INTERNET BANKING APPLICATION FORM (PERSONAL/BUSINESS)

☐ Nassau Branch ☐ Freeport Branch

I/We, wish to register as a user of PWCCUL Online Banking Services:

First Name Middle Name Last Name (Maiden Name)

_____/_____/_____ _____

Date of Birth (MM/DD/YYYY) NIB Number E-mail Address

Of _____ _____

House # and Street Address Subdivision

_____ _____ _____

Mobile Work Home

OR Business Account: (Company Name:) _____

_____ _____ _____ _____

Building # Street Address Island P.O. BOX

_____ _____ _____

Phone Contact Business Contact Email Address

DECLARATION: [INDIVIDUAL & CORPORATE]:

I/We affirm, confirm and undertake that I/We have read, understood and I/We agree to abide by the provisions contained in the Terms & Conditions, Internet Banking Agreement, Privacy Policy, and Disclaimer displayed on PWCCUL's website: www.pwccul.com for usage of PWCCUL Online service provisions and accept them. I/We agree that the transactions executed over PWCCUL Online under my/our Username and Password will be binding on me/us. I/We declare that all the particulars and information given in this application form are true, correct, complete, and up to date in all respects.

I/We agree and understand that PWCCUL reserves the right to reject my/our application without assigning any reason. The Credit Union reserves the right to retain the application forms, the documents provided therewith including photographs and will not return the same to me/us. Necessary resolution /Authorization is enclosed. [Declaration to be submitted in the case of partnership firms on the requisite stamp paper and copy of resolution is to be submitted in the case of limited Companies on the letterhead duly signed by the authorized Official of the company along with seal]

☐ (Initial)

General Information:

1. You should register for 'PWCCUL Online' with the Branch where you maintain the account.
2. Normally PWCCUL Online services will be open to the member only after he acknowledges the receipt of password.
3. We invite you to visit your account on the site frequently to view your latest statement posting, transacting business or viewing account balances, funds transfer internally, external funds transfer** this feature is not available at this time, when launched you will be advised. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the branch by e-mail or letter.
4. In a joint account, all account holders are entitled to register, as users of 'PWCCUL Online, but transactions when allowed – **See Item 3**; would be permitted based on the account operation rights recorded at the branch. (To begin with the services will be extended only to single or Joint accounts only).

_____(Initial)

Security:

1. You will be sent a secure email providing you with a username and temporary password.
2. You will be requested to access the online banking portal through a hyperlink.
3. Once you gain access to the portal, you will be required to confirm that you are trying to access PWCCUL and invited to request access. Please select that option.
4. On accessing 'PWCCUL Online' for the first time, as the user, change the password assigned by the Credit Union through the relevant option and establish your unique password.
5. You are welcome to access 'PWCCUL Online' from anywhere. However, as a matter of precaution, members should avoid using PCs with public access or public access to WIFI.

_____(Initial)

Member's Obligations:

1. You have the sole obligation to maintain secrecy regarding your Username & Password registered with the Credit Union. The Credit Union presumes that login, using valid Username and Password, is a valid session initiated by none other than you, the member.
2. Transaction executed through a valid session will be construed by PWCCUL to have emanated from the registered member and will be binding on him/her.
3. As the user, you should not attempt or permit others to attempt accessing the account information which does not relate to your account, or for illegal purposes which if done and proved so, will be liable for action under the appropriate law and withdrawal of the facility enjoyed.

_____(Initial)

Dos' and Don'ts':

1. Keep your ID and password strictly confidential and do not share the same with any other person. Any loss sustained by the member due to non-compliance of this condition will be at his or her own risk and responsibility, and the Credit Union will not be liable for the same in any manner.
2. The member is free to choose a password of his own for PWCCUL Online Services. However, it is good practice to commit the password to memory rather than writing it down somewhere. Ensure that you are not observed while entering the password.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.

Always Log off from Internet Banking when you have finished your activities.

_____(Initial)

Mandate & Indemnity

I/we the undersigned, am/are the joint account holder (s) of Account No..... (the "said account/s"

Opened with Public Workers Co-operative Credit Union Limited along with ..... (Name of Primary

Account Holder). I/ we hereby authorize..... to view/access (name of the Primary Account Holder) the said

account (s) for and on my/our behalf.

INDEMNITY

You hereby agree to Indemnify and to keep PWCCUL fully and effectively indemnified against any action, liability, cost, claim, loss, damage, proceeding or expense (including legal fees, cost and expenses on a full indemnity basis) suffered or incurred by PWCCUL arising from or which is directly or indirectly related to: -

a) Your access to and/or use of PWCCUL's Web Site and or/any other person or entity's use of this service or Web Site where such person or entity was able to access the service or Web Site using your user ID and/or password; or

b) Any breach or non-observance of any of these terms and conditions by you or by any other person or entity where such person was able to access and/or use the Internet Banking service or Web Site by using your user ID and password.

_____(Initial)

TERMINATION

PWCCUL may terminate this Agreement, your access to this Web Site and use of its Internet Banking Service at any time, with or without cause or notice.

_____(Initial)

MODIFICATION

PWCCUL reserves the right in its discretion to change without warning or notice of any information or material contained on this Web Site and the terms and conditions under which the Web Site is used.

_____(Initial)

INTELLECTUAL PROPERTY RIGHTS

In relation to any information or materials which you submit to PWCCUL using this Web Site, you hereby grant PWCCUL intellectual property rights in such information or materials for any purpose it deems including, without limitation, the copying, transmission and distribution unless otherwise restricted by applicable law.

You agree that PWCCUL shall not be under any obligation of confidentiality to you regarding any such information or materials submitted to it using this Web Site unless agreed otherwise in a separate direct agreement between you and PWCCUL or required by law.

You acknowledge that the contents of the foregoing provisions shall not limit any specific provisions set out in individual terms and conditions of products and services offered on or through this Web Site.

_____ _____

Signature of the Member/joint account holder Date (MM/DD/YYYY)

_____ _____

Seal (For Proprietor/Partnership/Company) Date (MM/DD/YYYY)

For Use at Branch:

We confirm having verified the signature and mandates. PWCCUL Online Banking Facilities recommended. Copy of Board Resolution/declaration on stamp paper for corporate seeking transaction facility is enclosed.

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Signature of Branch Manager

OFFICIAL USE ONLY

Accounts to be linked to Online Banking (For Individual Members only)

Nature Of Account	Account Number	Branch	Mode of Operation (tick one)	Name of Joint A/C holders	Access Option	Member ID (for official use only)
			Single* Joint*			
			Single* Joint*			
			Single* Joint*			

Corporate User Details (For Corporate Members only)

Nature Of Account	Account Number	Branch	Mode of Operation (tick one)	Name of Joint a/c holders	Access Option	Member ID (for official use only)
			Single* Joint*			
			Single* Joint*			
			Single* Joint*			

*Mention specifically whether a view facility is required or both view & transaction facility is required.