Account Opening Mandate

I, being the sole director/ a director/ a partner/ sole proprietor of the Company, confirm that unanimous resolutions have been passed after due deliberation (and are currently in full force and effect) that:

(a) it is for the commercial benefit and in the best interests and for the corporate purposes of the Company that the Company opens the Business Savings Account and applies for and uses the payment and funds transfer services provided by the Bank (the "Payment Services");

(b) the entry into and execution of the SME Services Terms and Conditions and the relevant application forms (the "Documents") specified by the Bank for opening the Business Savings Account and using the Payment Services and the performance by the Company of its obligations under the Documents are approved;

(c) each of the persons identified as an "Account Operator" in the App be appointed an Authorised User who shall have the authority to (subject to any conditions, limits or other arrangement specified therein) operate the Business Savings Account and use the Payment Services and give instructions to the Bank for such purposes, acting singly, on behalf of and so as to bind the Company; and

(d) each of the following matters shall be binding on the Company:

(i)   any and all Documents, forms, agreements and other documents signed by the director(s) / partner(s) / sole proprietor and any and all acts, transactions and matters effected by the director(s) / partner(s) / sole proprietor, in accordance with the authority given to him/her/them from time to time and notified by the Company to the Bank in such form as the Bank may prescribe or accept; and

(ii)   any and all forms, agreements and other documents accepted by the Authorised User(s) and any and all acts, transactions and matters effected by the Authorised User(s), in accordance with the authority given to him/her/them from time to time and notified by the Company to the Bank in such form as the Bank may prescribe or accept.