



For Sole Proprietorship or Partnership (excluding LLP) – Letter of Authorisation.

All other Corporate structures – Certified True Extract of Resolution.

Company may choose to pass own resolution format. However additional processing time may be required.

# All fields to be completed in BLOCK LETTERS. Please indicate "N.A." where inapplicable.

1. Business Details																
Corporate name <sup>1</sup>																
Business registration number <sup>1</sup>																
Name of contact person <sup>2</sup>																
Corporate email																
Office / Mobile phone	+ Country of	code							1							
Primary corporate account for us to deduct Reflex related fee																
(if applicable)												Сι	urre	ency	/	
<ul> <li>MT Reports</li> <li>Bulk Payment / File Upload</li> <li>MT Reports + Bulk Payment /</li> <li>Note: Monthly Subscription fees</li> <li>3. Business Accounts Details</li> <li>All accounts</li> <li>Additional / Specified accounts</li> </ul>	applies (ref	er to p		guic	de)											
Account number				ı	ı	(	Curr	enc	Σy							
Account number					1	(	Curr	enc	СУ							
Account number						(	Curr	enc	СУ							
Account number		1 1			1	(	Curr	enc	Σy							
Account number						(	Curr		СУ							

Approving Person(s) init	ial
Sign here	Sign here

<sup>&</sup>lt;sup>1</sup> As per ACRA

<sup>&</sup>lt;sup>2</sup> You are authorised to receive communications from RHB and to communicate your company's infomation to RHB

**Business Internet Banking** 

### 4. User Information Details

# Please read the notes below before filling up the appropriate section

- Inquirer: View account details only
- Administrator: Able to perform user security administration Reviewer: Review transactions submitted by Maker
- Administrator + Financial Transaction: Perform user security administration + create or approve transactions
- Maker: Create transactions
- Authoriser: Approve transactions

U	ser	1

User ID <sup>1</sup>																			
Full name <sup>2</sup>																			
NRIC/Passport																			
Mobile phone <sup>3</sup>	+ Country	y code	5		ı					ı	1		ı					1	
Designation																			
Corporate email <sup>4</sup>											ı	ı							
Select One User Role  Administrator 1 (maker)  Administrator 1 (maker) with Financial Transactions  Administrator 2 (authoriser)  Administrator 2 (authoriser) with Financial Transactions  Single Control Access (This same user will initiate and approve all transactions.  Option to add inquirers)  Notes:  Cost of \$\$20 (GST inclusive) per hardware token applies  Authorisers are required to submit a copy of NRIC/Passport and residential proof of address (statements/ bills must be dated within 3months from date of application)  For change in user role, user is advised to clear all draft and pending transactions held under the user's ID. Once role change is effected, system will auto cancel all outstanding drafts and pending transactions.								al)											
Customised Access to Specific Accounts only (Charges Applies)  Specific Account(s)																			
Specific Accounts	٥)																		

Approving Person(s) in	itial	
Sign here	Sign	here

<sup>&</sup>lt;sup>1</sup> Min 6-18 characters with no space or special character

As per NRIC/Passport
 Required to receive SMS notifications
 Required to receive email notifications

**Business Internet Banking** 

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- Inquirer: View account details only
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User ID¹																		
Full name <sup>2</sup>																		
NRIC/Passport																		
Mobile phone <sup>3</sup>	<b>+</b> Country co	de	ı	ı			ı		ı		ı			1	ı	1		ı
Designation Designation																		
Corporate email <sup>4</sup>																		
Reflex Token Type (Select One Option)  Hardware Token Digital Token (Secure Plus)																		
Select One User Role  Administrator 1 (maker)  Administrator 1 (maker) with Financial Transactions  Administrator 2 (authoriser)  Administrator 2 (authoriser) Maker  Administrator 2 (authoriser) with Financial Transactions  Notes:  Cost of S\$20 (GST inclusive) per hardware token applies  Authorisers are required to submit a copy of NRIC/Passport and residential proof of address (statements/ bills must be dated within 3months from date of application)  For change in user role, user is advised to clear all draft and pending transactions held under the user's ID. Once role change is effected, system will auto cancel all outstanding drafts and pending transactions.								al)										
Customised Access to Specific Accounts only (Charges Applies)																		
Specific Account(s	5)																	

Approving Person(s) init	ial
Sign here	Sign here

<sup>&</sup>lt;sup>1</sup> Min 6-18 characters with no space or special character

As per NRIC/Passport
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**Business Internet Banking** 

# 5. Approving Conditions and User Authorisation Grouping

Approving Conditions for Single Control Access  Single Authoriser									
Approving Conditions for Dual Control Access									
Any <b>1</b> authoriser required to approve a transaction <b>OR</b>									
<ul> <li>Any 2 authorisers required to approve a transaction jointly OR</li> <li>(please specify minimum 2 authorisers)</li> </ul>									
<ul> <li>Customised transaction signing (a set up fee of SGD250 will be charged)</li> <li>(please use Customised Setup section below)</li> </ul>									

Customised Setup (Dual Access Control Application Only)

# Please read the notes below before filling up the appropriate section

# **Authorisation Grouping**

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

User Name	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
From	То	Authorisation manuate	(Tick if applicable)
<b>\$</b> 0			

Approving Person(s) initial								
Sign here	Sign here							

**Business Internet Banking** 

# 6. Agreement

To be signed only by person(s) approved in BR or 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 the 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, this Application Form and RHB Reflex Terms and Conditions 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 people are required to be actively involved in order to complete a transaction. This involves having a person responsible for initiating or creating the transaction and another individual of higher authority to approve the transaction in the system. In the case of single access or control ("Single Control") only one person is required to complete a transaction. For all transactions initiated through RHB Reflex, the system defaults to have Dual Control in place as account fraud and identity theft are frequently the result of Single Control.

The following clause is applicable for selecting Single Control Access

8. 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

**Business Internet Banking** 

Approving Person		
Signature	Name	
	NRIC/Passport no	
	Date	D D M M 2 0 Y Y
Approving Person		
Signature	Name	
	NRIC/Passport no	
	Date	D,D M,M 2,0,Y,Y
Approving Person		
Signature	Name	
	NRIC/Passport no	
	Date	D,DM,M 2,0,Y,Y

# **Deposit Insurance Scheme**

Singapore Dollar deposits of non-bank depositors are insured by the Singapore Deposits Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Please submit completed forms to: Your Relationship Manager(s)

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

# RHB Reflex Application Form Business Internet Banking

6. Bank use - Processing	Checklist (attending Staff	or RM to fill)
Cost Centre eg.CMP		Remarks/Sales or Campaign code (if applicable)
Branch Code eg. 00001		
Completed RHB Reflex Ap	plication Form	
	ion (for Private limited, listed	companies, MCST, etc) or; ships and Partnerships),where applicable
		y Authority of Singapore (ACRA)
Certified true copy of NRI	C/Passport of named RHB Re	eflex Authoriser(s) in this application
Certified true copy of docu application (must be dated		address of named RHB Reflex Authoriser(s) in this
Name Screening of Reflex	Authoriser(s) - (must be date	d within 1 month)
Subsidiary board resolution		the company (main applicant), please provide: ubsidiar(ies)
Attended by		
Signature		Staff / RM
		Staff ID
		Date
		Date
7. Bank use - Input by Tr	ransaction Banking	Date
Application ID		
Application ID		Date
Application ID		
Application ID		
Application ID Remarks		
Application ID Remarks  Processed by		
Application ID Remarks  Processed by		Staff
Application ID Remarks  Processed by		Staff Designation
Application ID Remarks  Processed by  Signature		Staff Designation
Application ID Remarks  Processed by Signature  Verified by		Staff Designation Date

# RHB Reflex Application Form Business Internet Banking This page is intentionally left blank

Appendix 01 - Additional User Information (Application)

# Please read the notes below before filling up the appropriate section

• Administrator + Fin	•	m user		e transactions view transactions submitted pprove transactions	d by Make
User					
User ID¹					
Full name <sup>2</sup>					
NRIC/Passport					
Mobile phone <sup>3</sup>	Country code				
Designation					
Corporate email <sup>4</sup>					
Reflex Token Type  Hardware Token	(Select One Option)  Digital Token (Sec	cure Plus)			
☐ Administrator 2	L (maker) L (maker) with Financial Tr		S	☐ Inquirer (opt☐ Reviewer (o☐ Maker☐ Authoriser	
<ol> <li>Cost of S\$20 (G</li> <li>Authorisers are (statements/ bil</li> <li>For change in u</li> </ol>		y of NRIC/Pas months from clear all draft	date of applicatio and pending tran	·	
Customised Acces	s to Specific Accounts on	ly (Charges Ap	oplies)		
Specific Account(	s)				

 <sup>&</sup>lt;sup>1</sup> Min 6-18 characters with no space or special character
 <sup>2</sup> As per NRIC/Passport
 <sup>3</sup> Required to receive SMS notifications
 <sup>4</sup> Required to receive email notifications

Appendix 01 - Additional User Information (Application)

# Please read the notes below before filling up the appropriate section

• Inquirer: View account details only • Maker: Create transactions • Administrator: Able to perform user security administration • Reviewer: Review transactions submitted by Maker • Administrator + Financial Transaction: Perform user • Authoriser: Approve transactions security administration + create or approve transactions User User ID<sup>1</sup> Full name<sup>2</sup> NRIC/Passport Mobile phone<sup>3</sup> Country code Designation Corporate email<sup>4</sup> **Reflex Token Type (Select One Option)** ☐ Hardware Token ☐ Digital Token (Secure Plus) Select One User Role Administrator 1 (maker) Inquirer (optional) Administrator 1 (maker) with Financial Transactions Reviewer (optional) Administrator 2 (authoriser) Maker Administrator 2 (authoriser) with Financial Transactions Authoriser Notes: 1. Cost of S\$20 (GST inclusive) per hardware token applies 2. Authorisers are required to submit a copy of NRIC/Passport and residential proof of address (statements/bills must be dated within 3months from date of application) 3. For change in user role, user is advised to clear all draft and pending transactions held under the user's ID. Once role change is effected, system will auto cancel all outstanding drafts and pending transactions. Customised Access to Specific Accounts only (Charges Applies) Specific Account(s)



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<sup>&</sup>lt;sup>2</sup> As per NRIC/Passport

<sup>&</sup>lt;sup>3</sup> Required to receive SMS notifications

<sup>&</sup>lt;sup>4</sup> Required to receive email notifications

# To: RHB Bank Berhad, Singapore

# Certified True Extract of Resolutions for RHB Reflex (Business Internet Banking)

I/We hereby certify that the following Resolutions have been duly passed and entered in the minute books:

Corporate Name¹ ("the Applicant")		ı		ı			ı			ı	ı				ı	ı									
															_										
Business registration no.																									
Signed herein on the	day (	of									2	0													
<ul> <li>where the Applicant is a the Board of Directors of the Charter/constitution,</li> <li>where the Applicant is a the partners of the LLP in</li> </ul>	the co	orpo <b>ted</b> rdar	orati <b>Liab</b> nce v	ion i <b>bility</b> with	<b>/ Par</b> its L	<b>tner</b> LP a,	shi <sub>l</sub> gree	o ("L eme	.LP		iem	ora	ndı	um .	and	art	icle	s of	ass	ioci	atic	n/			
where the Applicant is a the duly authorized comm or constitution,									oci	atio	n o	r cl	ub	in a	ICCC	rda	nce	: Wi	th it	ts rı	ules	s, ch	ıartı	er	
where the Applicant is a the council of the manager Act (Chapter 30C) of Sing	ment	cor			_						_			_			_				ı Ma	anag	gem	nent	

# which Resolutions are now in full force and effect.

# Resolved

1. That the Applicant be authorised to apply for any of the banking services, including but not limited to those mentioned below ("Banking Services"), offered by the Bank now or in the future.

# **Banking Services:**

- RHB Reflex (Business Internet Banking)
- Custodial services
- Electronic services
- Cash management services
- Remittance and payment services
- Currencies and foreign exchange related services
- Any other services or transactions

# **Appointment of Approving Persons**

2. The person(s) specified in the List of Approved Persons ("Approved Persons") attached hereto, be appointed as the Approved Persons and are hereby authorised for and on behalf of the Applicant to do the following acts:

Application for E-Services Including RHB Reflex (Business Internet Banking)

a) To subscribe, sign and deliver all documents and/or to carry out all such acts and/or things in connection with the application or termination of RHB Reflex or for other banking services offered by the Bank now or in the future subject to the Bank's prevailing Terms and Conditions as may be varied, amended or supplemented from time to time by the Bank.

<sup>&</sup>lt;sup>1</sup> As per ACRA

<sup>&</sup>lt;sup>2</sup> As defined under the Land Titles (Strata) Act (Chapter 158) of Singapore

b) To give the Bank written instructions, consents or indemnities in connection with RHB Reflex or for any other banking services subscribed by the Applicant. Any documents or instructions received by the Bank through RHB Reflex or such other electronic means or services, which in the opinion of the Bank, appears to be ambiguous or conflicting, the Bank may, without incurring any liability or responsibility for any losses arising thereby, elect not to act upon such instructions.

# **Appointment of Authorised Signatories**

- c) To appoint, certify and confirm to the Bank the person(s) specified in the List of Authorised Signatory(ies) attached hereto ("Authorised Signatory") who are appointed as the Authorised Signatory for and on behalf of the Applicant, to perform the following acts:
  - (i) to operate the account(s) in connection with the use of RHB Reflex or any other banking services provided by the Bank to the Applicant now or in the future.
  - (ii) to apply and use the services provided in connection with RHB Reflex.
  - (iii) to enter into foreign exchange trades and transactions in connection with RHB Reflex.
  - (iv) to deal and agree with the Bank on any of the matters as set out in this Resolution generally.
- d) That the Bank be and is hereby authorised to act on any instruction from the Approving Persons and Authorised Signatories and honour any instrument, document or instruction given by them within the limits and scope of their authority until the Bank receives a certified true copy of the board resolution rescinding the same.
- 3) That any amendment to the list of Approving Persons and Authorised Signatories, their authority and/or their signing mandate shall only be made by amending resolutions duly passed by the Applicant, and communicated to the Bank who shall be given a reasonable period of time to effect the amendment.
- 4) That any director/company secretary/office bearer/two partners of the Applicant be and is hereby authorised to certify the constitutive documents of the Applicant and such certification may be relied upon by the Bank as conclusive evidence of the authenticity of the constitutive documents.
- 5) Any \_\_\_\_ (insert number) of the following persons (collectively, the "Approving Persons") be authorised to do all of the following things in the Company's name and for and on behalf of the Company, and such Approving Persons are and will be so authorised until the Bank receives a certified copy of the board resolution of the Company providing otherwise:

Signature	Name of approving person					ı			
	Designation								
	NRIC/Passport no.*								
Signature	Name of approving								
	person								
	Designation								
	NRIC/Passport no.*								

<sup>\*</sup>Please attach photocopy of NRIC/Passport no. and ACRA

		_															
Signat	ure	Name of approving person															
		регзоп															
		Designation															
		NRIC/Passport no.*															
Signat	ure	Name of approving															
		person															
		Designation															
		NRIC/Passport no.*															
the (ii) p	by the Bank relating to or in cor to designate in writing and aut done any act or thing in connect that the Company is bound by the and Conditions Governing According or will be made available to the the Bank may in its absolute distance two directors or any one directors old director be authorised to (i) provide the Bank a certified true conclusive evidence of the passing	horise, from time to tile tion with the utilisation he Bank's Terms and Counts and in respect of e Company, and by any cretion and without no or and the Company Se certify the name, deta opy of any resolutions	me, a ondi Ban y sub otice ecre ils an	any he E tior king osec mal tary nd s	per E-Sens Constant g Sens Sens Sens Sens Sens Sens Sens Sens	rson ervice rvice nt a rom (in te	whees. erninges, wenter time the endown the	no m ng R copi ndm ne to case igna	HB es d ent tin witur	Re of w ts, v ne. her	eflex hick aria e th	k an h ha atio nere	d/o as b ons a e is App	r the beer and only prov	e Te n fur l ad y or ving	erm rnis diti ne ( g Pe	s hec ons dire
	ed as True Extract and confirme	d that the Resolutions	hav	e b	eer	ad	opt	ed a	nd	hav	ve n	ot	bee	n re	esc	ind	ed,
	ed or superseded																
<b>Direct</b> Signat		Nama															
Sibilat	ui 0	Name															
		Designation															
	nny Secretary / Director where inapplicable)	NRIC/Passport no.*							<u> </u>	<u> </u>							
Signat	ure	Name															
		Designation			1					1			1				

NRIC/Passport no.\*



# To: RHB Bank Berhad, Singapore ("Bank")

Application for RHB Reflex Electronic Services ("E-Services") from RHB Bank Berhad, Singapore ("Bank") Letter of Authorisation for Sole Proprietor / Partnership / Limited Partnership

Sole proprietor / Partnership name											
Business registration no.											
Signed herein on the day of		2	0								
1. I/We wish to apply for the aboveme the Bank's processing.	ntioned E-Services and h	ereby en	close t	the d	uly co	omple	ted a	pplic	ation	forn	n for
2. I/We have read and hereby accept a are available on the Bank's website, to the Terms and Conditions as and	www.rhbgroup.com/sing	apore. I/									
3. I/We hereby appoint the authorised execute RHB Reflex Application For forms, applications, letters and/or to and all of which may be varied, amount of the second secon	m and/or to accept, enter erms and conditions relat	into, exe	ecute a e appli	any a catio	nd all	docu	ment	s, ins	trum	ents	,
4. I/We hereby confirm and agree that forms, applications, Letter of Offer a Partnership in respect of RHB Refle	and/or Terms and Conditi	ons for a	nd on	beha	If of t	the So	ole Pro			umer	nts,
5. I/We hereby authorise the Bank to i and any other identifiers or security	ssue to the Approving Pe	rson(s) t	he pas	swor	ds, to	okens	, One		e-Pas	SWO	rds
6. I/We hereby acknowledge and agre- us or otherwise verify the capacity of or executing the Terms and Condition required by the Bank from time to time and the Bank may treat such acceptancessing and/or using RHB Reflex as as authorised by and binding on mey 7. This letter furnished to the Bank and	or authority of the Approvens and any other documents and any other documents and pertaining to RHB Reance, entrance and/or extend the Bank may treat the sat the Sole Proprietor	ving Persents, inst flex or and ecution and e Approf /Partner	on(s) ( rumer ny vari s auth ving Po	i) aco nts, fo atior orise ersor	ceptir orms, or to the od by o's acc	ng, en appli ne Ter and b cess a	tering catior ms ar inding and/or	intons and nd Co g on r use	and/ d lett onditi me/us of RF	ers ons s; (ii) HB R	eflex
is given to the Bank by me/us.	a the content therein sha	птетпант	1111011	ce ui	ILII I IC	nice ii	IVVIIL	ii ig ti	Jule	COIII	.i ai y
<b>DETAILS AND SPECIMEN SIGNATU</b> Pursuant to this letter, the details and				Perso	on(s)	are as	s follo	WS:			
Signature	Name										
	Designation										
	NRIC/Passport no.*				1 1	ı					
Signature	Name	1 1	1 1		1 1		1 1				

Note: To attach additional signatory pages if more authorised signatories are required

Designation

NRIC/Passport no.\*

<sup>\*</sup>Please attach photocopy of NRIC/Passport no. and ACRA

Signature									
5.8.18.28.2	Name								
	Designation								1
	NRIC/Passport no.*								
	·								
Signature	Name								
		1							1
	Designation								
	NRIC/Passport no.*								
	141110,1 433,0011110.								
SIGNED OFF BY AUTHORISED SIGNAT									
Authorised signature									
Authorised signature	Name				1				
Authorised signature					 				
Authorised signature	Name								
Authorised signature  Date D,DM,M 2,0,Y,Y	Name								
	Name Designation								
	Name Designation								
Date D,D M,M 2,0,Y,Y	Name  Designation  NRIC/Passport no.*								
Date D,D M,M 2,0,Y,Y	Name  Designation  NRIC/Passport no.*								
Date D,D M,M 2,0,Y,Y	Name  Designation  NRIC/Passport no.*								
Date D,D M,M 2,0,Y,Y	Name  Designation  NRIC/Passport no.*								

<sup>\*</sup>Please attach photocopy of NRIC/Passport no. and ACRA Note: To attach additional signatory pages if more authorised signatories are required