AUTHORIZED USER INDEMNITY

Provided to Yoma Bank Limited ("**Yoma Bank**") by Authorised User of the account of:

Company Name ("Business"): [ ]

In relation to Account Number ("Account"): [ ]

I, as a person named as an Authorized User on the Digital Access Request Form submitted or to be submitted by Business to Yoma Bank, and in consideration of the digital access to be granted by Yoma Bank to the Business pursuant to such application, hereby:

1. warrant and represent to Yoma Bank that I have been duly authorised by the Business in accordance with its constitutional documents and prevailing law to act as an Authorized User of, and to access and conduct transactions on, the Account via the online and mobile banking services of Yoma Bank ("**Online Services**") in accordance with the prevailing terms and conditions of Yoma Bank relating to the use, access and operation of the Account via any of the Online Services, as may be amended by Yoma Bank from time to time;

2. indemnify Yoma Bank against any loss, damages, demands, claims or expenses (including any legal or court fees, costs or expenses) incurred or sustained by Yoma Bank as a result of its reliance on, or on any aspect of, the warranty and representation given by me under paragraph 1 above, including, without limitation, any claim by Business against Yoma Bank asserting the warranty and representation given by me under paragraph 1 above is false or misleading in any respect and/or that I was not duly authorised by the Business as an Authorised User of the Account to access and conduct transactions on the Account via the Online Services;

3. acknowledge and agree that the indemnity given by me under paragraph 2 above shall be irrevocable by me and shall remain enforceable against me by Yoma Bank until the Business submits to Yoma Bank a copy of a Board Resolution in a form satisfactory to Yoma Bank that: (a) vests in me all relevant rights and authority to act as Authorised User of the Account; and (b) ratifies all transactions conducted by me, including all transactions using my login credentials, on the Account via the Online Services prior to the date of such Resolution; and

4. acknowledge and agree that if, prior to Yoma Bank receiving a Board Resolution in accordance with paragraph 3 above, I submit, or the Business submits, to Yoma Bank a written notice stating that I am no longer to be an Authorised User of or have access to the Account via the Online Services, the indemnity given by me under paragraph 2 above shall continue to be enforceable against me in respect of all transactions conducted by me, or using my login credentials, on the Account prior to my use of and access to the Account via the Online Services being revoked by Yoma Bank, and the indemnity shall thereafter remain enforceable until all such transactions are ratified by Board Resolution in a form satisfactory to Yoma Bank.

Executed by Authorized User on [ ]:

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Full Name of Authorised User: [ ]

NRC/Passport No: [ ]