

SMS BANKING ONLY APPLICANTS

Republic Mobile Registration Form

Complete the form below, print in duplicate, sign and drop off both copies at any Republic Bank branch.

Customers who reside abroad and wish to apply for SMS Banking must submit notarized original SMS Registration Form along with notarized copy of one (1) form of identification to their Branch

*Note: All fields marked with * are mandatory*

Title* _____

First Name* _____

Last Name* _____

Address* (Address as shown on your statement) _____

City* _____

Country* _____

Branch at which Main Account held* _____

Most Convenient Branch to visit* _____

Work Phone Number _____

Mobile Phone Number* _____

Home Phone Number _____

Email* _____

Gender* _____

Date of Birth (DD/MM/YYYY)* _____

Marital Status* _____

Occupation* _____

Mother's Maiden Name* _____

Passport/ID/DP Number* _____ Include PP, ID or DP before number

Please note that joint accounts can be accessed via Republic Mobile by the primary and secondary account holders except in the case where all parties are required to authorise transactions on the account.

1. Please tick the box if you require access to only specific Personal Accounts (Saving, Chequing and Money Market Accounts) via Republic Mobile and list each of the account numbers required. Please note, each account number listed below must be assigned a nickname.

Personal Account Number 1 e.g. 123456789102 Nickname 1 e.g. SAV1

Personal Account Number 2 _____ Nickname 2 _____

Personal Account Number 3 _____ Nickname 3 _____

Personal Account Number 4 _____ Nickname 4 _____

Personal Account Number 5 _____ Nickname 5 _____

Personal Account Number 6 _____ Nickname 6 _____

1. A maximum of 12 characters can be assigned to a nickname. However, it is recommended that customers assign nicknames that are short and simple to remember for ease of use.
2. Nicknames are not case sensitive so upper and or lower case letters can be used.
3. Special characters cannot be used within a nickname.

2. Please tick the box if you require access to your Credit Card Account via Republic Mobile and list each of the account numbers required. Please note, each credit card number listed below must be assigned a nickname. *Please note that third party accounts cannot be requested for this service.*

Credit Card Account Number 1 e.g. 3214569876987593 Nickname 1 e.g. Vcrd1

Credit Card Account Number 2 _____ Nickname 2 _____

Credit Card Account Number 3 _____ Nickname 3 _____

Credit Card Account Number 4 _____ Nickname 4 _____

1. A maximum of 12 characters can be assigned to a nickname. However, it is recommended that customers assign nicknames that are short and simple to remember for ease of use.
2. Nicknames are not case sensitive so upper and or lower case letters can be used.
3. Special characters cannot be used within a nickname.

3. Please tick the box if you require access to any VTM Card Accounts (16 digits only) as shown on the front of your card, in your name only, via Republic Mobile and list each of the account numbers required. Please note, each VTM card number listed below must be assigned a nickname. *Please note that third party accounts cannot be requested for this service.*

VTM Card Number 1 e.g. 3214569876987593 Nickname 1 e.g. Vtm1

VTM Card Number 2 _____ Nickname 1 _____

OR

If this number is not available, please enter your VTM Reference number (13 digits only) as shown on the reverse of your card

VTM Reference Number 1 e.g. 3214569876987593 Nickname 1 e.g. Vtm1

VTM Reference Number 2 _____ Nickname 1 _____

1. A maximum of 12 characters can be assigned to a nickname. However, it is recommended that customers assign nicknames that are short and simple to remember for ease of use.
2. Nicknames are not case sensitive so upper and or lower case letters can be used.
3. Special characters cannot be used within a nickname.

4. Please select the automatic alerts required via Republic Mobile.

Salary Deposit Account Number _____

Low Available Balance (Deposit/Credit Card)

Account Number 1 _____ Low Balance Amount _____

Account Number 2 _____ Low Balance Amount _____

Account Number 3 _____ Low Balance Amount _____

Account Number 4 _____ Low Balance Amount _____

Account Number 5 _____ Low Balance Amount _____

Account Number 6 _____ Low Balance Amount _____

Credit Card Past Due

Credit Card Account Number 1 _____

Credit Card Account Number 2 _____

Credit Card Account Number 3 _____

Credit Card Account Number 4 _____

Credit Card Overlimit

Credit Card Account Number 1 _____

Credit Card Account Number 2 _____

Credit Card Account Number 3 _____

Credit Card Account Number 4 _____

Security Guidelines

With SMS Banking, anyone can access your account information using your mobile phone because the previous SMS text commands will remain in the sent items. It is therefore important to apply the security features available on your phone. They will provide an effective layer of security to prevent unauthorised access.

These security features include:

- 1) Enabling of the password protected locking feature
- 2) Ensuring that your received/sent text messages relating to SMS banking information are regularly deleted
- 3) Turning on Wi-Fi access only when required
- 4) Setting Bluetooth access to manual
- 5) Keeping your operating system and firmware current (smart phones)

I acknowledge that I have read understood and agreed to the terms of usage agreement for RepublicMobile. I have also read the security guidelines for protective access to my account and information on my personal computer and agree that these terms and conditions and procedures are commercially reasonable.

Signature of Customer Date

FOR OFFICIAL USE ONLY
Republic Bank Authorised Signatory

Name: _____

Signature: _____

Page Number: _____

Date: _____

Branch Stamp:

Republic Bank Limited

Terms of Usage Agreement

For Republic Mobile

General

This Agreement governs your use of Republic Bank's SMS Banking Service ("**Republic Mobile**") on your mobile phone registered on Republic Mobile ("**authorised Mobile**").

In this Agreement, "you" and "your" refer to the account holder and authorised signatory, and "Accounts" refer to those accounts, Credit Cards or VTM Cards that are available through Republic Mobile, which are registered by you at a Republic Bank Branch.

Republic Mobile enables you to perform the following services via SMS (text messages) on your Authorised Mobile for your Accounts:

- *Balance Inquiry Information*
- *Transaction History*
- *Transfer of Funds*
- *Credit Card payments*
- *Loading of VTM Cards*

Access to Your Accounts

You shall register all Accounts to be accessed through Republic Mobile by completing the required forms at a Republic Bank Branch. In order to register Accounts for Republic Mobile, you must be named on the Account and an authorised signatory of the Account. Any and all transactions initiated through Republic Mobile to your Accounts by using your Authorised Mobile shall be deemed authorised by you without further verification. Republic Bank is hereby authorised to honour, execute and charge to your Accounts those transactions originating from your Authorised Mobile.

You shall take precautions to ensure that unauthorised persons do not have access to your Authorised Mobile. If you know or believe that unauthorised access to Republic Mobile has or will occur, you shall immediately contact Republic Bank by telephone at 623-4RBL to have the Authorised Mobile de-registered. If you permit other person(s) to use Republic Mobile by using your Authorised Mobile you shall be liable for any transaction conducted and any loss incurred.

Transfers, Credit Card Payments & Loading of VTM Cards

You shall instruct Republic Bank to transfer funds, make Credit Card payments or load VTM Cards only when a sufficient balance is available in your Accounts at the time of such instruction using Republic Mobile. Republic Bank is not obliged to act on any transfer, payment or load instruction from you if sufficient funds, including overdraft lines of credit, are not available in the Account to be debited. You acknowledge that Credit Card payments must be initiated at least two (2) business days before the actual due date of the bill. These payments are to be initiated before 8:00 p.m. on business days so that payments are effected and processed for the following business day. Republic Bank shall not be liable for any loss or damages that may be incurred as a consequence of late payment of a credit card bill or from erroneous payment.

You may make transfers to your Accounts of up to TT\$90,000 per day using Republic Mobile, while you may load VTM Cards and make Credit Card payments totaling no more than TT\$90,000 per day. However pre-payments may not be made to Credit Cards and the maximum available amount allowed on a VTM Card is US\$5,000.00.

Costs and Charges

There is no fee for the use of Republic Mobile offered by Republic Bank. All applicable fees and charges associated with your Account, or the transaction initiated through Republic Mobile shall be applicable. Republic Bank reserves the right to review its pricing from time to time and you shall be notified of any changes to the fee for Republic Mobile.

Your Telecommunications Service Provider may impose a charge for sending and receiving text messages on your Authorised Mobile when using Republic Mobile.

Other Agreements

This Agreement is in addition to all other existing agreements between you and Republic Bank inclusive of account mandates, card agreements, signature cards and account authorisation forms. If there is a conflict between the existing agreements and this Terms of Usage Agreement, the existing agreements prevail except for the provisions of this Agreement regarding Transfers, Credit Card Payments & Loading VTM Cards.

Changes in Services / Terms

Republic Bank may amend the terms set forth in this Terms of Usage Agreement and the services offered via Republic Mobile at any time. You shall be notified of any such change as required by applicable law, and your continued use of Republic Mobile signifies your acceptance of any changes to these terms.

Cancellation

You may cancel this Agreement at any time by contacting Republic Bank by telephone at 623-4RBL to have the Authorised Mobile de-registered, which is then to be confirmed by submitting written notification to Republic Bank. You shall notify Republic Bank immediately where there is a change to your mobile number. Republic Bank reserves the right in its sole discretion to limit, suspend or terminate your use of Republic Mobile and cancel this Agreement, for any reason, at any time. Republic Bank shall terminate this service if you do not utilize for a continuous period of 6 months any of the services of Republic Mobile.

Confidentiality

You have a right to confidentiality provided always that Republic Bank may disclose any information about you and your Accounts in response to credit inquiries, as governed by law, pursuant to legal process or subpoena.

Republic Bank is not and shall not be held responsible and liable for any unauthorised access or interception of information submitted through Republic Mobile. All information submitted to Republic Bank through Republic Mobile shall be deemed and remain the property of Republic Bank. You shall be solely responsible for data sent, received and retained on your Authorised Mobile. Republic Bank shall be in no way responsible in the event that any person gains access to this data, with or without your consent.

Limit of Liability

Republic Bank will make reasonable efforts to ensure full performance of Republic Mobile. Republic Bank will be responsible for acting only on those instructions sent through Republic Mobile, which are actually received. Republic Bank does not assume responsibility or liability for malfunctions for whatever reason in communications facilities not under its control that may affect the accuracy or timeliness of messages you send. Republic Bank is not responsible for any losses or delays in transmission of instructions arising due to the Telecommunications Provider, your Authorised Mobile or any application on your Authorised Mobile. Republic Bank is not responsible for system disruptions or unavailability of Republic Mobile including but not limited to disruptions caused by interruption in telecommunication services, software malfunction, viruses or any other related problems. Republic Bank is not responsible should you give incorrect instructions or if your Credit Card payment instructions are not given sufficiently in advance to allow for timely payment. Republic Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of any information or for any investment or other decision made using this information.

NEITHER REPUBLIC, NOR ANY OTHER INFORMATION PROVIDER, MAKES ANY EXPRESS OR IMPLIED WARRANTIES CONCERNING THE SMS BANKING SOFTWARE OR REPUBLIC MOBILE, NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD PARTY PROPRIETARY RIGHTS UNLESS DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW.

Republic Bank will not be liable to you for any loss or damage whatsoever or for any disclosure of information arising from a transaction made on your Accounts and you shall indemnify Republic Bank fully for same where:

- *You do not have adequate money in the Account to complete the transaction, or where the Account has been closed*
- *You have failed to give complete, correct or current instructions for a transfer of funds, payment of a Credit Card or loading of a VTM Card*
- *You allege that you did not carry out the transaction and your Authorised Mobile was compromised*
- *Withdrawals from Accounts have been prohibited by court order*
- *Republic Bank reasonably believes that the transaction may be contrary to legislation or rule of law*
- *Any transaction cannot be processed due to bank holidays, however scheduled*
- *Fluctuations in exchange rates published after sending your instructions*
- *Failure to honour any term of this agreement or pursuant to any other agreement you may have with Republic Bank*

You agree to attempt to settle amicably any dispute arising out of this Agreement between yourself and Republic Bank. If this is not successful, you agree that the dispute will be submitted to the Banking Ombudsman's Office of Trinidad and Tobago.

Indemnity

You agree to indemnify and hold harmless Republic Bank, its associates, subsidiaries and affiliates and their officers, directors, employees and agents, all third party suppliers and their respective officers, directors, employees and agents, from and against any and all liabilities, damages, awards, settlements, losses, claims and expenses, including reasonable attorney's fees and expenses and costs of investigation resulting from third party claims.

Security

You agree and acknowledge that you shall not share your Authorised Mobile with anyone and that you shall be the only person to initiate transactions on Republic Mobile using your Authorised Mobile. You shall implement the procedures outlined in the attached Security Brochure to protect unauthorised access to your Authorised Mobile and information on your Accounts using Republic Mobile.

Subscription to E-mail and SMS Messages

Republic Bank shall provide you with information and updates via E-mail and SMS messages and you will not attempt to circumvent receiving any such communications. You are deemed to have received any E-mail or SMS message sent to you and Republic Bank shall not be liable in any respect for this transmission method nor for any transmission being intercepted.

E-mail messages and SMS alerts will be sent to the E-mail address submitted and updated by you and to your Authorised Mobile. Republic Bank shall not be liable for E-mail messages and SMS alerts received by unintended recipients if you fail to advise Republic Bank of changes to your E-mail address or your mobile number.

In the event any one or more of the provisions of this Agreement is for any reason held to be invalid, illegal or unenforceable, the remaining provisions will remain valid and enforceable.

This Agreement shall be governed by the laws of Trinidad and Tobago.