

SME Corporate Global Business

Date: ___/___/___

N° BCP ID: _____

A. SUBSCRIPTION BCP Bank (Mauritius) Direct

Name of the company: _____ Represented by:

Mrs Miss Mr. Name _____ Occupation: _____

Mrs Miss Mr. Name _____ Occupation: _____

Mrs Miss Mr. Name _____ Occupation: _____

Mrs Miss Mr. Name _____ Occupation: _____

B. IDENTIFICATION OF SUBSCRIBERS

Company's ebanking profile access:

The company must choose between option 1 or 2 for all its subscribers, a mix of the two options cannot be applied.

- i) Initiator is the Individual user initiating the fund transfer.
- ii) Authorizer is the person who approves the fund transfer request keyed in the by the initiator.
- iii) Initiator and Authorizer cannot be the same individual.

<input type="checkbox"/> Option-1 <input checked="" type="checkbox"/> Viewing <input checked="" type="checkbox"/> Initiator <input checked="" type="checkbox"/> Authorizer	<input type="checkbox"/> Option-2 <input checked="" type="checkbox"/> Viewing <input checked="" type="checkbox"/> Transactional
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The above-mentioned company requests that BCP Bank (Mauritius) Direct service be accessible through the following subscribers:

	Status Civil	Name	Identity Card	Occupation	Select profile access in regards of above option designated (one profile per subscriber)	
					Option-1	Option-2
1	<input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mr	<input type="checkbox"/> ID Card <input type="checkbox"/> Passport N° :	<input type="checkbox"/> Viewing <input type="checkbox"/> Viewing + Initiator <input type="checkbox"/> Viewing + Authorizer	<input type="checkbox"/> Viewing <input type="checkbox"/> Transactional
2	<input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mr	<input type="checkbox"/> ID Card <input type="checkbox"/> Passport N° :	<input type="checkbox"/> Viewing <input type="checkbox"/> Viewing + Initiator <input type="checkbox"/> Viewing + Authorizer	<input type="checkbox"/> Viewing <input type="checkbox"/> Transactional
3	<input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mr	<input type="checkbox"/> ID Card <input type="checkbox"/> Passport N° :	<input type="checkbox"/> Viewing <input type="checkbox"/> Viewing + Initiator <input type="checkbox"/> Viewing + Authorizer	<input type="checkbox"/> Viewing <input type="checkbox"/> Transactional
4	<input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mr	<input type="checkbox"/> ID Card <input type="checkbox"/> Passport N° :	<input type="checkbox"/> Viewing <input type="checkbox"/> Viewing + Initiator <input type="checkbox"/> Viewing + Authorizer	<input type="checkbox"/> Viewing <input type="checkbox"/> Transactional
5	<input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mr	<input type="checkbox"/> ID Card <input type="checkbox"/> Passport N° :	<input type="checkbox"/> Viewing <input type="checkbox"/> Viewing + Initiator <input type="checkbox"/> Viewing + Authorizer	<input type="checkbox"/> Viewing <input type="checkbox"/> Transactional



6	<input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mr	<input type="checkbox"/> ID Card <input type="checkbox"/> Passport N° :	<input type="checkbox"/> Viewing <input type="checkbox"/> Viewing + Initiator <input type="checkbox"/> Viewing + Authorizer	<input type="checkbox"/> Viewing <input type="checkbox"/> Transactional
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C . TRANSACTION LIMIT

Account N°	Daily Limit
.....	<p>NOTE: The default limit is 100 000 MUR / day or equivalent in any other foreign currency. The limit can be extended depending on the type of transaction. (The amount of the daily limit includes transfer fees applicable as per our schedule of charges)</p> <p><input type="checkbox"/> Internal Transfer (between own account / to other beneficiary): _____ (Max Mur 500,000 or equivalent in FCY)</p> <p><input type="checkbox"/> External Transfer (local/international) : _____ (Max Mur 1, 000,000 or equivalent in FCY)</p>
.....	<p><input type="checkbox"/> Internal Transfer (between own account / to other beneficiary): _____ (Max Mur 500,000 or equivalent in FCY)</p> <p><input type="checkbox"/> External Transfer (local/international) : _____ (Max Mur 1, 000,000 or equivalent in FCY)</p>
.....	<p><input type="checkbox"/> Internal Transfer (between own account / to other beneficiary): _____ (Max Mur 500,000 or equivalent in FCY)</p> <p><input type="checkbox"/> External Transfer (local/international) : _____ (Max Mur 1, 000,000 or equivalent in FCY)</p>
.....	<p><input type="checkbox"/> Internal Transfer (between own account / to other beneficiary): _____ (Max Mur 500,000 or equivalent in FCY)</p> <p><input type="checkbox"/> External Transfer (local/international) : _____ (Max Mur 1, 000,000 or equivalent in FCY)</p>
.....	<p><input type="checkbox"/> Internal Transfer (between own account / to other beneficiary): _____ (Max Mur 500,000 or equivalent in FCY)</p> <p><input type="checkbox"/> External Transfer (local/international) : _____ (Max Mur 1, 000,000 or equivalent in FCY)</p>
.....	<p><input type="checkbox"/> Internal Transfer (between own account / to other beneficiary): _____ (Max Mur 500,000 or equivalent in FCY)</p> <p><input type="checkbox"/> External Transfer (local/international) : _____ (Max Mur 1, 000,000 or equivalent in FCY)</p>

DECLARATION(S) & SIGNATURE(S)

I/We have taken note of the terms and conditions set out in the appendix to this agreement to which I/we subscribe.

This ____ / ____ / 20 ____ at _____

This ____ / ____ / 20 ____ at _____

<p>X</p> <p>Authorized Signature Name :</p>	<p>X</p> <p>Authorized Signature Name :</p>
<p>X</p> <p>Authorized Signature Name :</p>	<p>X</p> <p>Authorized Signature Name :</p>

BCP Bank (Mauritius) Section- Office use only

FRONT OFFICE	Date:	Name of RM :	Signature:
	Date:	Name of Head of Market/Branch Manager :	Signature:
BACK OFFICE SGC	Processing date:	Processed by:	Signature:
	Verification date:	Verified by:	Signature:

1.1 Object

The following provisions define the General Terms and Conditions for access and use of E-Banking, which allow the holder (hereinafter referred to as "the subscriber") to consult and / or manage his account (s) at a distance. Unless expressly stated, these provisions are not derogatory from the other provisions of these General Terms and Conditions.

E-Banking allow for the viewing of personal or general information and performing of certain transactions.

1.2 – Conditions of Access to E-Banking

Any subscription to E-Banking shall be subject to the holding or opening of an account in the books of the Bank, by the subscriber.

E-Banking are open to all bank customers, individuals who are of age or their agents, by simple written request from the account holder.

For a joint account, one and/or the other holder may subscribe to the services of E-Banking with the express consent of the other holder.

1.3 – Identification procedures: Customer ID and PIN

The subscriber accesses to E-Banking after being identified by the composition of a double key formed by the Client identifier assigned by « BCP Bank (Mauritius) » when subscribing to the services of EBanking and the personal digital code.

To enable the first access to E-Banking service, the Bank assigns a temporary personal code to the subscriber. The subscriber is required to modify it and to choose a personal code during the first connection. For security reasons, « BCP Bank (Mauritius) » will use a numeric keypad to authenticate passwords.

The subscriber number and the PIN are personal to the subscriber and are under his sole and exclusive responsibility. The subscriber may, at his initiative and at any time modify his personal code, which is advised to do frequently. It is advisable not to choose a personal code that can be easily detected by a third party (such as a date of birth). It must never be indicated on written or e-mail sent to « BCP Bank (Mauritius) » (or third parties) or verbally to a third party or even to an employee of the bank.

After three unsuccessful attempts to dial the personal code, the access to the E-Banking service becomes inoperative. In this case, the service will be accessible again at the request of the subscriber to « BCP Bank (Mauritius) » under the same conditions as at the opening (this service could be invoiced).

1.4 – Objection to access to E-Banking.

In the event of loss or theft of the personal code, the subscriber must immediately inform « BCP Bank (Mauritius) » which will block access to the services of E-Banking. The objection must be made by telephone or in person and must be confirmed immediately by registered mail with acknowledgment of receipt or served in person at the « BCP Bank (Mauritius) » branch which manages the subscriber's account. In case of dispute, the date of receipt of this writing shall be authentic between the parties. The restarting is carried out at the request of the subscriber under the same conditions as when opening.

1.5 – Main services offered by internet.

Consultation of accounts

- View list of all accounts
- View account details
- Viewing deposits and loans

Transfer of money

- Internal, domestic or international, or multiple validation transfers - to pre-registered beneficiaries.

Manage its beneficiaries – secure functionality via one time password (OTP) - for individual clients only. Other services

- Access the currency exchange rate and a conversion tool
- Create email alerts
- Customize the order in which accounts are displayed and the account labels to be displayed
- Change your password

Subscriptions for products and services

The services offered, not yet operational at the time of the subscriber's subscription, will be gradually made available by « BCP Bank (Mauritius) ». The subscriber will be informed by any means at the convenience of « BCP Bank (Mauritius) », in particular through the channels concerned.

1.6 – Execution of transactions

After the electronic validation, the order is recorded. Transactions are executed subject to the balance of the subscriber's account (s), and other commitments. Transactions carried out in the context of E-Banking will be recorded by « BCP Bank (Mauritius) » in the context of banking and financial charges. The addition of beneficiaries by the Client is subject to validation by OTP or on paper form according to the provisions in force.

1.7 – Information - Complaint

Any statement or statement of account which has not given rise to any dispute and / or claim under the conditions set out in 1.1 above shall be considered as definitively approved and will be accepted by the customer of the transactions carried out via the E-Banking.

This provision on the fairness of orders received on behalf of the subscriber and the accuracy of their execution is critical to the security and reliability of E-Banking. The subscriber expressly declares to have taken note of it, to adhere to it without reservation and to be warned that a complaint formulated out of time, would no longer be admissible.

1.8 – Proof of requested transactions

Only the statements of account sent to the subscriber establish between the parties the operations carried out on the account and the position of the subscriber's account.

Proof of the transactions carried out may be made by any means (such as registration) resulting from the communication methods used between the subscriber and « BCP Bank (Mauritius) ». By express agreement, the parties acknowledge that the recordings made by « BCP Bank (Mauritius) », whatever the medium, will be authentic unless proof to the contrary.

Proof of the transactions carried out may also be reported by any means, in particular by the summaries of the transactions established by the Bank's computer systems.

Where a written document duly signed by the subscriber is a mandatory condition for the execution of the proposed transaction - in particular to subscribe to the products and services offered via the E-Banking - the subscriber expressly undertakes to comply with this condition. Failing this, « BCP Bank (Mauritius) » will be justified in disregarding the operation requested. It is nevertheless agreed between the parties that the signature via the use of the client identifier and the personal code is worth the handwritten signature.

1.9 – Obligations

The subscriber and the Bank have the duty to fulfil their commitments under the E-Banking.

The Bank undertakes to implement the necessary means to ensure subscribers access to the services of EBanking within the framework of an obligation of means. It has taken all technical measures to ensure the protection of the confidentiality of the information available and its transmission. Consequently, it shall be held liable only where it is established that it is responsible for a breach of that obligation of means.

In particular, the subscriber undertakes to comply with the conditions of use of the service, and in particular with respect to instructions relating to the security of the service.

Consequently, the Bank shall not be held liable, in particular, and the subscriber shall not be entitled to any compensation whatsoever resulting in particular from:

- failure to comply with the procedures for using the E-Banking,
- delivery and execution delays in the placing of orders,
- fraudulent or abusive use resulting in particular from the disclosure of the customer identifier and the personal code,
- the communication of false, inaccurate or incomplete information,
- the possible slowness of data transport or saturation and, more generally, the quality of this data transport,
- malfunctioning or interruption of services for reasons of failure, maintenance, « force majeure », unforeseeable circumstances or third parties, in particular computer links, or the telecommunications network, or Power supply, or inadequacy of computer hardware and software or telephone equipment.

In the event that the Bank's liability is established, only the personal, foreseeable, material and direct damage of the subscriber will be compensated.

1.10 – Specific recommendations for the use of the E-Banking Services

In order to protect the confidentiality of banking data, the Bank invites the subscriber to take all necessary measures, in particular by deleting the banking data at the end of the consultation and by prohibiting access to unauthorized third parties in the event of a download of this bank data to a management software.

In general, « BCP Bank (Mauritius) » reminds the subscriber that it is his / her responsibility to protect the stored and / or loaded data and / or software and / or computer equipment used from viral contamination or attempted intrusion, whatever they may be.

1.11 – Term - Termination - Suspension

Access to the services of E-Banking is open for an indefinite period. Each party may terminate it by registered letter with acknowledgment of receipt at any time, subject to 15 days' notice without having to indicate or justify the reason. The termination takes effect at the end of the current month.

In any case, access is interrupted when the account is closed. In addition, the Bank reserves the right to suspend execution of all or part of the E-Banking without any prior notice or formality, in the event of noncompliance with the General Terms and Conditions of this Agreement, Non-payment of the subscription.

1.12 – Tariffs

The cost of subscribing to E-Banking is specified in the Bank's customer pricing table.

Moreover, the subscriber acknowledges having been informed that the services and / or operations requested and / or carried out, in particular via the services of E-Banking, may give rise to tariffs of which the subscriber acknowledges having taken cognizance and which is notably available and displayed in the branches of « BCP Bank (Mauritius) ». To this end, the subscriber expressly authorizes « BCP Bank (Mauritius) » to withdraw from its account any sums which the subscriber may owe to him under benefits and services provided. Any failure to pay would authorize « BCP Bank (Mauritius) » to suspend services without notice or formalities. These tariffs can be modified. « BCP Bank (Mauritius) » undertakes to inform the subscriber beforehand under the conditions stipulated in Clause 6.2 "The modification of the tariffs".

1.13 – Miscellaneous

E-Banking are subject to the Bank's private rights and no use other than that expressly authorized by this Agreement, including reproduction or representation, in whole or in part, may be made

Signature(s) Preceded by the words "Read and Approved"

Name :

Date: ___/___/___