



Email/Fax Authority Terms of Authority

Instructions

- Please fill the form in BLOCK letters and in BLACK INK only.

National Australia Bank Limited, Mumbai Branch
Phone +91 22 6198 8200/+91 22 6198 8299
Version date: September 2013

Customer details

Customer/Account holder (please include full legal name)

Company Registration Number (if applicable)

To: National Australia Bank Limited, Mumbai branch ("NAB")

Authority

I/We authorise:

- each person who is authorised to operate on an account (each an "authorised person") to give NAB, by fax transmission and/or by email as indicated by the completed check box(es) in the Schedule to this authority, instructions to transact on that account upon the terms of this authority (each an "electronic instruction"); and
- NAB 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 (d) under the heading "Giving Instructions".

This authority applies to each account of the Customer with NAB specified in the Schedule. 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 the Notice of Authority 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 electronic instructions.

I/we can only terminate this authority by telling NAB 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 NAB by an authorised person by the instruction:

- being sent electronically from a nominated email address to an email address nominated by NAB; (b) being sent from a nominated fax number to a fax number nominated by NAB;
- containing such information as NAB requires to identify the person who has sent the electronic instruction and to fulfil the instruction; and
- meeting such other requirements (including executed attachments) as NAB 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 Notice of Authority must be attached to the electronic instruction.

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

NAB may from time to time nominate different email addresses and/or fax numbers for the receipt of electronic instructions from the Customer.

Receipt of instructions

Electronic instructions are deemed to have been received by NAB when NAB verbally or by return email or fax confirms to an authorised person or any other person nominated by an authorised person that the electronic instruction has been actually received by NAB. Contact details to be used by NAB to confirm electronic instructions such as telephone numbers, email addresses and fax numbers and identity of persons nominated by authorised persons to receive NAB confirmations shall be those set out in the Schedule to this authority or as otherwise agreed in writing between NAB and the Customer from time to time.

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

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

Processing instructions

I/We acknowledge that:

- if an electronic instruction requests NAB to process the instruction on or after a specific date, and the instruction is received after that specific date, NAB may, at its discretion, treat the instruction as a request to process the instruction on the date of receipt.
- if an electronic instruction does not request NAB 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.
- if an electronic instruction is received by NAB after the cut-off time on the day it is to be processed, NAB 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.
- notwithstanding anything else in this authority, NAB 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 one of the persons named below, or to only accept or act upon an electronic instruction upon the instructions being confirmed or further information being provided.
- NAB is not obliged to act on any electronic instruction until such time as it has verbally confirmed the electronic instruction with me/us.
- NAB is not obliged to act on any electronic instruction unless sufficient clear funds are available to make the payment which is the subject of that instruction.

Changes

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

Acknowledgement and signatures

Applicant is an Individual or Sole Trader/Proprietor

Signature 1

Full name

Signature

Date

Signature 2

Full name

Signature

Date

Applicant is a Company/Partnership/Organisation/Trust/HUF

Signature 1

Full name

Company name

Registration number

If a company officer, your corporate title

Director Sole director Secretary Trustee

Other, Specify _____

Authorised signature/agent's signature

Date

Signature 2

Full name

Company name

Registration number

If a company officer, your corporate title

Director Secretary Trustee

Other, Specify _____

Authorised signature/agent's signature

Date

Signature 3

Full name

Company name

Registration number

If a company officer, your corporate title

Director Secretary Trustee

Other, Specify _____

Authorised signature/agents signature

Date

Signature 4

Full name

Company name

Registration number

If a company officer, your corporate title

Director Secretary Trustee

Other, Specify _____

Authorised signature/agents signature

Date

Once completed, please return original to your banker.