



Fax and Email Indemnity

Personal Banking Accountholders

NOTE:	Pleas	se fill-i	n this	form i	n "BL	.OCK'	' lette	ers and	d sign a	t all req	uired pl	laces					* In	dicate	s mar	ndator	y field	
Date *									Bra	nch *												
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Accou	nt De	etails																				
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	Ac	count	Name	*																		
	Ac	ccount	Numb	er*																		
I/We																						

hereby request Habib Bank Limited ("The Bank") to act upon our instructions ("Instructions"), transmitted to the Bank by means of any Facsimile Number / received by the Bank through my/our email address(es) notified hereinbelow ("Designated Email"), and/or as advised to the Bank in writing from time to time in regard to our account(s) with the Bank, including without limitation matters related to fund transfers to, from and within the Bank, breaking of deposits, rollovers, and settlements of deposits, and instructions comprised in Transfer of Remittance forms issued by me/us.

The Bank shall consider all Instructions from any Facsimile/Designated Email to be genuine and the Bank may act upon the Instructions and shall not be required to obtain my/our confirmation that such Instructions are genuine.

In consideration of the Bank, at my/our request agreeing to accept the Instructions from me/us, I/we hereby authorize, instruct and agree that:

- (i) the Bank may act on any and all Instructions given by me/us (as per account mandate) by means of any Facsimile Number / Designated Email from time to time, and I/we voluntarily and with full knowledge take and assume any and all risks associated therewith; and
- (ii) once the Instructions have been sent to you purported by me/us by means of any Facsimile/Designated Email, 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 me/us; 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 me/us, notwithstanding that such Instructions may have been initiated, sent or otherwise communicated in error, fraudulently or otherwise (without limitation), and I/we shall be bound by any such Instructions on which the Bank act in good faith in the belief that such Instructions were given by me/us.

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 me/us. 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.

That any Instruction acted upon by the Bank shall irrespective of any later dispute between us regarding the Instructions or their interpretation be deemed to have been duly authorized and requested by me/us for the purpose of recourse, reimbursement, indemnity or other rights the Bank may have against me/us 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).

I/We hereby indemnify and agree 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 I/we acknowledge that neither the Bank nor of its directors, officers or employees shall be under any liability to me/ us or any other person for any loss or damage cause 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 my/ our account(s) with any amount paid out pursuant to the receipt of Instructions.

I/We undertake to confirm by letter, upon your request, all transactions having taken place from time to time pursuant to the Instructions.

The Bank shall cease to be under any obligation to comply with the Instructions if the Bank gives me/ us written notice to such effect. 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 earlier.

I/We undertake to communicate any change in the Designated Email 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 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)