



E-MAIL & FACSIMILE INSTRUCTIONS

AUTHORITY AND INDEMNITY

To: **JN Bank Limited**

It would be convenient and in my/our interests if I/we could at anytime and from time to time send instructions by means of electronic mail (meaning the sending of transmissions electronically between computers. Instructions sent by such transmissions being hereinafter referred to as “e-mail instructions”) **OR/AND** by means of facsimile transmission (meaning the sending of transmissions between fax machines via the telephone network. Instructions sent by such transmissions being hereinafter referred to as “fax instructions”) to JN Bank Limited (“JN Bank”) in relation to any and all my/our existing accounts, facilities and other arrangements with JN Bank and any accounts, facilities and other arrangements which I/we may now or in the future have with JN Bank. In consideration of JN Bank agreeing to accept e-mail instructions **AND/OR** fax instructions from me/us as aforesaid, I/we agree as follows:

1. **THAT** JN Bank may act on any e-mail instructions and/or fax instructions given by me/us from time to time, and I/we voluntarily and with full knowledge take and assume any and all risks associated therewith;
2. **THAT** once e-mail instructions and/or fax instructions have been received by JN Bank purportedly from the person (or by any of the persons, if more than one) specified below, JN Bank shall have no obligation to check or verify authenticity or accuracy of such e-mail instructions and/or fax instructions purporting to have been sent by me/us and may act thereon as if same had been duly given by me/us.
3. **THAT** in acting on e-mail instructions and/or fax instructions JN Bank shall be deemed to have acted properly and to have fully performed all obligations owed to me/us, notwithstanding that such e-mail instructions and/or fax instructions may have been initiated, sent or otherwise communicated in error or fraudulently, and I/we shall be bound by any e-mail instructions and/or fax instructions on which JN Bank may act if JN Bank has in good faith acted in the belief that such e-mail instructions and/or fax instructions were given by me/us;
4. **THAT** JN Bank may, in its absolute discretion, decline to act on or in accordance with the whole or any part of an e-mail instructions and/or fax instructions pending further enquiry or further confirmation (whether written or otherwise) by me/us, so however that JN Bank shall not be under any obligation to so decline in any case, and JN Bank shall in no event or circumstances be liable in any respect for not so declining;
5. **TO** release JN Bank from and indemnify JN Bank against all claims, losses, damages, costs and expenses howsoever arising in consequence of or in any way related to JN Bank having



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acted in accordance with the whole or any part of any e-mail instructions and/or fax instructions or having exercised (or failed to exercise) the discretion conferred upon JN Bank in Clause 4 above.

Dated this.....date of20

EXECUTED AS A DEED BY:

.....
Member's Name

.....
Member's Signature

.....
Account Number

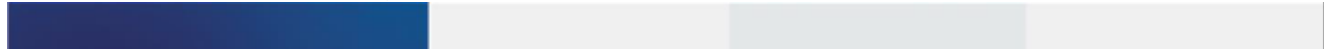
.....
Email Address

.....
Fax #

In presence of:.....
(Print name of witness – JP/ Notary Public/JN Bank Rep. at Supervisory Level or above)

Signature.....
(Signature of witness - JP/ Notary Public/JN Bank Rep. at Supervisory Level or above)

Affix Seal / Stamp
here





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This document must be accompanied by valid identification in the form of (Passport, Driver's License, Voters) and should be verified by a Justice of the Peace/ Notary Public/ JN Bank Rep. at Supervisory Level or above)