

حييب بنك المحدود HABIB BANK LIMITED

Business Banking Accountholders

NOTE: Please fill-in this form in "BLOCK" letters and sign at all required places. * Indicates mandatory field							
Date *	Brancl	h *					
D D M M Y Y Y	Y	Code		Name			
Account Details							
All Accounts under Customer ID *							
Account Name *							
Account Number *							
We					,		

("the Company")

hereby request Habib Bank Limited ("The Bank") to act upon facsimile instructions from our authorized staff transmitted to the Bank by means of any Facsimile Number / received from our authorized representative through the authorized email(s) ("Authorized Email(s)"), and/or, as advised to the Bank, including without limitation instructions related to fund transfers to, from and within the Bank, breaking of deposits, rollovers and settlements of deposits, instructions pertaining to the borrowing by the Company, including instructions comprised in Transfer of Remittance forms issued by the Company and, believed by the Bank to be issued by or originated from the Company if such instructions are signed by the authorized staff whose names and specimen signature(s) are listed below, irrespective of whether such instructions are genuine and/or authorized ("Instructions").

The Bank shall consider all Instructions from the authorized staff of the Company by means of any Facsimile Number / Authorised Email(s) to be genuine and, the Bank may act upon the Instructions and shall not be required to obtain confirmation from the Company that any such Instructions are genuine.

In consideration of the Bank, at the request of the Company agreeing to accept the Instructions from the Company, the Company hereby authorizes, instructs and agrees that:

- (i) the Bank may act on any and all Instructions given by the authorized staff of the Company by means of any Facsimile Number / Authorized Email(s) from time to time, and the Company voluntarily and with full knowledge take and assume any and all risks associated therewith; and
- (ii) once the Instructions have been sent to the Bank purported by the Company by means of any Facsimile/Authorized Email(s), the Bank shall have no obligation to check or verify the authenticity or accuracy of such instructions and the Bank may act thereon as if the same had been duly given by the Company; and
- (iii) in acting on the Instructions, the Bank shall be deemed to have acted properly and to have fully performed all obligations owed to the Company, notwithstanding that such Instructions may have been initiated, sent or otherwise communicated in error, fraudulently or otherwise (without limitation), and the Company shall be bound by any such Instructions on which the Bank acts in good faith in the belief that such Instructions were given by the Company.

The Bank may, however, at its sole discretion, decline to act upon the Instructions unless and until confirmation, in a form and substance acceptable to the Bank, has been obtained from the Company. However, the Bank shall not be under any obligation to so decline in any case, and the Bank shall in no event or circumstances be liable in any respect for not so declining.

The Company hereby indemnifies and agrees to hold the Bank, its directors, officers and employees harmless against any loss, cost damage, expense, liability or proceedings which it/they may incur or suffer (directly or indirectly) as a result of the Bank or any such, director, officer, or employee acting upon or refraining from acting upon Instructions and we acknowledge that neither the Bank nor any of its directors, officers or employees shall be under any liability to the Company or any other person for any loss or damage caused as a result (including by reason of delay), direct or indirect, of acting upon or refraining from acting upon Instructions or in construing or processing such Instructions in error, and the Bank may debit any of the Company account(s) with any amount paid out pursuant to the receipt of Instructions.

The Company further agrees and undertakes that any Instruction acted upon by the Bank shall irrespective of any later dispute between the Company and the Bank and/or the Company and the authorized signatory issuing Facsimile(s) and sending the Authorized Email(s) regarding the Instructions or their interpretation be deemed to have been duly authorized and requested by the Company for the purpose of recourse, reimbursement, indemnity or other rights the Bank may have against the Company under any existing or future documentation or at law in relation to any such instructions and for the purpose of recourse to any security now or in the future held or available to the Bank in relation to any Instruction(s).

The Company undertakes to confirm by letter, upon your request, all transactions having taken place from time to time pursuant to the Instructions.

Until the Bank has received a request changing the person(s) authorized to give Instructions to the Bank to act upon Instructions, the Bank shall be free to act in accordance with the terms of this letter.

The Bank shall cease to be under any obligation to comply with the Instructions if the Bank gives the Company written notice to such effect such notice shall be effective upon the lapse of twenty four hours from the date of receipt by the company, or seven days from the date of the notice, whichever is earlier.

The Company undertakes to communicate any change in Authorized Email(s) to the Bank by means of written notice. Such notice shall be effective upon the lapse of twenty four hours from the date of receipt, or seven days from the date of the notice, whichever is later.



Name(s), Email Address(es), and Signature(s), of the authorized staff who may give the Bank Instructions in terms of this letter are as follows:

(1)	Name		
	Authorized Email Address		
	Signature		
(2)	Name		
	Authorized Email Address		
	Signature		
3)	Name		
	Authorized Email Address		
	Signature		
(4)	Name		
	Authorized Email Address		
	Signature		
Name(s),	Email Address(es),	and Signature(s) of the Accountholder(s)	
(1)	Name		
	Authorized Email Address		
	Signature		Signature Verified by (Bank Staff)
(2)	Name		
	Authorized Email Address		
	Signature		Signature Verified by (Bank Staff)
(3)	Name		
	Authorized Email Address		
	Signature		Signature Verified by (Bank Staff)
Company	Stamp		