



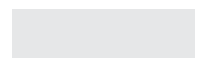
The following users are to be granted internet banking access to authorise financial transactions as specified below. These users will have all information viewing rights available and they will also be the ones to authorise financial transactions for processing based on the rules set out in this mandate.

Name	Contact Information		Position/Group <i>Accounts Available To User (as listed in Section 1)</i>	Authorisation Rules <i>Authorise Alone or Must Authorise With</i>	Transaction Limit <i>May Authorise up to or Unlimited</i>
	Mobile Phone	E-mail address			
Mr. Example One	123-4567	example@company.net	Director	Any Other Director	1,000,000
			Accounts	1, 2, 5, 10	<input type="checkbox"/> Credit Card view only
1 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only
2 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only
3 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only
4 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only
5 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only
6 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only
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13 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only
14 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only
15 Mr. Mrs. Ms.					
			Accounts		<input type="checkbox"/> Credit Card view only

Note - Where the authorisation rules cannot be accommodated in the tables/boxes provided, please use the section below or attach a separate authorised letter to detail the authorisation requirements.

Example: Up to \$10,000 - any two (2) Directors or any three (3) Supervisors

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**The following users are to be granted limited internet banking access as specified below.**

- Level 1 - This user can only view account balances, transaction information and statement information. No transactions will be allowed.  
OR
- Level 2 - This user will be allowed to initiate Funds Transfer and Bill Payment transactions for approval by an Authorised User. Account balances, transaction and statement information will not be available for viewing.  
OR
- Level 3 - This user will be allowed to initiate transactions, as well as view financial information, but will have no transaction authorisation rights.

Select one of the levels above for each user.

<p><b>1</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>	<p><b>6</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>
<p><b>2</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>	<p><b>7</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>
<p><b>3</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>	<p><b>8</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>
<p><b>4</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>	<p><b>9</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>
<p><b>5</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>	<p><b>10</b> Mr. _____ Mrs. _____ Ms. _____ Name (Block Letters)</p> <p><input type="checkbox"/> Level 1    <input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Cr. Card view only</p>

Note - Where additional users cannot be accommodated in the space provided, please attach a separate, authorised letter listing the authorised users and their levels.

**SECTION 4 - Authorisation**

A) For security purposes, login credentials for all users will be delivered via two separate channels. Please provide the following information to facilitate this delivery:

Preferred Branch (for collection of documents): \_\_\_\_\_

Contact Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Company's Mailing Address: \_\_\_\_\_

B) Please provide details of a Chequing or Savings account, which is to be debited for the cost of replacing lost or stolen Republic ID-Secure cards.

Account Number \_\_\_\_\_

C) Please check the following if applicable.

We hereby agree to grant additional view-only access for the accounts previously listed (Section 1) to the duly authorised representatives of our parent company:

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Insert Parent Company Name \_\_\_\_\_

hereinafter referred to as Republic Bank

You acknowledge by signing the RepublicOnline registration form that you have read, understood and agreed to the following terms and conditions, as well as to the procedures contained in the Security Brochure for protecting access to your accounts and information on your personal computer, and agree that these terms and conditions and the procedures are commercially reasonable.

## General

This Agreement governs your use of Republic Internet Banking ("RepublicOnline"). In this Agreement, the words "you" and "your" refer to the account holder(s) and its authorised signatories. This Agreement shall modify the existing mandate by adding authorised users as detailed below, who shall **only have** Internet Banking access as detailed herein. The Users named herein shall operate within the limits stipulated in this Agreement only. Republic Bank offers to you RepublicOnline, which will enable you to electronically access your accounts and to access the following services:

- *Balance Inquiry Information*
- *Bill Payments*
- *Funds Transfer to same named accounts*
- *Funds Transfer functionality available in RepublicOnline is Self Transfer (transfer between accounts belonging to the same person). Funds Transfer can be either done online or can be scheduled to a future date. Account Sweeping functionality deals with sweeping of funds from one account to the other based on the rule created by the corporate. The sweeping happens usually at the end of a business day.*
- *Statement Inquiry*
- *Stop Payments*
- *Loading VTM Cards*
- *Any new related additional RepublicOnline service*

## Accounts Access

Any and all transactions initiated through RepublicOnline to your account(s) through the use of your User Identification and Passwords will be deemed authorised by you without further verification. Republic Bank is hereby authorised to honour, execute and charge to your account(s) those transactions. You will list all accounts to be accessed through RepublicOnline on your Republic Bank Customer Profile. In order to link different accounts, you must be a signatory of these accounts. You will keep your passwords safe and confidential and will not disclose them to any third party. If you know or believe that unauthorised access to RepublicOnline has or will occur or that your passwords have become known to an unauthorised person, you will immediately contact Republic Bank by telephone at 1-800-271-4725 and take the necessary steps to change the passwords. Republic Bank will be entitled to immediately act on any authorisation received by email via RepublicOnline. If you permit other person(s) to use your RepublicOnline passwords or it is used by an unauthorised person you will be liable for any loss incurred from any transaction.

## Bill Payments

You acknowledge that bill payments must be initiated at least five (5) business days before the actual due date of the bill. Republic Bank will not be liable for any loss or damages that may be incurred as a consequence of late payment of a bill or from erroneous payment.

## Transfers

You will instruct Republic Bank to transfer funds between your designated accounts, including VTM, only when a sufficient balance is or will be available in your designated accounts at the time of such instruction. Republic Bank will not be obligated to act on any withdrawal instruction from you if sufficient funds, including overdraft lines of credit, are not available in the designated account. Payments designated to a future date/Recurring Funds Transfer will be debited from your account at that date. In the event an alert is not sent to you, the debit may nevertheless be made on the scheduled date.

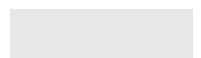
## Costs and Charges

There will be a fee for accessing RepublicOnline, which will be determined from time to time by Republic Bank. Currently there are no fees, however, when these fees are introduced, it will be debited from your account on a monthly basis. The implementation, as well as the charging of fees will be advised on the site and will take effect seven (7) days from the stated date.

## Other Agreements

Unless otherwise stated, this Agreement is in addition to all other existing agreements between you and Republic Bank, including any card agreement, account mandate with Republic Bank or signature card previously executed by yourself. If there is a conflict between the existing agreements and this Terms of Use Agreement, the existing agreements prevail, except for the provisions of this Agreement regarding Bill Payments and Transfers.

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## Changes in Services/Terms

Republic Bank may change RepublicOnline services and the terms set forth in this Agreement at any time. You will be notified of any such change as required by applicable law. You understand that when using RepublicOnline after a change to the Terms of Use becomes effective, you will be presented with the revised Terms of Use Agreement at the time of login and will be required to click "I Agree" to acknowledge that you accept those revised Terms of Use. If you do not agree to the revised Terms of Access, you will click "I Disagree" and you will not be able to login to RepublicOnline.

A registered user (not companies but individual users) that has not logged on to and used the RepublicOnline Commercial & Corporate application within a six-month period will be classified as inactive and will be disabled.

## Cancellation

You may cancel this Agreement at any time by written notification to Republic Bank. Republic Bank has the right in its sole discretion to limit, suspend or terminate your use of RepublicOnline and cancel this Agreement, for any reason, at any time. RepublicOnline service will not be cancelled until all pending transactions have been cleared.

## 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, pursuant to legal process or subpoena, or if disclosure is necessary, desirable or to protect Republic Bank's interests. It is the internet user's decision to communicate personal information to Republic Bank through this website. Republic Bank is not and shall not be held responsible and liable for any unauthorised access or interception to information submitted through this website. All information submitted to Republic Bank through this website shall be deemed and remain the property of Republic Bank.

## Limit of Liability

Republic Bank will make reasonable efforts to ensure full performance of RepublicOnline services. Republic Bank will be responsible for acting only on those instructions sent through RepublicOnline, 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 out of the use of an Access Service Provider or caused by any browser software. Republic Bank is not responsible, should you give incorrect instructions or if your payment instructions are not given sufficiently in advance to allow for timely payment. Any information you receive from Republic Bank is believed to be reliable. However, it can only be provided on a best effort basis for your convenience and is not guaranteed. The Bank is not liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. The Bank is not responsible for system disruptions or unavailability of the Services including, but not limited to disruptions caused by any computer virus or related problems.

**NEITHER REPUBLIC BANK, NOR ANY OTHER INFORMATION PROVIDER, MAKES ANY EXPRESS OR IMPLIED WARRANTIES CONCERNING INTERNET BANKING SOFTWARE OR SERVICES OR BROWSERS INCLUDING, BUT 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 account(s) and you shall indemnify Republic Bank fully for same by the use of any of RepublicOnline services where:

- you do not have adequate money in the account to complete the transaction, or where the account specified has been closed;
- you have failed to give complete, correct or current instructions for a transfer of funds or bill payment;
- you have not given the instructions of transfer or bill payment within sufficient time for the payee to be credited by the time the money is due;
- you allege that you did not carry out the instruction and your password(s) was compromised;
- withdrawals from specified accounts have been prohibited by court order;
- a stop payment cannot be completed due to presentment already made and of which a report as to such presentment being stated by Republic Bank is conclusive evidence;
- Republic Bank reasonably believes that the transaction may be contrary to legislation or rule of law;
- any transaction is not processed due to bank holidays, however scheduled;
- fluctuations in exchange rates published after sending your instructions.

You agree to settle any dispute or difference arising out of this Agreement between yourself and Republic Bank. If any dispute or difference shall arise between the parties hereto concerning the interpretation of this Agreement, or relating to any of the rights, duties or obligations hereunder, or in any other manner arising out of this Agreement, then, and in every such case, the dispute or difference shall be referred to an arbitrator or arbitrators in Grenada agreed upon by and between the parties hereto, failing which by appointment in accordance with the provisions of the Arbitration Act Chapter 19 of the 1990 Revised Edition of the Laws of Grenada. Any decision of the arbitrator(s) shall be binding on both parties.

## 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 (collectively, "Damages") resulting from third party claims.

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You agree and acknowledge that your personal login information and passwords are not to be shared, divulged, or disclosed to anyone and that you will only access your account information and financial services by means of login identification and passwords assigned to you. You agree that Republic Bank is authorised to process any instructions we receive under your passwords, and that these procedures are commercially reasonable.

Electronic Messages

Because normal Internet e-mail and mobile SMS transmissions may not be secure, you agree to accept this risk to receive information and to contact us as follows:

- 1) By phone only (1-800-271-4725 or 1-868-627-3348 for US/Canada) for queries which require the transmission of confidential customer account information.
- 2) By email (internetbanking@republicgrenada.com) for general queries not containing confidential customer account information.

You also agree to receive communications regarding your account electronically or via SMS and will not attempt to circumvent receiving any messages. You are deemed to have received any electronic messages sent to you when they are made available to you. Republic Bank shall not be liable in any respect for this transmission method nor for transmission being intercepted.

Subscription to SMS Alerts

- SMS alerts will be sent to the mobile number noted on the registration form.
- User is required to notify the Bank or update his/her user profile to reflect changes in mobile numbers.
- The Bank shall not be liable for SMS alerts sent out to unintended recipients if mobile numbers are incorrect or not updated.

General

You confirm that the information on the registration form is accurate to the best of your knowledge and that you will promptly notify Republic Bank of any change in the information as it occurs. By applying for the RepublicOnline services, you understand that Republic Bank may contact you regarding important documents that must be signed and presented to Republic Bank before the account can be accessed. In the event that 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. You agree that notices or correspondence from you to Republic Bank not via RepublicOnline must be in writing and sent to your home branch address. This Agreement shall be governed by the laws of Grenada.

By signing below, we hereby confirm the granting of internet banking access via your RepublicOnline service based on the foregoing instructions and agree that all transactions and enquiries performed under this facility by the USERS named herein in the First Schedule shall be in accordance with the terms and conditions set out in this mandate. Any changes, including revocation, may be authorised by \*any director/\*any two directors.

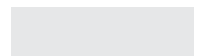
\*Delete the option that is not applicable by striking through.

Director's Signature\_\_\_\_\_

Secretary's Signature\_\_\_\_\_

Stamp or Seal

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**For Official Use Only**

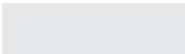
**Name**

**User ID**

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25.	_____	_____

**Internet Banking Officer:** \_\_\_\_\_

**Supervisor:** \_\_\_\_\_

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## 24-hour call centre

Log on to: [republicgrenada.com](http://republicgrenada.com)

Experience the freedom today!

call: 1-800-271-4725

Email: [internetbanking@republicgrenada.com](mailto:internetbanking@republicgrenada.com)

Website: [republicgrenada.com](http://republicgrenada.com)



**Republic Bank**  
*We're the One for you!*