

Cathay United Bank (Singapore Branch)
Global MyB2B Account Integration Agreement

Application Date: / /

I. Terms for Integration

The account holder hereby requests to: **apply for Account Integration** **terminate Account Integration**

The account holder hereby authorizes/terminates the authorization of the following user (hereinafter the "Global MyB2B user") of Cathay United Bank (Singapore Branch) (hereinafter "the Bank") Global MyB2B (Customer ID):
 _____ to instruct the Bank to conduct transaction deduction and/or inquiry services in relation to the account(s) of the account holder through Global MyB2B.

Account Holder Name ¹			
Customer ID			
Main Function Categories	Account Inquiry	<input type="checkbox"/> Add	<input type="checkbox"/> Delete
	Payment Service	<input type="checkbox"/> Add	<input type="checkbox"/> Delete
High Risk Alert	For each transaction or each batch of transactions which is over an equivalent of _____ US Dollars [daily], the system will send notification to the email address(es) as stated herein	E-mail _____	
		E-mail _____	
		E-mail _____	
		E-mail _____	
		E-mail _____	
		E-mail _____	
User name of Global MyB2B user ²			

¹ Same as in Certificate of Incorporation / Formation / Registration

² All users to provide certified true copies of IDs/passport

II. Accounts for Integration

The account holder requests that the following deposit accounts (excluding Time Deposits accounts) be designated for outward transfer subject to the daily limit of non-pre-designated transfer set* (please check one):

All deposit accounts (including newly opened deposit accounts in the future) under account holder's name, the daily limit* of non-pre-designated transfer

Equivalent to US\$ _____

The following deposit accounts only:

Please check one			Account Number	Daily limit* of non-pre-designated transfer
Add	Modify	Delete		
				Equivalent to US\$ _____

*Note: The maximum daily limit available is equivalent to USD 20,000,000.00 (which covers the transfer limit of **USD\$10,000,000** and remittance transaction limit of **USD\$10,000,000**) and cumulative across all accounts and transactions types.

III. Statement for Integration

The account holder hereby declares that the account holder does have the following declared relationship (or business interest) with the Global MyB2B user. The account holder is responsible for the alteration of such relationship (or business interest). The Bank is under no liability arising out of, in relation to or in connection with the alteration of the relationship (or business interest) between the account holder and the Global MyB2B user. The account holder agrees to comply with the following terms and provide the relevant documents:

Relationship Declaration		The photocopy of the document needs to be submitted complying with Remark 2. Important explanation (Remark 3)
<input type="checkbox"/>	Global MyB2B user is a shareholder or actual holder of interest in the account holder with at least 25% shareholding or interest in the account holder.	Account holder shall provide Board Resolution, provide and confirm company information of the Global MyB2B user, including roaster/register of shareholders and directors and their respective shareholdings in the account holder.
<input type="checkbox"/>	Account holder and Global MyB2B user belong to the same group of companies and either: (a) more than half of the shareholders of the Global MyB2B user and the account holder are the same; or (b) more than half of the directors of the Global MyB2B user and the account holder are the same.	Account holder shall provide Board Resolution, provide and confirm company information of Global MyB2B user, including roaster/register of shareholders and directors and their respective shareholdings in the Global MyB2B user and account holder.

Remark 2: The photocopy of the document of the Global MyB2B user submitted by account holder shall be stamped with the original chop which was used by account holder when opening the account(s) at the branch where the account(s) is located and shall be noted as a true copy.

Remark 3: Account holder shall identify the identities of the Global MyB2B user and shall assume the responsibilities and consequences. The branch where the account(s) is located has the right to seek proof of the identities of the Global MyB2B user from Taiwan Head Office.

IV. Notices for Global MyB2B

A. Service Hours

There are different time limits for transfer/remittance transactions of Global MyB2B according to various regions and trading currencies. Please refer to the web page of Global MyB2B for detailed service hours.

B. Transfer/Remittance Quota

For the quota for transfer/remittance transactions of Global MyB2B, if the debit account belongs to Singapore Branch, the daily transaction quota is governed by "Table of Transaction Quota for Global MyB2B Internet Banking" posted on official website of Singapore Branch.

C. Customer Advisory

For Global MyB2B related questions, please contact Singapore Branch during service hours. The phone number of Singapore Branch is 6593-9280.

D. The prerequisite for account holder to apply for Global MyB2B service is that Global MyB2B users have already applied for Global MyB2B service. If Global MyB2B users terminate Global MyB2B service with the Bank after account holder applies, this Global MyB2B service will also be terminated.

E. Data Security

Both the account holder and the Bank shall ensure the security of Global MyB2B electronic data, prevent illegal entry to system, and prevent stealing, tampering, or damaging business records and data. The Bank shall assume the loss resulting from hacker's invasion of computers or related devices of the Bank. The customer shall assume the loss resulting from hacker's invasion of computers or related devices of the customer.

F. Liability of Loss

The account holder and the Bank agree that if there is any omission or error in the electronic information sent and received through Global MyB2B which is attributable to one party causing loss to the other party, that party shall only be liable for the loss (excluding loss of benefit) of or incurred by the other party.

G. Lost, Revocation, Recovery of Physical or Mobile OTP:

The account holder shall keep and manage his/her own physical or mobile OTP. If the physical or mobile OTP is lost, destroyed, stolen, locked out or in other situations of loss of possession or access or accessed without authorization, the account holder shall notify the Bank immediately and complete the lost report formality, including **moratorium** or **termination**. If the account holder wishes to **resume** or apply for a new physical or mobile OTP, he/she shall bring identity documents and original chop and go to the Bank for the completion of the formality. The account holder accounts and shall be liable for the unauthorized use before the account holder completes the loss report formality. If a transaction is already processed by the Bank, it is deemed to be done on behalf of the account holder.

H. Lost, Revocation, Recovery of Certificate Device:

If the account holder is aware of the loss of any certificate device, which was applied from the Bank, the account holder shall

notify the Bank immediately and apply for certificate moratorium. The transactions processed before the completion of the moratorium shall all be deemed as valid instructions by the account holder. The account holder shall not raise any dispute and the Bank shall only process in accordance with the instructions and is not liable for the transactions. When the account holder notify the Bank about the loss of certificate device, the Bank shall promptly process the moratorium after the identity of the account holder is confirmed by the Bank. If the Bank is unable to suspend particular certificate due to the account holder's failure of specifying the serial number of the lost device, the account holder hereby authorizes the Bank to suspend all certificates under specific user code in order to protect the rights and interests of the account holder. The Bank is not responsible for the inconvenience and all or any loss caused by the suspension. If the account holder applies for certificate revocation because of the loss, the account holder agrees for the Bank to file with the Certificate Authority the revocation on behalf of the account holder and is willing to comply with related regulations of the Bank and Certificate Authority. If the certificate is found after the account holder notifies the Bank about the loss, the account holder shall inform the Bank of the same and request for resumption of transactions. If the certificate has been revoked, the validity of the certificate cannot be recovered and the account holder shall re-apply for the certificate device.

I. Outsourcing of System Implementation and Maintenance

The account holder understands that Global MyB2B and the system are implemented and maintained by Taiwan Head Office of the Bank. However, whether or not Global MyB2B and the system are implemented and maintained by local reference branch of the account(s), the Bank will take reasonable and feasible action to guarantee the security of the service.

V. The account holder hereby makes the following statements and guaranties to the Bank, and is fully responsible for the truthfulness and completeness of the statements and guaranties and agrees to the following terms:

A. The account holder agrees and guarantees:

1. The signing of this Account Integration Agreement is legal, valid and binding on the account holder. Any delegated act by the Global MyB2B user will be binding on the account holder without the need for recognition retroactively.
2. The account holder will not rent, lend the account holder's account(s), will not permit other persons to use the account(s), and will not use the account(s) for illegal purpose, including but not limited to money laundering. The account holder shall review, guarantee and ensure that the Global MyB2B user will also not use the account(s) for any illegal purpose.

B. If account holder instructs the Bank to execute transaction in accordance with this Account Integration Agreement which causes the Bank to suffer from any compensation, resource, litigation, damage, loss, cost, and expenditure (including but not limited to legal cost), the account holder agrees to be liable and to make full compensation to the Bank.

C. If there is any alteration of authorization, integration and declaration which is listed in this Account Integration Agreement, the account holder shall immediately notify in writing to the branch of the Bank where the account(s) is located. The branch has the right to take necessary measures within reasonable period after receiving the notice. If instruction execution or transaction performance results in any compensation, resource, litigation, damage, loss, cost, and expenditure (including but not limited to legal cost) during processing period, the account holder shall voluntarily assume responsibility.

D. The account holder acknowledges and agrees that the Bank has the right to modify or terminate Global MyB2B. This Account Integration Agreement will still be applicable to the above service, regardless of any modification, revocation, change, or addition of service content, by the Bank.

E. If Global MyB2B service is interrupted due to system error or failure, the account holder agrees to use other methods, such as over-the-counter service, online banking, or fax transaction (if available) etc., regardless whether the interruption is attributable to the Bank or not.

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F. The account holder agrees that Taiwan Head Office of the Bank and its local branch, where the Global MyB2B user and account(s) are located, can collect, process, utilize, internationally transmit data generated during all transaction deduction and/or inquiry services and personal data of account holder under local laws and regulations. The Bank shall neither provide account holder's personal data to 3rd party other than aforementioned institutions, nor use for purposes unrelated to this Agreement without account holder's consent or unless required or permitted under applicable laws.

G. The account holder understands and agrees that this business involves cross-border services with reference branches in all regions and Head Office of Taiwan. The account holder also has been advised and is aware that the Global MyB2B user, for purposes of account integration, can process liquidity allocation, which may incur (including but not limited to) risk for international exchange rate, risk for using tools, risk for violating anti-money laundering regulations, and the account holder shall follow the regulations at the place where the branch is located. The account holder agrees that the Bank can access and retain the account holder's related application and transaction contents of Global MyB2B for the purpose of conducting the service.

H. Applicable Law

The governing law of this Account Integration Agreement is the law of Singapore.

I. Jurisdiction

In matters relating to this Account Integration Agreement, the account holder shall agree that an action may be initiated by the Bank in the Singapore courts.

Sincerely,

Cathay United Bank Limited (Singapore Branch)

VI. The account holder has carefully read the above Global MyB2B Account Integration Agreement and hereby signs to confirm fully understanding and agree to accept and accurately comply with the contents herein.

Account Name of Account Holder: _____

Signature of Account Holder:

Contact Phone Number: _____ Contact E-Mail: _____

For Bank Use Only

Processed by:	Checked By:
Name and Signature	Name and Signature
Date	Date