

Date / / التاريخ



QDB ONLINE BANKING ENROLLMENT FORM

Company Information

Company CIF	
Current Account	
Company Name	

We maintain the above-mentioned account ("Account") with Qatar Development Bank ("Bank") in the name of our company as above. We hereby request you to grant us internet banking services subject to the Bank's QDB Remote Banking Services Agreement and Disclosure (the "Agreement") (approved by us and attached hereto as an integral part of this document) which will be operated by our Director/Partner/Authorized user as per our resolution/consent letter dated: *

(Copy enclosed)

We hereby authorize the Bank to recover through the debit of our Account any fees, charges and costs in relation to internet banking services as and when due if such amount was not paid by us to the Bank separately.

Application Type

☐ New Application	☐ Amendment / addition or change of users
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Several layers of control

The functionality of several layers of control allows organizations to nominate individuals to be able to input and review payment instructions on the Portal (defined in the Agreement) which are then approved by an approver in order to exercise multi-level control policy and maintain a segregation of duties within the organization. The system allows you to choose up to two levels of authorization, i.e. checker and approver in addition to the maker.

As a result, the transaction processing will be in compliance with the segregation of duties policy which allows a sound processing and working environment.

In order to facilitate user profile creation management, the Bank will undertake this function and shall change the profile upon submission of the signed form by the authorized signatory(s) provided by you to the Bank.

Authorized signatorie(s)

Name		Date	/	/
Client Signature				

Signature must be witnessed by QDB representative *

Note: All the fields with * are mandatory.

QDB ONLINE BANKING ENROLLMENT FORM

Description of user roles

Authority matrix for roles vs request type in QDB Digital – Sole Proprietorship

	Viewer	Maker	Checker	Approver	SPC OWNER
Roles & Access	Read only	Create, cancel & edit	Verify and send to approval/ return	Approve and return	No restrictions. Can view, make & approve transaction
Association with the company	Any employee			As per CR, AoA/ or Delegation of Authority	Proprietor
Transactions & Data: • Transfer requests • Disbursement requests • Beneficiary management • SFR 2 • Document Upload	None	Initiation of requests	Verify request details	Final approval of requests	Full authority over requests; able to initiate & give final approval
Application: • Renewals • Amendments • New facility request • Rescheduling	None				Full authority over requests
Reports	View				

Authorized signatorie(s)

Name Date / /

Client Signature

Signature must be witnessed by QDB representative *

Note: All the fields with * are mandatory.

QDB ONLINE BANKING ENROLLMENT FORM

Description of user roles

Authority matrix for roles vs request type in QDB Digital (Other types of Companies)

	Viewer	Maker	Checker	Approver	Authorized Signatory
Required Authorization	Delegation listed in the Enrollment Form			Board Resolution/ Delegation of Authority must be in line with CR, AoA & Signature Card	Board Resolution/ Delegation of Authority must be in line with CR, AoA & Signature Card
Roles & Access	Read only	Create, cancel & edit	Verify and send to approval/ return	Approve and return	No restrictions
Association with the company	Any employee or shareholder			As per CR, AoA/ or Delegation of Authority	Shareholder
Transactions & Data: • Transfer requests • Disbursement requests • Beneficiary management • SFR 2 • Document Upload	None	Initiation of requests	Review & return	Final approval of requests	Full authority over requests; able to initiate & give final approval
Application: • Renewals • Amendments • New facility request • Rescheduling	None				Can submit over requests
Reports	View				

Authorized signatorie(s)

Name Date / /

Client Signature

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QDB ONLINE BANKING ENROLLMENT FORM

Permitted combinations

A user may be given some combinations of roles if desired. A viewer can only have one role, but a user may be a maker and checker, checker and approver, etc. Role combinations give the user the authorities equal both of the individual roles at once.

☒	Viewer	☐	Maker	☐	Checker	☐	Approver
☐	Viewer	☒	Maker	☐	Checker	☐	Approver
☐	Viewer	☐	Maker	☒	Checker	☐	Approver
☐	Viewer	☐	Maker	☐	Checker	☒	Approver
☐	Viewer	☒	Maker	☒	Checker	☐	Approver
☐	Viewer	☐	Maker	☒	Checker	☒	Approver
☐	Viewer	☒	Maker	☒	Checker	☒	Approver

User Access Rights	Owner	User 2 (if applicable)
Qatari ID:		
First Name:		
Last Name:		
Mobile Number:		
E-mail Address:		
Role(s):	☐ Owner	☐ Viewer ☐ Maker ☐ Checker ☐ Approver

User Access Rights	User 3 (if applicable)	User 4 (if applicable)
Qatari ID:		
First Name:		
Last Name:		
Mobile Number:		
E-mail Address:		
Role(s):	☐ Viewer ☐ Maker ☐ Checker ☐ Approver	☐ Viewer ☐ Maker ☐ Checker ☐ Approver

Authorized signatorie(s)

Name		Date	/	/	/
Client Signature					

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QDB ONLINE BANKING ENROLLMENT FORM

Authorization of users and acknowledgement of responsibilities

In order to facilitate the processing of transactions in compliance with the segregation of duties policy, we hereby delegate and authorize the above-referenced individuals to the respective above-referenced roles fulfilling several layers of control, and authorize them to make/check/approve relevant actions as outlined in the descriptions of the relevant respective roles. We hereby also grant each above-referenced individual control over their own personal details captured in the Portal, including name, email, phone number and password, and authorize them to initiate the change of these details at any time via any means provided by the Bank. We furthermore authorize and instruct the Bank undertake the creation or change of these user profiles in order to allow the users to carry out their designated roles.

We fully understand and acknowledge the implications and potential risks involved in the authorization of these individuals to their roles. We fully understand and acknowledge that all responsibility related to business processes carried out by the above-referenced individuals lies solely upon us.

In consideration of your accepting of the above instructions, we do hereby irrevocably and unconditionally assume full responsibility for any consequences thereto and indemnify Qatar Development Bank against all consequences, losses and damages, whether direct or indirect, that may arise out of or in connection with the delegation of these individuals to the respective above-referenced roles and authorization of the same to fulfill them.

The above instructions and user privileges shall remain valid until we cancel the same through a letter duly acknowledged by Qatar Development Bank or they are cancelled by Qatar Development Bank.

Authorized signatorie(s)

Name

Date

 / /

Client Signature

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QDB ONLINE BANKING ENROLLMENT FORM

Indemnity to receive notification from Qatar Development Bank

In order to facilitate notification of our transactions, we hereby accept to receive notification, transaction advice from Qatar Development Bank through fax/ email/sms where deemed necessary.

We fully understand the implications and potential risks involved in this mode of operation including error in transmission, fraudulent use or alteration of messages, but request you to accept and send notification/advice by fax/email/sms in this respect.

In consideration of your accepting of the above instructions, we do hereby irrevocably and unconditionally assume full responsibility for any consequences thereto and indemnify Qatar Development Bank against all consequences, losses and damages, whether direct or indirect, that may arise out of or in connection with such course of operation.

The above instructions shall remain valid until we cancel the same through a letter duly acknowledged by Qatar Development Bank or they are cancelled by Qatar Development Bank.

Authorized signatorie(s)

Name

Date

/ /

Client Signature

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QDB ONLINE BANKING ENROLLMENT FORM

Date & Signature of the designated staff

E-mail Address being the Designated E-mail Address for the purpose of Clause 3 of QDB Agreement

We have read and understood the QDB Online Internet Banking Services Agreement and Disclosure enclosed along with this form and undertake to abide by the conditions contained therein

Signature of the authorized signatories as per Bank record

Authorized signatorie(s)

Name

Date

/ /

Client Signature

Signature must be witnessed by QDB representative *

Note: All the fields with * are mandatory.

QDB ONLINE BANKING ENROLLMENT FORM

Qatar Development Bank E-mail, Telephone, Mobile and Fax Agreement

In this Agreement, “I”, “me”, and “my” mean the undersigned corporation, partnership, association, sole proprietorship or individual.

In exchange for Qatar Development Bank “QDB” accepting instructions and information in accordance with this Agreement, I agree as follows:

1. Authorized instructions by E-mail, telephone, Mobile and fax. I authorized QDB to accept instructions from me by E-mail, telephone, Mobile and fax:

- a. to transfer funds between any of my accounts.
- b. to transfer funds from any account in my name to any individual, firm or corporation.
- c. to deal in any manner with QDB, treasury-bills, bankers’ acceptances, commercial paper or mutual funds held in or to be purchased for my account;
- d. to issue stop payment orders;
- e. relating to foreign exchange transactions; or
- f. relating to transactions in connection with any credit arrangement between QDB and me.

I understand that QDB reserves the right, but not the obligation, to first obtain verbal or written confirmation before executing any such instructions.

2. Use of e-mail:

I authorize QDB to reply to me by e-mail. This includes sending my confidential information to me at my request. If I am an individual, QDB will not be required to act upon instructions sent by e-mail unless they are sent from my Designated E-Mail as provided by me. It is my responsibility to ensure that I authorize each person using the Designated E-mail Address (including for the purposes of utilizing the Finance Arrangements), in accordance with my constitutional documents and applicable laws and regulations. QDB will not be required to check that the person using the Designated E-mail Address is authorized by me to do so.

3. Risks of using cellular phones and e-mail:

I understand that Mobile phones and e-mail are not secure means of communication and that QDB does not use encryption or digital signatures for incoming or outgoing e-mail. I also understand that QDB recommends that customers not use Mobile phones or e-mail for any confidential purposes or share their Internet access with others. If I nonetheless choose to do so, I assume full responsibility for the risks of doing so. These risks include the possibility that:

- someone could intercept, read, retransmit or alter our messages;
- e-mail messages could be lost delivered late, or not received;
- someone could send unauthorized e-mails under my name or e-mail identity;
- computer viruses could be spread by e-mail causing damage to computers, software or data. QDB therefore recommends that all customers use up-date virus-checking software.

4. Acting on Instructions:

QDB may act on telephone, Mobile, fax and e-mail instructions and information from, or purporting to be from me or my Designated E-mail address as if I had given QDB such instructions or information in writing, until QDB has received written notice to the contrary. (In this Agreement, the term “Communications” means any telephone, Mobile, fax or e-mail instructions or information from, or purporting to be from, me or my Designated E-mail).

Authorized signatorie(s)

Name

Date

/ /

Client Signature

Signature must be witnessed by QDB representative *

Note: All the fields with * are mandatory.

QDB ONLINE BANKING ENROLLMENT FORM

Qatar Development Bank E-mail, Telephone, Mobile and Fax Agreement

5. Validity of Communications:

All my Communications that QDB accepts and acts upon will be considered to be valid and authentic. This will be the case even if, among other things, they did not come from me, were not properly understood by QDB (except for QDB's gross negligence or will misconduct) or were different from any of my previous or later Communications.

6. Doubts as to my Communications:

QDB does not have to act upon any of my Communications if it is unsure whether they are accurate or are really from me, or if QDB does not understand them.

7. QDB's liability:

QDB will not be responsible for any costs or damages that I may incur due to QDB's acting or failing to act upon my Communications (except for QDB's gross negligence or willful misconduct.) In the event of QDB's gross negligence or willful misconduct, QDB's liability will be limited to the amount involved in my Communication. QDB will not in any event be liable for any special, incidental, consequential or indirect damages, or for loss of profit.

8. Indemnity clause:

I will indemnify and save QDB harmless from any claims and expenses that QDB incurs (other than those due to QDB's gross negligence or willful misconduct), including among other things all legal fees and expenses, arising from QDB acting, or declining to act, on any of my Communications given under this Agreement.

9. Corporations, Partnerships and Associations:

If I am a corporation, partnership or association, QDB may only accept my Communications when they are from, or purport to be from, my signing officer(s) who is/are authorized to sign in accordance with my full authorization under my signature, and the terms of this Agreement. If I am a corporation, I confirm that I have obtained the approval of my board directors or shareholders, as applicable, to enter into this Agreement and I will provide QDB an appropriately signed resolution(s) to this effect.

10. General:

a. Business Hours: Subject to this Agreement, QDB will only act on any of my Communications during the usual business hours of QDB office at which they are received on the earliest banking day possible.

b. Monitoring facilities: QDB will use reasonable efforts to monitor its communications facilities to determine if it has received any instructions or information from its customers. Since QDB's ability to act on my Communications depends on the normal functioning of various communication facilities, QDB is not liable for any delay or failure to receive my Communications.

c. Admissibility: if it wishes, QDB may enter any photocopy, computer-generated copy, reproduction, tape recording or transcript of tape recording that QDB has of my communications into evidence in any legal proceeding as if it were an original document. That copy will be sufficient and valid proof of the information contained in it.

Authorized signatorie(s)

Customer Name		Date	/ /
Signature of Customer		Day of	

Signature must be witnessed by QDB representative *

Note: All the fields with * are mandatory.