

Indemnity to FBN Bank (UK) Ltd for Facsimile, Electronic or Telephone instructions from Personal Customers

In consideration of FBN Bank (UK) Ltd, (hereafter referred to as the "Bank") agreeing to accept and act upon instructions delivered orally by telephone or by facsimile or other electronic means (including by way of email) and purporting to be given by 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 assumes 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 shall be conclusive and that the Bank's understanding of any oral instructions, including any tape recording thereof shall be binding.

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 telephone, facsimile or other electronic means until it has received written confirmation or such other confirmation as it will deem appropriate.

For the avoidance of doubt the Bank is requested and authorised to accept instructions from any lawfully appointed attorney of the undersigned if such instructions are given orally by telephone or in writing and delivered by facsimile or other electronic means (including by way of email). In such circumstances, the undersigned agrees to be responsible for such instructions and to assume the risks aforesaid under the Funds Transfer Instruction.

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: _____

(Primary account holder)

(If joint account, 2nd account holder to sign)