



HBZBankweb Internet application form

The Manager
HBZ Bank Ltd
South Africa

Date: _____

Dear Sir,

Account details & login name

I/We hereby request for HBZBankweb Internet access for the account(s) noted in Annexure 1.

Master User

I/We understand that the person using the password to access the HBZBankweb will become the Master User who will have unlimited access to the HBZBankweb including being able to capture and authorise transfers on their own and create sub-logins for other persons to perform various functions on HBZBankweb, including preparing and authorising transfers.

Sub-login Users

I/We request / do not request (*delete one*) that I/we be given the option on the HBZBankweb to be able to create sub-login users on line and agree to complete a separate Request for Sub-login Password form and send it to an HBZ Bank branch to activate the sub-login user.

Multiple signatories

I/We request / do not request (*delete one*) that I/we be given the option on the HBZBankweb to have multiple signatories and agree to complete a separate HBZBankweb Internet application form for dual signatories and send it to an HBZ Bank branch to activate the users.

HBZOtp (Online Transaction Password)

I/We understand that to utilise the HBZBankweb service I/we will have to register our mobile device number(s) and email address(es) to receive OTP's. The OTP will be generated automatically and sent to our registered mobile device(s) and email address(es) wherever a Third Party Fund Transfer is made. The HBZOtp is valid for each HBZweb log-in session. Each OTP request carries a specific reference number and must be used within 10 minutes of receipt. The OTP's generated do not attract any charges.

SMS Internet banking Service

I/We understand that I/we have to register for the SMS Internet banking Service and that I/we will receive requested account information on the mobile device number that I/we have specified. Please tick ✓ the checklist below for the SMS service you require, and complete the grey areas with the amounts you decide.

Balance enquiry

	Daily balance				
	Debit balance over	R		Credit balance over	R
	Debit balance below	R		Credit balance below	R

Transaction inquiry

	All transactions				
	All debit transactions	R		All credit transactions	R
	Debit transactions over	R		Credit transactions below	R
	Debit transactions below	R		Credit transactions over	R

Other inquiries

	Other bank's cleared cheques		My/Our cleared cheques
	Other bank's returned cheques		My/Our returned cheques
	PAD lodged		

If you require notification when a log on to your account on the web is made please go to the HBZweb once you have subscribed on this form and access the "Profile" option at the top. On the next page tick the box marked "Send SMS on hPLUS web login"

I/We authorize the Bank to recover the charges if any, as detailed in the Banks Schedule of Charges, for SMS's sent by the Bank by debiting my/our account periodically.

I/we confirm that the use of the sms service is subject to the terms and conditions attached to this application form, including that HBZ may discontinue this service at its sole discretion and without notice.

E-statement service

In reference to the account details specified in Annexure 1, execute my/our request to subscribe for HBZeSOA (HBZ's Electronic Statement of Account) at the following e-mail address (es):

Email address: _____

Email address: _____

I/We request that the e-Statements be sent to me/us at the above e-mail addresses: (please tick)

Daily	Weekly	Every 2 weeks	Monthly	Quarterly	Half yearly
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I/we confirm that the use of the e-statement service is subject to the terms and conditions attached to this application form.

I/We hereby request the Bank to provide me/us the HBZfax transmission service, related to the account details specified in Annexure 1. The number to receive faxes is as follows:

Fax number:

Functionality(s) to subscribe – you will receive a fax notification at the above number when one of the following transactions occurs:

<ul style="list-style-type: none">• Letter Of Credit (LC) Application• Letter Of Credit (LC) Amendment• TT Remittance (Outward)• Letter Of Credit (LC) SWIFT copy• Letter Of Credit (LC) Amendment SWIFT copy• Foreign Inward Documentary / Import• Bills For Collection (FIDBC) Intimation	<ul style="list-style-type: none">• Payment Against Document (PAD) Intimation• Discrepant Document Intimation• Export Document Cost Memo• Export Document Despatch Intimation• Export Letter Of Credit And Amend Advice Schedule
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Authorised signatory

As per resolution / mandate attached

Authorised signatory

Date

NB – Two signatories to sign where there is more than one signatory on the account

Annexure 1

- All the columns must be completed.
- The login name must be at least 8 alpha characters. Provide at least three alternative names.
- The mobile number and email will be used to provide you with an Online Transaction Password (OTP) when making certain transactions via HBZBankweb. If you leave the email column blank you will not receive an email, only an SMS. ***Only one mobile number and e-mail address per account number can be used to obtain an OTP.***
- You can link more than one mobile number to receive SMS's relating to the account other than OTP notifications.
- The mobile number must be in the following format – country code, area code then number, i.e. 27835562456
- If you are a signatory on multiple accounts you may apply for a single login to access and transact on those accounts from one login

	OTP or SMS	Account name	Account No	Login name	Mobile no	Email	Single Login Yes/No
1.							
2.							
3.							
4.							
5.							
6.							
7.							

Please note that you will have to go online to request for limit. The limit is a daily cumulative limit, which means a single transfer cannot exceed this limit, and in a single day transfers cannot be more than this limit in total.

Initial

Terms and conditions for the above through HBZBankweb

Third party transfers

1. The Customer must ensure that there is sufficient balance in the account to which the Bank service relates before requesting for a Third Party Fund Transfer. Should sufficient funds not be maintained, the Bank will not process the transaction and consider such request as void without referring back to the Customer.
2. The Customer understands that transfers to third party banks may take up to 3 business days.
3. The Customer understands that in regard to the transfer request, neither the bank nor its correspondent bank(s) in the case of payments being made to a party based in another country (**Correspondent Bank**) are responsible for any delay, mistake or omission however caused or damage arising in the communication of any kind whatsoever by the electronic system.
4. The Customer understands that any request made through HBZBankweb for Third Party Fund Transfer will bear the date and time of Banks main computer in Zurich.
5. The Customer understands that any service rendered through HBZBankweb will be charged as per Banks schedule of charges.
6. The Customer understands that the Bank shall not be responsible for any erroneous payment to Account, Bank, Credit Institution and Credit Card, arising out of the wrong input of Name, Account, Banks Name, Branch, Credit Card Number etc by the Customer.
7. The Customer undertakes to indemnify the Bank in respect of any overpayment resulting from such mistake and authorizes the bank to make a direct debit to the customer's account for such overpayment.
8. The Bank has full freedom to select the channel for Third Party Fund Transfers, including, method of payment, and Correspondent Bank(s). The Customer agrees to waive any right for holding the Bank responsible for any mistake or omission caused by or due to the channel selected by the Bank and the Correspondent Bank(s) unless caused by the intentional conduct or gross negligence of the Bank. This means you will have no claim against the Bank for harm you suffer as a result of the Bank's choice of channel, even if they were negligent.
9. The Customer understands that the bank will not be liable to the Customer if the bank is unable to perform its obligation under this agreement due to (whether direct or indirect): -
 - a) The failure of any machine, data processing system or transmission line, or
 - b) Any period of essential maintenance, critical change, repairs, alterations to or failure of computer system, or
 - c) Any industrial dispute beyond the Banks control, or
 - d) Strike, riots, and civil commotion or due to any natural catastrophe, or
 - e) Epidemics, pandemics, global health emergencies as determined by the World Health Organisation, infectious or contagious diseases, and quarantines.
10. The Customer undertakes not to disclose the HBZBankweb password and or the User name allocated to it to any other person. In the event that this becomes known to someone other than the subscriber, the Customer must immediately inform the Bank.

11. The customer hereby, irrevocably and unconditionally without any right or objection, accepts all debits arising from the use of HBZBankweb.
12. The Banks record of any transaction processed by the use of HBZBankweb will be conclusive evidence of such transactions and binding on the Customer for all purposes.
13. Without limiting its other rights or remedies, the Bank may, at its discretion, suspend or terminate any account to which the Customer is a signatory, or this Agreement in its entirety, with immediate effect by giving written notice to the Customer if the Customer or its representatives engages in any conduct which could negatively affect the Bank's operations or reputation in any way.

Multiple accounts

1. This section is only applicable to the Customer if the Customer has more than one account in respect of which they are an authorised signatory, and to which the Bank has granted the Customer with HBZBankweb Internet access.
2. The Customer has instructed the Bank to enable the option to connect multiple accounts using a single login credential, being the link emailed to the Customer on their registered email address ("single login functionality").
3. By activating the single login functionality, the Customer agrees that the Master User, and sub login users if applicable, will be able to access all accounts on which the Customer is an authorised signatory. Such access will include:
 - a) the ability to view all details of such accounts (for example account registration information, detailed balances, transaction history, statement history, cheques deposited, EFT confirmations, and to change the daily transaction limit); and
 - b) the ability to transact on those accounts (for example make payments, investments, transfer funds between accounts).
4. The Customer must read the relevant terms of use, operating manuals and/or any other documentation that the Bank may make available to the Customer, and as may be updated by the Bank from time to time, regarding how to use the single login functionality and how to ensure mobile device compatibility ("documentation"). The Customer is responsible for reading and understanding the documentation, and implementing whatever further steps are required to ensure their compliance with the documentation. The Customer indemnifies the Bank against claims that may arise as a result of any errors that may occur as a result of its failure to comply with the documentation.
5. All other sections of these Terms and Conditions are applicable to the single login functionality and bind the Customer accordingly.

SMS service

1. The Customer indemnifies the Bank against:
 - a) Unauthorised use of the account information being transmitted over the SMS network including but not limited to the Customer's account details being disclosed to others due to the Customer specifying an incorrect mobile device number or misplacing the SMS mobile device.
 - b) Any network failure/error by the Customer's mobile device service provider.

2. The Customer understands that:
 - a) An SMS message will not be delivered, if the mobile device is switched-off for an extended period.
 - b) The SMS service can be discontinued by the Bank at its discretion at any time, without any prior notification to the Customer.

E-statement service

1. When I/we subscribe to eStatement all my/our statements will be eStatements with a monthly frequency unless otherwise specified on the application form. If there are no transactions in an account during the defined frequency for eStatement generation then no eStatement will be generated and sent to the Customer.
2. The Bank has the right, at its sole discretion, to refuse this or any other application or stop the eStatement service at any time without any prior notice to me/us and I/we will receive only paper statements.
3. In case of no dispute about the contents or any entry in the account within 15 days from the date of receipt hence, the records of the Bank shall be conclusive evidence of the correctness of all debits and credits and balances of the account(s).
4. This eStatement service is provided entirely at my/our sole risk and in the case of disclosure of the released statement, the Bank will not be liable to me/us for any direct, indirect, special, incidental or consequential loss or damage which may arise in respect of this disclosure and/or delivery of this eStatement service through the email address(s) stated.
5. I/We understand that the eStatement Service is free of charge.
6. In the event that the Customer has not provided the Bank with an email address, only a paper based statement will be provided to the Customer subject to the payment of any applicable fees stated in the Schedule of Charges.
7. The Bank will be deemed to have delivered the eStatement to the Customer on receipt by the Account Holder of the email from the Bank containing such eStatement to the email address.
8. I/We are the owner and designated user of the designated email and must take all necessary security measures and precautions to ensure that the designated email is not accessed by any unauthorised party. I/We agree and confirm that the Bank does not warrant the timelines, security, confidentiality or availability in the transmission of the eStatements to the designated email.
9. I/We may terminate the eStatement Service at any time by completing a designated form and returning it to the Bank. I/We understand that the Bank will then only send me my statements in paper format to the last mailing address appearing on the Bank's records subject to the payment of any applicable fees stated in the Schedule of Fees and Charges for additional copies of statements.
10. I/We agree that from time to time the Bank may advertise its products and services through the eStatement Service.
11. The Bank will use its best endeavours to ensure the security of the Service. Despite this Bank is not liable in any manner for any disruption, unavailability of the Service, communication, electrical or network failure that may result in the eStatements being incomplete, unavailable or delayed in transmission. The use of and the transmission of information via email and/or internet may not be guaranteed to be secure and may therefore be liable to error, viruses, delay, interception, modification or amendment by unauthorised persons and transmission may be disrupted, interrupted, delayed or incorrect. I/We shall not hold the Bank

responsible for any errors, viruses, delay, inaccuracy, losses and damages whatsoever arising from or in connection with my/our use of the sService (including but not limited to any interception, modification or amendment, disruption, interruption, delay or inaccuracy of emails or internet transmission or other communication equipment or facilities. For the avoidance of doubt, the Bank will not be responsible to pay for any losses suffered whether direct, indirect, consequential, or special loss, even if the Bank has been advised of the same.

Fax service

1. I/We confirm that the fax number specified above is correct and hereby authorize the Bank to fax the above selected document(s) to this number.
2. The HBZfax service is provided entirely at the risk of the customer who must indemnify the Bank for all loss or damage, howsoever caused, resulting from the use of the HBZfax service.
3. I/We indemnify the Bank completely in all regards to account information being transmitted over the HBZfax service including, but not limited to my/our account details, being disclosed to others due to me/us specifying an incorrect fax number. I/We further indemnify that the Bank will not be held responsible for any network failure/error by my/our telecommunications service provider.
4. I/We further understand that the service can be discontinued by the Bank at its discretion at any time, without any prior notification to me/us.

ALL THE TERMS AND CONDITIONS ABOVE ARE ACCEPTABLE.

Authorised signatory

Authorised signatory

Date

NB – Two signatories to sign where there is more than one signatory on the account