

Business
Internet Banking

Business Internet Banking (BIB) Documentation Check List for New Customers

The following documentation for BIB Services is included in your package:



Business Internet Banking (BIB) Application Form

The application is divided into five sections as follows:

- ▶ Section 1: Customer Details
- ▶ Section 2: Administration Details
- ▶ Section 3: Account Details
- ▶ Section 4: Primary User Details (fill out one for each user)
- ▶ Section 5: Signatures (on Behalf of the Customer)



Business Internet Banking (BIB) Electronic Banking Resolution

Please complete the resolution that is applicable to your Organisation. The following sample resolutions have been provided for your convenience:

- ▶ Sole Trader Resolution
- ▶ Companies
- ▶ Partnerships and Non-Incorporated Bodies



Business Internet Banking Agreement

Please ensure that you read and understand the Business Internet Banking Agreement.

Should you have any questions or are missing any of the above listed information please do not hesitate to contact the Corporate Banking Team on +1 345 949 7755.

Section 1: Customer Details

Customer name*

Contact name*

Contact address*

 Postcode
 Country

Contact email address*

Type of Customer
 Sole Trader Partnership Club/Society Company Non-Incorporated Body Trust Charity
 Other _____

Contact telephone no.*

Contact fax no.

*Mandatory fields

Initials

Initials

Section 2: Administration Details

Administration Control for Primary User(s)* Sole Dual

Administrative control entitles a Primary User (PU) to be able to set up Secondary User (SU) privileges and entitlements for Business Internet Banking (BIB). This can be done by Sole access (only one Primary User to authorise functionality) or Dual access (requires two Primary Users to authorise functionality). Please note that if the control is set to dual, for security purposes we are unable to set the control back to Sole.

Authorisation Matrix* Single Dual (One Group) Dual (Two Groups)

Single: Only one user is required to authorise a transaction initiated on BIB.

Dual: Two users are required to authorise a transaction initiated on BIB (only one signing group established).

Dual Two Groups: Two users are required to authorise a transaction initiated on BIB (two signing groups established).

Limits

Please indicate the limit required for the various transaction types below.

Transaction Category	Corporate Daily Limit ⁽¹⁾	Bank Limits
Transfer to a non-designated payee ⁽²⁾		500,000
Inter-account Transfer		5,000,000
Bill payment		100,000
All transaction total ⁽³⁾		9,100,000

(1) The Daily Limit cannot be greater than the listed Bank Limits

(2) Non-designated payees are created by the Applicant via BIB

(3) Maximum dollar value of all transactions which can be instructed daily by a company or user

Section 3: Account Details

Please list accounts to be listed through BIB:

Account no.*	Account no.*	Account no.*

*Mandatory fields



Initial



Initial

Business Internet Banking (BIB) Application Form Primary User Form

Section 4: Primary User Details

The following delegate has been approved as a Primary User to have access to Business Internet Banking on behalf of the Customer.
For each delegate registered a Security Device will be provided. *(Please complete one page per user. Make multiple copies of this page as required.)*

Delegate name*

Contact address*

<i>Postcode</i>
<i>Country</i>

Date of Birth* (dd/mm/yyyy)

Contact telephone no.*

ID Type*

ID no.*

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Contact fax no.

Contact email address*

User Limits

Please indicate the limit required for the various transaction types below.

Transaction Category	Corporate Daily Limit*(1)	Bank Limits
Transfer to a non-designated payee ⁽²⁾		500,000
Inter-account Transfer		5,000,000
Bill payment		100,000
All transaction total ⁽³⁾		9,100,000
(1) The Daily Limit cannot be greater than the listed Bank Limits (2) Non-designated payees are created by the Applicant via BIB		(3) Maximum dollar value of all transactions which can be instructed daily by a company or user

Distribution of Security Credentials (PIN Advice and Security Device):

In the Cayman Islands:
Security credentials must be picked up at HSBC Bank (Cayman) Limited branch

International:
Security credentials will be sent to address above.

Signed for on behalf of the Customer:

Printed Name

Printed Name

Signature*

Signature*

Date of Signature (dd/mm/yyyy)

Date of Signature (dd/mm/yyyy)

*Mandatory fields

Initial

Initial

Section 5: Signatures (on behalf of the Customer)

By signing this Application Form, each of the authorised signatories (as shown in the Electronic Banking Resolution for the Customer) certifies that:

- a) they are duly authorised signatory on behalf of the Customer;
- b) the Customer has taken all necessary and proper actions to authorise the appointment of the Customer Delegate(s) and to authorise the signing and submission of this Application Form, the Electronic Banking Resolution as applicable and Business Internet Banking Agreement;
- c) all statements and representations made in this Application Form are true and accurate; and
- d) on behalf of the Customer they have read, understand and agree to be bound by the Business Internet Banking Agreement as amended from time to time by HSBC Bank (Cayman) Limited.

Signed for on behalf of the Customer:

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

*Mandatory fields

FOR BANK USE ONLY

Customer Application received and checked by:		
Printed name	Signature	Date

Initial

Initial

October 2008

(the "Organisation")

(Print the name of the Organisation)

"WHEREAS

- A. by directors or other authorisation (the "Banking Resolution"), a certified copy of which has been delivered to HSBC Bank (Cayman) Limited (the "Bank"), the Organisation has appointed certain authorised signatories (the "Authorised Signatories") to operate its bank accounts with the Bank in accordance with an account operating agreement (the "Operating Agreement");
- B. it is in the best interests of the Organisation to have broader access to all or some of its bank account(s) via alternative delivery channels which currently include the Internet, fixed line and mobile telephone and to obtain certain other banking services that may be offered by the Bank from time to time which are not contemplated by the Operating Agreement (collectively the "Electronic Banking Services");
- C. Electronic Banking Services shall be utilised in accordance with various agreements made between the Bank and the Organisation from time to time including the Business Internet Business Banking Agreement (the "Electronic Banking Services Agreements") which supplement the Operating Agreement;
- D. the Organisation wishes to vary the Banking Resolution as necessary for Electronic Banking Services and authorises certain individuals to use Electronic Banking Services, on behalf of the Organisation, in accordance with the Electronic Banking Services Agreements.

BE IT RESOLVED THAT:

- 1. the Organisation authorises each Authorised Signatory, on behalf of the Organisation, to execute Electronic Banking Services Agreements as required from time to time and otherwise do individually, without any restrictions (except those specified by the Organisations in writing pursuant to an Electronic Banking Services Agreement), all things required to use Electronic Banking Services and give effect to the Electronic Banking Services Agreements, including:
 - (A) to fully access and perform any transactions in regards to the Organisation's bank account(s) with the Bank by providing any manner of instruction, including written, verbal or electronic, in connection with Electronic Banking Services ("Services Instructions") to the Bank. "Services Instructions" are further defined but not limited to any instructions given to the Bank by electronic means through any device, including without limitation a personal computer, telephone or ATM Terminal used by the Organisation to access and utilise the Organisation's account(s) and other services and products of the Bank; or
 - (B) to access, operate, use and provide instructions to the Bank, including Services Instructions, pursuant to any Electronic Banking Services Agreements including but not limited to the Business Internet Banking Agreement; and the Bank is authorised to accept any of the above instructions;
- 2. the Organisation authorises each Authorised Signatory to delegate all or some of his/her authority, but only in respect of Electronic Banking Services and subject to and in accordance with the applicable Electronic Banking Services Agreement, to any person(s), including a person who is not a director, officer or employee of the Organisation;
- 3. all other persons who are specifically designated in writing from time to time by the Organisation pursuant to an Electronic Banking Services Agreement are hereby authorised to also give Services Instructions and otherwise do all the things set out herein individually and each person so designated may also further delegate all or some of his/her authority but only in respect of Electronic Banking Services and subject to and in accordance with the Electronic Banking Services Agreement, to any person(s), including a person who is not an employee or agent of the Organisation;
- 4. the Organisation acknowledges the extra security risks inherent in Electronic Banking Services and that the Bank has agreed to accept Services Instructions in reliance of the Organisation accepting all responsibility to ensure Services Instructions are valid and properly authorised;
- 5. the Organisation acknowledges and confirms that the Bank is not required to inquire into or question any Services Instructions whatsoever and all indemnities and obligations contained in the Operating Agreement and all Electronic Banking Services Agreements (including but not limited to protection of security codes) are hereby ratified and confirmed;
- 6. the authorisations granted by this resolution are irrevocable and shall remain in effect and may be relied on by the Bank until another resolution modifying or repeating this resolution has been passed and a copy thereof, certified by a director, officer or authorised signatory of the Organisation, has been delivered to the Bank at each branch or agency where an account of the Organisation is kept;
- 7. the Banking Resolution is hereby affirmed and ratified and remains unamended except to the extent it has been modified by this Electronic Banking Resolution."



Initial



Initial

OFFICER CERTIFICATE

The undersigned, in their capacity as Authorised Signatory(ies) of the Organisation, hereby certify(ies) that the Electronic Banking Resolution above was duly passed by the directors of the Organisation, is still in full force and effect, is unamended and does not conflict with any provisions of any Articles of Association/ Bye-laws or Memorandum, Shareholders Agreement, or other charter documents of the Organisation.

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

*Mandatory fields

Initial

Initial

(the "Undersigned")

(Print the name of the Individual)

(the "Organisation")

(Print business name if different)

"WHEREAS

- A. the Organisation has appointed certain authorised signatory(ies) (the "Authorised Signatory(ies) ") to operate its bank accounts with HSBC Bank (Cayman) Limited (the "Bank") in accordance with an account operating agreement (the "Operating Agreement") by banking resolution or other authorisation (the "Banking Resolution"), a copy of which has been delivered to the Bank;
- B. it is in the best interests of the Organisation to have broader access to all or some of its bank account(s) via alternative delivery channels which currently include the Internet, fixed line and mobile telephone and to obtain certain other banking services that may be offered by the Bank from time to time which are not contemplated by the Operating Agreement (collectively the "Electronic Banking Services");
- C. Electronic Banking Services shall be utilised in accordance with various agreements made between the Bank and the Organisation from time to time including the Business Internet Banking Agreement (the "Electronic Banking Services Agreements") which are in addition to the Operating Agreement;
- D. the Organisation wishes to vary the Banking Resolution as necessary for Electronic Banking Services and authorise certain individuals to use Electronic Banking Services, on behalf of the Organisation, in accordance with the Electronic Banking Services Agreements.

THE UNDERSIGNED DIRECT(S) THAT:

- 1. all Authorised Signatories are hereby authorised to execute Electronic Banking Services Agreements as required from time to time and otherwise do individually, on behalf of the Organization, without any restrictions (except those specified by the Organisation in writing pursuant to an Electronic Banking Services Agreement), all things required to use Electronic Banking Services and give effect to the Electronic Banking Services Agreements:
 - (A) to fully access and perform any transactions in regards to the Organisation's bank account(s) with the Bank and otherwise act on behalf of the Undersigned by providing any manner of instruction, including written, verbal or electronic, in connection with Electronic Banking Services ("Services Instructions") to the Bank. "Services Instructions" are further defined but not limited to include any instructions given to the Bank by electronic means through any device, including without limitation a personal computer, telephone or ATM Terminal used by the Organisation to access and utilise the Organisation's account (s) and other services and products of the Bank; or
 - (B) to access, operate and instruct the Bank, including Services Instructions, pursuant to any Electronic Banking Services Agreements including but not limited to the Business Internet Banking Agreement; and the Bank is directed and authorised to accept any of the above instructions;
- 2. each Authorised Signatory is hereby directed and authorised to delegate all or some of his/her authority, but only in respect of Electronic Banking Services and subject to and in accordance with the applicable Electronic Banking Services Agreement, to any person (s), including a person who is not an employee or agent of the Organisation;
- 3. all other persons who are specifically designated in writing from time to time by the Undersigned pursuant to an Electronic Banking Services Agreement are hereby authorised to also give Services Instructions and otherwise do all things set out herein and each person so designated may delegate all or some of his/her authority, but only in respect of Electronic Banking Services Agreement, to any person (s), including a person who is not employee or agent of the Organisation;
- 4. the authorisations granted by this Direction and Authorisation are irrevocable and shall remain in effect and may be relied on by the Bank until modified or repealed in writing by the Organisation and a copy has been delivered to the Bank at each branch or agency where an account of the Organisation is kept;

ACKNOWLEDGEMENTS, REPRESENTATIONS AND WARRANTIES

- 5. the Undersigned acknowledge(s) the extra security risks inherent in Electronic Banking Services and that the Bank has agreed to accept Services Instructions in reliance of the Undersigned accepting all responsibility to ensure Services Instructions are valid and properly authorised by the Undersigned;
- 6. the Undersigned acknowledge(s) and confirm(s) that the Bank is not required to inquire into or question any Services Instructions whatsoever and all indemnities and obligations contained in the Operating Agreement and all Electronic Banking Services Agreements (including but not limited to protection of security codes) are hereby ratified and confirmed as obligations of the Undersigned in its/their capacity as Sole Trader or Trustee(s);



Initial

Initial

October 2008

- 7. the Undersigned(s) has (have) represent(s) and warrants that the Undersigned(s) has (have) full power and authority to give the directions and authorities described herein and there is no legal impediment or obligation owed to any other party or any originating or other documentation related to the Organisation that would conflict with anything contained herein;
- 8. IF APPLICABLE: in their capacity as Trustee(s), the Undersigned represent(s) and warrant(s) that the Undersigned has (have) been duly appointed by statute or under a valid trust instrument with the full authority thereby to authorise and permit the actions and delegations described herein;
- 9. the Banking Resolution is hereby affirmed and ratified and remains unamended except to the extent that it has been modified by this Electronic Banking Resolution."

SIGNATURE

I have read and understood this Electronic Banking Resolution and hereby confirm and agree with all of the above.

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

*Mandatory fields

_____ (the "Organisation")

(Print the name of the Organisation)

_____ (the "Business Name")

(Print business name if different)

"WHEREAS

- A. the Organisation has appointed certain authorised signatory(ies) (the "Authorised Signatory(ies) ") to operate its bank accounts with HSBC Bank (Cayman) Limited (the "Bank") in accordance with an account operating agreement (the "Operating Agreement") by banking resolution or other authorisation (the "Banking Resolution"), a copy of which has been delivered to the Bank;
- B. it is in the best interest of the Organisation to have broader access to all or some of its bank account(s) via alternative delivery channels which currently include the Internet, fixed line and mobile telephone and to obtain certain other banking services that may be offered by the Bank from time to time which are not contemplated by the Operating agreement (collectively the "Electronic Banking Services");
- C. Electronic Banking Services shall be utilised in accordance with various agreements made between the Bank and the Organisation from time to time including the Business Internet Banking Agreement (the "Electronic Banking services Agreements") which supplement the Operating agreement;
- D. the Organisation wishes to vary the Banking Resolution as necessary for Electronic Banking Services and authorise certain individuals to use Electronic Banking Services, on behalf of the Organisation, in accordance with the Electronic Banking Services Agreements.

BE IT RESOLVED THAT:

- 1. the Organisation authorises each authorised signatory, on behalf of the Organisation, to execute Electronic Banking Services Agreements as required from time to time and otherwise do individually, without any restrictions (except those specified by the Organisation in writing pursuant to an Electronic Banking Services Agreement), all things required to use Electronic Banking Services and give the effect to the Electronic Banking Services Agreements, including:
 - (A) to fully access and perform any transactions in regards to the Organisation's bank account(s) with the Bank by providing any manner of instruction, including written, verbal or electronic. In connection with Electronic Banking Services ("Services Instructions") to the Bank. "Services Instructions" are further defined but not limited to include any instructions given to the Bank by electronic means through any device, including without limitation a personal computer, telephone or ATM Terminal used by the Organisation to access and utilise the Organisation's account(s) and other services and products of the Bank; or
 - (B) to access, operate, use and provide instructions to the Bank, including Services Instructions, pursuant to any Electronic Banking Services Agreements including but not limited to the Business Internet Banking Agreement; and the Bank is authorised to accept any of the above instructions;
- 2. the Organisation authorises each authorised signatory to delegate all or some of his/her authority, but only in respect of Electronic Banking Services and subject to and in accordance with the applicable Electronic Banking Services Agreement, to any person(s), including a person who is not a director, officer or employee of the Organisation;
- 3. all other persons who are specifically designated in writing from time to time by the Organisation pursuant to an Electronic Banking Services Agreement are hereby authorised to also give Services Instructions and otherwise do all things set out herein and each person so designated may delegate all or some of his/her authority but only in respect of Electronic Banking Services and subject to and in accordance with the Electronic Banking Services Agreement, to any person(s), including a person who is not an employee or agent of the Organisation;
- 4. the Organisation acknowledges the extra security risks inherent in Electronic Banking Services and that the Bank has agreed to accept Services Instructions in reliance of the Organisation accepting all responsibility to ensure Services Instructions are valid and properly authorised;
- 5. the Organisation acknowledges and confirms that the Bank is not required to inquire into or question any Services Instructions whatsoever and all indemnities and obligations contained in the Operating agreement and Electronic Banking Services Agreements (including but not limited to protection of security codes) are hereby ratified and confirmed;
- 6. the authorisations granted by this resolution are irrevocable and shall remain in effect and may be relied on by the Bank until another resolution modifying or repealing this resolution has been passed and a copy thereof, certified by a director, officer or authorised signatory or the Organisation, has been delivered to the Bank at each branch or agency where an account of the Organisation is kept;
- 7. the Banking Resolution is hereby affirmed and ratified and remains unamended except to the extent it has been modified by this Electronic Banking Resolution."

Initial

Initial

CERTIFICATE

The undersigned in his (their) capacity as duly Authorised Signatory(ies) of the Organisation, hereby certify(ies) that the Electronic Banking Resolution above was approved by the members of the Organisation, is still in full force and effect, is unamended and does not conflict with any of the provisions of any Articles, Bye-laws or Memorandum, Partnership or Joint Venture Agreement or other charter documents of the Organisation.

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

Printed Name

Signature*

Date of Signature (dd/mm/yyyy)

*Mandatory fields

Initial

Initial

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Issued by HSBC Bank (Cayman) Limited

**We are a member of the HSBC Group, one of the world's
largest banking and financial services organisations
with approximately 10,000 offices in 85 countries and territories.**

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