binding on the Company for all purposes.

2.12 The Company agrees that Business day end shall apply for some of the transactions and agrees to authorize the transactions before the referred business day end time to receive the value date, failing which next available value date will apply.

2.13 During transaction on the CBC Digital Business platform, the One Time Password (OTP) will be delivered only to the registered mobile number. Subject to acceptance of the additional Terms & Conditions stated in “Annexure-2”, the CBC Digital Business Application sends the One Time Password (OTP) to registered email address.

Signatures of Directors/Authorized Persons

3.0 AUTHORITY LEVELS

3.1 The Company is responsible for defining the authority levels for the transactions and functions applicable for each user in the Registration form. The Bank shall create users with respective authority levels as defined by the Company based on the system capabilities and instruct the company accordingly.

3.2 The Company agrees to appoint Corporate Administrators in the system to set up other authorized users to designate the level of access right for each authorized users, reset password for authorized users, disabling or restricting access for authorizers and assigning different accounts for different users.

3.3 The Company is responsible for all the functions assigned to Corporate Administrator/s and shall ensure that the said functions are carried out by the Corporate Administrator/s with due care and responsible manner.

3.4 The Company is fully responsible for ensuring that all Corporate Administrator/s and Authorized Users are aware of, and comply with the Terms and Conditions, which governs the CBC Digital Business User Application Web and Mobile Banking system.

3.5 The Company takes the full responsibility to immediately disable any authorized persons who are no longer authorized to access the CBC Digital Business User Application from accessing and using the CBC Digital Business User Online Banking System. The Bank is not responsible for any loss arising from the company not disabling authorized user's access immediately upon that authorized user no longer being authorized.

3.6 The Bank shall at its sole discretion decide whether Corporate Administrator function is allowed to the Company.

4.0 SECURITY CONTROL

4.1 The Company is aware that it is the Company's responsibility to obtain and maintain all equipment, which may be necessary for using CBC Digital Business User Application in proper working condition and with adequate safeguards against malicious threats to such equipment or to CBC Digital Business User Application.

4.2 The Company undertakes not to access CBC Digital Business User Application using defective or insecure equipment, or by any manner, which might adversely affect CBC Digital Business User Application.

4.3 The Company will set up and maintain adequate measures to safeguard the CBC Digital Business User Application (including all information and data relating to payment beneficiaries) from disclosure to, and from access or use by, anyone who is not authorized to do so.

4.4 The Company shall inform the Bank immediately if it becomes aware of any unauthorized use of the User ID and Passwords by anyone.

Signatures of Directors/Authorized Persons

5.0 INTELLECTUAL PROPERTY RIGHTS AND OTHER RIGHTS

The Company agrees that the CBC Digital Business User Application system will remain the sole property of the Bank at all times and the Company will not copy the CBC Digital Business User Application or any of the information, technique data or designs relating to them.

6.0 OBLIGATION OF CONFIDENTIALITY

The Company shall keep its User ID/s and Password/s thereof strictly confidential and undertake not to reveal such numbers to any person at any time or under any circumstances. The Company shall keep all information, techniques, data and designs relating to CBC Business User Application completely confidential. The Company shall not disclose any of them to any other party. The Company's obligations in connection with confidentiality will continue indefinitely and will not end with the expiry or termination of the facility.

7.0 CONFIDENTIALITY & DISCLOSURE OF INFORMATION

Whilst the Bank maintains strict confidentiality in all matters relating to my account(s) and business, I hereby authorize the Bank (and/or/any of its officers or employees) to disclose any information concerning me, my business, my accounts held with the Bank or another Group Member, or my relationship with the Bank or another Group Member, to any of the following: (a) any office or branch of the Bank or another Group Member; (b) any agent, contractor or third party service provider, or any professional adviser of the Bank or another Group member; (c) any regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Bank or another group Member; (d) any person to whom the Bank is required or authorized by law or court order to make such disclosure, (e) any person who is under a duty of confidentiality to the Bank; (f) any Bank or financial institution with which I have or proposes to have dealings; regardless of whether the recipient in each case is located in Bangladesh or in another country, and regardless of whether such information will, following disclosure be held, processed used or disclosed by such recipient in Bangladesh or another country.

8.0 BANK CHARGES AND PAYMENTS

The Company does hereby authorize the Bank to debit its account/s with all charges relating to transactions made through CBC Digital Business User Application and also with any other liabilities of legal fees or other statutory charges to be imposed by the Government relating to the use of CBC Digital Business User Application.

The Company agrees that the Bank at its sole discretion is entitled to revise the charges for CBC Digital Business User Application at any time without any prior notice.

9.0 LIABILITIES OF LOSS

The Company shall not hold the Bank liable for any loss incurred by the use of User ID and password/s issued to the Company or to Delegates or any substitutes thereon used without the Company's authority.

Signatures of Directors/Authorized Persons

The Bank shall not be responsible for any loss or damage or for any loss of profits, loss of contracts, financial loss, loss of data or loss of goodwill incurred or suffered by the Company as a result of non-acceptance of and/or non-adherence to instructions given through CBC Digital Business User Application for any reason whatsoever.

The Company agrees that in case of payments made for goods or services offered by third parties, the Bank cannot and does not take any responsibility or liability on the quality, quantity, on time delivery or the availability of such goods or services offered.

The Company agrees that the Bank shall not be liable for any loss or damage whatsoever which the company may suffer if the Bank is delayed or prevented from providing with CBC Business User Application or any other service by reason of strikes, industrial disputes, failure or suspension of power supplies or telecommunication system errors or other system errors or equipment failures or any other causes beyond the Bank's control, including technical causes in the Bank's computer or software system, whether such causes constitute force majeure or not.

The Company agrees that the Bank may use its reasonable efforts to act on a request for cancellation or amendment of a payment or other instruction prior to the bank's execution of such instruction, but the Bank shall not be liable in any manner howsoever if such cancellation or amendment is not affected.

10.0 OPERATION OF CBC DIGITAL BUSINESS USER APPLICATION BY A THIRD PARTY/IES

The Bank shall not be responsible for any loss or damage incurred by the Company as a result of an act of the Delegate/s appointed for CBC Digital Business User Application.

The Company hereby authorizes the Bank to debit any of its account/s with the amount of any transaction performed by the Company or any Delegate/s appointed by the Company.

The Company agrees to pay any charges/payments due to the Bank on transactions/functions performed by the Company or any Delegate/s by using CBC Digital Business User Application.

11.0 AMENDING THE TERMS AND CONDITIONS

The Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions at its absolute discretion and such amendments, supplements or variations shall be binding on the Company.

The Bank shall determine the privileges attached to the use of the CBC Digital Business User Application and shall have absolute discretion to change, vary, add or amend these privileges and conditions attached thereto, from time to time, as the Bank deems fit.

The Bank shall attach or detach any accounts opened in the name of the Company, subsequent to this application. The Company agrees and acknowledges that such attachment or detachment can be due to prevailing rules and regulations of the Bank.

The Bank shall, from time to time introduce new facilities/options into CBC Digital Business User Application. The Company does hereby agree to abide by the terms and conditions applicable to such newly added services, facilities/options though added subsequently to the activation of the User IDs whether or not the Company expressly registers to avail such services.

Signatures of Directors/Authorized Persons

In case if the Bank requires the Company to register for a specific service provided by CBC Digital Business User Application, the Company undertakes to adhere to such registration to avail such service. The Company also agrees any such request for subsequent registration becomes an integral part of this agreement.

The use of CBC Digital Business User Application shall be subject to all laws and regulations relating to such industry imposed by the government from time to time and any terms and conditions governing all services imposed by the Bank from time to time.

12.0 INDEMNITY

The Company hereby specifically agrees and irrevocably hold Commercial Bank of Ceylon PLC indemnified and save harmless against any and all losses, charges, suites, claims, expenses and damages that Commercial Bank of Ceylon PLC shall or may be caused, sustained, incurred or suffered, which shall or may arise directly or indirectly out of or in connection with CBC Digital Business User Application consequent to any failure, breach, negligence, commission, omission or representation on the part of the company or its Delegate/s and this indemnity shall continue to be valid and effectual notwithstanding the expiry or termination of these presents.

12.1 FORCE MAJEURE/ TECHNICAL PROBLEM

Notwithstanding anything to contrary contained herein shall apply if the Bank is prevented from discharging any or all of its obligation herein or otherwise due to any cause arising out of or related to Force Majeure or Technical Problem for any reasons beyond the reasonable control of the Bank.

13.0 CANCELLATION

The Bank shall have the full discretion to cancel or withdraw the CBC Digital Business User Application without any prior notice or any reasons given to the Company. In the event that the Company decides to terminate the use of CBC Business User Application or to terminate or employ the services of Delegate/s of the Company, the Company shall give the Bank not less than seven days prior notice in writing and forthwith return any document relating to CBC Digital Business User Application which are given to the Company by the Bank and obtain a valid receipt thereof.

14.0 TERMINATION

Either party may terminate Digital Banking Corporate Service referred to as CBC Digital Business User Application and this agreement on thirty (30) days' prior notice in writing to the other party provided that the Bank shall be entitled to terminate this agreement immediately in the event material breach of it by the Company or upon closure of the Company account/s with the Bank.

15.0 GOVERNING LAW

Any dispute or any controversy arising under or in connection with CBC Digital Business User Application and/or the terms and conditions hereof shall be governed by and construed in accordance with the laws of [Bangladesh](#) and each of the parties hereto submits to the exclusive jurisdiction of the Courts of Bangladesh.

16.0 FOREIGN EXCHANGE TRANSACTION

Foreign Exchange Regulations Act,1947, "Guideline for Foreign Exchange Transactions and the circulars/letters issued by Bangladesh Bank shall have to be complied while opening FC accounts and making FOREX transactions.

Signatures of Directors/Authorized Persons

17.0 FINANCIAL CRIME RISK MANAGEMENT ACTIVITY

For the purposes of these Account Rules, “Financial Crime Risk Management Activity” includes each of the following: (i) screening, intercepting and investigating any Instruction, communication, drawdown request, application for Services, or any payment sent to or by the Customer, or on the Customer’s behalf; (ii) investigating the source of, or intended recipient of funds; (iii) combining Customer Information with other related information in the possession of the CBC Group; or (iv) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming the identity and status of the Customer or that of Connected Person. Bank’s Financial Crime Risk Management Activity may lead to the delay, blocking or refusing the making or clearing of any payment, the processing of the Customer’s instructions or application for Services or the provision of all or part of the Services. To the extent permissible by law, neither the Bank nor any member of the CBC will be liable to the Customer or any third party in respect of any loss, damage or costs (however it arose) that was suffered or incurred by the Customer or a third party, or caused in whole or in part in connection with the undertaking of a Financial Crime Risk Management Activity.

18.0 MONEY LAUNDERING PREVENTION ACT, 2012

I/We declare that I/We are fully aware of the Money Laundering Prevention Act 2012 and I/We shall not commit any act/transaction in contravention of the provisions of the Ordinance, which may be required by the bank from time to time.

19.0 RECORD KEEPING OF TRANSACTIONS AND BANK’S STATEMENT

Bank shall take maximum care and remain alert to record exactly all the transactions of both credit & debit in the ledger with no fault. However, in case of any mistake/lapse bank shall reserve the right to rectify the same and recover the money from the client without any reference/notice to the client. Bank shall not be made liable for any loss/inconveniences caused to the client due to such error/mistake/lapse. The statement of account as furnished by the bank to the client shall be presumed as correct, if no objection to the same is raised by the client within a week of the receipt of the statement by him/her/them. After that bank will not take any responsibility.

RECORDING

In the course of providing the Accounts and Services, the Bank (or any of the Bank’s agents or nominees) may record and monitor Instructions or communications (including telephone/verbal communications) with the Customer by tape, video or other means. The Bank has the right to destroy such recordings after such period as the Bank considers appropriate. Such recordings, being the sole property of the Bank, shall be conclusively binding on the Customer and shall be admissible as evidence in any proceedings, and in the case of disputes, at the discretion of the Bank.

20.0 COMMUNICATION/INSTRUCTION

All communications/instructions to the bank should be in writing. Any change of the information furnished by the customer herewith must be notified by the bank immediately; otherwise the bank will not be liable for the consequence.

Signatures of Directors/Authorized Persons

BOARD RESOLUTION (Specimen)
 [To be submitted in the Company letterhead]

Name of the Company: _____

Business Registration No: _____

OBTAINING CBC DIGITAL BANKING CORPORATE FACILITY

It was resolved:

That the Company doth obtain CBC Digital Business User Application from Commercial Bank of Ceylon PLC and delegate the required authority upon person/s nominated by the Company from time to time to act as “Delegate/s” for the functions permitted to act under CBC Digital Business User Application within the limits decided by the Company, such delegates and such limits to be notified to the Bank by the Company by tendering duly signed relevant documents/applications required by the Bank thereto.

That these resolutions be communicated to the bank and shall remain in force until an amending resolution shall have been passed by the Company’s Board of Directors and a certified copy there of shall have been received by the Bank and the Company receives written confirmation from the Bank that such amending resolution has been given effect to.

That these instructions and mandate shall be in addition to the mandate already given to the Bank by the Company.

That the Company indemnifies the Bank against any loss, damage, or detriment of whatsoever nature occasioned through the Company using CBC Digital Business User Application whether as a direct result thereof or otherwise.

That the Company executes and delivers* under its Common Seal witnessed by two of its Directors with their Seals or one Director and its Company Secretary with their Seals/ *under the signatures of two of its Directors or one Director and its Company Secretary or Authorized persons with their Seals (* insert as prescribed by the Articles of Association of the Company), all applications, indemnities, letters of set off and any other notifications required by the Bank in order for the Company to obtain and maintain CBC Digital Business User Application.

We do hereby certify that the above resolutions of the Board of Directors were passed at a meeting of the Board of Directors duly convened and held on the day of and the same has been duly entered in the minutes book and are in accordance with the Articles of Association of the company.

Authorizer’s Signature with Name Stamp								
DIRECTOR / SECRETARY								
Date	D	D	M	M	Y	Y	Y	Y

Authorizer’s Signature with Name Stamp								
CHAIRMAN / DIRECTOR								
Date	D	D	M	M	Y	Y	Y	Y