

Customer Details

Customer/Account holder (please include full legal name)

Company Registration Number (if applicable)

To: ISX Financial EU PLC, HE348009 (CY), Central Bank of Cyprus # 115.1.3.17 ("ISXPAY")**Authority:** I/We authorise:

(a) each person who is authorised to operate on an account (each an **"authorised person"**) to give ISXPAY instructions to transact on that account on the terms of this authority by way of online access on isx.money or by email from the remitting email address(es) listed below (each an **"electronic instruction"**); and

(b) ISXPAY to accept and act upon any such **electronic instruction** that is given, or that appears to be given, in accordance with this authority.

By way of clarification, an **authorised person** shall have given an **electronic instruction** if the **authorised person** personally transmits the instruction or the **electronic instruction** is transmitted by another person on behalf of an **authorised person**, subject however to the **electronic instruction** otherwise meeting all the requirements of this authority and in particular including as an attachment any signed instruction referred to in sub paragraph (c) under the heading "Giving Instructions".

This authority applies to each account of the Customer with ISXPAY specified under the Authority Details below.

Unless otherwise stated, this authority is separate to, and is given in addition to, any other authority given by me/us in relation to the accounts or services (such as an authority given in an Account Authority Card) and also in addition to the terms and conditions of the accounts or services. To the extent of any inconsistency with prior authorities given by me/us, or the relevant terms and conditions, this authority prevails in respect of any **electronic instruction**. I/we can only terminate this authority by telling ISXPAY in writing. Where there is more than one of us, either of us can terminate this authority in this way.

Giving instructions:

An **electronic instruction** may be given to ISXPAY by an **authorised person** by the instruction:

- (a) being sent electronically from a remitting email address listed below to an email address nominated by ISXPAY;
- (b) containing such information as ISXPAY requires to identify the person who has sent the **electronic instruction** and to fulfil the instruction; and
- (c) meeting such other requirements (including executed attachments) as ISXPAY may specify from time to time. **In particular, where a transaction requires an instruction to be signed by an authorised person, a signed and dated**

instruction in accordance with the Account Authority Card must be attached to the electronic instruction.

Unless otherwise agreed, an **electronic instruction** is irrevocable once it is given.

ISXPAY may from time to time nominate different email addresses for the receipt of **electronic instructions** from the Customer.

Receipt of instructions:

Each **electronic instruction** is deemed to have been received by ISXPAY when received by ISXPAY in full in the place of receipt. An **electronic instruction** sent by email shall be deemed to have been received by ISXPAY at the time ISXPAY's information systems indicate it was received in full.

I/We acknowledge that ISXPAY will not be deemed to have received an **electronic instruction** only because the instruction has been sent or merely because it has entered ISXPAY's information system.

Notwithstanding anything to the contrary in this authority, ISXPAY may in its discretion process **electronic instructions** for specific transaction without first confirming receipt of the **electronic instruction** to you.

Processing instructions:

I/We acknowledge that:

- (a) if an **electronic instruction** requests ISXPAY to process the instruction on or after a specific date, and the instruction is received after that specific date, ISXPAY may, at its discretion, treat the instruction as a request to process the instruction on the date of receipt.
- (b) if an **electronic instruction** does not request ISXPAY to process the instruction on or after a specific date, the **electronic instruction** will be deemed to be a request to process the instruction on the date of receipt.
- (c) if an **electronic instruction** is received by ISXPAY on a day which is not a banking business day, or after the cut-off time on the day it is to be processed, ISXPAY may elect to process that instruction on the next banking business day. Cut-off times will vary depending on transaction type and the currency of a transaction.
- (d) notwithstanding anything else in this authority, ISXPAY may, in its discretion, elect not to accept or act upon any **electronic instruction** given under this authority if it is for any reason unsatisfied that the relevant **electronic instruction** has been issued by an **authorised person**, or

to only accept or act upon an **electronic instruction** upon the instructions being confirmed or further information being provided.

(e) ISXPAY may elect not to action any **electronic instruction** until such time as it has confirmed the **electronic instruction** with the **authorised person** who purportedly have the instruction.

(f) ISXPAY is not obliged to action any **electronic instruction** unless sufficient clear funds are available to make the payment which is the subject of that instruction.

(i) the recipient of any payment made as a result of an electronic instruction not being advised of the payment, or not being provided with details of the payment;

(j) the involvement, acts or omissions of any branch of another bank whether or not the other bank is appointed by ISXPAY, where ISXPAY has acted in good faith;

and I/we release ISXPAY from, and indemnify ISXPAY against, all such loss, damage and liability accordingly.

Changes:

I/We will ensure that ISXPAY is told if any authorised person changes their name. Any other change to this authority shall require a replacement authority to be executed.

Liability:

I/We acknowledge that instructions by each of email is an inherently insecure method of communication and that electronic communications may be delayed, misdelivered or not delivered, may be delivered incomplete and may be read or altered by third parties in transit. In particular, we acknowledge that we are not entitled to assume that ISXPAY has received and acted upon an instruction where ISXPAY has not confirmed receipt and action of an instruction as per this authority.

I/We agree that, to the extent permitted by law, ISXPAY will not be responsible for any loss, damage or liability suffered or incurred by reason of, or in connection with:

- (a) ISXPAY acting on any electronic instruction given, or any instruction that in ISXPAY's opinion reasonably appears to be an electronic instruction given, in accordance with this authority;
- (b) ISXPAY electing not to act on any electronic instruction given, or any instruction that in ISXPAY's opinion reasonably appears to be an electronic instruction given, in accordance with this authority;
- (c) any delays in ISXPAY acting on any electronic instruction;
- (d) any error contained in the electronic instruction or any omission of information from the electronic instruction;
- (e) any delays in transmission of the electronic instruction;
- (f) any non-receipt by ISXPAY of an electronic instruction even if it appears to have been transmitted to ISXPAY;
- (g) the loss, alteration or disclosure, however arising, of any electronic instruction;
- (h) an electronic instruction being processed as contemplated by this authority (including where the electronic instruction is processed based only on the IBAN provided, without regard to the account name, where this is contemplated by this authority);

AUTHORIZATION / AMENDMENTS

Select which of the below services you would like to add or if you would like to make any amendments:

- PART A** - ONLINE ACCESS
- PART B** - PAYOUT
- PART C** - PAYROLL
- PART D** - AMENDMENTS

PART A - Online Access

Access to the online banking platform.
list of authorised persons and specimen of signatures.

					View Only	Full access
Full Name	Position	Personal Email	Mobile Phone No	Signature	<input type="radio"/>	<input type="radio"/>
					<input type="radio"/>	<input type="radio"/>
					<input type="radio"/>	<input type="radio"/>
					<input type="radio"/>	<input type="radio"/>
					<input type="radio"/>	<input type="radio"/>
					<input type="radio"/>	<input type="radio"/>

Level of Authority
Select only one per user

PART B - Payout

List of authorised persons and specimen of signatures.

Full Name	Position	Personal Email	Mobile Phone N°	Signature	Full access

Level of Authority

Create new IBAN for Payout or use existing EMA IBAN?

New

Existing

If using existing, enter IBAN of EMA account you wish to use.

PART C - Payroll

Full Access: Allows you to execute and view previous payrolls. Execute: Allows you to execute only.

List of authorised persons and specimen of signatures.

Full Name	Position	Personal Email	Mobile Phone N°	Signature	Execute	Full Access
					<input type="radio"/>	<input type="radio"/>
					<input type="radio"/>	<input type="radio"/>
					<input type="radio"/>	<input type="radio"/>
					<input type="radio"/>	<input type="radio"/>

Level of Authority
Select only one per user

PART D - Amendments

Company Contact Details*

Existing Email

New Email

Existing Phone Number

New Phone Number

1. User/Individual Contact Details*

Full Name of User/Individual

Existing Email

New Email **

Signature

Existing Mobile Phone Number

New Mobile Phone Number**

2. User/Individual Contact Details*

Full Name of User/Individual

Existing Email

New Email**

Signature

Existing Mobile Phone Number

New Mobile Phone Number**

**Email / Phone of the users will be used for OTP notifications.

*Please note that all communication will be sent on the new Phone Number and Emails.

This authority is given by:

(name of the authorised signatory as per the Board of Directors resolution)

Full Name

Date

Signature