CORPnet Enrollment Form

Date: D D M M Y Y Y Y

Please complete the required fields in this form and other optional Services section that you require.

✓ Mandatory Fields are marked with* ✓ Please fill up all the fields in BLOCK LETTER ✓ Submit the print out with Authorized Signatures	• Please print out the following document after filling up the required fields

Setup Details

Preferred Password Communication Mode*	☐ SMS ☐ E-Mail
Receiver Management (For TCSA only)*	☐ Yes ☐ No

Account Information

Account Title*	Account Number*	Token Charge Realization (Y/N)

For Bank Use Only

(To be completed by Relationship Manager)

Profile Name			
Company Short Code (max 8 characters)		EB Employer Code	
VAM Prefix		Department	
RM Name			
PIN		MPSO	

Customer's Signature

Individual User(S) Informations

CORPnet User Information (Please fill up all the fields in BLOCK LETTER)	
User Role*	☐ Maker ■ Checker ■ Approver
User ID*	or ☐ Same as email ID
User Full Name*	
E-mail Address*	
Mobile Number*	

Access to Service(s)*	☐ Payment Module (IFT, EFT, & RTGS) ☐ Single File Mode ☐ Multi File Mode
	☐ MFS Wallet Disbursement Module
	☐ Bill Payment Module
	☐ Payroll Module
	☐ Pay Order Issuance
	☐ Corporate Cheque Print ☐ a. A4 cheque ☐ b. Regular Cheque ☐ c. System Date ☐ d. Excel file Date Note: Kindly input the specimen signature in the table provided below if the response is Corporate Cheque Print Module for Approver user only.
	☐ Collection Module ☐ Own Account ☐ Third Party
	☐ Virtual Account Management
	☐ Positive Pay
	☐ Certificates
	☐ View Mode
	☐ Others ______________________
CORPnet Setup Type*	☐ New ☐ Existing
Token Requirement*	☐ Yes ☐ No
Already have Token?*	☐ Yes ☐ No ☐ N/A If yes, serial number ______________________

Specimen Signature for Approver (Required for Corporate Cheque Print module only)

Customer's Signature

1.0 DEFINITION

1.1 **Bank (BBPLC):** BRAC Bank PLC. (hereinafter referred to as the “BBPLC”), a private commercial bank established in Bangladesh, having its Registered Office at Anik Tower, 220/B, Tejgaon Gulshan Link Road, Tejgaon I/A, Dhaka 1208, Bangladesh.

1.2 **Corporate Clients:** Organizations with accounts at BRAC Bank and enrolled in its corporate internet banking platform.

1.3 **Parties:** Refers collectively to BRAC Bank PLC and the Corporate Clients.

1.4 **BBPLC CORPnet:** The internet banking service for Corporate Clients, allowing balance inquiries and fund transfers.

1.5 **Users:** Individuals authorized by Corporate Clients to access CORPnet. Users include: **Maker > Checker > Approver**

1.6 **2FA Device:** A device or application that generates a One-Time Password (OTP) for two-factor authentication.

1.7 **Device:** Any device used by Users to access CORPnet and conduct banking transactions.

1.8 **Transactions:** Actions taken on service requests, verified, and approved via CORPnet for fund transfers or other services initiated by the user(s).

1.9 **Instructions:** Communications from the Client to BRAC Bank, following security procedures for executing service activities.

2.0 APPLICATION FOR BBPLC CORPnet

2.1 **Application:** Corporate Clients must apply for CORPnet with a Board Resolution listing Users (Makers, Checkers, Approvers) and their operation methods. Applications must be made in the prescribed form of BBPLC.

2.2 **Company Code:** Clients need a short company code (up to 8 characters) for transaction identification through CORPnet service.

2.3 **Tokens:** Users must obtain Tokens, as specified by BBPLC, for banking transactions.

2.4 **Acceptance:** BBPLC may accept or reject applications at its discretion. Once accepted, the Terms & Conditions shall form as contact and have binding effect as to governing the use of CORPnet.

2.5 **User Details:** Each User must have a unique email address and mobile number or Username. It’s recommended to use the company's domain for email.

2.6 **Acknowledgment:** By applying, the Corporate Client and Users accept these Terms & Conditions. In case of conflicts, these terms will prevail over any other rules and regulations.

3.0 Undertakings of the User(s):

The User(s) undertakes to:

3.1 Follow BBPLC's User Guides, credentials, and security procedures for CORPnet.

3.2 Use CORPnet only for outlined purposes in the User Guides and terms and conditions stated herein.

3.3 Limit access to CORPnet to authorized Users only and prevent unauthorized use and keep User ID and password confidential.

3.4 Prevent harmful devices from entering their systems.

3.5 Ensure authorized Users are competent and knowledgeable about CORPnet and users will be deemed to have knowledge of banking rules and regulations.

3.6 Take measures to protect sensitive data when using third-party email domains (e.g., Google, Yahoo).

4.0 CORPnet USERS LOG IN ACCESS, PASSWORD & SECURITY PROCEDURES

4.1 Credentials Issuance: Users will receive a unique User ID via email and a temporary password via SMS to their registered mobile number.

4.2 User Responsibility: Users accept all risks associated with accessing CORPnet and authorize BBPLC to send credentials.

4.3 Login and Security:

- Users must log in using the User ID and password.
- It is mandatory to change the password upon the first login and frequently thereafter as precautionary measure.
- BBPLC may suspend access if credentials are reported/notified being compromised.

4.4 Authorized Signature: The User ID and password serve as the User's authorized signature for transactions.

4.5 Confidentiality: Users must keep their credentials confidential and not share them. BBPLC will not be liable for unauthorized use.

4.6 Hardware/Software Token: Users may need to use a token to log in and conduct transactions securely. Users are responsible for safeguarding their devices and tokens.

4.7 Loss or Theft: If a token is lost or a password compromised, users must notify BBPLC immediately to deactivate their User ID.

4.8 Requests for Changes: Any changes to user IDs require a written request from authorized signatories.

4.9 Information Disclosure: Users are responsible for any losses resulting from sharing their credentials with third parties.

4.10 Internet Risks: Users acknowledge the inherent risks of using the internet and agree BBPLC will not be liable for losses unless caused by BBPLC's negligence.

4.11 Third-Party Email Risks: Users must be cautious when using third-party email domains and agree that BBPLC will not be liable for any associated risks.

5.0 RESPONSIBILITIES OF THE CORPORATE CLIENT AND THE USER(S)

5.1 System Security Risks: The Corporate Client acknowledges the security risks associated with using computers and mobile devices and agrees to maintain top-rated anti-virus and anti-spyware programs

5.2 The Corporate Client is responsible for safeguarding User IDs, passwords, and OTPs.

5.3 BBPLC is not liable for losses or unauthorized transactions resulting from the Corporate Client's failure to secure these credentials.

5.4 Third-Party Email Risks: The Corporate Client must exercise caution when using third-party email domains (e.g., Google, Yahoo, Hotmail) and agrees to take preventive measures against data leakage and other threats.

5.5 A non-disclosure agreement (NDA) or legal agreement must be maintained between the Corporate and its CORPnet users.

5.6 The Corporate Client must notify BBPLC immediately in case of user termination or resignation using third party email domains.

5.7 User Responsibility: The User is solely responsible for maintaining, installing, and operating their devices and software used to access BBPLC CORPnet.

5.8 The Corporate Client acknowledges that BBPLC shall neither be liable, nor be responsible in any way for any losses incurred due to security breach in system or risks arising out of using third party and/or user company e-mail domains caused due to CORPnet user negligence.

5.9 The Corporate Client acknowledges that BBPLC shall not be held responsible if the CORPnet does not work properly or the service is interrupted due to failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problems, normal maintenance, unauthorized access, theft, operator errors, massive power cut, govt. decisions, severe weather, earthquakes, floods, fire and strikes, or any other causes beyond the reasonable control of BBPLC.

5.10 Corporate Client hereby authorizes BBPLC to use the Corporate Client’s and/or the User’s personal information and/or account information if so required and for whatever purpose, and BBPLC will take necessary measures to ensure the confidentiality of the information unless disclosure required as per relevant law or regulation or from the government or any supervisory organizations or to prevent fraud or for other reason as per Banking rules and regulations and applicable laws.

5.11 The Corporate Client acknowledges that BBPLC will not be responsible for verifying the authenticity of the Mandates and will assume all Mandates provided by the corporate are authentic.

5.12 The Corporate Client acknowledges that BBPLC shall have the right to execute or reject any transaction request received through CORPnet subject to with or without prior notice to the Corporate Client as per BBPLC’s internal policy and procedures and banking rules and regulations.

6.0 BENEFICIARY NAME & AMOUNT BASED AUTHORIZATION MATRIX:

6.1 Corporate Responsibility: The Corporate Client must provide and regularly update a list of valid "Beneficiary Account Names" for their accounts at various banks.

6.2 Transaction Validation: When the Corporate Client uploads instructions for transactions to its own accounts.

6.3 Transactions will only execute if there is a perfect match with the registered beneficiary names.

6.4 Case Insensitivity: The platform will disregard case (uppercase/lowercase) when validating the Beneficiary Account Names.

6.5 Third-Party Transactions: For transactions to third-party accounts, the platform will only perform standard validations, without additional checks against the Corporate Client's beneficiary list.

6.6 The Corporate Client will be solely responsible to successfully authorize the instructions within the cut-off times, for various payment types, communicated by BBPLC from time to time. BBPLC will not be responsible for inconveniences caused by any such delays by the corporate in any way.

7.0 CHARGES

7.1 BBPLC initially provide the BBPLC CORPnet at free of cost. However, BBPLC reserves the right to change and recover service charges from the Corporate Client, as may be fixed by BBPLC from time to time. The Corporate Client hereby authorizes BBPLC to recover or set off or lien all such charges from the Corporate Client’s account(s).

7.2 A specific one-time charge is applicable for availing each Hardware and Software Token which is subject to change from time to time at the sole discretion of BBPLC.

7.3 All regulatory charges will be applicable.

7.4 BBPLC reserves the right to revise and amend charges from time to time.

8.0 DIRECT DEBIT TRANSACTIONS

8.1 **General**

8.1.1 The corporate must comply with all rules and regulations of Direct Debit transactions as per BEFTN Guidelines and BBPLC’s policies, issued and circulated by Bangladesh Bank and BBPLC, respectively, from time to time.

8.1.2 It is the sole responsibility of the corporate to maintain the Mandates and only initiate DDI (Direct Debit Instructions) that comply with those Mandates. BBPLC will neither maintain the Mandates, nor validate the DDI with the Mandates at the time of initiation. BBPLC will assume all DDI initiated are fully compliant with the valid Mandates that are maintained with the corporate.

8.1.3 The corporates must maintain all Mandates with themselves upto 5 (Five) Years and will provide the original hardcopies of the Mandates to BBPLC immediately upon request by BBPLC within stipulated time herein.

8.1.4 Corporate will be solely responsible for the accuracy of the information in the DDI and for handling disputes. BBPLC will only act as the Originating Bank and will rely solely on the instructions provided by the corporate.

8.1.5 BBPLC reserves the right to suspend the service to the corporate at any point in time with prior notification to the corporate.

8.2 **Initiation**

8.2.1 Prior to initiation of any DDI, the corporate must collect the duly filled up (and signed) Direct Debit Authorization (Mandate) by themselves from the Receivers. For ensuring better service, corporate is suggested to follow the templates available in the CORPnet platform. The corporates must get the signatures of the Receivers (in the Mandates) and details of the Mandates (e.g. account number, account name, etc.) verified from the Receiving banks before placing any request to BBPLC.

8.2.2 Any DDI initiated by the corporate will be deemed to be successfully submitted to BBPLC, only upon approval by all the relevant Approvers in the system, as required by the Authorization Matrix (for DDI) stated in the Board Resolution.

Customer’s Signature

8.2.3 BBPLC shall have the right to reject any DDI initiated by corporate for any reason, which includes but is not limited to, the corporate providing the instructions in a manner that is not acceptable to BBPLC.

8.2.4 For Recurring DDI, the corporates need to successfully approve the instructions only once in the platform. BBPLC will prepare a schedule for the Recurring DDI and execute transactions based on the instructions provided.

- While setting up a Recurring DDI, the platform will not accept any past date or the current date as the "Start Date". Recurring DDIs will be operational at the end of the day instruction is successfully placed to BBPLC
- Within the schedule, if any DDI is supposed to be executed on a date that does not exist in the Gregorian calendar, BBPLC will initiate it on the last day of the month.

8.2.5 DDI may be initiated and executed by the platform at any time, but transactions will be sent to Bangladesh Bank on Banking Days only.

8.3 **Execution**

8.3.1 Any DDI successfully submitted to BBPLC in CORPnet will be executed automatically by the platform.

8.3.2 The DDI initiated and executed within the cut-off times, communicated by BBPLC from time to time, will be sent to Bangladesh Bank for processing accordingly.

8.3.3 Corporates will have to bear with any delay in execution of any DDI related services owing to unavoidable technical issues.

8.4 **Account Credit**

8.4.1 The funds of all DDI executed successfully by BBPLC and accepted by Bangladesh Bank will be automatically credited to the corresponding corporate accounts as per the cut-off and execution times communicated by BBPLC from time to time.

8.4.2 The funds will be credited to the corporate's account(s), as per the agreement between the Corporate and BBPLC, subject to receiving funds and return reports (against the respective Direct Debit transactions) from Bangladesh Bank.

8.4.3 BBPLC is not liable for any delay in crediting the funds to corporate's accounts due to any system unavailability or error of Bangladesh Bank.

8.4.4 Corporates are not entitled to any compensation or damages from BBPLC due to any delays in crediting the funds.

8.4.5 Corporates will not be entitled to any interest against the funds collected via this service before the funds are successfully credited to the respective accounts.

8.5 **Return Management**

8.5.1 All DDI, against which funds were credited to the corporate's accounts, shall be assumed to be successful until BBPLC receives any instruction from Bangladesh Bank to return the funds. Bangladesh Bank may ask for the fund to be returned at any point in time and the corporate must have sufficient funds available in their account to help the bank refund the Receiving Bank.

8.5.2 BBPLC shall have the right to debit the funds of the DDI, which will be returned by the Receiving Banks, at any point in time from the corporate's bank account in BBPLC without prior consent from the corporate client.

8.5.3 If the corporate account does not have sufficient balance to enable BBPLC to return that sum of funds to the respective Receiving Banks, BRAC Bank shall have the right to perform one or any combination of the following actions, without prior consent of the corporate:

- Debit that sum of money from any other account of the corporate or any of its affiliates
- Liquidate any Term Deposit or receivables of the corporate
- Place a Post Dated Cheque, acquired from the corporate at the time of onboarding or any other time, for clearing
- Create a forced loan in the name of the corporate

8.5.4 BBPLC will not be responsible for communicating with the Receiving Banks or the Receivers to understand the reasons for the returns but will provide a comprehensive report of the DDI, along with their statuses so that the corporates can take necessary steps to ensure receipt of those funds in an alternative way.

8.6 **Auto Retries**

8.6.1 BBPLC will, at its own discretion, re-initiate a DDI for a maximum of 3 (three) times if the transaction is returned to the Receiving Bank after initiation.

8.6.2 BBPLC will only re-initiate a DDI if it is marked as "Returned" in the platform and only if the return reasons stated by Bangladesh Bank are one of the acceptable ones, as determined by BBPLC from time-to-time.

8.6.3 BBPLC will not be responsible for re-initiating a DDI that was once marked as "Success" in the platform but was later asked to be returned by Bangladesh Bank.

8.6.4 Cancellation of any Recurring DDI will not stop the platform from re-initiating any unsuccessful transaction if it meets all the criteria for automatic reinitiation.

8.7 **Cancellation**

8.7.1 Once the DDI are successfully sent to Bangladesh Bank, BBPLC will not be responsible to reverse or cancel the instructions in any way.

8.7.2 For Recurring DDI, the corporate may request to stop the transactions that have not been initiated yet. BBPLC will cancel the transactions on behalf of the corporate based on the request of the corporate upon successful authorization by all relevant approvers.

8.7.3 BBPLC, at its sole discretion, will only cancel uninitiated transactions of the DDIs based on the request of the corporates.

8.7.4 BBPLC will not be responsible for inconveniences caused by any delay in the corporates' cancellation request authorization process.

8.8 **Dispute Handling & Indemnity**

8.8.1 BBPLC will not be responsible for communicating with any entity other than Bangladesh Bank and the corporate in this arrangement. Corporate will be solely responsible for communicating with the Receivers and the Receiving Banks, if the necessity ever arises.

8.8.2 Under no circumstances shall BRAC Bank be held responsible for any irregularities that may occur or disputes that may arise regarding Direct Debit Transactions.

8.8.3 In case the Receiver or the Receiving Bank ever contacts BBPLC regarding any DDI or any dispute, BBPLC will inform the Corporate via mail to handle their queries.

8.8.4 BBPLC may, at any point in time as per the terms and conditions stated herein, ask the Corporate to provide the original (hardcopies) Mandates provided by the Receivers for any reason whatsoever and the Corporate will provide the same within the same business day.

8.8.5 The corporate hereby authorizes BBPLC to debit any amount, at any point in time, rightfully claimed by the Receivers and/or Receiving Bank from any account of the corporate with BBPLC, if the corporate fails to provide the required documentation within the stipulated time.

8.8.6 BBPLC will not be responsible for verifying the authenticity of the Mandates. BBPLC will assume all Mandates provided by the corporate are authentic.

8.8.7 As per BBPLC's own policy, BBPLC preserves the sole discretion to decide whether any DDI initiated by the corporate shall be considered as a compliant or not and take all necessary actions accordingly and the decision of BBPLC will be final.

8.8.8 BBPLC at any point in time reserves the right to go to arbitration to resolve any dispute as per BEFTN Guidelines and BBPLC's policies, issued and circulated by Bangladesh Bank and BBPLC, respectively, from time to time.

8.8.9 The corporate hereby undertake to indemnify BBPLC against any expense, loss or reputational damage that may arise from the corporate's failure to comply with any of the clauses stated in this document.

9.0 Transfer Responsibility in CORPnet

9.1 Responsibility for Transactions: Users are fully responsible for all fund transfer transactions between accounts enrolled in CORPnet, whether to BBPLC accounts or to other banks.

9.2 Types of Fund Transfers: Fund transfer requests can include:

- BBPLC Fund Transfer (Internal Fund Transfer)
- Electronic Fund Transfer (EFT) using BEFTN
- Real Time Gross Settlement (RTGS)
- Payment Order Management Service (POMS)
- Corporate Cheque Management (CCM)

9.3 Follow Prescribed Format: Users must ensure that transaction instructions adhere to the format provided by BBPLC in the CORPnet platform.

9.4 Error Responsibility: Corporate Clients are solely liable for any errors in fund transfer instructions and any resulting failures to execute those instructions.

9.5 EFT and RTGS Disclaimer: BBPLC is not liable for rejected EFT or RTGS requests due to mistakes or noncompliance with applicable rules by the Corporate Client.

9.6 Right to Reject Transactions: BBPLC reserves the right to reject any EFT/RTGS request that does not meet transaction requirements, including maintaining sufficient account balance or line of credit.

9.7 Liability for Wrong Credits: BBPLC is not responsible for incorrect credits made to destination accounts based on data entered by the Corporate Client (e.g., account number, amount).

9.8 Transaction Guidelines: BBPLC may update transaction guidelines, which help Corporate Clients determine payment instruction deadlines, with prior notification to clients.

9.9 The client is required to place a Pay Order request exclusively through this platform. Upon successful submission of the request, a Pay Order instrument will be generated. The client must then collect the issued Pay Order from their selected BBPLC nominated branch or Head Office. Please ensure to bring valid identification and any necessary documents to facilitate the collection process.

9.10 BPLC shall not be obliged to make any payment of a Pay Order to act on any request or instruction notified to it by Client under this Agreement if it is assumed to be a Fraud or Fraudulent, for any reason whatsoever.

9.11 Procedure for Conversion: The Client must follow specific procedures to convert the authorized signatory's original signature into a scanned signature via Corporate Cheque Management.

9.12 Signature Conversion: Upon receiving the specimen signature, BBPLC will convert it into a scanned signature using technology and approve it in the Corporate Cheque Management system.

9.13 Preservation and Use: Once approved, BBPLC will store the scanned signature securely, allowing the Client to use it for cheques issued by them.

9.14 Security Measures: BBPLC will ensure that the scanned signatures are protected with the same level of security as ordinary signatures, accessible only to authorized BBPLC personnel.

9.15 Changes to Scanned Signature: Any modifications to the scanned signature require approval from both the Client's authorized person and BBPLC. The Client must provide a written notice of at least four (4) clear banking days for any changes to authorized signatories, which will take effect after this notice period.

10.0 Terms & Conditions of MFS Transaction:

10.1 Digital Money Transfer: Corporate Clients use the bank's digital platforms to transfer funds to beneficiaries' mobile financial services (MFS) accounts.

10.2 Options for Transfer: Clients have the option to initiate single-entry or bulk uploads of MFS account details and transfer amounts using compatible devices or mobile applications.

10.3 Bank Facilitation: The bank facilitates the transfer by sending electronic funds from the client's account to the MFS account after receiving the transfer instruction.

10.4 Disbursement Process: The MFS system disburses funds based on the request and available balance in the disbursement wallet. If there's insufficient fund, it declines the transaction.

10.5 Refund Policy: In case of discrepancies or irregularities preventing disbursement, the bank refunds the requested amount to the client's account.

10.6 Account Verification: Clients must ensure correct MFS account numbers for desired recipients. The bank is not in any way responsible for wrong disbursements due to incorrect account numbers.

Customer's Signature

10.7 Tracking Disbursement Status: Clients can check disbursement status with the bank if it's not received after disbursement, or if funds were debited from their account but not credited to beneficiaries' accounts.

10.8 Legal Transactions Only: Clients must use the service for lawful and legal transactions, avoiding any unlawful and illegal activities.

11.0 ANTI MONEY LAUNDERING

11.1 The User(s) should agree and confirm that he/she will not use this CORPnet platform for money laundering, or illegal, or unlawful purposes.

11.2 User(s) shall fully comply with the laws related to the money laundering and shall not use the CORPnet platform for any anti-terrorism or anti-state activities.

11.3 BBPLC reserves the right to demand explanation from the Corporate Client regarding any suspicious transaction or on matters pertaining to money laundering and anti-terrorism laws of the country and take any steps against the Corporate Client as per the banking rules and regulations and applicable laws.

12.0 TERMINATION OF CORPnet

12.1 The Corporate Client may request for termination of the CORPnet platform at BBPLC branches or to the respective RM of BBPLC at any time by giving a written notice at least 30 days prior to termination of CORPnet platform. The termination shall take effect on or before the thirtieth day of submission of termination request.

12.2 BPLC shall have absolute discretion to terminate/ suspend the CORPnet Service of the Corporate Client with or without prior notice as it deems reasonable at any time subject to banking rules and regulations and applicable laws.

12.3 Notwithstanding to the fact who initiates the termination procedure or BBPLC suspend the service, the Corporate Client shall always be held liable for all accrued obligation or instruction given before or on the effective date of termination

13.0 CHANGES OF TERMS

BBPLC shall have the absolute discretion to amend or supplement any of the Terms and Conditions at any time and shall attempt to communicate such change(s) wherever feasible by any possible means. By using any new or updated service as may be introduced by BBPLC in CORPnet, the User shall be deemed to have accepted the changed Terms and Conditions.

14.0 COMMUNICATION

BBPLC have shall have the right to decide or update any time the mode and method of communication in each direction has to be communicated pursuant to term and conditions stated herein.

15.0 WAVIER

No act, delay, or omission on part BBPLC shall affect Its rights, power or remedies stated herein and in the Banking rules and regulations and applicable laws.

16.0 INDEMNITY

16.1 User shall indemnify BBPLC for any expense, loss or reputational damage that may arise from User's failure to comply with any of the clauses stated in this document or for any breach of rules, regulations, and applicable laws.

17.0 PROPRIETARY RIGHTS

All Intellectual Property Rights (IPR) vested in BBPLC shall be its exclusive rights and property. Except as expressly provided herein, nothing in this Agreement shall be deemed to confer any assignment or license of any of the Intellectual Property Rights of either Party to the other Party and all the Intellectual Property Rights of the respective Party shall remain the property of such Party without prior written communication.

18.0 GOVERNING LAW

18.1 These Terms and Conditions and/or the operations in the Accounts of the Corporate Client shall be governed by and construed in accordance with the laws of The People's Republic of Bangladesh, in force.

18.2 BBPLC may, in its absolute discretion, commence any legal action or proceedings arising out of breach or violation of any of the Terms for CORPnet in any other court, tribunal or other appropriate forum irrespective of the place from where the User access the CORPnet platform, and the User hereby consents to that jurisdiction.

18.3 If any provisions of mentioned herein shall be construed to be illegal or invalid in whole or in part, they shall not affect the legality, validity, or enforceability of the other provisions of this document. The illegal, invalid, or unenforceable provision(s) in whole or in part shall be deleted from this document and no longer incorporated herein.

19.0FORCE MAJEURE

If for any reason beyond its control including but not limited to system error, network problem, strikes, labor disputes, accidents, governments requisition, restrictions or regulations on travel, hospital operation, political disturbances, acts of war, acts of God, which may hamper to provide regular and normal service and unable to perform its obligations under this agreement, that case BBPLC shall not be responsible.

Special Instructions (if any)

Approving Signatory/Signatories confirm that all the informations provided in the enrollment form are true and also confirm that the authority given to these users is lawful, and according to the company's rules and regulations. Approving Signatory/Signatories also confirm that they have authorized the bank to deduct all charges relevant to onboarding, usage, and termination of CORPnet from the specified account as per the information provided in the section "Information on Charges Realization"and have carefully read and understood CORPnet Terms & Conditions and hereby acknowledge and agree to abide by the rules, terms, and conditions governing the CORPnet Application System of BRAC Bank PLC.

Customer's Signature