

For Sole Proprietorship or Partnership (excluding LLP)– Letter of Authorisation.

All other Corporate structures – Certified True Extract of Resolution.

Company may choose to pass own resolution format. However additional processing time may be required.

**All fields to be completed in BLOCK LETTERS. Please indicate “N.A.” where inapplicable.**

## 1. Business Details

Corporate name<sup>1</sup>

Business registration number<sup>1</sup>

Name of contact person<sup>2</sup>

Corporate email

Office / Mobile phone  +

Country code

Primary corporate account for us to deduct Reflex related fee (if applicable)

Currency

Note: Cost of S\$20 (GST inclusive) per token applies. (To be debited from Primary corporate account indicated in Section 1.)

## 2. Business Accounts Details

- All accounts
- Additional / Specified accounts listed below only

<input type="text"/>	<input type="text"/>
Account number	Currency
<input type="text"/>	<input type="text"/>
Account number	Currency
<input type="text"/>	<input type="text"/>
Account number	Currency
<input type="text"/>	<input type="text"/>
Account number	Currency
<input type="text"/>	<input type="text"/>
Account number	Currency

<sup>1</sup> As per ACRA

<sup>2</sup> You are authorised to receive communications from us and to communicate your company's information to us

Approving Person(s) initial	
Sign here	Sign here

# RHB Reflex Application Form

Business Internet Banking

## 3. User Information Details

Please read the notes below before filling up the appropriate section

- Inquirer: View account details only
- Administrator: Able to perform user security administration
- Administrator + Financial Transaction: Perform user security administration + create or approve transactions
- Maker: Create transactions
- Reviewer: Review transactions submitted by Maker
- Authoriser: Approve transactions

### User 1

User ID <sup>2</sup>	<input type="text"/>
Full name <sup>1</sup>	<input type="text"/>
NRIC/Passport	<input type="text"/>
Mobile phone <sup>3</sup>	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Designation	<input type="text"/>
Corporate email <sup>4</sup>	<input type="text"/>
	<input type="text"/>

#### Select **One** User Role

- Inquirer
- Administrator 1 (maker)
- Administrator 1 (maker) with Financial Transactions
- Single Control Access (This same user will initiate and approve all transactions. **Optional to add Inquirer only.**)

<sup>1</sup> As per NRIC/Passport

<sup>2</sup> Min 6-18 characters with no space or special character

<sup>3</sup> Required to receive SMS notifications

<sup>4</sup> Required to receive email notifications

Approving Person(s) initial

Sign here

Sign here

# RHB Reflex Application Form

Business Internet Banking

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- Inquirer: View account details only
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- Administrator + Financial Transaction: Perform user security administration + create or approve transactions
- Maker: Create transactions
- Reviewer: Rview transactions submitted by Maker
- Authoriser: Approve transactions

## User 2

User ID <sup>2</sup>	<input type="text"/>
Full name <sup>1</sup>	<input type="text"/>
NRIC/Passport	<input type="text"/>
Mobile phone <sup>3</sup>	<input type="text"/>
Country code	<input type="text"/>
Designation	<input type="text"/>
Corporate email <sup>4</sup>	<input type="text"/>

### Select One User Role

- Inquirer
- Administrator 2 (authoriser)
- Administrator 2 (authoriser) with Financial Transactions

<sup>1</sup> As per NRIC/Passport

<sup>2</sup> Min 6-18 characters with no space or special character

<sup>3</sup> Required to receive SMS notifications

<sup>4</sup> Required to receive email notifications

Approving Person(s) initial

Sign here

Sign here

# RHB Reflex Application Form

Business Internet Banking

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- Administrator + Financial Transaction administration + create or approve transactions
- Maker: Create transactions
- Reviewer: Review transactions submitted by Maker
- Authoriser: Approve transactions

### User 3

User ID <sup>2</sup>	<input type="text"/>
Full name <sup>1</sup>	<input type="text"/>
NRIC/Passport	<input type="text"/>
Mobile phone <sup>3</sup>	<input type="text"/>
Country code	<input type="text"/>
Designation	<input type="text"/>
Corporate email <sup>4</sup>	<input type="text"/>

#### Select One User Role

- Inquirer (optional)
- Reviewer (optional)
- Maker
- Authoriser

<sup>1</sup> As per NRIC/Passport  
<sup>2</sup> Min 6-18 characters with no space or special character  
<sup>3</sup> Required to receive SMS notifications  
<sup>4</sup> Required to receive email notifications

Approving Person(s) initial	
Sign here	Sign here

# RHB Reflex Application Form

Business Internet Banking

## Please read the notes below before filling up the appropriate section

- Inquirer: View account details only
- Administrator: Able to perform user security administration
- Administrator + Financial Transaction administration + create or approve transactions
- Maker: Create transactions
- Reviewer: Review transactions submitted by Maker
- Authoriser: Approve transactions

### User 4

User ID <sup>2</sup>	<input type="text"/>
Full name <sup>1</sup>	<input type="text"/>
NRIC/Passport	<input type="text"/>
Mobile phone <sup>3</sup>	<input type="text"/>
Country code	<input type="text"/>
Designation	<input type="text"/>
Corporate email <sup>4</sup>	<input type="text"/>

#### Select One User Role

- Inquirer (optional)
- Reviewer (optional)
- Maker
- Authoriser

Note: Please use Appendix 1 to add more user(s)

<sup>1</sup> As per NRIC/Passport.

<sup>2</sup> Min 6-18 characters with no space or special character

<sup>3</sup> Required to receive SMS notifications

<sup>4</sup> Required to receive email notifications

Approving Person(s) initial

Sign here

Sign here

# RHB Reflex Application Form

Business Internet Banking

## Approving Conditions for Single Control Access

- Single Authoriser

## Approving Conditions for Dual Control Access

- Any **1** authoriser required to approve a transaction **OR**
- Any **2** authorisers required to approve a transaction jointly **OR** (please specify minimum 2 authorisers)
- Customised transaction signing (a set up fee of SGD250 will be charged) (please use Customised Setup section below)

Customised Setup (Dual Access Control Application Only)

**Please read the notes below before filling up the appropriate section**

## Authorisation Grouping

Indicate the grouping alphabets eg. A, B, C etc

User Name	Group

## Authorisation Mandate

Combination of Authoriser grouping(s)  
eg. 2A + 1B (2 Group A authorisers + 1 Group B authoriser)

## Sequential Authorisation

eg. Priority 1: 2A + Priority 2: 1B or Priority 1: 1C  
(2 Group A must approve **before** 1 Group B to complete;  
or 1 Group C can approve to complete)

Transaction limit (SGD equivalent)		Authorisation mandate	Sequential authorisation (Tick if applicable)
From	To		
\$0			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Approving Person(s) initial

Sign here

Sign here

# RHB Reflex Application Form

Business Internet Banking

## 4. Agreement

To be signed only by person(s) approved in BR or LOA to apply for banking services.

1. Authorise and agree for all service fees to be debited from my/our account(s) with the Bank.  
Note:
  - The subscription and service fees shall be debited from your account upon issuance of your Corporate ID/ Organisation ID.
  - The service fee is charged on each transaction and shall be debited from your account upon processing of your payment files.
  - The training fee is levied every time a training session is conducted at your site and shall be debited from your account upon completion of the training.
  - The subscription, service, token, and training fees mentioned above are non-refundable.
  - Token charge is applicable for replacement of lost or damaged tokens.
  - All fees/charges incurred will be subjected to the prevailing GST (where applicable).
2. Confirm that the person(s) whose information is/are provided in this form is/are authorised to perform and effect all transactions and services for and on my/our behalf and all such transactions shall be binding and conclusive on me/us.
3. Agree to the collection, use and disclosure of the information provided herein and any other information provided to or obtained by the Bank from time to time for the purposes as set out in the Bank's Terms and Conditions Governing the use of RHB Reflex.
4. Are authorised to act for and on behalf of the Corporate/Association/Club/Society/Partnership/MCST/Limited Partnership/Limited Liability Partnership to apply for RHB Reflex provided by the Bank.
5. All information provided herein and any documents submitted are true, correct and complete.
6. Have read, understood and agreed to abide and be bound by the bank's terms and conditions, this Application Form and RHB Reflex Terms and Conditions made available on [www.rhbgroup.com/singapore](http://www.rhbgroup.com/singapore) as may be amended, varied supplemented, substituted and/or replaced by the Bank from time to time.
7. In the case of dual access or control ("Dual Control"), two or more people are required to be actively involved in order to complete a transaction. This involves having a person responsible for initiating or creating the transaction and another individual of higher authority to approve the transaction in the system. In the case of single access or control ("Single Control") only one person is required to complete a transaction. For all transactions initiated through RHB Reflex, the system defaults to have Dual Control in place as account fraud and identity theft are frequently the result of Single Control.

For more details on RHB Reflex Terms and Conditions and service fees applicable, please visit [www.rhbgroup.com/singapore](http://www.rhbgroup.com/singapore).

Approving Person(s) initial

Sign here

Sign here

# RHB Reflex Application Form

Business Internet Banking

The following clause is applicable for selecting Single Control Access

8. I/We fully understand and acknowledge the characteristics and risks of having Single Control, which carries risk of compromise when compared with the benefit of Dual Control access, which provides an extra layer of security. I/ We hereby authorise RHB Bank Berhad to proceed with Single Control setup in RHB Reflex. I/We shall assume and be responsible for the risks inherent in Single Control Access. I/We undertake to indemnify and hold the bank fully indemnified from and against any loss, costs (including solicitor and client costs on a fully indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and however incurred or suffered by me/us or the Bank as a result of the Bank agreeing to act on my/our said authorisation.

## Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

## Approving Person

Signature	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	NRIC/Passport no.	<input type="text"/>
	Date	<input type="text" value="D D"/> <input type="text" value="M M"/> <input type="text" value="2 0"/> <input type="text" value="Y Y"/>

## Deposit Insurance Scheme

Singapore Dollar deposits of non-bank depositors are insured by the Singapore Deposits Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**Please submit completed forms to:**  
**RHB Bank Berhad, Singapore**  
**Transaction Banking**  
**90 Cecil Street #13-01**  
**Singapore 069531**

**This request will be processed within 7 business days upon receiving the complete set of documents.**



# RHB Reflex Application Form

Business Internet Banking

## 5. Bank use - Processing checklist (attending Staff or RM to fill)

Cost Centre eg. CMP

Branch Code eg. 00001

Remarks/Sales or Campaign code (if applicable)

Completed RHB Reflex Application Form

RHB Reflex Board Resolution (for Private limited, listed companies, MCST, etc) or;  
RHB Reflex Letter of Authorisation (for Sole Proprietorships and Partnerships), where applicable

Copy of current Accounting and Corporate Regulatory Authority of Singapore (ACRA)

Certified true copy of NRIC/Passport of named RHB Reflex Authoriser(s) in this application

Certified true copy of documentary proof of residential address of named RHB Reflex Authoriser(s) in this application (must be dated within 3 months)

Name Screening of Reflex Authoriser(s) - (must be dated within 1 month)

If company's subsidiary account(s) are to be tagged to the company (main applicant), please provide:

Subsidiary board resolution, and;

Director listing/ACRA equivalent documents for the subsidiar(ies)

### Attended by

Signature

Staff / RM

Staff ID

Date

## 6. Bank use - For Onboarding Team

Application ID

Remarks

### Processed by

Signature

Staff

Designation

Date

### Verified by

Signature

Staff

Designation

Date

# RHB Reflex Application Form

Business Internet Banking

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# RHB Reflex Application Form

Appendix 01 - Additional User Information (Application)

## Please read the notes below before filling up the appropriate section

- Inquirer: View account details only
- Administrator: Able to perform user security administration
- Administrator + Financial Transaction: Perform user security administration + create or approve transactions
- Maker: Create transactions
- Reviewer: Review transactions submitted by Maker
- Authoriser: Approve transactions

User

User ID <sup>2</sup>	<input type="text"/>
Full name <sup>1</sup>	<input type="text"/>
NRIC/Passport	<input type="text"/>
Mobile phone <sup>3</sup>	<input type="text"/>
Country code	<input type="text"/>
Designation	<input type="text"/>
Corporate email <sup>4</sup>	<input type="text"/>

### Select One User Role

- |  |   |
|--|---|
| <input type="checkbox"/> Inquirer (optional) | <input type="checkbox"/> Administrator 1 (Maker)                                  |
| <input type="checkbox"/> Reviewer (optional) | <input type="checkbox"/> Administrator 1 (Maker) with Financial Transactions      |
| <input type="checkbox"/> Maker               | <input type="checkbox"/> Administrator 2 (Authoriser)                             |
| <input type="checkbox"/> Authoriser          | <input type="checkbox"/> Administrator 2 (Authoriser) with Financial Transactions |

<sup>1</sup> As per NRIC/Passport  
<sup>2</sup> Min 6-18 characters with no space or special character  
<sup>3</sup> Required to receive SMS notifications  
<sup>4</sup> Required to receive email notifications

Approving Person(s) Full Signature	
Sign here	Sign here
Date	<input type="text"/>

# RHB Reflex Application Form

Appendix 01 - Additional User Information (Application)

## Please read the notes below before filling up the appropriate section

- Inquirer: View account details only
- Administrator: Able to perform user security administration
- Administrator + Financial Transaction: Perform user security administration + create or approve transactions
- Maker: Create transactions
- Reviewer: Review transactions submitted by Maker
- Authoriser: Approve transactions

User

User ID <sup>2</sup>	<input type="text"/>
Full name <sup>1</sup>	<input type="text"/>
NRIC/Passport	<input type="text"/>
Mobile phone <sup>3</sup>	<input type="text"/>
Country code	<input type="text"/>
Designation	<input type="text"/>
Corporate email <sup>4</sup>	<input type="text"/>

### Select One User Role

- |  |   |
|--|---|
| <input type="checkbox"/> Inquirer (optional) | <input type="checkbox"/> Administrator 1 (Maker)                                  |
| <input type="checkbox"/> Reviewer (optional) | <input type="checkbox"/> Administrator 1 (Maker) with Financial Transactions      |
| <input type="checkbox"/> Maker               | <input type="checkbox"/> Administrator 2 (Authoriser)                             |
| <input type="checkbox"/> Authoriser          | <input type="checkbox"/> Administrator 2 (Authoriser) with Financial Transactions |

<sup>1</sup> As per NRIC/Passport  
<sup>2</sup> Min 6-18 characters with no space or special character  
<sup>3</sup> Required to receive SMS notifications  
<sup>4</sup> Required to receive email notifications

Approving Person(s) Full Signature	
Sign here	Sign here
Date	<input type="text"/>

**To: RHB Bank Berhad, Singapore**

**Certified True Extract of Resolutions for RHB Reflex (Business Internet Banking)**

I/We hereby certify that the following Resolutions have been duly passed and entered in the minute books:

Corporate Name<sup>1</sup>  
("the Applicant")


Business registration no.

--

Signed herein on the 

--

 day of 

--

 2 0 

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- where the Applicant is a Corporation,**  
the Board of Directors of the corporation in accordance with its memorandum and articles of association/  
charter/constitution,
- where the Applicant is a Limited Liability Partnership ("LLP"),**  
the partners of the LLP in accordance with its LLP agreement,
- where the Applicant is a Society, Association or Club,**  
the duly authorized committee or body of the society, association or club in accordance with its rules, charter  
or constitution,
- where the Applicant is a Management Corporation of a building<sup>2</sup> ("management corporation"),**  
the council of the management corporation in accordance with the Building Maintenance and Strata Management  
Act (Chapter 30C) of Singapore,

**which Resolutions are now in full force and effect.**

**Resolved**

1. That the Applicant be authorized to apply for any of the banking services, including but not limited to those mentioned below ("Banking Services"), offered by the Bank now or in the future.

**Banking Services:**

- RHB Reflex (Business Internet Banking)
- Custodial services
- Electronic services
- Cash management services
- Remittance and payment services
- Currencies and foreign exchange related services
- Any other services or transactions

**Appointment of Approving Persons**

2. The person(s) specified in the List of Approved Persons ("Approved Persons") attached hereto, be appointed as the Approved Persons and are hereby authorized for and on behalf of the Applicant to do the following acts:

Application for E-Services Including RHB Reflex (Business Internet Banking)

a) To subscribe, sign and deliver all documents and/or to carry out all such acts and/or things in connection with the application or termination of RHB Reflex or for other banking services offered by the Bank now or in the future subject to the Bank's prevailing Terms and Conditions as may be varied, amended or supplemented from time to time by the Bank.

<sup>1</sup> As per ACRA  
<sup>2</sup> As defined under the Land Titles (Strata) Act (Chapter 158) of Singapore

b) To give the Bank written instructions, consents or indemnities in connection with RHB Reflex or for any other banking services subscribed by the Applicant. Any documents or instructions received by the Bank through RHB Reflex or such other electronic means or services, which in the opinion of the Bank, appears to be ambiguous or conflicting, the Bank may, without incurring any liability or responsibility for any losses arising thereby, elect not to act upon such instructions.

**Appointment of Authorized Signatories**

- c) To appoint, certify and confirm to the Bank the person(s) specified in the List of Authorized Signatory(ies) attached hereto (“Authorized Signatory”) who are appointed as the Authorized Signatory for and on behalf of the Applicant, to perform the following acts:
- (i) to operate the account(s) in connection with the use of RHB Reflex or any other banking services provided by the Bank to the Applicant now or in the future.
  - (ii) to apply and use the services provided in connection with RHB Reflex.
  - (iii) to enter into foreign exchange trades and transactions in connection with RHB Reflex.
  - (iv) to deal and agree with the Bank on any of the matters as set out in this Resolution generally.
- d) That the Bank be and is hereby authorized to act on any instruction from the Approving Persons and Authorized Signatories and honour any instrument, document or instruction given by them within the limits and scope of their authority until the Bank receives a certified true copy of the board resolution rescinding the same.
- 3) That any amendment to the list of Approving Persons and Authorized Signatories, their authority and/or their signing mandate shall only be made by amending resolutions duly passed by the Applicant, and communicated to the Bank who shall be given a reasonable period of time to effect the amendment.
- 4) That any director/company secretary/office bearer/two partners of the Applicant be and is hereby authorized to certify the constitutive documents of the Applicant and such certification may be relied upon by the Bank as conclusive evidence of the authenticity of the constitutive documents.
- 5) Any  (insert number) of the following persons (collectively, the “Approving Persons”) be authorized to do all of the following things in the Company’s name and for and on behalf of the Company, and such Approving Persons are and will be so authorized until the Bank receives a certified copy of the board resolution of the Company providing otherwise:

Signature	Name of approving person	
	Designation	
	NRIC/Passport no.*	

Signature	Name of approving person	
	Designation	
	NRIC/Passport no.*	

\*Please attach photocopy of NRIC/Passport no. and ACRA

Signature

Name of approving person

Designation

NRIC/Passport no.\*

Signature

Name of approving person

Designation

NRIC/Passport no.\*

\*Please attach photocopy of NRIC/Passport no. and ACRA

- a) to negotiate, accept, sign and deliver to the Bank the application form for RHB Reflex, the Bank's prevailing Terms and Conditions and any other document, form, notice or confirmation required by the Bank in connection with the application and obtaining of RHB Reflex;
  - b) to sign and deliver to the Bank any document, form (including without limitation the Bank's prevailing maintenance form to amend or update the scope of E-Services), notice or confirmation as may be required by the Bank relating to or in connection with the utilisation of the E-Services;
  - c) to designate in writing and authorize, from time to time, any person who may do or cause or authorize to be done any act or thing in connection with the utilisation of the E-Services.
  - d) that the Company is bound by the Bank's Terms and Conditions Governing RHB Reflex and/or the Terms and Conditions Governing Accounts and in respect of Banking Services, copies of which has been furnished or will be made available to the Company, and by any subsequent amendments, variations and additions as the Bank may in its absolute discretion and without notice make from time to time.
3. Any two directors or any one director and the Company Secretary or (in the case where there is only one director) the sole director be authorized to (i) certify the name, details and specimen signatures of any Approving Person; or (ii) provide the Bank a certified true copy of any resolutions passed by the Board of Directors of the Company and be conclusive evidence of the passing of the resolution so certified.

**Certified as True Extract and confirmed that the Resolutions have been adopted and have not been rescinded, modified or superseded**

**Director**

Signature

Name

Designation

NRIC/Passport no.\*

**Company Secretary / Director**

(delete where inapplicable)

Signature

Name

Designation

NRIC/Passport no.\*

# RHB Reflex Application Form

Appendix 01 - Additional User Information (Application)

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**To: RHB Bank Berhad, Singapore (“Bank”)**

**Application for RHB Reflex Electronic Services (“E-Services”) from RHB Bank Berhad, Singapore (“Bank”)**

**Letter of Authorization for Sole Proprietor / Partnership / Limited Partnership**

Sole proprietor / Partnership name

Business registration no.

Signed herein on the  day of  20

1. I/We wish to apply for the abovementioned E-Services and hereby enclose the duly completed application form for the Bank’s processing.
2. I/We have read and hereby accept and agree to be bound by the Bank’s RHB Reflex Terms and Conditions which are available on the Bank’s website, [www.rhbgroup.com/singapore](http://www.rhbgroup.com/singapore). I/We shall duly furnish the requisite acceptance to the Terms and Conditions as and when required by the Bank.
3. I/We hereby appoint the authorized signatory(ies) as listed (hereinafter referred to as “Approving Person(s)”) to execute RHB Reflex Application Form and/or to accept, enter into, execute any and all documents, instruments, forms, applications, letters and/or terms and conditions relating to the application as may be required by the Bank and all of which may be varied, amended or supplemented from time to time.
4. I/We hereby confirm and agree that any acceptance, execution and/or submission of any documents, instruments, forms, applications, Letter of Offer and/or Terms and Conditions for and on behalf of the Sole Proprietor/ Partnership in respect of RHB Reflex prior to the date of this letter be and is hereby ratified.
5. I/We hereby authorize the Bank to issue to the Approving Person(s) the passwords, tokens, One-Time-Passwords and any other identifiers or security codes required by me/us for access and/or use of RHB Reflex.
6. I/We hereby acknowledge and agree that the Bank shall be under no obligation nor liability to inquire from me/us or otherwise verify the capacity or authority of the Approving Person(s) (i) accepting, entering into and/or executing the Terms and Conditions and any other documents, instruments, forms, applications and letters required by the Bank from time to time pertaining to RHB Reflex or any variation to the Terms and Conditions and the Bank may treat such acceptance, entrance and/or execution as authorized by and binding on me/us; (ii) accessing and/or using RHB Reflex and the Bank may treat the Approving Person’s access and/or use of RHB Reflex as authorized by and binding on me/us as the Sole Proprietor/Partners.
7. This letter furnished to the Bank and the content therein shall remain in force until notice in writing to the contrary is given to the Bank by me/us.

**DETAILS AND SPECIMEN SIGNATURE OF THE APPROVING PERSON**

Pursuant to this letter, the details and specimen signature of the Approving Person(s) are as follows:

<input type="text"/>	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	Designation	<input type="text"/>
	NRIC/Passport no.*	<input type="text"/>

<input type="text"/>	Name	<input type="text"/>
		<input type="text"/>
		<input type="text"/>
	Designation	<input type="text"/>
	NRIC/Passport no.*	<input type="text"/>

\*Please attach photocopy of NRIC/Passport no. and ACRA  
Note: To attach additional signatory pages if more authorized signatories are required

Signature

Name

Designation

NRIC/Passport no.\*

Signature

Name

Designation

NRIC/Passport no.\*

**SIGNED OFF BY AUTHORIZED SIGNATORY(IES)**

Authorized signature

Name

Designation

Date

NRIC/Passport no.\*

Authorized signature

Name

Designation

Date

NRIC/Passport no.\*

\*Please attach photocopy of NRIC/Passport no. and ACRA  
Note: To attach additional signatory pages if more authorized signatories are required