

INDEMNITY : CHEQUE FRAUD - CONTRIBUTORY NEGLIGENCE

APPLICATION FOR CHEQUE BOOK AND CHEQUE FACILITIES

I / we _____ of _____

hereby apply for a cheque book and cheque facilities from **FBC Bank Limited** and acknowledge that in return for such cheque book and cheque facilities I / we accept a duty towards FBC Bank Limited to exercise reasonable care in drawing and custody of all cheques on my / our account and in the operations of my / our account.

In particular I / we agree to the following:-

1. At all times to keep my / our cheque book in a safe and secure place where it is not accessible to an unauthorised person(s)
2. To draw all cheques on my / our account in a manner so as not facilitate the forging or unlawful altering or use of such cheques.
3. To take reasonable and proper precautions in the payment of all cheques drawn on my / our account i.e. posting them by registered mail or by delivering them personally or by way of an authorised messenger or courier service.
4. To regularly monitor my / our account at reasonable intervals to ensure that all cheques are properly paid and to advise the Bank as soon as is reasonably possible of any unauthorised debit items.
5. To advise the Bank as soon as is reasonably possible of the loss of any cheque or cheque book and of the occurrence of any event which might result in the unauthorised use of a cheque book.
6. To keep all paid cheques, bank statements and any information on my / our account in a safe and secure place so as to prevent the unauthorised use of such items.
7. To keep my cheque guarantee card separately from the cheque forms / books.

I / we understand that any failure on my / our part to reasonably abide by the conditions above may result in me / us being liable in part or whole for any loss or unauthorised loss caused to my / our account.

SIGNED BY ME / US _____ **THIS** _____ **DAY** _____ **20** _____

(1st Signatory) _____ (2nd Signatory) _____

(3rd Signatory) _____

IN THE PRESENCE OF THE UNDERSIGNED WITNESSES

WITNESSES

1 _____

Account Number

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2 _____

Note : Authorised signatories must sign this indemnity for all multi signatory accounts.