

▶ Customer Associate (Individual)

Please complete a separate letter and accounts and services schedule for each Customer Associate.

▶ Customer Details

Customer

Principal Bank (i.e. Customer's Bank)

▶ Customer Associate Details

Customer Associate

1. Customer Associate's Bank (the "**Account Holding Bank**")

2. Customer Associate's Bank (the "**Account Holding Bank**")

3. Customer Associate's Bank (the "**Account Holding Bank**")

▶ Customer Associate Letter of Authority

**To: Principal Bank
Account Holding Bank(s)**

From: Customer Associate

The Customer has entered into an agreement with the Principal Bank (the 'Customer Agreement') under which the Customer may use the E-Channels system from time to time (the 'System') to access, view and transact on certain bank accounts. I have appointed the Customer as my agent to access my accounts, defined in the attached Accounts and Services Schedule, any other accounts referred to in Clause 13.1 of the Customer Agreement, or such other accounts as may be notified to you by the Customer or myself from time to time (the 'Accounts') in accordance with this Customer Associate Letter of Authority.

1. I hereby authorise the Principal Bank and the Account Holding Banks to provide the Customer with access to the Accounts in accordance with this Customer Associate Letter of Authority.
2. I confirm the Customer is entitled to view and transact on and use the other services available via the System from time to time in relation to the Accounts. I confirm the Customer is entitled to agree on my behalf applicable terms from time to time relating to the access and use of the Accounts and other such services.
3. I represent and warrant that I have full legal authority to appoint the Customer for the purposes stated herein.

I shall be bound by all actions of the Customer taken in respect of the Accounts and shall ratify and confirm all things done by the Customer on my behalf in accordance with the purposes stated herein.

The appointment of the Customer shall remain in full force and effect until the day following seven days after the Principal Bank receives written notice of revocation signed by me or until termination of the appointment of the Customer by operation of law.

I agree that the services available via the System will be used only in the normal course of business of the Customer and, accordingly, I am not a consumer for the purposes of the Electronic Commerce (EC Directive) Regulations 2002 or any other laws and regulations in any relevant jurisdictions that apply to consumers.

This Customer Associate Letter of Authority is governed by and will be construed in accordance with the Governing Law set out in the section entitled Principal Bank and Governing Law. The parties irrevocably submit to the non-exclusive jurisdiction of the courts of that named jurisdiction in respect of any proceedings which may be initiated in connection with this Customer Associate Letter of Authority.

Signed by the Customer Associate

Full Name in BLOCK Letters

Title

Signature

Date