

SUPPLEMENTARY PROVISIONS FOR ELECTRONIC BANKING SERVICE DEPOSITS

1. For ACCOUNTHOLDERS with "OR Accounts", the ACCOUNTHOLDERS hereby authorize one another to enroll the Deposit Account in Electronic Banking Service (Internet, Phone, Mobile Banking). For this purpose, the ACCOUNTHOLDERS agree with one another that all transactions to be made by any one of them via the Electronic Banking Service are deemed done with the consent and within the lifetime of all co-depositors and such transactions are jointly and severally binding on each and every one of them.
2. The ACCOUNTHOLDER shall accept full responsibility for all transactions made through the Electronic Banking Service with or without his knowledge or authority, and shall accept the BANK's record of transactions as conclusive and binding for all purposes.
3. The ACCOUNTHOLDER agrees that use of the Electronic Banking Service is at his own risk and shall assume all risks, errors, omissions and delays incidental to or arising out of the use of the said service.
4. The BANK will not be liable for any losses resulting from circumstances over which it has no direct control, including, but not limited to, the failure of electronic or mechanical equipment or communication lines or other interconnection problems, weather, earthquakes, floods or other such events.
5. The BANK does not warrant the accuracy, adequacy, or completeness of the information and materials provided under the Electronic Banking Service and expressly disclaims liability for errors or omissions in information and materials.
6. The BANK does not warrant or represent that access to the whole or part of this Electronic Banking Service, or information and/or functions herein will be provided uninterrupted or free from errors or free from unauthorized third party interception or that any identified defect will be corrected, or that there will be no delays, failures, errors, omissions, or loss of transmitted information, or that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to the computer or mobile system of the DEPOSITOR.
7. The BANK, including its directors, stockholders, officers, and/or representatives, shall in no event be liable for any loss or damages howsoever arising whether in contract or any other basis, including without limitation, actual, consequential, temperate, nominal, or other damages, or loss of profit or savings arising in connection with the access or use or the inability to access or use the Electronic Banking Service, or reliance on the information contained herein, or for any technical, hardware or software failure of any kind, or interruption, error, defect, omission, delay in operation or transmission, computer viruses or line or system failure, even if the BANK is advised of the possibility of such damages, loss or expenses.

CONFORME:

CORPORATE ACCOUNTHOLDER	CORPORATE ACCOUNTHOLDER
<p>_____</p> <p>By: _____</p> <p>Name: _____</p> <p>Position: _____</p> <p>Gov't Issued ID: _____</p>	<p>_____</p> <p>By: _____</p> <p>Name: _____</p> <p>Position: _____</p> <p>Gov't Issued ID: _____</p>
INDIVIDUAL ACCOUNTHOLDER	INDIVIDUAL ACCOUNTHOLDER
<p>_____</p> <p>Name: _____</p> <p>Gov't Issued ID: _____</p>	<p>_____</p> <p>Name: _____</p> <p>Gov't Issued ID: _____</p>