

**Indemnity to FBN Bank (UK) Ltd for fax or telephone instructions
from Personal Customers**

It was resolved that:-

In consideration of FBN Bank (UK) Ltd, (referred to as the "**Bank**" hereafter) agreeing to accept and act upon fax or telephone instructions purporting to be given for and on behalf of the undersigned, the undersigned hereby agrees to enter into a funds transfer instruction (the "**Funds Transfer Instruction**") in favour of the Bank and expressly discharges the Bank from any liability for having carried out the said instructions pursuant to the Funds Transfer Instruction.

The undersigned declares that they assume all the risks implied by such instructions under the Funds Transfer Instruction, in particular those due to transmission mistakes, misunderstanding or identification errors, and fully discharges the Bank for the same.

The undersigned accepts that the Bank at its sole discretion may from time to time use electronic devices to record any or all telephone instructions. In the event of any dispute as to the content or veracity of any instruction, the undersigned acknowledges and accepts that the contents of any such recording are paramount and that the Bank's understanding of any oral instructions, including any tape recording thereof shall be binding upon us.

Nevertheless, in case of doubt as to the authenticity of such instruction, the Bank may at its sole discretion postpone the carrying out of any order given by fax or telephone until it has received written confirmation or such other confirmation as it will deem appropriate.

These instructions shall apply in all respects to all beneficiaries of powers of attorney which may exist from time to time.

I do / do not* require FBN Bank (UK) Ltd to verify by telephone authenticity of any instruction received (*delete as applicable, if no deletion is made instructions will not be verified).

If verification is required I/we agree to pay the charge for this service as shown in the Banks Tariff and Charges.

SIGNED:

SIGNED:

PRINT NAME:

PRINT NAME:

DATE: _____

DATE: _____
(If joint account)