We __________________________ (herein after being referred to as “we”, “us”, “our”) agree and acknowledge that this application, once accepted by National Commercial Bank Jamaica Limited (“the Bank”) shall form part of our NCB e-FINANCIAL SERVICES Agreement. We further agree that the NCB e-FINANCIAL SERVICES Agreement is and shall be governed by the NCB e-FINANCIAL SERVICES Terms and Conditions, which we have read and agreed to and which form an integral part of this Agreement. We acknowledge that the NCB e-FINANCIAL SERVICES has been explained to us. We further acknowledge that the products and the NCB e-FINANCIAL SERVICES Terms and Conditions may change from time to time, and that the products and Terms and Conditions in effect at any point in time will be available on the NCB e-FINANCIAL SERVICES website at www.jncb.com. We agree that if we maintain our NCB e-FINANCIAL SERVICES, or otherwise use, or benefit on our instructions from the use of, the NCB e-FINANCIAL SERVICES after the effective date of a change in the Terms and Conditions, we will by so doing be deemed to be aware of any such change or changes, and to indicate our agreement to it or them. In order to assist the Bank and its subsidiaries (the Bank and its subsidiaries are called “NCB”, which term refers to each or all of them) in providing us with accurate and up-to-date service, we agree to the sharing of the information set out in this Application within NCB, and we waive any rights of confidentiality in that regard. We agree that NCB may use the information in this Application in order to augment and update information currently held by each entity.

Date: ____________________________

________________________________
AUTHORIZED SIGNATURE

________________________________
AUTHORIZED SIGNATURE

________________________________
AUTHORIZED SIGNATURE

________________________________
NAME AND TITLE

________________________________
NAME AND TITLE

________________________________
NAME AND TITLE

1 Please affix company stamp or seal (where required)
### BUSINESS ONLINE BANKING APPLICATION FORM

#### SECTION A: NCB Business Online

**COMPANY INFORMATION**

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Full Name</td>
<td></td>
</tr>
<tr>
<td>Company Address</td>
<td></td>
</tr>
<tr>
<td>Company Telephone No.</td>
<td></td>
</tr>
<tr>
<td>Security Alert - Email Address</td>
<td></td>
</tr>
<tr>
<td>Business/Corporate Login Name (Corporate ID)</td>
<td></td>
</tr>
<tr>
<td><em>A combination of letters and numbers only are allowed.</em></td>
<td></td>
</tr>
<tr>
<td>Company TRN (if applicable)</td>
<td></td>
</tr>
<tr>
<td>Company Email Address</td>
<td></td>
</tr>
<tr>
<td>Company Date of Registration/Incorporation</td>
<td></td>
</tr>
</tbody>
</table>

**BUSINESS CLASSIFICATION:** Please tick below with () □ Sole Proprietorship □ Partnership □ Corporation □ Church □ Club & Association □ Other

**BUSINESS ONLINE SERVICE**

**ACCESS OPTIONS:** Enter the appropriate access option where: A: View Accounts, Cash Management and Request Services; B: Inter-Account Self Transfers, Bill Payments, Credit Card/Merchant Service; C: Electronic File Payments (e.g. Payroll/supplier payment & vendor collection); D: Company Self Administration – Company Super User; E: Third Party Transfers; F: Alerts; G: Wire Transfers: T: (Transaction Access - ALL - except Wire Transfer)

<table>
<thead>
<tr>
<th>Name of User</th>
<th>User Login Name (ID) (Letters and Numbers Only)</th>
<th>User Primary Email Address (Designated Company Email Address)</th>
<th>User Alternate Email Address (Designated Company Email Address)</th>
<th>User TRN</th>
<th>Bank Account/Credit Card/Merchant Number</th>
<th>Transaction Access Option</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

Further we authorize the Bank to debit the account __________________________ representing the monthly access fee.

Date: __________________________

**NAME AND TITLE**

**AUTHORIZED SIGNATURE (seal/stamp)**

**NAME AND TITLE**

**AUTHORIZED SIGNATURE (seal/stamp)**

---

2 Board Resolution must be submitted for businesses governed by a board and Partnership Letter must be submitted for Partnerships. The Business and User Limits form must also be completed for Transaction Access (T, B, C, E & G). If user Transaction Access option contradicts Business & User Limits option, then the Business & User Limits will be applied. **Transactions can only be done from bank accounts that a user has access to.**
BUSINESS ONLINE BANKING APPLICATION FORM

BUSINESS ONLINE SERVICE – Cont’d:

<table>
<thead>
<tr>
<th>Name of User</th>
<th>User Login Name (ID) (Letters and Numbers Only)</th>
<th>User Primary Email Address (Designated Company Email Address)</th>
<th>User Alternate Email Address (Designated Company Email Address)</th>
<th>User TRN</th>
<th>Bank Account/Credit Card/Merchant Number</th>
<th>Transaction Access Option</th>
</tr>
</thead>
<tbody>
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<td>T A B C D E F</td>
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</tbody>
</table>

G- Please list bank accounts to be used for the wire transfer transaction option.

Further we authorize the Bank to debit the account ___________________________ representing the monthly access fee.

Date: __________________________

__________________________________ ________________________________
NAME AND TITLE AUTHORIZED SIGNATURE (seal/stamp) NAME AND TITLE AUTHORIZED SIGNATURE (seal/stamp)

3 Board Resolution must be submitted for businesses governed by a board and Partnership Letter must be submitted for Partnerships. The Business and User Limits form must also be completed for Transaction Access (T, B, C, E & G). If user Transaction Access option contradicts Business & User Limits option, then the Business & User Limits will be applied. Transactions can only be done from bank accounts that a user has access to.
NCB Business Online - Business and User Limits

To be completed for all User assigned Transaction Access options (T, B, C, D, E or G): where: A: View Accounts, Cash Management and Request Services; B: Inter-Account Self Transfers, Bill Payments, Credit Card/Merchant Service; C: Electronic File Payments (e.g. Payroll/supplier payment & vendor collection; D: Super User; E: Third Party Transfers G: Wire Transfers: T: (Transaction Access - ALL - except Wire Transfer). Kindly indicate the business level limit below as well as the period.

Please indicate (☑) whether or not your Company Super User should be able conduct activities □ singly or jointly □

COMPANY SELF ADMINISTRATION

Please List the names of your Company Super Users

<table>
<thead>
<tr>
<th>Company Super User - Name</th>
<th>User Name</th>
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</table>

BENEFICIARY ADMINISTRATION

Please state the number of users that should be able to approve the addition of and the amendments to beneficiaries created for the Third Party and Wire Transfer Modules: __________________________. Please also note that any company user with access to these modules can approve the addition of and modifications to a beneficiary.

Date: __________________________

NAME AND TITLE __________________________ AUTHORIZED SIGNATURE (seal/stamp) __________________________

NAME AND TITLE __________________________ AUTHORIZED SIGNATURE (seal/stamp) __________________________

☐ The Company Super User joint approval functionality requires two users to approve ONLY.
<table>
<thead>
<tr>
<th>Transaction Access Options (T,B,C,E,G)</th>
<th>User Name</th>
<th>Maximum Entry Limit (J$)</th>
<th>Approval Type (select one)</th>
<th>Approval Limit (J$)</th>
<th>No. of additional approvals required</th>
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</tbody>
</table>

**BUSINESS TRANSACTION LIMITS**

Indicate Business Level Limit

<table>
<thead>
<tr>
<th>Company Limit (J$)</th>
<th>Period (select one option)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Daily</td>
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</table>

**Date:**

______________________________

NAME AND TITLE  
______________________________

AUTHORIZED SIGNATURE (seal/stamp)  
______________________________

NAME AND TITLE  
______________________________

AUTHORIZED SIGNATURE (seal/stamp)
Date ______________________

National Commercial Bank Jamaica Limited
_______________________________ Branch

Dear Sir/Madam,

Authority in favour of National Commercial Bank Jamaica Limited
to debit my/our account with National Commercial Bank Jamaica Limited (hereinafter called “NCB”) for the credit of
(______________________________)

(NCB Business Online Customer Name)

I/we _______________________________ have a business relationship with ______________________ and have agreed
to make regular payments to the said company.

I/we hereby request and authorize NCB to link my/our account number _____________ maintained at
_________________________ branch to the account of ______________________________ number _____________
maintained at ______________________ branch under the NCB Business Online Banking facility.

I/we further request and authorize you to debit my/our above account in the amount of
$_________________________________________________________________________________
weekly/fortnightly/monthly on the instructions of ______________________________ using the NCB Business Online Banking
facility commencing ______________________________. These instructions are to remain in force until cancelled by
me/us in writing.

I/we undertake to indemnify the Bank in respect of any actions, proceedings, claims, damages, costs and expenses whatsoever
arising in respect of all withdrawals from my/our account number ______________________________ made pursuant to this letter
of authorization and accordingly I/we shall hold NCB harmless and indemnified and its interest protected as a result of acting on
my/our above instructions.

_______________________________ Signature
(External Account Holder)

_______________________________ Signature
(External Account Holder)

5 This form is required only when instructions to debit a NCB account is being sought. Not required for the application process.
In line with our agreement to participate in NCB Funds Direct the following user roles and limits should be applied to transactions/batches files originated by us.

Company Main Account Number: _____________________________

Account Numbers: Please list all the company accounts to which settlement should be applied for origination of entries or settlement of return entries:

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Maximum File Value $</th>
<th>Maximum Transaction Value $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Origination</td>
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</tr>
</tbody>
</table>

Please indicate the number of company users who are required to approve a file/batch for example (1,2,3,4): ______________________________________

User Information and Role: Please choose one role per user where: B: Approver C: Batch Creator D: Auditor E: General User (will be able to create approve batches).

<table>
<thead>
<tr>
<th>User Name</th>
<th>User Login or ID</th>
<th>User Role (B/C/D/E)</th>
<th>File Authorization Level (For e.g. 1, 2, 3, 4)</th>
<th>Entry Limit $</th>
<th>Approval Limit $</th>
</tr>
</thead>
<tbody>
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</table>

All ACH files must be uploaded to Funds Direct one business day prior to the effective date and time. Additionally in the event that the customer has to deliver ACH files to the bank using a removable media such as diskettes all files must be delivered by 2:00 pm one Business day prior to the effective file/batch date with a transmittal document with authorized company signatures.

Date: ____________________________

---

6 File Authorization Level refers to the ability for the company user to approve files singly or jointly. For example, if the company indicates that 2 users are required to approve a file/batch then each company user would be assigned with level 1. Once two persons approve the file/batch the approval process would be complete. However, if the same company requires a senior company user to approve a file/batch singly then said company user would be assigned with level 2.
NCB FUNDS DIRECT

NCB ELECTRONIC FUNDS TRANSFER SYSTEM
EXPOSURE LIMIT DISCLOSURE-DEBIT ORIGINATION FILES

In line with our agreement to participate in NCB Funds Direct the following limits should be applied to transactions/batches/files originated by us.

DEBIT ORIGINATION

Maximum File Value

Maximum Transaction Value

BATCH CREATOR

Name ______________________________ DR File Limit ______________________________

Name ______________________________ DR File Limit ______________________________

APPROVER

Name ______________________________ DR File Limit ______________________________

Name ______________________________ DR File Limit ______________________________

These limits will remain in force until cancelled by us in writing.

__________________________________ ________________________________

Name ______________________________ AUTHORIZED SIGNATURE (Seal/Stamp)

__________________________________ ________________________________

Name ______________________________ AUTHORIZED SIGNATURE (Seal/Stamp)

Bank Use Only: Approval by Credit & Risk Management for Debit Origination of files.

__________________________________ ________________________________

Authorized Signatures & Date

__________________________________ ________________________________

Authorized Signatures & Date Division Stamp
SECTION C: REAL TIME GROSS SYSTEM (RTGS) ONLINE

In order to access the RTGS Online Application via your existing NCB Business Online account, you must indicate two (2) of your current NCB Business Online users to be designed as a System Administrator. Please complete the form below to indicate your choice of System Administrator.

Please state your Corporate ID: ________________________________

<table>
<thead>
<tr>
<th>Name of User</th>
<th>Login Username</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

We hereby request that the above named person/s be designated as our System Administrator for the NCB RTGS Online Application. By doing so we understand that this person will be able to:

1. Register and delete other RTGS users and system administrators.
2. Credit and edit RTGS user profiles and authority levels.
3. Set user transaction limits.
4. Determine the number of persons required to approve transactions.
5. Accept Terms and Conditions on line.

Date: __________________________

______________________________  _________________________________
NAME AND TITLE                AUTHORIZED SIGNATURE (Seal/Stamp)
This Deed of Authority and Indemnity is made the day , 20 between

in the parish of (hereinafter called "the Customer") of the FIRST PART, and NATIONAL COMMERCIAL BANK JAMAICA LIMITED, with registered office situate at "The Atrium", 32 Trafalgar Road, Kingston 10, in the parish of Saint Andrew, (hereinafter called "the Bank") of the OTHER PART.

Whereas:
The Customer has requested that the Bank honour its instructions sent by means of electronic mail and facsimile transmission to the Bank from time to time in relation to any and all of the Customer’s existing accounts, facilities and other arrangements with the Bank and any accounts, facilities and other arrangements which the Customer may now or in the future have with the Bank (instructions sent by such transmissions being hereinafter referred to as “electronic mail or facsimile instructions”).

In consideration of the Bank agreeing to accept electronic mail or facsimile instructions from the Customer as aforesaid, the Customer agrees:

1. that the Bank may act on any electronic mail or facsimile instructions given by the Customer from time to time, and the Customer voluntarily and with full knowledge takes and assumes any and all risks, associated therewith;

2. that once electronic mail or facsimile instructions have been sent to the Bank purportedly by the person (or by any of the persons, if more than one) authorized from time to time to sign in accordance with the mandate or other valid instructions from the Customer to the Bank, the Bank shall have no obligation to check or verify the authenticity or accuracy of such electronic mail or facsimile instructions purporting to have been sent by the Customer (regardless of whether the Bank may have, or may in the future, choose to so check or verify) and may act thereon as if same had been duly given by the Customer;

3. that in acting on electronic mail or facsimile instructions the Bank shall be deemed to have acted properly and to have fully performed all obligations owed to the Customer, notwithstanding that such electronic mail or facsimile instructions may have been initiated, sent or otherwise communicated in error or fraudulently, and the Customer shall be bound by such electronic mail or facsimile instructions on which the Bank may act if the Bank has in good faith acted in the belief that such electronic mail or facsimile instructions were given by the Customer;

4. the Customer shall not provide the Bank with written instructions bearing original signature(s) where prior instructions to effect the same transaction have been sent to the Bank by electronic mail or facsimile. The Customer acknowledges that where electronic mail or facsimile instructions are followed by subsequent written instructions bearing original signature(s) contrary to the above, this may lead to the Bank giving effect to these instructions more than once. The Customer acknowledges that in such event it shall bear the risk of such duplication occurring and shall indemnify and hold the Bank harmless against all losses, liabilities, claims or damages which may arise as a result of the Bank acting more than once on such duplicated instruction.

5. that the Bank may, in its absolute discretion, decline to act on or in accordance with the whole or any part of electronic mail or facsimile instructions pending further enquiry to or further confirmation (whether written or otherwise) by the Customer, so however that the Bank shall not be under any obligation to so decline in any case, and the Bank shall in no event or circumstances be liable in any respect for not so declining; and

6. to release the Bank from and indemnify the Bank against all claims, losses, damages, costs and expenses howsoever arising in consequence of, or in any way related to, the Bank having acted in accordance with the whole or any part of any electronic mail or facsimile instructions or having exercised (or failed to exercise) the discretion conferred upon the Bank in Clause 5 above.

Dated this…………………………………. day of……………………….. 20

EXECUTED UNDER THE COMMON SEAL )

OF ) .....................................................

By )

A Director and ) .....................................................

The Secretary SIGNED by the said )

) .....................................................

in the presence of:- )

) .....................................................

Justice of the Peace

FOR BANK USE ONLY

Authenticating Signatory
BUSINESS ONLINE BANKING APPLICATION FORM

CHECKLIST (for official use only)

☐ Name and Address of Customer

☐ Business/Corporate Login Name and Business Classification (type of Business entity)

☐ Full User Name, their Login Name, Communication details and Access options

☐ Business Account Numbers, Credit Card or Merchant Number, if applicable (NO PERSONAL ACCOUNTS ACCEPTED)

☐ At least two directors and/or authorized signatories have authenticated the Business Online Banking Application Form

☐ The same should be affixed with, “For – Authority Signatory” stamp.

☐ Business and User Limits for transactions and work flows for Full Access.

☐ The Authority and Indemnity Form for Electronic Mail and Facsimile Instructions. Please note that same is not mandatory for access to NCB Business Online Banking.

☐ Letter of mandate for Debiting external accounts, required if an external account for debiting has no link to the customers login (For e.g. vendor collection or Pre-Authorized Payments). No mandate letter is needed for payments by a company to its suppliers or employees (For e.g. salary).

Confirmed that the following documents have been enclosed (please check)

☐ E-Financial Services Agreement duly signed.

☐ Certified true copy of the Board resolution signed by two Directors/Chairman/Company Secretary.

☐ In case of Partnership, a Partnership Letter signed by all the partners.

☐ Funds Direct Terms and Conditions Agreement

☐ RTGS Terms and Conditions Agreement

☐ Customer has met all the KYC requirements and is compliant.

ALL AGREEMENTS SHOULD BE RETAINED IN BRANCH ON THE CUSTOMER’S FILE.

Date:______________________________________________

__________________________________________
SIGNATURE OF MANAGER/BRANCH OFFICIAL

Branch Stamp/Seal