

For Customer Retention

Please read through thoroughly before submitting the form, we regret to inform you that incorrect selection of request option(s) may cause delays in processing.

A Documents that required for RHB Reflex if you are:

1. Reflex Application Form – Existing RHB Corporate Customer who wants to apply for **new** RHB Reflex account
2. Reflex Maintenance Form – (i) Existing Reflex Customer who wants to **upgrade** your Reflex service packages; or (ii) **amend & request** for new services & etc.
3. For **new** Reflex Application or **upgrade** of Reflex service package, we need the following supporting documents:
 - Sole Proprietorship, Partnership or Limited Partnership (excluding LLP) – Letter of Authorisation (“LOA”)
 - All other Corporate structures – Board Resolution for RHB Reflex or Board Resolution (Bank’s standard copy) used for Account Opening (“BR”)
 - Company may choose to pass own resolution format; however additional processing time may be required.
4. It is important to provide a **valid mobile number** for all the users and submit a **Certified True Copy of Identification document** for all Single Control Access (“SCA”) and Dual Control Access (“DCA”) Authoriser(s) together with Reflex Application or Maintenance Form. Identification document refer to copy of NRIC / Passport with residential proof of address (must be dated within 3 months from date of application)
5. Other supporting documents:
 - Partnership Agreement
 - Minutes of Meeting for MCST

B Optional Service Package

Service Package	Description
MT Reports	User will be able to retrieve MT103 of those OTTs send via Reflex Application
File Upload	File Upload is a facility available within Reflex system which allows Corporate Customers to process bulk payments (applicable for all payment types) by uploading data file that was generated from accounting software package.

C Security Tokens Types (only 1 token type per user)

- Physical Token is a physical security device or a hardware token with S\$20.00 charge per device.
- Digital Token is a software token (digital key) that is builtin within our RHB Reflex Mobile App.

D User Roles and Functions

User Roles	Functions
Single Control Access	User who creates financial transaction(s) and approve his/her own transaction(s).
Financial Transaction Maker	User who creates financial transaction(s)
Financial Transaction Authoriser	User who approves financial transaction(s)
Admin Maker	User who reset the Reflex access for other non-admin user(s)
Admin Authoriser	User who approves the Reflex access performed by Admin Maker
Inquirer	User who can view account balances and reporting (i.e. download financial transaction activities and account statement) only
Reviewer	User who review the financial transaction(s) prior to the Transaction Authoriser(s)

Note: All the user roles (except Admin roles) will have access to account balances and reporting (account statement)

1. Financial Transaction refer to payments locally & internationally via domestic payment services i.e. Intra/Inter Company Transfer within RHBSG, GIRO, MEPS, FAST & PayNow Corporate or Telegraphic Transfer for overseas payment.
2. Under the Single Control Access (SCA) setting, only 1 User can be assigned with Single Control Access role. Any subsequent new user(s) can only be assigned with Inquirer role.
3. Under the Dual Control Access (DCA) setting, if any Maker is assigned with Admin Function, at least 1 Authoriser must also be assigned with Admin Function or vice versa.

RHB Reflex Reference Notes

Business Internet Banking

E User Role Selection:

I) User Role Selection with different scenarios

No.	Sample Scenario	User Role	Functions	File Upload Subscription	Additional Control Setting
1	Financial Transactions Only	Maker	Financial Transaction without Admin function	N.A.	N.A.
2	Financial Transactions with Admin function	Maker	Financial Transaction with Admin function	N.A.	N.A.
3	Financial & Salary Transactions via File Upload	Maker	Financial Transaction without Admin function	Yes	N.A.
4	Financial & Salary Transactions via File Upload with Admin function	Maker	Financial Transaction with Admin function	Yes	N.A.
5	Financial & Salary Transaction via File Upload with admin function, but unauthorised to view Salary details	Maker	Financial Transaction	Yes	Salary Transactions with non-viewing of Salary details

II) User Role Table

Reflex Setting	Single Control Access (SCA)		Dual Control Access (DCA)			
	<input type="checkbox"/> Sole User	<input type="checkbox"/> Inquirer (optional)	<input type="checkbox"/> Maker	<input type="checkbox"/> Authoriser	<input type="checkbox"/> Reviewer (optional)	<input type="checkbox"/> Inquirer (optional)
Financial Transaction with Admin function	# Create and Approve Financial Transactions. Without Admin function	# View Account Balance & Reporting only. Without Admin function	<input type="checkbox"/> With Admin function	<input type="checkbox"/> With Admin function	# Review Financial Transactions* View Account Balance and Reporting. Without Admin function	# View Account Balance & Reporting only. Without Admin function
File Upload (optional) Subscription to this service if require	Additional Control Setting for Salary Transaction via File Upload Function					
Upload of Salary Transactions with Additional Control	# Upload Financial Transactions and Salary Transactions	N.A.	<input type="checkbox"/> Upload Salary Transactions with <u>non-viewing</u> of Salary details	<input type="checkbox"/> Approve Salary Transactions with <u>non-viewing</u> of Salary details	# Review Salary Transactions	N.A.

Note: Salary Transaction – make Salary transfer to multiple recipients in a single batch via GIRO (in general).

F RHB Reflex Apps



Please submit completed forms to:
Transaction Banking, 90 Cecil Street, RHB Bank Building #03-00, Singapore 069531

This request will be processed within 7 business days upon receiving the complete set documents.

All fields to be completed in BLOCK LETTERS. Please indicate "N.A." where non-applicable.

1. Business Details

Corporate name

Business registration number
As registered with local Registrar of Companies, Societies, MCST & etc.

Name of contact person
RHB Bank will liaise directly with contact person on matters relating to Reflex signup and services. Contact person is authorised to receive email notification of their Reflex application status.

Corporate email

Office / Mobile phone +
Country code

Primary corporate account for us to deduct Reflex related fee (if applicable)
Account number Currency

2. Service Package (Optional – only tick 1 service)

- MT Reports
- File Upload
- MT Reports / File Upload

Note: Fee Based depending on business requirement, please approach your Relationship Manager

3. Business Accounts Details

- All accounts
- Additional / Specified accounts listed below only

<input type="text"/>	<input type="text"/>
Account number	Currency
<input type="text"/>	<input type="text"/>
Account number	Currency
<input type="text"/>	<input type="text"/>
Account number	Currency
<input type="text"/>	<input type="text"/>
Account number	Currency
<input type="text"/>	<input type="text"/>
Account number	Currency

Approving Person(s) initial

Sign here	Sign here
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RHB Reflex Application Form

Business Internet Banking

4. User Information Details

User 1 (All following fields are mandatory)

User ID
6-18 characters with no space or special character

Full name

NRIC/Passport
As per NRIC / Passport

Corporate email

Mobile phone +
Country code
Required to receive SMS notification

Designation

Reflex Token Type (Select One Option)

Physical Token (cost of S\$20 per Physical Token applies) Digital Token

Tick only One User Role

Reflex Setting	Single Control Access (SCA)	Dual Control Access (DCA)			
User Role Functions	<input type="checkbox"/> Sole User	<input type="checkbox"/> Maker	<input type="checkbox"/> Authoriser	<input type="checkbox"/> Reviewer (optional)	<input type="checkbox"/> Inquirer (optional)
Financial Transaction with Admin function	# Create and Approve Financial Transactions. Without Admin function	<input type="checkbox"/> With Admin function	<input type="checkbox"/> With Admin function	# Review Financial Transactions* View Account Balance and Reporting. Without Admin function	# View Account Balance & Reporting only. Without Admin function
File Upload (optional) Subscription to this service if require	Additional Control Setting for Salary Transaction via File Upload Function				
Upload of Salary Transactions with Additional Control	# Upload Financial Transactions and Salary Transactions	<input type="checkbox"/> Upload Salary Transactions with non-viewing of Salary details	<input type="checkbox"/> Approve Salary Transactions with non-viewing of Salary details	# Review Salary Transactions	N.A.

Note: Single Control Access User and Transaction Authoriser(s) are required to submit a copy of NRIC / Passport with residential proof of address (statements/bills must be dated within 3 months from date of application)

Customised Access to Specific Accounts only (Charges Applies)

Specific Account(s)

Approving Person(s) initial

Sign here

Sign here

RHB Reflex Application Form

Business Internet Banking

User 2 (All following fields are mandatory)

User ID
6-18 characters with no space or special character

Full name

NRIC/Passport
As per NRIC / Passport

Corporate email

Mobile phone +
Country code
Required to receive SMS notification

Designation

Reflex Token Type (Select One Option)

Physical Token (cost of S\$20 per Physical Token applies) Digital Token

Tick only One User Role

Reflex Setting	Single Control Access (SCA)	Dual Control Access (DCA)			
User Role Functions	<input type="checkbox"/> Inquirer (optional)	<input type="checkbox"/> Maker	<input type="checkbox"/> Authoriser	<input type="checkbox"/> Reviewer (optional)	<input type="checkbox"/> Inquirer (optional)
Financial Transaction with Admin function	# View Account Balance & Reporting only. Without Admin function	<input type="checkbox"/> With Admin function	<input type="checkbox"/> With Admin function	# Review Financial Transactions* View Account Balance and Reporting. Without Admin function	# View Account Balance & Reporting only. Without Admin function
File Upload (optional) Subscription to this service if require	Additional Control Setting for Salary Transaction via File Upload Function				
Upload of Salary Transactions with Additional Control	N.A.	<input type="checkbox"/> Upload Salary Transactions with <u>non-viewing</u> of Salary details	<input type="checkbox"/> Approve Salary Transactions with <u>non-viewing</u> of Salary details	# Review Salary Transactions	N.A.

Note: Single Control Access User and Transaction Authoriser(s) are required to submit a copy of NRIC / Passport with residential proof of address (statements/bills must be dated within 3 months from date of application)

Customised Access to Specific Accounts only (Charges Applies)

Specific Account(s)

Approving Person(s) initial

Sign here

Sign here

RHB Reflex Application Form

Business Internet Banking

5. Approving Conditions and User Authorisation Grouping

Simple Approving Conditions:

- Any **1** authoriser required to approve a transaction **OR**
- Any **2** authorisers required to approve a transaction jointly **OR**

Complex Approving Conditions:

- Customised transaction signing (a set up fee of SGD250 will be charged) (please use Customised Setup section below)

Authorisation Grouping

Indicate the grouping alphabets eg. A, B, C etc

User Name / User ID	Group

Authorisation Mandate

Combination of Authoriser grouping(s)
eg. 2A + 1B (2 Group A authorisers + 1 Group B authoriser)

Sequential Authorisation

eg. Priority 1: 2A + Priority 2: 1B or Priority 1: 1C
(2 Group A must approve **before** 1 Group B to complete; or 1 Group C can approve to complete)

Transaction limit (SGD equivalent)		Authorisation mandate	Sequential authorisation (Tick if applicable)
From	To		
\$0			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Approving Person(s) initial

Sign here

Sign here

RHB Reflex Application Form

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6. Agreement

To be signed only by person(s) approved in Board Resolution (“BR”) or Letter of Authorisation (“LOA”) to apply for banking services.

1 Authorise and agree for all service fees to be debited from my/our account(s) with the Bank.

Note:

- The subscription and service fees shall be debited from your account upon issuance of your Corporate ID/Organisation ID.
- The service fee is charged on each transaction and shall be debited from your account upon processing of your payment files.
- The training fee is levied every time a training session is conducted at your site and shall be debited from your account upon completion of the training.
- The subscription, service, token, and training fees mentioned above are non-refundable.
- Token charge is applicable for replacement of lost or damaged tokens.
- All fees/charges incurred will be subjected to the prevailing GST (where applicable).

2 Confirm that person(s) whose information is/are provided in this form is/are authorised to perform and effect all transactions and services for and on my/our behalf and all such transactions shall be binding and conclusive on me/us.

3 Agree to the collection, use and disclosure of the information provided herein and any other information provided to or obtained by the Bank from time to time for the purposes as set out in the Bank’s Terms and Conditions Governing the use of RHB Reflex.

4 Are authorised to act for and on behalf of the Corporate/Association/Club/Society/Partnership/MCST/Limited Partnership/Limited Liability Partnership to apply for RHB Reflex provided by the Bank.

5 All information provided herein and any documents submitted are true, correct and complete.

6 Have read, understood and agreed to abide and be bound by the Bank’s Terms and Conditions Governing the use of RHB Reflex, this Application Form and RHB Reflex Terms and Conditions Governing the use of RHB Reflex are made available on www.rhbgroup.com/singapore as may be amended, varied supplemented, substituted and/or replaced by the Bank from time to time.

7 In the case of dual access or control (“Dual Control”), two or more users are required to be actively involved in order to complete a transaction. This involves having a user responsible for initiating or creating the transaction and another user to approve the transaction in the system. In the case of single access or control (“Single Control”) only one designated user is allowed to complete a transaction.

The following clause is applicable for selecting Single Control Access

8 Notwithstanding and regardless of clause 7 above, I/we fully understand and acknowledge the characteristics and risks of having Single Control, which carries risk of compromise when compared with the benefit of Dual Control access, which provides an extra layer of security. I/We hereby authorise RHB Bank Berhad to proceed with Single Control setup in RHB Reflex. I/We shall assume and be responsible for the risks inherent in Single Control Access. I/We undertake to indemnify and hold the bank fully indemnified from and against any loss, costs (including solicitor and client costs on a fully indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and however incurred or suffered by me/us or the Bank as a result of the Bank agreeing to act on my/our said authorisation.

For more details on RHB Reflex Terms and Conditions and service fees applicable, please visit www.rhbgroup.com/singapore.

Approving Person(s) initial

Sign here

Sign here

RHB Reflex Application Form

Business Internet Banking

Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

Deposit Insurance Scheme

Singapore Dollar deposits of non-bank depositors are insured by the Singapore Deposits Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

RHB Reflex Application Form

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7. Bank use - Processing checklist (attending Staff or RM to obtain all the supporting documents for new Authoriser(s))

Completed RHB Reflex Application Form

RHB Reflex Board Resolution (for Private limited, listed companies, MCST, etc) or;

RHB Reflex Letter of Authorisation (for Sole Proprietorships and Partnerships), where applicable

Copy of current Accounting and Corporate Regulatory Authority of Singapore (ACRA)

Certified true copy of NRIC/Passport of named RHB Reflex Authoriser(s) in this application

Certified true copy of documentary proof of residential address of named RHB Reflex Authoriser(s) in this application (must be dated within 3 months)

Name Screening of Reflex Authoriser(s) - (must be dated within 3 days)

If company's subsidiary account(s) are to be tagged to the company (main applicant), please provide:

Subsidiary board resolution, and;

Director listing/ACRA equivalent documents for the subsidiar(ies)

Attended by

Signature	Staff / RM
	Staff ID
	Date
	Cost Centre eg.CMP

8. Bank use - Input by Transaction Banking

Application ID	<input type="text"/>
Remarks	<input type="text"/>

Processed by

Signature	Staff
	Designation
	Date

Verified by

Signature	Staff
	Designation
	Date

RHB Reflex Application Form

Business Internet Banking

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RHB Reflex Application Form

Appendix 01 - Additional User Information (Application)

User (All following fields are mandatory)

User ID 6-18 characters with no space or special character

Full name

NRIC/Passport As per NRIC / Passport

Corporate email

Mobile phone + Required to receive email notification

Designation

Reflex Token Type (Select One Option)

Physical Token (cost of S\$20 per Physical Token applies) Digital Token

Tick only One User Role

Reflex Setting	Single Control Access (SCA)	Dual Control Access (DCA)			
User Role Functions	<input type="checkbox"/> Inquirer (optional)	<input type="checkbox"/> Maker	<input type="checkbox"/> Authoriser	<input type="checkbox"/> Reviewer (optional)	<input type="checkbox"/> Inquirer (optional)
Financial Transaction with Admin function	# View Account Balance & Reporting only. <u>Without</u> Admin function	<input type="checkbox"/> <u>With</u> Admin function	<input type="checkbox"/> <u>With</u> Admin function	# Review Financial Transactions* View Account Balance and Reporting. <u>Without</u> Admin function	# View Account Balance & Reporting only. <u>Without</u> Admin function
File Upload (optional) Subscription to this service if require	Additional Control Setting for Salary Transaction via File Upload Function				
Upload of Salary Transactions with Additional Control	N.A.	<input type="checkbox"/> Upload Salary Transactions with <u>non-viewing</u> of Salary details	<input type="checkbox"/> Approve Salary Transactions with <u>non-viewing</u> of Salary details	# Review Salary Transactions	N.A.

Note: Single Control Access User and Transaction Authoriser(s) are required to submit a copy of NRIC / Passport with residential proof of address (statements/bills must be dated within 3 months from date of application)

Customised Access to Specific Accounts only (Charges Applies)

Specific Account(s)

Approving Person(s) Full Signature

Sign here Sign here

Date 2 0

RHB Reflex Application Form

Appendix 01 - Additional User Information (Application)

User (All following fields are mandatory)

User ID 6-18 characters with no space or special character

Full name

NRIC/Passport As per NRIC / Passport

Corporate email

Mobile phone + Required to receive email notification

Designation

Reflex Token Type (Select One Option)

Physical Token (cost of S\$20 per Physical Token applies) Digital Token

Tick only One User Role

Reflex Setting	Single Control Access (SCA)	Dual Control Access (DCA)			
User Role Functions	<input type="checkbox"/> Inquirer (optional)	<input type="checkbox"/> Maker	<input type="checkbox"/> Authoriser	<input type="checkbox"/> Reviewer (optional)	<input type="checkbox"/> Inquirer (optional)
Financial Transaction with Admin function	# View Account Balance & Reporting only. <u>Without</u> Admin function	<input type="checkbox"/> <u>With</u> Admin function	<input type="checkbox"/> <u>With</u> Admin function	# Review Financial Transactions* View Account Balance and Reporting. <u>Without</u> Admin function	# View Account Balance & Reporting only. <u>Without</u> Admin function
File Upload (optional) Subscription to this service if require	Additional Control Setting for Salary Transaction via File Upload Function				
Upload of Salary Transactions with Additional Control	N.A.	<input type="checkbox"/> Upload Salary Transactions with <u>non-viewing</u> of Salary details	<input type="checkbox"/> Approve Salary Transactions with <u>non-viewing</u> of Salary details	# Review Salary Transactions	N.A.

Note: Single Control Access User and Transaction Authoriser(s) are required to submit a copy of NRIC / Passport with residential proof of address (statements/bills must be dated within 3 months from date of application)

Customised Access to Specific Accounts only (Charges Applies)

Specific Account(s)

Approving Person(s) Full Signature

Sign here Sign here

Date

To: RHB Bank Berhad, Singapore

Certified True Extract of Resolutions for RHB Reflex (Business Internet Banking)

I/We hereby certify that the following Resolutions have been duly passed and entered in the minute books:

Corporate Name¹
("the Applicant")

Business registration no.

--

Signed herein on the

--

 day of

--

2	0
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- where the Applicant is a Corporation,**
the Board of Directors of the corporation in accordance with its memorandum and articles of association/
charter/constitution,
- where the Applicant is a Limited Liability Partnership ("LLP"),**
the partners of the LLP in accordance with its LLP agreement,
- where the Applicant is a Society, Association or Club,**
the duly authorized committee or body of the society, association or club in accordance with its rules, charter
or constitution,
- where the Applicant is a Management Corporation of a building² ("management corporation"),**
the council of the management corporation in accordance with the Building Maintenance and Strata Management
Act 2004 of Singapore,

which Resolutions are now in full force and effect.

Resolved

1. That the Applicant be authorised to apply for any of the banking services, including but not limited to those mentioned below ("Banking Services"), offered by the Bank now or in the future.

Banking Services:

- RHB Reflex (Business Internet Banking)
- Custodial services
- Electronic services (E-Services)
- Cash management services
- Remittance and payment services
- Currencies and foreign exchange related services
- Any other services or transactions

Appointment of Approving Persons

2. The person(s) specified in the List of Approved Persons ("Approved Persons") attached hereto, be appointed as the Approved Persons and are hereby authorised for and on behalf of the Applicant to do the following acts:

Application for E-Services Including RHB Reflex (Business Internet Banking)

a) To subscribe, sign and deliver all documents and/or to carry out all such acts and/or things in connection with the application or termination of RHB Reflex or for other banking services offered by the Bank now or in the future subject to the Bank's prevailing Terms and Conditions as may be varied, amended or supplemented from time to time by the Bank.

¹ As registered with local Registrar of Companies, Societies, MCST & etc
² As defined under the Land Titles (Strate) Act 1967 of Singapore

b) To give the Bank written instructions, consents or indemnities in connection with RHB Reflex or for any other banking services subscribed by the Applicant. Any documents or instructions received by the Bank through RHB Reflex or such other electronic means or services, which in the opinion of the Bank, appears to be ambiguous or conflicting, the Bank may, without incurring any liability or responsibility for any losses arising thereby, elect not to act upon such instructions.

Appointment of Authorised Signatories

- c) To appoint, certify and confirm to the Bank the person(s) specified in the List of Authorised Signatory(ies) attached hereto (“Authorised Signatory”) who are appointed as the Authorised Signatory for and on behalf of the Applicant, to perform the following acts:
- (i) to operate the account(s) in connection with the use of RHB Reflex or any other banking services provided by the Bank to the Applicant now or in the future.
 - (ii) to apply and use the services provided in connection with RHB Reflex.
 - (iii) to enter into foreign exchange trades and transactions in connection with RHB Reflex.
 - (iv) to deal and agree with the Bank on any of the matters as set out in this Resolution generally.
- d) That the Bank be and is hereby authorised to act on any instruction from the Approving Persons and Authorised Signatories and honour any instrument, document or instruction given by them within the limits and scope of their authority until the Bank receives a certified true copy of the board resolution rescinding the same.
- 3) That any amendment to the list of Approving Persons and Authorised Signatories, their authority and/or their signing mandate shall only be made by amending resolutions duly passed by the Applicant, and communicated to the Bank who shall be given a reasonable period of time to effect the amendment.
- 4) That any director/company secretary/office bearer/two partners of the Applicant be and is hereby authorised to certify the constitutive documents of the Applicant and such certification may be relied upon by the Bank as conclusive evidence of the authenticity of the constitutive documents.
- 5) Any (insert number) of the following persons (collectively, the “Approving Persons”) be authorised to do all of the following things in the Company’s name and for and on behalf of the Company, and such Approving Persons are and will be so authorised until the Bank receives a certified copy of the board resolution of the Company providing otherwise:

Signature	Name of approving person	
	Designation	
	NRIC/Passport no.*	

Signature	Name of approving person	
	Designation	
	NRIC/Passport no.*	

*Please attach photocopy of NRIC/Passport

Signature

Name of approving person
Designation
NRIC/Passport no.*

Signature

Name of approving person
Designation
NRIC/Passport no.*

*Please attach photocopy of NRIC/Passport

- a) to negotiate, accept, sign and deliver to the Bank the application form for RHB Reflex, the Bank's prevailing Terms and Conditions and any other document, form, notice or confirmation required by the Bank in connection with the application and obtaining of RHB Reflex;
 - b) to sign and deliver to the Bank any document, form (including without limitation the Bank's prevailing maintenance form to amend or update the scope of E-Services), notice or confirmation as may be required by the Bank relating to or in connection with the utilisation of the E-Services;
 - c) to designate in writing and authorise, from time to time, any person who may do or cause or authorise to be done any act or thing in connection with the utilisation of the E-Services.
 - d) that the Company is bound by the Bank's Terms and Conditions Governing the use of RHB Reflex & Terms and Conditions Governing Accounts and in respect of Banking Services, copies of which has been furnished or will be made available to the Company, and by any subsequent amendments, variations and additions as the Bank may in its absolute discretion and without notice make from time to time.
3. Any two directors or any one director and the Company Secretary or (in the case where there is only one director) the sole director be authorised to (i) certify the name, details and specimen signatures of any Approving Person; or (ii) provide the Bank a certified true copy of any resolutions passed by the Board of Directors of the Company and be conclusive evidence of the passing of the resolution so certified.

Certified as True Extract and confirmed that the Resolutions have been adopted and have not been rescinded, modified or superseded

Director

Signature

Name
Designation
NRIC/Passport no.*

Company Secretary / Director
(delete where inapplicable)

Signature

Name
Designation
NRIC/Passport no.*

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To: RHB Bank Berhad, Singapore (“Bank”)

Application for RHB Reflex Electronic Services (“E-Services”) from RHB Bank Berhad, Singapore (“Bank”)
Letter of Authorisation for Sole Proprietor / Partnership / Limited Partnership

Sole proprietor / Partnership name

Business registration no.

Signed herein on the day of 20

1. I/We wish to apply for the abovementioned E-Services and hereby enclose the duly completed application form for the Bank’s processing.
2. I/We have read and hereby accept and agree to be bound by the Bank’s RHB Reflex Terms and Conditions Governing the use of RHB Reflex which are available on the Bank’s website, www.rhbgroup.com/singapore. I/We shall duly furnish the requisite acceptance to the Terms and Conditions as and when required by the Bank.
3. I/We hereby appoint the authorised signatory(ies) as listed (hereinafter referred to as “Approving Person(s)”) to execute RHB Reflex Application Form and/or to accept, enter into, execute any and all documents, instruments, forms, applications, letters and/or terms and conditions relating to the application as may be required by the Bank and all of which may be varied, amended or supplemented from time to time.
4. I/We hereby confirm and agree that any acceptance, execution and/or submission of any documents, instruments, forms, applications, Letter of Offer and/or Terms and Conditions for and on behalf of the Sole Proprietor/ Partnership in respect of RHB Reflex prior to the date of this letter be and is hereby ratified.
5. I/We hereby authorise the Bank to issue to the Approving Person(s) the passwords, tokens, One-Time-Passwords and any other identifiers or security codes required by me/us for access and/or use of RHB Reflex.
6. I/We hereby acknowledge and agree that the Bank shall be under no obligation nor liability to inquire from me/ us or otherwise verify the capacity or authority of the Approving Person(s) (i) accepting, entering into and/ or executing the Terms and Conditions and any other documents, instruments, forms, applications and letters required by the Bank from time to time pertaining to RHB Reflex or any variation to the Terms and Conditions and the Bank may treat such acceptance, entrance and/or execution as authorised by and binding on me/us; (ii) accessing and/or using RHB Reflex and the Bank may treat the Approving Person’s access and/or use of RHB Reflex as authorised by and binding on me/us as the Sole Proprietor/Partners.
7. This letter furnished to the Bank and the content therein shall remain in force until notice in writing to the contrary is given to the Bank by me/us.

DETAILS AND SPECIMEN SIGNATURE OF THE APPROVING PERSON

Pursuant to this letter, the details and specimen signature of the Approving Person(s) are as follows:

<input type="text"/>	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	Designation	<input type="text"/>
	NRIC/Passport no.*	<input type="text"/>

<input type="text"/>	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	Designation	<input type="text"/>
	NRIC/Passport no.*	<input type="text"/>

*Please attach photocopy of NRIC/Passport
Note: To attach additional signatory pages if more authorised signatories are required

Signature

Name
Designation
NRIC/Passport no.*

Signature

Name
Designation
NRIC/Passport no.*

SIGNED OFF BY AUTHORISED SIGNATORY(IES)

Authorised signature

Date DD MM 20 YY

Name
Designation
NRIC/Passport no.*

Authorised signature

Date DD MM 20 YY

Name
Designation
NRIC/Passport no.*

*Please attach photocopy of NRIC/Passport
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