



Personal Accounts & Banking Services

We invite you to contact us for an initial discussion of your requirements and the benefits that First Citizens can provide.
Telephone: (246) 431 4500
Email: contact@firstcitizensbb.com

www.firstcitizensbb.com



Personal Bank Account Application Form



This application may be used to open (2) different accounts provided the account mandates, signatories and statement of purpose are the same for both. The completion and delivery or mailing of an application to First Citizens Bank (Barbados) Limited shall constitute acceptance of the Bank's Terms & Conditions.

Account Name _____
Mailing Address for Account Statements _____

JOINT ACCOUNT MANDATE (if applicable)

For the purpose of this mandate, I/we authorise First Citizens Bank (Barbados) Limited to accept instructions from any one of the account holders or all jointly, as detailed in the Terms & Conditions until we give the Bank notice to the contrary in writing.

ACCOUNT INFORMATION

Chequing Options: Regular BBS Other _____
Savings Options: Regular Smart Start 50+ Super Saver BBS Other _____
Fixed Term Deposit Options: 1 year 2 year 3 year 4 year 5 year BBS Other _____
Special Services Premium Banking Other _____

BANK USE ONLY

Staff Yes No Client New Existing Account New Amended
Account Number _____ Account Number _____
Completed by _____ Date (dd/mm/yyyy) _____

CUSTOMER INFORMATION

FORM # (FOR BANK USE ONLY)	FIRST APPLICANT	SECOND APPLICANT	THIRD APPLICANT
Title and Given Names	_____	_____	_____
Last Name	_____	_____	_____
Nationality	_____	_____	_____
Citizenship	<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident	<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident	<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident
ID Type and Number <small>(see reference and identification requirement on back)</small>	_____	_____	_____
Date of Birth (dd/mm/yyyy)	_____	_____	_____
Phone	Home _____ Work _____ Cell _____	Home _____ Work _____ Cell _____	Home _____ Work _____ Cell _____
E-Mail	_____	_____	_____
Permanent address and postal code	_____	_____	_____
Occupation <small>(if self-employed please state nature of business)</small>	_____	_____	_____
Name and address of employer	_____	_____	_____
Applicant Signature(s) <small>(please sign within block)</small>	_____	_____	_____

ATM/DEBIT CARD

Existing Cardholder(s). Please provide First Citizens Card number: _____
 New Cardholder(s). Please designate the account type and currency that will serve as your primary account for debit card transactions:

Collect From: Broad Street Big B JB's Colymore Rock Somerley Mail

INTERNET BANKING

New Existing New Existing New Existing
If new user, complete the following:
Define currency for viewing your accounts _____
Secret question (max of 50 characters) _____
Secret answer (max of 50 characters) _____
City of Birth _____

CHEQUES

Yes No
Name, address and phone number(s) to appear on cheques: _____
Cheque Style: With stubs Without stubs
Collect From: Broad Street Big B JB's Colymore Rock Somerley
Style # _____ No. of books requested _____

Personal Accounts & Banking Services

Whether you're paying bills or saving for your future, First Citizens has a banking solution that's right for you. No matter what your needs, we tailor our accounts and services to complement your unique lifestyle.

This brochure will guide you in opening one or more First Citizens accounts and establishing your account preferences. Simply choose your account type, complete the attached application form and visit a First Citizens Branch with the required documents. We'll do the rest.

First Citizens Personal Accounts at a glance

Account Type	Minimum Balance	Monthly Fee	Interest	Statements	Monthly Contribution	Overdraft	Branch	ATM/Debit/Internet Banking
Checking	\$500	\$2	No	Monthly	N/A	Yes	Yes	Yes
Savings	2000	None	0.5% (annualized)	Quarterly	N/A	Yes	Yes	Yes
Smart Start	1000	None	0.5% (annualized)	Quarterly	N/A	Yes	Yes	Yes
Fifty Plus	55000	None	0.5% (annualized)	Quarterly	N/A	Yes	Yes	Yes
Smart Start	1000	None	0.5% (annualized)	Quarterly	N/A	Yes	Yes	Yes
Smart Start	10000	None	0.5% (annualized)	Quarterly	N/A	Yes	Yes	Yes
Smart Start	10000	None	0.5% (annualized)	Quarterly	N/A	Yes	Yes	Yes

Checking Accounts

Our checking accounts give you the flexibility to choose from a variety of payment options including several that are fee-free.

Make the most of your day-to-day payments with six free requests each month and conveniently use our online First Citizens ATM's and your debit card at First Citizens merchants.

We can establish an overdraft facility to cover monthly cash flow and avoid insufficient funds fees. Keep track of your finances with itemized monthly statements detailing your transactions. For more information on checking account fees, please see our Schedule of Fees available at any branch or online at www.firstcitizens.com.

Savings and Term Deposits

Because everyone saves differently, First Citizens savings accounts are designed with a range of diverse needs in mind. Enjoy the benefit of interest earnings on your daily balance.

Savings Account

Our basic savings account has a low opening balance and pays quarterly interest. Access your funds via your Debit Card and receive quarterly savings growth.

Smart Start

Teach your child the value of saving from an early age. Smart Start account, specifically for customers age 18 and under, can be opened with just \$100. We pay a premium interest rate of +0.5% over our standard savings rate. The account earns interest on the \$100 and deposit \$10 to their account at account opening. Your young saver will learn the importance of saving from an early age. A debit card is required for a quarterly statement.

Fifty Plus

You've worked hard for your money and depend on it for your future. The Fifty Plus account is designed for customers 55 years and over can be opened with a minimum of \$5,000 and pays a premium interest rate of +1% over our standard savings rate. In addition, you'll receive discounts on fees for standing orders, travelers' cheques, foreign drafts and other banking services. Best of all, you'll continue to enjoy access to your money and the convenience that a First Citizens Debit Card provides.

PLEASE TEAR ALONG DOTTED LINE

OPERATION OF ACCOUNT (to be answered by any one of the account owners)

What is the purpose of this account? _____

Non-residents only: why have you chosen to establish the account in Barbados? _____

Non-residents only: do any of the account holders have a connection with Barbados (e.g. family ties, property ownership, frequent visitor, business related dealings)?
If so, please provide details: Yes No

Is this account being held for the benefit of another party other than those named on the account? Yes No
If so, please state their name(s): _____

ACCOUNT FINANCIAL DETAILS

Amount of initial deposit: \$ _____

Initial funds will be deposited via: Electronic Funds Transfer Bank draft Internal transfer Personal cheque Cash
 Other (please describe): _____

Where are the funds coming from? Self or from other individual / entity / (name): _____
Location of origin (city, country): _____

How were the initial funds acquired? _____

Source of incoming future funds (select all that apply):
 Salary Rental income Commissions & fees
 Sales revenue Investment income Other (please describe): _____

Method of incoming funds (select all that apply):
 Electronic Funds Transfer Bank drafts Direct deposit Cash
 Internal transfers Personal cheques Third party cheques Other (please describe): _____

Method of outgoing funds (select all that apply):
 Electronic Funds Transfer Bank drafts Debit Card Cash
 Internal transfers Personal cheques First Citizens Online Internet Banking Other (please describe): _____

Estimated total monthly incoming funds: \$ _____ Estimated total monthly outgoing funds: \$ _____

DECLARATION

(i) I/we will be the beneficial owner(s) or signatory(ies) of the account for which the application is being made.
(ii) This account is not being acquired in violation of any applicable law.
(iii) I/we confirm that I/we will comply with all tax and exchange control reporting requirements imposed by any applicable jurisdiction in respect to this proposed account.
(iv) The information provided above is true to the best of my/our knowledge, information and belief.

Signatory (Print Name) _____ Signatory (Signature) _____ Date (dd/mm/yyyy) _____

REFERENCE AND IDENTIFICATION REQUIREMENTS

We require the following additional documentation to open and operate a personal account.

NEW Customers are required to provide the following documentation in addition to their completed application form:

- Verification of Nationality.** Barbadian Residents must provide: i) an original or notarized copy of a valid passport or ii) a government issued photo identification such as a Barbados ID Card. Non-Barbadian Residents and Non-Residents must provide an original or notarized copy of a valid passport. Identification should state the true legal name, date of birth and nationality of the account holder(s).
- Verification of Banking History.** Resident applicants with no existing accounts will be required to provide a bank reference for checking accounts only. Non-residents must provide a bank reference for all retail accounts. The bank reference should be from an institution with which they have an established relationship and addressed to:
Banking Services
First Citizens Bank (Barbados) Limited
P.O. Box 1256
Bridgetown, BB11000, Barbados
- Verification of Address.** A document verifying street address is required. For residents of Barbados, a recent utility bill, the relevant page of a telephone directory or electoral poll listing is acceptable. For non-residents, a current utility bill showing their street address is acceptable.
- Minimum Opening Balance.** Please see the front of this brochure for the minimum opening balance for your chosen account type.
- Verification of Barbados Residency (Non-Barbadians only).** An official immigration document is required if you are resident in Barbados and are not Barbadian.
- Verification of Main Source of Income (Non-residents only).** Non-residents must provide documentation to support their main source of income (e.g. pay slip, letter from employer or trust, investment statement, etc.).

EXISTING Customers are required to provide the following documentation in addition to their completed application form:

- Minimum opening balance.** Please see the front of this brochure for the minimum opening balance for your chosen account type.
- Verification of Address only if address listed on existing accounts has changed.** For residents of Barbados, a recent utility bill, the relevant page of a telephone directory or electoral poll listing is acceptable. For non-residents, a current utility bill showing their street address is acceptable.
- Photo Identification.** Any government issued photo identification stating the true legal name, date of birth and nationality of the account holder(s).

It is Bank policy to verify the source of funds before accepting or executing any transaction.

BANK USE ONLY

Approved by Compliance: Name (Print) _____ Signature _____ Date _____

JOINT ACCOUNT AGREEMENT- CURRENT ACCOUNTS

(1) THE UNDERSIGNED hereby. authorize **First Citizens Bank (Barbados) Limited** (hereinafter referred to as the "Bank").....Branch to:

(a) open an account in the joint names of the undersigned and to honour all cheques drawn on the account signed by*.....of the undersigned or the survivor(s), notwithstanding that the debiting of any such cheques to the account should cause it to be overdrawn or any existing overdraft in the account to be increased thereby, and the undersigned hereby agree that any liability incurred hereunder shall be joint and several.

(b) place to the credit of the account carried on the books of the Bank in the joint names of the undersigned and subject to withdrawal by*..... the proceeds of any bills of exchange, cheques, promissory notes, bank and express money orders or other orders for the payment of money, bonds, debentures, coupons or other securities (hereinafter referred to as "instruments"), signed or drawn by or payable to or the property of the undersigned or any of them, including instruments which may be deposited with or delivered to the Bank by any person for the credit of the undersigned or any of them, and to endorse any instruments so credited, for and on behalf of the undersigned or any of them.

(2) It is understood that all moneys now or hereafter from time to time deposited in the said account shall belong to the survivor(s) in the event of the death of the other(s) while such deposits continue.

(3) The undersigned authorize the Bank to permit * of the undersigned in the name of and on behalf of the undersigned, and in the name of and on behalf of the survivor(s) of the undersigned, to:

- (a) draw, sign, accept and endorse bills of exchange (other than cheques) and promissory notes, notwithstanding that the debiting of any such bills of exchange or promissory notes to the account should cause it to be overdrawn or any existing overdraft to be increased thereby, and the undersigned hereby agree that any liability incurred hereunder shall be joint and several.
- (b) withdraw any or all securities, bills, coupons or other property in the hands of the Bank for account of the undersigned, including any box or boxes and their contents.
- (c) negotiate for and take advances by way of discount, loans, overdrafts or otherwise, with or without security.
- (d) pledge and deposit any species of security for the repayment of any such advances.

(4) All securities, bills, coupons, boxes and their contents and other property now or hereafter from time to time deposited with the Bank for account of the undersigned as aforesaid, shall, subject to any lien, mortgage or charge which the Bank may have thereon, belong to the survivor(s) absolutely in the event of the death of either/any of the undersigned.

Dated at.....this.....day of.....20.....

*Insert "either" or "both" or "any one (or as the case may be)".

N.B. Paragraph 3 and 4 above should be deleted if not in accordance with the wishes of the depositors. If the depositors desire to authorize a person other than one of themselves to operate the account, the usual Power of Attorney form signed by each of the depositors shall be used.

OPERATION AND VERIFICATION OF ACCOUNT AGREEMENT

In consideration of First Citizens Bank (Barbados) Limited (hereinafter referred to as the "Bank") keeping in its books an account opened by the undersigned and negotiating for or taking on deposit or for discount or for collection or as collateral security or otherwise from the undersigned, bills of exchange, cheques, promissory notes, bank and express money orders or other orders for the payment of money, coupons, tickets pertaining to the purchase of grain, livestock and other produce, or other instruments or securities whether or not the undersigned is a party thereto (the whole hereinafter referred to as "instruments": which shall be deemed to include instruments drawn on any branch of the Bank), the undersigned hereby agrees with the Bank as follows:

(1) That presentment, notice of dishonour, protest and notice of protest of all instruments is hereby waived unless the Bank receives at or prior to maturity special written instructions to the contrary from the undersigned in respect of any specified instrument or instruments, and that, subject to any such special written instructions, the undersigned shall be responsible and liable to the Bank on all instruments in the same manner and to the same extent as if the instruments had been duly presented and protested and notice of dishonour and notice of protest given as regards all parties thereto as required by any law applicable thereto, and that any person (other than a member of the Bank's staff) employed by the Bank to carry out any such special written instructions shall be deemed to be the agent of the undersigned.

(2) That the Bank is authorized to present for payment or collect the instruments through such banks or other agents as the Bank may deem best, at the sole risk and expense of the undersigned, and save to the extent that definite instructions have been received by the Bank from the undersigned, to give to such banks or other agents such instruments as to collection as the Bank may deem best, and that the Bank may accept either cash or bank drafts, cheques, settlement vouchers, clearing house slips or any other evidence of payment, in payment of the instruments or in remittance therefor.

(3) That the undersigned will indemnify the Bank against all claims made against the Bank and/or liability incurred by the Bank under any law having effect within the jurisdiction where any of the instruments are or may be payable, including, but without limiting the generality of the foregoing any claim and/or liability which may arise by reason of the endorsement of the Bank or any branch or agency thereof and also against all claims and/or liability arising with respect to tickets pertaining to the purchase of grain, livestock and other produce whether by forgery thereof or unauthorized signatures thereon or otherwise.

(4) That the Bank is authorized to debit the account of the undersigned with any of the instruments, or any of the evidences of payment referred to in Section (2) hereof, which are not paid on presentation or which if paid the Bank may be called upon to refund, or which may be dishonoured by non-acceptance or non-payment or any party to which is bankrupt or insolvent, or which, or the proceeds of which, through no fault of the Bank have been lost, stolen or destroyed, or which, or the proceeds of which, for any reason the Bank is unable to collect or withdraw, together with all costs, charges and expenses incurred by the Bank in connection therewith and/or to debit the account of the undersigned with any cheques drawn on the branch of the Bank at which the account of the undersigned is being carried and which have been cashed, negotiated or credited to the account of the undersigned but which have not been found good.

(5) That the Bank is authorized to pay as in the case of an ordinary cheque and debit the account of the undersigned in the customary manner with every promissory note or acceptance of the undersigned presented for payment at the branch of the Bank at which the account of the undersigned is being carried.

(6) That in the event that the account is overdrawn:

- (a) the Bank will be entitled to take whatever action it deems appropriate and, without limiting the generality of the foregoing, the Bank will not be obliged to honour any cheques, the whole without any notice or delay;
- (b) the undersigned will agree to pay the amount indicated on the monthly statement of account.

(7) That the undersigned will repay to the Bank all amounts debited to the account of the undersigned in accordance with the provision of this agreement.

(8) That should any sum or sums of money which at any time hereafter may be found due and owing on the account by the undersigned to the Bank and any sum or sums for which the undersigned may be or become liable to the Bank, the undersigned shall be so liable for the said sum or sums which may be found to be due and owing to the Bank shall be entitled to debit to the account of the undersigned or otherwise to recover from the undersigned under this agreement the said sum or sums of money found to be due and owing by the undersigned to the Bank together with the banking charges, legal fees and expenses (on a solicitor and own client basis) and other costs, charges, expenses and commissions incurred by the Bank in the recovery of the said sum or sums due and owing by the undersigned to the Bank.

(9) That the Bank may from time to time make and debit to the aforesaid account its usual charges for keeping of the account which charges the undersigned hereby agree(s) to pay.

(10) That where a statement of account and relative vouchers are to be rendered by the Bank;

- (a) the undersigned will verify the correctness of each statement of account received by the Bank;
- (b) if a statement of account and relative vouchers are not received on or before the 10th day, after the end of the cycle agreed on for their preparation, the undersigned will notify the Bank not later than 5 days thereafter.
- (c) the undersigned will within 45 days and not thereafter following the end of the cycle agreed on for the statement of account preparation notify the Bank in writing at the branch or agency where the account is kept, of any alleged omissions from or inaccurate entries in the account as so stated;
- (d) that at the end of the said 45 days the account as kept by the Bank shall be conclusive evidence without any further proof that except as to any alleged errors of which the Bank has been so notified and any payments made on forged or unauthorized endorsements the account contains all credits that should be contained therein and no debits that should not be contained therein and all the entries therein are correct and subject to the above exception the Bank shall be free from all claims in respect of the account.

(11) That should the undersigned conduct an account or accounts at more than one branch of the Bank, the provisions of this agreement shall apply to each of such accounts unless the undersigned gives the Bank special written instructions to the contrary designating the particular account or accounts to which the provisions of this agreement shall not apply.

(12) That this is to be a continuing consent and agreement and shall bind the undersigned and heirs, executors, administrators, successors and assigns of the undersigned.

Dated atthis day of 20.....

(FOR BANK USE ONLY)	
INITIALS	
Prepared by	Checked by

Customer(s) Name(s)

(Authorised Signature)

(Authorised Signature)

N.B This agreement binds only the party by whom it is signed. It does not affect the rights of other persons who are parties to the items. The agreement does not apply to items drawn or endorsed by the customer which are lodged by other parties.

INDEMNITY RE INSTRUCTIONS GIVEN BY TELEPHONE/TELEFAX

I/We, the undersigned client(s) of First Citizens Bank (Barbados) Limited, (hereinafter called the Bank), authorize the Bank to accept from time to time and to act immediately upon instructions purporting to have been telephoned by me/us or sent by me/us by telefax.

It is understood that such messages will be sent entirely at my/our risk and that the Bank may assume that they are given with my/our authority. The Bank will not be held liable for any mistake or omission which may happen in the transmission of the message nor for its misinterpretation when received.

Furthermore I/we agree to keep the Bank fully indemnified against any claims, liabilities or losses which it may incur by reason of action under the authority.

Place and Date:

Signature(s):

CUSTOMER REFERENCE REQUEST FORM

In accordance with the Anti-Money Laundering Guidelines for Licensed Financial Institutions, we hereby request your confirmation of the identity of our prospective customer and whether or not you consider them trustworthy to the extent of operating a chequing account.

Full Name of

Customer:

Known Aliases:

Title (Mr/Mrs/Miss/Ms):

Permanent Address:

(as given by customer)

Date of Birth: Account Number:

National Identification

Number:

Specimen Customer Signature:

Please respond by returning the lower portion of this form.

To: First Citizens Bank (Barbados) Limited

From: (Referee)

Request for reference regarding:

With reference to your enquiry dated we:

1. Confirm that the above customer is / is not known to us.
2. Confirm / cannot confirm the address shown in your enquiry.
3. Confirm / cannot confirm the National Identification Number.
4. Confirm / cannot confirm that the signature reproduced in your enquiry appears to be that of the above customer.

COMPLETE REFERENCE ON REVERSE

The above information is given in strict confidence, for your private use only, and without any guarantee or responsibility on the part of this financial institution or its officials.

Customer Consent

I authorise First Citizens Bank (Barbados) Limited to receive confirmation of the details above and a bankers reference as requested. This form authorises our existing bankers to debit the above account with the cost of this enquiry.

Full Name:.....

Signature: Date:

Kindly provide us with your opinion regarding the ability of the customer to satisfactorily operate a chequing account.



First Citizens

First Citizens Bank (Barbados) Limited | Mutual Building | #1 Beckwith Place
Lower Broad Street | Bridgetown | Barbados
www.firstcitizensbb.com

FIRST CITIZENS ONLINE INTERNET BANKING AGREEMENT

Personal Banking

This agreement is made and entered into between First Citizens Bank (Barbados) Limited, a company registered under the laws of Barbados with registered office at 1st Floor Carlisle House, Hincks Street, Bridgetown in Barbados (hereinafter known as the "Bank") and [name individual or company] (hereinafter known as the "User").

1. Agreement for Provision of PC-based Remote Banking Services (hereinafter known as the "Agreement")

1.1. The Bank hereby agrees to provide remote banking services to User on the following terms and conditions. Remote Banking Services includes the following functions, as may be amended from time to time, collectively called the "Service":

Balance and Transaction Reporting

Accruing maximum of 90 days data on:

- Chequing accounts
- Savings accounts
- Consumer Loan accounts
- Call/Fixed accounts
- First Citizens Asset Management Limited accounts
- Credit Card accounts

Money Transfer

- Intra-account transfers (between Bank accounts)

Account Group Management

- Account portfolio management

Third Party Payment

- International Money Transfers (wires), Drafts & Manager's Cheques

Bill Payments

- Payments to Companies registered in Barbados and Utility companies in Barbados.

File Transfers

- EDI (Electronic Data Interchange) file transfer to the Bank (Corporate clients only)

Bulk Payment

- Single or Multiple credits to accounts held at the Bank. This will allow one or more credits to the User's own accounts and/or to third party accounts held at the Bank.

1.2. This Agreement provides the only and full understanding of the above listed parties' agreement. No waiver, alteration or modification shall be binding unless in writing and signed by both parties. Neither the course of conduct between the parties nor trade usage shall act to modify or alter any provision of this Agreement.

1.3. The User shall not assign this Agreement without the prior written consent of the Bank. If any part of this Agreement is held invalid, the remaining parts will continue to be valid and enforceable.

1.4. This Agreement is to be understood to be for the benefit of the parties hereto solely.

1.5. This Agreement is effective from the date of signing by both parties and will remain in full force and effect unless terminated by either party upon thirty (30) days prior written notice.

1.6. Operating parameters for the provision of the Service are described in the User Guide (also known as the First Citizens Online Internet Banking Brochure). The Bank may amend the User Guide at any time on fourteen (14) days written notice to the User. The User's continued use of the Service after the fourteen day notice period has passed shall constitute acceptance of the amendments.

1.7. All Bank products and services accessed through the Service will continue to be governed by the relevant individual ordinary agreements, rules and guidelines, (including charges), for each product and service as amended by the Bank from time to time.



FIRST CITIZENS ONLINE INTERNET BANKING AGREEMENTPersonal Banking

- 1.8. The User agrees:
- (i) to make funds available in accordance with its instructions provided to the Bank before or upon signing this Agreement collection by the Bank through direct debit;
 - (ii) to make funds available for all applicable charges (referred to in clause 6 below), when due, in specified account for collection by the Bank through direct debit;
 - (iii) that any charges collected by the Bank, which are not disputed in writing to the Bank within thirty (30) days of their collection will be considered accepted by the User.
- 1.9. Where the Bank is a party to a dispute, the electronic records retained by the Bank shall serve as the sole and accurate record of the information recorded therein and shall be admissible in a court of law as such, with equal evidentiary value as a duly authorized paper document.
- 1.10. The Bank reserves the right to terminate this Agreement with immediate effect in the event that legal, regulatory, or other governmental decisions or developments would or might, in its sole opinion, preclude or impede the Bank from providing the Service.
- 1.11. The Bank may, at its absolute discretion and with immediate effect, suspend the Service should the Bank, in its sole opinion, consider that activity has occurred which constitutes fraudulent use of the Service, attempts to perpetrate fraud through the Service, violates regular account operation rules and regulations, Bank policy, or Barbados Law and regulatory requirements and the Bank shall not be obliged, in any such case, to specify the precise nature of its concerns, but may simply make reference to this clause.
- 1.12. The User agrees that it will not utilise the Service other than for the purpose contemplated by this Agreement including without limitation reselling, re-copying or re-communicating in any electronic form. The information or any part thereof, obtained from the medium from which the Service is stored, shall not be disclosed to any third party (except where such third party is a parent, subsidiary or affiliate of the User located in Barbados) unless the prior written consent is obtained from the Bank and subject to such terms and conditions as may be solely determined by the Bank.
- 1.13. The Bank may, in its absolute discretion, suspend the Service for non-payment of charges due by the User to the Bank.

2. Equipment & Software

- 2.1. The User alone is solely responsible for the expense, installation, upgrade, maintenance and security of all hardware, software, and provision of telecommunications used to access the Service.
- 2.2. The User acknowledges that it does not own any right of copyright or other intellectual property rights in the Service or any hardware or software provided to the User by the Bank for use in conjunction with the Service and is subject to the conditions of confidentiality specified in clause 5 below.

If the User accesses the Service from a location outside Barbados, the User shall be responsible for complying with the laws and regulations applicable to that location.

3. Documentation & Training

The Bank will provide the User with training specific to the Service at the specified Bank training facility and as well as an on-line help facility. The User may copy the relevant portions of the User Guide for its internal use only, subject to the conditions as specified in the confidentiality section of this Agreement.

4. Authorization & Security

- 4.1. Where the User is a corporation, partnership or any other unincorporated association, the User shall designate and provide the Bank with the name of an employee of the User who shall be responsible for all aspects of the User's operation and use of the Service (hereinafter referred to as the "Corporate Administrator"). The Corporate Administrator shall designate and provide the Bank with the name(s) of the officer(s) of the User, who is/are authorised to operate and use the Service (hereinafter referred to as the "Authorised Operators"). The Authorised Operators shall be deemed to be the authorised signatories of the User and shall have the authority to among other things, initiate transactions or obtain various types of information pertaining to the User's accounts according to various authorisation matrices that will be set for the operation of the Service. The User shall confirm in writing that it has received the approval of its Board of Directors, shareholders (as applicable), or other persons responsible for the management of such corporation, partnership or any other unincorporated association for such persons to be Corporate Administrators and/or Authorised Operators of the Service. Each User which is a corporation, partnership or unincorporated



association shall provide the Bank with a certified copy of a resolution or some other document which the Bank in its sole discretion finds acceptable which confirms the appointment of the Corporate Administrator and the Authorised Operators.

- 4.2. The User authorizes the Bank to act upon instructions received through the Service for the transfer of funds or other Bank services in accordance with the Bank's operating procedures, rules and guidelines (as the same may be amended from time to time). Any action taken by the Bank on such instructions will have the same legal effect and will bind the User as fully and effectively as if they had been given in writing and signed by a duly authorized signatory of the User, regardless of whether the person purporting to

give such instructions (a) was or was not an authorized signatory of the User (b) was using the Service for legitimate business purposes or (c) was acting in the ordinary course of their employment.

- 4.3. The Bank will provide the User with a User Identifier, and a User Password for each Authorized Operator of the Service. The User understands and agrees that the User alone is solely responsible for the selection, use, confidentiality and protection of passwords and identifiers utilized by the User, its employees, servants and/or agents. The Bank may at any time and, at its sole discretion, deny access to the Service for security reasons.

- 4.4. The User will report to the Bank in a timely manner in writing, any suspected breach in the User's security arising from access to the Service. Such notice will be effective when received by the Bank. The Bank is not liable for any losses that occur should there be a breach in the User's security prior to receipt of notice of the breach by the Bank. The User is solely responsible for instructing the Bank to add, replace and/or remove (a) a Corporate Administrator from access to the Service (b) Authorized Operators from access to the Service, and (c) accounts from access via the Service. Instructions from the User shall be in writing to the Bank. The Bank shall be allowed a reasonable period of time from receipt of an instruction from the User to add, replace and/or remove (as the case may be) a Corporate Administrator or Authorised Operator from access to the Service.

5. Business Hours

- 5.1. The Bank will process instructions received from the User during the normal business hours of the Bank and on the earliest possible working day of the Bank subject to the availability of the Bank's resources and the Bank's sole discretion as to the priority of the transaction requested.

6. Confidentiality

The Bank will take all commercially reasonable precautions to ensure the confidentiality of the User's files, records and data. The User will hold all information, documentation, and specifications relating to the Service as being confidential and proprietary to the Bank. The User agrees that it will at no time during the term of this Agreement or after its termination disclose or otherwise transmit, directly or indirectly, any such information to any third party without the prior written consent of the Bank. These obligations of confidentiality do not apply to necessary disclosure to auditors in the course of audit, to any governmental agency under any statutory obligations, where required by law, and/or where such information is already in the public domain.

7. Charges

- 7.1. The Bank reserves the right to charge the Customer a fee for using the Service and the Software. The Bank may introduce such fee on giving the Customer thirty (30) days written notice.
- 7.2. The Bank may amend charges/fees at any time without prior notice to the User.
- 7.3. The standard Bank transaction charges/fees are applicable to Drafts/Managers Cheques, Wires, Third Party Payments, Bulk Payments and EDI.
- 7.4. Foreign exchange charges will be automatically calculated by the system and will be included in the total transaction amount.

8. Revisions and Improvements

The Bank reserves the right to make changes, at any time, in: the rules of operation, accessibility, security procedures and provisions, type and location of Service resources, administration, features and functions.

9. Limitations of Liability

- 9.1. The Bank is not liable for acts of God, machine or system breakdown or malfunction, interruption or malfunction of telecommunications, viruses, worms (including but not limited to Internet Service Provider or Internet Browser software), electrical power or other third party services, labour difficulties, or any other cause beyond its reasonable control. The Bank will take reasonable care in the performance of its obligations under this Agreement. Under no circumstances will the Bank be liable for indirect, special or consequential damages, even if it is advised of the possibility of such damages.



First Citizens

FIRST CITIZENS ONLINE INTERNET BANKING AGREEMENT

Personal Banking

- 9.2. Under no circumstances will the Bank authorize any of its employees to install, maintain, or otherwise modify any of the User's equipment, hardware or software. The Bank will under no circumstances be liable for the performance or security of the User's hardware, software, or telecommunications services.
- 9.3. The User shall indemnify and hold harmless the Bank from any damage or loss, whether direct, indirect, incidental, consequential, special, exemplary and/or punitive, including without limitation lost profits, which are attributable to the User on account of the User's misuse of the Service except in accordance with the terms of this Agreement.
- 9.4. The Bank will not be liable for the insolvency, neglect, misconduct, mistake, default, delay or action or inaction of any third party, including but not limited to charges imposed or other action taken by a payee, merchant or other third party resulting from a late or missed payment by a User, or for damages or loss resulting from the payment policies or any other policy of the payee, merchant or other third party, including delays in processing payments by a payee, merchant or other third party. Disputes or claims between a payee, merchant or any other third party and the User shall be settled directly between those parties only and no claim shall be made against the Bank by the User or such parties in respect of disputes between them, and the Bank shall not be liable whatsoever for any damage or loss whether indirect, incidental, consequential, special, exemplary and/or punitive, including without limitation lost profits, which are attributable to a payee, merchant or other third party in connection with the use of the Service by a User.
- 9.5. The User shall indemnify and hold harmless the Bank from any damage or loss, whether indirect, incidental, consequential, special, exemplary and/or punitive, including without limitation lost profits, which are attributable to the User on account of a mistake made and/or omission by the User in its use of the Service except in accordance with the terms of this Agreement.
- 10. Governing Law & Jurisdiction**
This Agreement shall be governed and construed in accordance with Barbados Law and the User submits to the non-exclusive jurisdiction of the Barbados Court.



First Citizens

FIRST CITIZENS ONLINE INTERNET BANKING AGREEMENT

Personal Banking

[Corporates:]

For and on behalf of (Company name):

Print name: _____

Title: _____

Signature:

(Second signatory if applicable)

Print name: _____

Title: _____

Signature:

Date:

[Individuals]

Print name:

Signature:

Witnessed by

Print name:

Signature:

Date:

BANK USE ONLY

For and on behalf of First Citizens Bank (Barbados) Limited:

Printed Name: _____

Authorised Signatory: _____ Date: _____ (dd/mm/yy)

EB09082007



First Citizens

First Citizens Bank (Barbados) Limited | Mutual Building | #1 Beckwith Place
Lower Broad Street | Bridgetown | Barbados
www.firstcitizensbb.com

FIRST CITIZENS ONLINE INTERNET BANKING APPLICATION

Personal Banking

CLIENT INFORMATION

Name: Last _____

First _____

Address: _____

Mailing: _____

Email: Home _____

Business _____

Telephone:

Home

Business

Cellular:

Home

Business

Fax:

Home

Business

ACCOUNT INFORMATION

Only the following **First Citizens** account types should be entered below:

Chequing, Savings, Term Deposit (Call & Fixed) and Loans.

Account Number(s)	Account Name

Printed Name: _____

Customer Signature _____

Dated ___/___/___ (dd/mm/yy)

BANK USE ONLY

Entered By	Name: _____	Signature: _____	Dated ___/___/___ (dd/mm/yy)
-------------------	-------------	------------------	------------------------------



First Citizens

First Citizens Bank (Barbados) Limited | Mutual Building | #1 Beckwith Place
Lower Broad Street | Bridgetown | Barbados
www.firstcitizensbb.com

FIRST CITIZENS ONLINE INTERNET BANKING APPLICATION

Personal Banking

Approved By	Name: _____	Signature: _____	Dated ___/___/___ (dd/mm/yy)
--------------------	-------------	------------------	------------------------------

Personal Application Form Explanation

ALL FIELDS MUST BE COMPLETED BEFORE SUBMITTING THE APPLICATION FORM TO THE BANK.

Page 1. Client Information

- Last Name: Your last name/surname.
- First Name: Your Given/Christian name.
- Address: Your current address.
- Mailing: The mailing address if different from the address.
- E-mail: Your business and personal e-mail address.
- Telephone: The telephone numbers for your Home and Business.
- Fax: The fax numbers for your Home and Business.

***In case you forget your password, these fields will be used to confirm your identity.**

Account Information

- Account Number(s): The series of digits that uniquely identifies your account(s). Only Checking, Savings, Term Deposit (Call & Fixed), Loans and Credit Cards should be entered.
- Account Name: The name of the account registered with the Bank.