

For Customer Retention

Please read through thoroughly before submitting the form, we regret to inform you that incorrect selection of request option(s) may cause delays in processing.

A Documents that required for RHB Reflex if you are:

1. Reflex Application Form – Existing RHB Corporate Customer who wants to apply for **new** RHB Reflex account
2. Reflex Maintenance Form – (i) Existing Reflex Customer who wants to **upgrade** your Reflex service packages; or (ii) **amend & request** for new services & etc.
3. For **new** Reflex Application or **upgrade** of Reflex service package, we need the following supporting documents:
 - Sole Proprietorship, Partnership or Limited Partnership (excluding LLP) – Letter of Authorisation (“LOA”)
 - All other Corporate structures – Board Resolution for RHB Reflex or Board Resolution (Bank’s standard copy) used for Account Opening (“BR”)
 - Company may choose to pass own resolution format; however additional processing time may be required.
4. It is important to provide a **valid mobile number** for all the users and submit a **Certified True Copy of Identification document** for all Single Control Access (“SCA”) and Dual Control Access (“DCA”) Authoriser(s) together with Reflex Application or Maintenance Form. Identification document refer to copy of NRIC / Passport with residential proof of address (must be dated within 3 months from date of application)
5. Other supporting documents:
 - Partnership Agreement
 - Minutes of Meeting for MCST

B Optional Service Package

Service Package	Description
MT Reports	User will be able to retrieve MT103 of those OTTs send via Reflex Application
File Upload	File Upload is a facility available within Reflex system which allows Corporate Customers to process bulk payments (applicable for all payment types) by uploading data file that was generated from accounting software package.

C Security Tokens Types (only 1 token type per user)

- Physical Token is a physical security device or a hardware token with S\$20.00 charge per device.
- Digital Token is a software token (digital key) that is builtin within our RHB Reflex Mobile App.

D User Roles and Functions

User Roles	Functions
Single Control Access	User who creates financial transaction(s) and approve his/her own transaction(s).
Financial Transaction Maker	User who creates financial transaction(s)
Financial Transaction Authoriser	User who approves financial transaction(s)
Admin Maker	User who reset the Reflex access for other non-admin user(s)
Admin Authoriser	User who approves the Reflex access performed by Admin Maker
Inquirer	User who can view account balances and reporting (i.e. download financial transaction activities and account statement) only
Reviewer	User who review the financial transaction(s) prior to the Transaction Authoriser(s)

Note: All the user roles (except Admin roles) will have access to account balances and reporting (account statement)

1. Financial Transaction refer to payments locally & internationally via domestic payment services i.e. Intra/Inter Company Transfer within RHBSG, GIRO, MEPS, FAST & PayNow Corporate or Telegraphic Transfer for overseas payment.
2. Under the Single Control Access (SCA) setting, only 1 User can be assigned with Single Control Access role. Any subsequent new user(s) can only be assigned with Inquirer role.
3. Under the Dual Control Access (DCA) setting, if any Maker is assigned with Admin Function, at least 1 Authoriser must also be assigned with Admin Function or vice versa.

RHB Reflex Reference Notes

Business Internet Banking

E User Role Selection:

I) User Role Selection with different scenarios

No.	Sample Scenario	User Role	Functions	File Upload Subscription	Additional Control Setting
1	Financial Transactions Only	Maker	Financial Transaction without Admin function	N.A.	N.A.
2	Financial Transactions with Admin function	Maker	Financial Transaction with Admin function	N.A.	N.A.
3	Financial & Salary Transactions via File Upload	Maker	Financial Transaction without Admin function	Yes	N.A.
4	Financial & Salary Transactions via File Upload with Admin function	Maker	Financial Transaction with Admin function	Yes	N.A.
5	Financial & Salary Transaction via File Upload with admin function, but unauthorised to view Salary details	Maker	Financial Transaction	Yes	Salary Transactions with non-viewing of Salary details

II) User Role Table

Reflex Setting	Single Control Access (SCA)		Dual Control Access (DCA)			
	<input type="checkbox"/> Sole User	<input type="checkbox"/> Inquirer (optional)	<input type="checkbox"/> Maker	<input type="checkbox"/> Authoriser	<input type="checkbox"/> Reviewer (optional)	<input type="checkbox"/> Inquirer (optional)
Financial Transaction with Admin function	# Create and Approve Financial Transactions. Without Admin function	# View Account Balance & Reporting only. Without Admin function	<input type="checkbox"/> With Admin function	<input type="checkbox"/> With Admin function	# Review Financial Transactions* View Account Balance and Reporting. Without Admin function	# View Account Balance & Reporting only. Without Admin function
File Upload (optional) Subscription to this service if require	Additional Control Setting for Salary Transaction via File Upload Function					
Upload of Salary Transactions with Additional Control	# Upload Financial Transactions and Salary Transactions	N.A.	<input type="checkbox"/> Upload Salary Transactions with <u>non-viewing</u> of Salary details	<input type="checkbox"/> Approve Salary Transactions with <u>non-viewing</u> of Salary details	# Review Salary Transactions	N.A.

Note: Salary Transaction – make Salary transfer to multiple recipients in a single batch via GIRO (in general).

F RHB Reflex Apps



Please submit completed forms to:
Transaction Banking, 90 Cecil Street, RHB Bank Building #03-00, Singapore 069531

This request will be processed within 7 business days upon receiving the complete set documents.

All fields to be completed in BLOCK LETTERS. Please indicate "N.A." where non-applicable.

1. Business Details

Corporate ID

Corporate name

Business registration number

As registered with local Registrar of Companies, Societies, MCST & etc.

As per document from local Registrar of Companies, Societies, MCST & etc.

2. Contact Person (please tick the check box if you wish to update the existing user or contact details)

Name of contact person

RHB Bank will liaise directly with contact person on matters relating to Reflex signup and services. Contact person is authorised to receive email notification of their Reflex application status.

Corporate email

As registered with local Registrar of Companies, Societies, MCST & etc.

Office / Mobile phone

Country code

3. Service(s) Requested

Reflex Upgrade Reflex Activation Reflex Termination

(Note: For **Reflex Upgrade**, please complete Appendix I to III)

Change of Primary corporate account for Reflex related fees

New Primary Account

Account number Currency

4. Service Package (Optional - only tick 1 service)

Add Remove Update (this will supersede existing service package)

MT Reports

File Upload

MT Reports / File Upload

Note: Fee Based depending on business requirement, please approach your Relationship Manager

5. Other Service(s) Requested

Business accounts to be updated (Please complete Appendix I)

● Add / Delete Account

User(s) Management (Please complete Appendix II)

● Token Management ● To Add or Update Existing User(s) ● Account Access

Update Approving Conditions and User Authorisation Grouping (Please complete Appendix III)

Approving Person(s) initial	
Sign here	Sign here

RHB Reflex Maintenance Form

Business Internet Banking

6. Agreement

To be signed only by person(s) approved in Board Resolution ("BR") or Letter of Authorisation ("LOA") to apply for banking services.

- 1 Authorise and agree for all service fees to be debited from my/our account(s) with the Bank.
Note:
 - The subscription and service fees shall be debited from your account upon issuance of your Corporate ID/Organisation ID.
 - The service fee is charged on each transaction and shall be debited from your account upon processing of your payment files.
 - The training fee is levied every time a training session is conducted at your site and shall be debited from your account upon completion of the training.
 - The subscription, service, token, and training fees mentioned above are non-refundable.
 - Token charge is applicable for replacement of lost or damaged tokens.
 - All fees/charges incurred will be subjected to the prevailing GST (where applicable).
- 2 Confirm that person(s) whose information is/are provided in this form is/are authorised to perform and effect all transactions and services for and on my/our behalf and all such transactions shall be binding and conclusive on me/us.
- 3 Agree to the collection, use and disclosure of the information provided herein and any other information provided to or obtained by the Bank from time to time for the purposes as set out in the Bank's Terms and Conditions Governing the use of RHB Reflex.
- 4 Are authorised to act for and on behalf of the Corporate/Association/Club/Society/Partnership/MCST/Limited Partnership/Limited Liability Partnership to apply for RHB Reflex provided by the Bank.
- 5 All information provided herein and any documents submitted are true, correct and complete.
- 6 Have read, understood and agreed to abide and be bound by the Bank's Terms and Conditions Governing the use of RHB Reflex, this Application Form and RHB Reflex Terms and Conditions Governing the use of RHB Reflex are made available on www.rhbgroup.com/singapore as may be amended, varied supplemented, substituted and/or replaced by the Bank from time to time.
- 7 In the case of dual access or control ("Dual Control"), two or more users are required to be actively involved in order to complete a transaction. This involves having a user responsible for initiating or creating the transaction and another user to approve the transaction in the system. In the case of single access or control ("Single Control") only one designated user is allowed to complete a transaction.

The following clause is applicable for selecting Single Control Access

- 8 Notwithstanding and regardless of clause 7 above, I/we fully understand and acknowledge the characteristics and risks of having Single Control, which carries risk of compromise when compared with the benefit of Dual Control access, which provides an extra layer of security. I/We hereby authorise RHB Bank Berhad to proceed with Single Control setup in RHB Reflex. I/We shall assume and be responsible for the risks inherent in Single Control Access. I/We undertake to indemnify and hold the bank fully indemnified from and against any loss, costs (including solicitor and client costs on a fully indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and however incurred or suffered by me/us or the Bank as a result of the Bank agreeing to act on my/our said authorisation.

For more details on RHB Reflex Terms and Conditions and service fees applicable, please visit www.rhbgroup.com/singapore.

Approving Person(s) initial	
Sign here	Sign here

RHB Reflex Maintenance Form

Business Internet Banking

Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

Deposit Insurance Scheme

Singapore Dollar deposits of non-bank depositors are insured by the Singapore Deposits Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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This request will be processed within **7 business days** upon receiving the complete set of documents.

RHB Reflex Maintenance Form

Business Internet Banking

7. Bank use - Processing checklist (attending Staff or RM to obtain all the supporting documents for new Authoriser(s))

For Newly Added Authoriser(s):

Certified true copy of NRIC/Passport of named RHB Reflex Authoriser(s) in this application

Certified true copy of documentary proof of residential address of named RHB Reflex Authoriser(s) in this application (must be dated within 3 months)

Name Screening of Reflex Authoriser(s) - (must be dated within 3 days)

If company's subsidiary account(s) are to be tagged to the company (main applicant), please provide:

Subsidiary board resolution, and;

Director listing/ACRA equivalent documents for the subsidiar(ies)

Attended by

Signature	Staff / RM
	Staff ID
	Date
	Cost Centre eg.CMP

8. Bank use - Input by Transaction Banking

Remarks

Processed by

Signature	Staff
	Designation
	Date

Verified by

Signature	Staff
	Designation
	Date

RHB Reflex Maintenance Form

Business Internet Banking

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RHB Reflex Maintenance Form

Appendix I – Business accounts to be updated

All fields to be completed in BLOCK LETTERS. Please indicate "N.A." where non-applicable.

Business accounts to be updated

Add new account

Remove account

Account number Currency

Unless specified below, all existing Users will be given access based on the assigned User role.

Customised Access to specific User(s) (charge applies) Amend existing User listing

User ID

Add new account

Remove account

Account number Currency

Unless specified below, all existing Users will be given access based on the assigned User role.

Customised Access to specific User(s) (charge applies) Amend existing User listing

User ID

Business accounts to be updated (this section only applicable for Subsidiary account(s))

Add subsidiary account¹

Remove subsidiary account¹

Subsidiary corporate name

Subsidiary account number Currency

Unless specified below, all existing Users will be given access based on the assigned User role.

Customised Access to specific User(s) (charge applies) Amend existing User listing

User ID

Add subsidiary account¹

Remove subsidiary account¹

Subsidiary corporate name

Subsidiary account number Currency

Unless specified below, all existing Users will be given access based on the assigned User role.

Customised Access to specific User(s) (charge applies) Amend existing User listing

User ID

Approving Person(s) initial

Sign here	Sign here
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¹ Must be an existing RHB Customer + A copy of subsidiary's BR allowing account to be tagged to the main applicant

Date

RHB Reflex Maintenance Form

Appendix II – User(s) Management

To Add New or Update Existing (Select One Option)

- Add User (All following fields are compulsory)
- Update Existing User Details (Please tick the specific field(s))
- Delete User (Please only specify the User ID & User Name)
- Token Replacement (Please only specify the User ID & User Name and proceed to Token Management section)

User ID
6-18 characters with no space or special character

Full name

As per NRIC / Passport

NRIC/Passport
As per NRIC / Passport

Corporate email

Required to receive email notification

Mobile phone +
Country code
Required to receive SMS notification

Designation

Token Management

- Replace faulty token (no cost)
- New or lost physical token - \$20 (GST inc)
- Digital token (no cost)

Approving Person(s) initial	
Sign here	Sign here

Date

RHB Reflex Maintenance Form

Appendix II – User(s) Management

User Role Management (Tick only One User Role)

- Assign Role (for new user option)
- Change Role (for updating of existing user option)

Reflex Setting	Single Control Access (SCA)		Dual Control Access (DCA)			
User Role Functions	<input type="checkbox"/> Sole User	<input type="checkbox"/> Inquirer (optional)	<input type="checkbox"/> Maker	<input type="checkbox"/> Authoriser	<input type="checkbox"/> Reviewer (optional)	<input type="checkbox"/> Inquirer (optional)
Financial Transaction with Admin function	# Create and Approve Financial Transactions. Without Admin function	# View Account Balance & Reporting only. Without Admin function	<input type="checkbox"/> With Admin function	<input type="checkbox"/> With Admin function	# Review Financial Transactions+ View Account Balance and Reporting. Without Admin function	# View Account Balance & Reporting only. Without Admin function
File Upload (optional) Subscription to this service if require	Additional Control Setting for Salary Transaction via File Upload Function					
Upload of Salary Transactions with Additional Control	# Upload Financial Transactions and Salary Transactions	N.A.	<input type="checkbox"/> Upload Salary Transactions with <u>non-viewing</u> of Salary details	<input type="checkbox"/> Approve Salary Transactions with <u>non-viewing</u> of Salary details	# Review Salary Transactions	N.A.

Note: Single Control Access User and Transaction Authoriser(s) are required to submit a copy of NRIC / Passport with residential proof of address (statements/bills must be dated within 3 months from date of application)

- Customised Access to Specific Accounts only (Charges Applies)

Specific Account(s)

Approving Person(s) initial

Sign here Sign here

Date

RHB Reflex Maintenance Form

Appendix III – Approving Conditions and User Authorisation Grouping

Simple Approving Conditions:

- Any **1** authoriser required to approve a transaction **OR**
- Any **2** authorisers required to approve a transaction jointly **OR**

Complex Approving Conditions:

- Customised transaction signing (a set up fee of SGD250 will be charged) (please use Customised Setup section below)

Authorisation Grouping

Indicate the grouping alphabets eg. A, B, C etc

User Name / User ID	Group

Authorisation Mandate

Combination of Authoriser grouping(s)
eg. 2A + 1B (2 Group A authorisers + 1 Group B authoriser)

Sequential Authorisation

eg. Priority 1: 2A + Priority 2: 1B or Priority 1: 1C
(2 Group A must approve **before** 1 Group B to complete;
or 1 Group C can approve to complete)

Transaction limit (SGD equivalent)		Authorisation mandate	Sequential authorisation (Tick if applicable)
From	To		
\$0			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Approving Person(s) initial

Sign here Sign here