

BUSINESS INTERNET BANKING APPLICATION FORM

Please complete ALL sections. Indicate NA if not applicable.

CUSTOMER INFORMATION

Name of the Company / Business / Entity*: _____

Company / Business / Entity Registration No: _____

Type of Business: Sole-Proprietorship Partnership Limited Club / Society / Association*

Telephone No: _____ Fax No: _____

*Please delete where not applicable.

I / We would like to receive Marketing and other promotional materials by email: Yes No

COMPANY SETUP

Note: For security reason, the Business Internet Banking (BIB) User ID, Password and Security Device are required to log on to BIB. Please note that the User is required to acknowledge receipt of the Security Device. Otherwise the User is unable to conduct payment / transfer although he / she has been authorised to do so. Payment / transfer limits will be activated within three (3) banking days after our receipt of the relevant Security Device Acknowledgement Letter.

Please state account(s) to be link up to BIB: 1) _____ 2) _____ 3) _____													
Do you wish to subscribe to E-statement? <input type="checkbox"/> Yes <i>Note: If you subscribe to E-Statement, the hardcopy statement(s) for all your Company's account(s) will be discontinued.</i>	Authorisation Matrix - Transactions to be approved by <input type="checkbox"/> One to approve <input type="checkbox"/> One or two within a signature group to approve <input type="checkbox"/> One or two within two signature groups to approve <i>Note: By default, all transactions will be set as "one to approve" unless stated otherwise.</i>												
Autopull - Please automatically link all accounts to BIB <input type="checkbox"/> Yes <i>Note: By default, all future company accounts will be automatically linked unless stated otherwise.</i>	<table border="0"> <tr> <td></td> <td style="text-align: right;">Company Maximum Daily Limit</td> </tr> <tr> <td><input type="checkbox"/> Transfer to Non-Designated Payee</td> <td style="text-align: right;">BND _____ *</td> </tr> <tr> <td><input type="checkbox"/> Transfer to Own Account</td> <td style="text-align: right;">BND _____ *</td> </tr> <tr> <td><input type="checkbox"/> Bill Payment</td> <td style="text-align: right;">BND _____ *</td> </tr> <tr> <td><input type="checkbox"/> AutoPay / Bulk Payment</td> <td style="text-align: right;">BND _____ *</td> </tr> <tr> <td><input type="checkbox"/> All Transactions</td> <td style="text-align: right;">BND _____ **</td> </tr> </table>		Company Maximum Daily Limit	<input type="checkbox"/> Transfer to Non-Designated Payee	BND _____ *	<input type="checkbox"/> Transfer to Own Account	BND _____ *	<input type="checkbox"/> Bill Payment	BND _____ *	<input type="checkbox"/> AutoPay / Bulk Payment	BND _____ *	<input type="checkbox"/> All Transactions	BND _____ **
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<input type="checkbox"/> AutoPay / Bulk Payment	BND _____ *												
<input type="checkbox"/> All Transactions	BND _____ **												
Administration Control - Account / BIB User to be set up by <input type="checkbox"/> One Primary User (Single Control) <input type="checkbox"/> Two Primary Users (Dual Control) <i>Note: By default, the BIB services will be set by One Primary User unless stated otherwise. Once you have opted for "Two Primary Users" you CANNOT revert to "One Primary User".</i>													

You are recommended to nominate at least one (1) Primary User (PU) for Single Administration Control and at least two (2) Primary Users for Dual Administration Control. PU(s) can also go online to create up to eighteen (18) Secondary Users (SU). When a User performs a transfer / payment instruction that is higher than his / her current transaction limit and / or account signatory limit, the payment instruction will be held pending approval by another User(s) whose limit is / (are) adequate and in accordance with Account Control Setup for the payment / transfer value.

For control purposes, you are recommended to set PU(s) with same limits to facilitate approval of administrative changes especially if you have opted for Dual Administration Control. Please complete the following details of the User(s) and indicate the transaction services required as well as the maximum daily limit for each Users. Please note that once nominated, the PU(s) will be able to assign access for the company's accounts via the Account Control Setup. The first four (4) physical Security Device are free of charge. The fifth (5th) and subsequent Security Device(s) are chargeable at BND20 per device.

USER SETUP

A Primary User must be the authorised signatory of at least one of your accounts with HSBC. A Primary User is authorised to submit any online application / instruction for and on behalf of the business / entity.

1. Primary User Details (At least one Primary User must be selected for BIB service) Name: _____ Position in Company: _____ New IC No. / Passport# No.: _____ (#Mandatory) Date of Birth: _____ Tel. No.: _____ Fax No.: _____ Email Address: _____											
<table border="1"> <thead> <tr> <th>Transaction Category</th> <th>Maximum Daily Limit</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Transfer to Non-Designated Payee</td> <td>BND _____ *</td> </tr> <tr> <td><input type="checkbox"/> Transfer to Own Account</td> <td>BND _____ *</td> </tr> <tr> <td><input type="checkbox"/> Bill Payment</td> <td>BND _____ *</td> </tr> <tr> <td><input type="checkbox"/> AutoPay / Bulk Payment</td> <td>BND _____ *</td> </tr> </tbody> </table>	Transaction Category	Maximum Daily Limit	<input type="checkbox"/> Transfer to Non-Designated Payee	BND _____ *	<input type="checkbox"/> Transfer to Own Account	BND _____ *	<input type="checkbox"/> Bill Payment	BND _____ *	<input type="checkbox"/> AutoPay / Bulk Payment	BND _____ *	Specimen Signature
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<input type="checkbox"/> Transfer to Own Account	BND _____ *										
<input type="checkbox"/> Bill Payment	BND _____ *										
<input type="checkbox"/> AutoPay / Bulk Payment	BND _____ *										

2. Primary User Details

Secondary User Details (With no administration control)

Name: _____

Position in Company: _____

New IC No. / Passport# No.: _____ (#Mandatory) Date of Birth: _____

Tel. No.: _____ Fax No.: _____

Email Address: _____

Transaction Category	Maximum Daily Limit
<input type="checkbox"/> Transfer to Non-Designated Payee	BND _____ *
<input type="checkbox"/> Transfer to Own Account	BND _____ *
<input type="checkbox"/> Bill Payment	BND _____ *
<input type="checkbox"/> AutoPay / Bulk Payment	BND _____ *
<input type="checkbox"/> Input and Enquiry Only	

Specimen Signature

3. Primary User Details

Secondary User Details (With no administration control)

Name: _____

Position in Company: _____

New IC No. / Passport# No.: _____ (#Mandatory) Date of Birth: _____

Tel. No.: _____ Fax No.: _____

Email Address: _____

Transaction Category	Maximum Daily Limit
<input type="checkbox"/> Transfer to Non-Designated Payee	BND _____ *
<input type="checkbox"/> Transfer to Own Account	BND _____ *
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Specimen Signature

4. Primary User Details

Secondary User Details (With no administration control)

Name: _____

Position in Company: _____

New IC No. / Passport# No.: _____ (#Mandatory) Date of Birth: _____

Tel. No.: _____ Fax No.: _____

Email Address: _____

Transaction Category	Maximum Daily Limit
<input type="checkbox"/> Transfer to Non-Designated Payee	BND _____ *
<input type="checkbox"/> Transfer to Own Account	BND _____ *
<input type="checkbox"/> Bill Payment	BND _____ *
<input type="checkbox"/> AutoPay / Bulk Payment	BND _____ *
<input type="checkbox"/> Input and Enquiry Only	

Specimen Signature

* Please note that if no amount is stated, the default limit size will be set at "Zero" (0). User with "Zero" limit can only view and prepare payment. The Maximum Daily Limit for 'Transfer to Non-Designated Payee' is BND50,000, 'Transfer to Own Account' is BND200,000, 'Bill Payment' is BND30,000, and 'AutoPay' is BND100,000. The secondary User's daily limit must not be higher than any of the Primary User's daily limit. If the authority is given for the maximum limit as may be specified by HSBC from time to time, please state "Maximum" in the space provided. Please note that the Company's Maximum Daily Limit will be defaulted to the highest limit accorded to any of your Users, unless otherwise stated in the Company Setup.

** This refers to the allowed maximum amount to be performed by the company as a whole for all types of transactions. This limit is recommended to be set as the total of your entire daily transaction limit for the various types of transfers.

Note: Please cancel all unused portion(s) in this Form to prevent tampering / alteration.

DECLARATION *(To be filled up by the Sole Proprietor and Partners only.)*

1. I / We wish to apply for the services indicated in this application form ("Services") and hereby acknowledge that the use of the Services is subject to the HSBC General Terms & Conditions and Business Internet Banking Terms & Conditions for Commercial Banking (available at www.hsbc.com.bn). I/We have read and agree to be bound by the same (including all amendments thereto from time to time).
2. I / We confirm that the information given in this application form is true, complete and not misleading, and authorise the Bank to confirm this from any source the Bank may choose. I / We will furnish such identification and / or supporting documents as may be required by the Bank.
3. I / We acknowledge that I / We remain bound by all transactions effected through the Services whether or not the named users of the Services are the account signatories.
4. I / We acknowledge that if the Bank's Specific Terms and Conditions for Commercial Banking allows for the named users of the Services to instruct the Bank on matters pertaining to their personal identifiers and / or password, then the Bank is authorised to act on such instructions notwithstanding the named user not as an account signatory.

Note:

- For **SOLE PROPRIETORSHIP** – To be signed by Sole Proprietor.
- For **PARTNERSHIP** – To be signed by all Partners.

1. Full Name in BLOCK letters:

IC / Passport No.:

Signature

2. Full Name in BLOCK letters:

IC / Passport No.:

Signature

3. Full Name in BLOCK letters:

IC / Passport No.:

Signature

4. Full Name in BLOCK letters:

IC / Passport No.:

Signature

EXTRACT OF BOARD RESOLUTION FOR BUSINESS INTERNET BANKING

(To be filled up by the Limited Company / Club / Association only.)*

Name of Limited Company / Club / Society / Association*: _____

Registration No.: _____ in a meeting with the Directors / Office Bearers duly held at _____ on _____

The following Resolutions were passed:

1. That the Limited Company / Club / Society / Association* shall subscribe for the HSBC's Business Internet Banking Service (herein referred to as "The BIB Service") offered by HSBC Brunei (hereinafter referred to as "The Bank" in relation to the account of the Limited Company / Club / Society / Association* as specified in the BIB Service Application Form / any subsequent Business Internet Banking Amendment Request Form (hereinafter referred to as the "HSBC's BIB Service Account").
2. That the terms set out and the particulars completed in the BIB Service Application Form and the HSBC General Terms and Conditions and Terms and Conditions for Business Internet Banking are approved, accepted and adopted in all aspects.
3. That any of the ___ (please state number of signatories) persons whose names appear below (hereinafter referred to as the "Authorised Signatories") be authorised, on behalf of the Limited Company / Club / Society / Association* to:
 - i) Sign the Business Internet Banking Application Form ("Application Form"); and
 - ii) Sign the HSBC's Business Internet Banking Amendment Request Form ("Amendment Request Form").

**Please delete where not applicable.*

Authorised Signatories:

1. Full Name in BLOCK letters:

IC / Passport No.:

Signature

2. Full Name in BLOCK letters:

IC / Passport No.:

Signature

3. Full Name in BLOCK letters:

IC / Passport No.:

Signature

- 4. That the Bank be instructed to act on and comply with all directions and instructions issued by the number of Authorised Signatories as indicated in (No. 3) above, pertaining to the use of the HSBC's BIB service including terminating the use of the same in accordance with the HSBC's Terms and Conditions for Business Internet Banking.
- 5. That the resolution given herein shall prevail for all transactions or instructions given in relation to the HSBC's BIB Service Account by the Authorised Signatories notwithstanding any conflict between the resolution given herein and those given for the BIB Service Account.
- 6. That the Limited Company / Club / Society / Association* remains bound by all transactions effected through the Services whether or not the named users of the Services are the account signatories.
- 7. That except for the resolutions herein contained, all other existing mandates given in relation to the account(s) of the Limited Company / Club / Society / Association* held with the Bank shall continue and remain in force.
- 8. That a copy of any resolution of the Limited Company / Club / Society / Association*, if purporting to be certified as correct by a Director / Company Secretary / Partner / Committee Member of the Limited Company / Club / Society / Association*, shall be conclusive of the passing of the resolution so certified.
- 9. That these resolutions be communicated to the Bank and remain in force until an amending resolution shall have been passed by the Limited Company / Club / Society / Association* and a certified copy thereof shall have been received by the Bank.
- 10. I / We wish to apply for the services indicated in this application form (" Account Services") and hereby acknowledge that the use of the Services is subject to the Bank's Generic HSBC General Terms and Conditions, Business Internet Banking Terms and Conditions and Business ATM Card Terms and Conditions for Commercial Banking (available at www.hsbc.com.bn). I / We have read and agree to be bound by the same (including all amendments thereto from time to time).

Note:

- **For LIMITED COMPANY** – To be signed by the number of Directors as stated in the company's Memorandum And Articles of Association or person authorised by a Board Resolution.
- **For REGISTERED CLUB / SOCIETY / ASSOCIATION** – To be signed by such number of Office Bearers constituting a quorum for meeting of its governing body.

**Please delete where not applicable.*

Dated this _____ day of _____, 20____

WE HEREBY CERTIFY that the foregoing Resolutions are passed by the meeting referred to above, has entered into the Minute Book and has been signed therein by the Chairman of the Meeting and are in accordance with the Memorandum and Articles of Association or equivalent constitutional documents.

Full Name in BLOCK letters:

Chairman of the Meeting

IC / Passport No.: _____

Full Name in BLOCK letters:

Director / Office Bearer

IC / Passport No.: _____

Full Name in BLOCK letters:

Director / Office Bearer

IC / Passport No.: _____

Full Name in BLOCK letters:

Director / Office Bearer

IC / Passport No.: _____

FOR BANK USE ONLY

Customer Details and Signature(s) Verified By: _____ Date Received: _____ Input By: _____

Account Linked: _____ Approved By: _____

Authorised Delegate(s):

1. User ID / EBN _____

2. User ID / EBN _____

3. User ID / EBN _____

4. User ID / EBN _____

Recommended By:

Approved By:

Comments / Instructions:

DISCLAIMER AND INTERNET PRIVACY STATEMENT

ABOUT THIS STATEMENT

This Privacy Statement applies to the Internet Site which is established, operated and / or maintained by or in behalf of the HSBC Bank Brunei ("we," "us," "our," and "ours") to facilitate the provision of the Services (as defined in Clause 2 of the agreement) to you. This Internet Site shall hereinafter be referred to as "The Internet Site".

We recognise that it is important for you to know how we deal with personal and financial information. We appreciate that you may be concerned about your privacy and that your employees or representatives having access to the Internet Sites, and about the confidentiality and security of information we may gain online. We are committed to keeping that information secure.

This Privacy Statement sets out our current privacy policy. Your execution of the Agreement and use of the Internet Site indicate your acceptance of this Privacy Statement and the Disclaimer below.

Please note that the "data" and "information" refer to your personal and business-related data and information and the personal data of the employees. The term "you" (also "your" and "yours") shall have the same meaning as that assigned to it in the Agreement.

We may change the contents or services found on the Internet Site at any time without prior notice to you and, consequently, this Privacy Statement may change from time to time. Your continued access to or use of the Internet Site means that you agree to and accept the changes we made from time to time. Please periodically review this Privacy Statement and the Disclaimer for changes.

There may also be specific and additional privacy provisions which apply to certain sections of the Accounts you hold with us or services provided to you which will operate in addition to the provisions of the Privacy Statement. In the event of any inconsistency between the provisions of this Privacy Statement and those other specific and additional provisions, the specific and additional provisions will prevail.

In addition to our duty of confidentiality to our customers, we shall at all times fully observe this Disclaimer and Internet Privacy Statement or any law, regulations and guidelines on privacy policies which may be introduced from time to time, in collecting, maintaining and using the data of customers. In particular, we observe the following principles, save otherwise appropriately agreed by the customers:

- Collection of data from customers shall be for the purposes relating to the provision of financial services or related products;
- All practical steps will be taken to ensure that the data are accurate and up-to-date and will not be kept longer than necessary or will be destroyed in accordance with the internal retention period;
- Data will not be used for any purposes other than the purposes set out herein;
- And data will be protected against unauthorised or accidental access, processing or erasure.

Whenever we engage other organisations to provide support services to us, we will require them to conform to our privacy standards and to allow us to audit them for compliance with those standards.

Collection of Information

We will not collect any information about you and that of your employees or representatives having access to the Internet Site except where it is knowingly provided to us through the Internet Site. The information we collect about you and about your employees or representatives gaining access to the Internet Site will depend on how you use the facilities offered via the internet.

For example, if you visit the Internet Site to browse or download information, our system will record the date and time of your activities, and the information viewed and / or downloaded. In the event that you enter the information in the process of completion of an on-line application form, the information will only be collected by us if you submit on-line application to us. In other words, if you log out prior to submitting your application, any information which you have entered would be automatically deleted.

The purposes for which data relating to a customer may be used include but are not limited to the following:

- The daily operation of the services and credit facilities provided to the customers;
- Conducting credit checks;
- Assisting other financial institutions to conduct credit checks and collect debts;
- Ensuring ongoing credit worthiness of customers;
- Designing financial services or related products for customers' use;
- Marketing our financial services or related products and that of other third parties;
- Determining the amount of indebtedness owed to or by customers;
- Collection of outstanding amounts from customers and those providing security for customers' obligations;
- Meeting the requirements to make disclosure under the requirements of any law binding on us or any of our branches;
- Enabling an actual or proposed assignee of ours, or participant or sub-participant of our rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
- And purposes relating thereto.

Data held by us relating to a customer will be kept confidential but we may provide such information to the following parties for the purposes set below:

- Any agent, contractor or third party service provider who provides administrative,

telecommunications, computer payment or securities clearing or other services to us in connection with the operation of our business;

- Any other person under a duty of confidentiality to us including a group company of ours which has undertaken to keep such information confidential;
- The drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- Credit reference agencies, and, in the event of default, to debt collection agencies;
- Any person to whom we are under an obligation to make disclosure under the requirements of any law binding on us or any of our branches;
- And any actual or proposed assignee of ours or participant or sub-participant or transferee of our rights in respect of the customer.

Our Use of Cookies

A "cookie" is a small text file that is transferred to a computer hard drive by a web page server. Internet browsers are initially set to accept cookies. However, you can choose if and how a cookie is accepted by configuring your browser accordingly. The cookie stores information about the use of the site and can be retrieved by the web page server. We use cookies to access whether you are logged into this Internet Site, to identify your user name and to track information about sites in which you are interested. If your browser is configured to reject all cookies, you will be unable to use this Internet Site.

Use and Disclosure of Information

We will not use or disclose information collected about you and (if any) about your employees or representatives gaining access to the Internet Site (including information collected by cookies) otherwise than for the purpose made known to you, a purpose you would reasonably expect, a purpose required, authorised or permitted by or under any law or a purpose otherwise authorised by you. You authorise us to provide necessary information to our agents and contractors who provide services to us in connection with the provision of the services which you have sought from us.

Links to Other Sites

When you use a link to go from the Internet Site to another Internet Site, this Privacy Statement has no application. We are not responsible for the privacy policies or content of other Internet Sites.

DISCLAIMER

Use of Information and Materials

Products and services referred in the Internet Site are offered only in jurisdiction where and when they may be lawfully offered by us. The materials on the Internet Site are not intended for use by persons located in or resident in jurisdictions that restrict the use and distribution of such materials. Persons accessing the Internet Site are required to inform themselves about and observe any relevant restrictions. Nothing in the Internet Site should be regarded as an offer or solicitation to sell investments or make deposits in any jurisdiction to any person whom it is unlawful to make such an invitation or solicitation in such jurisdiction. The information contained in the Internet Site, whether provided by us or other information provider, is not intended to provide professional advice and should not be relied upon that regard. Persons accessing the Internet Site are advised to obtain appropriate professional advice when necessary.

Copyright and Trade Marks

We and / or our licensors own the trade marks, logos and service marks displayed on the Internet Site and users are prohibited from using the same without our written permission or the written permission of such other parties.

The materials on the Internet Site are protected by copyright and no part of such materials may be modified, reproduced, stored in a retrieval system, transmitted (in any form or by any means), copied, distributed, used for creating derivative works or used in any other way for commercial or public purposes without our prior written consent.

No Warranties

While every care has been taken in preparing the information and materials contained in the Internet Site, such information and materials are provided to you "as is" without warranty of any kind either expressed or implied. In particular, no warranty regarding non-infringement, security, accuracy, fitness for a particular purpose or freedom from computer virus is given in conjunction with such Information and materials.

Linked Websites

We are not responsible for the contents available on or the set up of any other websites linked to the Internet Site. Access to and use of such other websites are at the user's own risk and subject to any Terms and Conditions applicable to such access / use.

Internet Communications

Messages sent over the internet cannot be guaranteed to be completely secured. We will not be responsible for any damages incurred by users if they send a message to us, or if we send a message to them at their request, over the internet. We are not responsible in any manner for direct, indirect, special or consequential damages arising out of the use of the Internet Site. Communications over the internet may be subject to interruption, transmission blackout, delayed transmission due to internet traffic or incorrect data transmission due to the public nature of the internet or otherwise.