

SIF BIZ Application Form

SIF BIZ Mobile / SIF BIZ Online ("SIF BIZ")

Please read through thoroughly before submitting the form. This application allows access to SIF business internet service via desktop and mobile app. Incomplete or incorrect application may cause delays in processing.

Documents required to set up your SIF BIZ access:

- Completed SIF BIZ Application Form
- Certified true copy(ies) of NRIC(s)/Passport(s)* of all users in this application
- Certified extract of the Board Resolution for the use of SIF BIZ Online / SIF BIZ Mobile

Business Details

Registered Business Name (as per ACRA)

Business Registration No.

Name of Contact Person ¹

Designation

Email Address ²

Mobile No.

Office No.

Business Accounts Set Up

Business Accounts to be linked to SIF BIZ (*please select only one*)

Link all active accounts held at SIF's processing date of this application

Link only the accounts listed below:

Account No.

Account No.

Account No.

Account No.

Business User Information Details

Please read the roles carefully before filling up the appropriate section:

- Inquirer: views account summary/statement and transactions
- Administrator: suspends users access
- Maker**: creates transactions and views account details
- Approver**: approves transactions and views account details
- Maker cum Approver**: creates transactions, approves transactions and views account details

User 1

Full Name (As per NRIC/Passport)

NRIC/Passport

Designation

Mobile No.³

Email ID ²

Role(s)	Access to which Account(s)?		Signing Group (e.g. A, B or C)
	All Accounts	OR The Accounts listed below	
Inquirer			
Maker			
Administrator			
Approver			
Maker cum Approver			

¹To receive communications from SIF on the SIF BIZ application and email notifications for outstanding SIF BIZ transactions.²Required to receive email notifications.³Required to receive SMS notifications.*If the residential address is not stated in the identification document, please provide the latest copy (within the last 3 months) of a bank statement (exclude credit card statement), utility bill, stamped tenancy agreement or letter issued by the Singapore authorities with the residential address stated in it. **Applicable only if you have a Current Account and/or Overdraft Account.

Business User Information Details - Continued
User 2

 Full Name (As per NRIC/Passport) NRIC/Passport

 Designation Mobile No.³

 Email ID ²

Role(s)	Access to which Account(s)?		Signing Group (e.g. A, B or C)
Inquirer	All Accounts	OR The Accounts listed below	
Maker			
Administrator			
Approver			
Maker cum Approver			

User 3

 Full Name (As per NRIC/Passport) NRIC/Passport

 Designation Mobile No.³

 Email ID ²

Role(s)	Access to which Account(s)?		Signing Group (e.g. A, B or C)
Inquirer	All Accounts	OR The Accounts listed below	
Maker			
Administrator			
Approver			
Maker cum Approver			

User 4

 Full Name (As per NRIC/Passport) NRIC/Passport

 Designation Mobile No.³

 Email ID ²

Role(s)	Access to which Account(s)?		Signing Group (e.g. A, B or C)
Inquirer	All Accounts	OR The Accounts listed below	
Maker			
Administrator			
Approver			
Maker cum Approver			

² Required to receive email notifications. ³ Required to receive SMS notifications.

Business Approving Conditions - Applicable for Current Account and Overdraft Account only
Authorise own transactions

Yes – Single Control

Maker cum Approver can create and approve the same transaction.

Note: For Single Control, the user can create and approve all transactions, including own transactions, thus may incur higher risk as compared to Dual Control, where another person can verify and confirm the transactions.

No – Dual Control

Maker cum Approver can create but cannot approve the same transaction which must be approved by another Approver.

Approving conditions (please select where applicable):

Authorisation Requirement		
Transaction Limit		<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 5px; width: 150px;">Any 1 Approver</div> <div style="font-weight: bold;">OR</div> <div style="border: 1px solid black; padding: 5px; width: 150px;">Any 2 Approvers</div> </div>
From	To	
Any Amount		

Note: Default maximum transaction limit is \$20,000,000.00

OR

Transaction Limit		Required Combination of Approving Signatories (e.g. Group A, B or C)	
From	To	Group	Group
		(No. of Approver)	(No. of Approver)
\$0		1	1
		&	
		OR	
		Any (i.e. 1 or 2) Approver(s) from Group	

Transaction Limit		Required Combination of Approving Signatories (e.g. Group A, B or C)	
From	To	Group	Group
		(No. of Approver)	(No. of Approver)
		1	1
		&	
		OR	
		Any (i.e. 1 or 2) Approver(s) from Group	

Transaction Limit		Required Combination of Approving Signatories (e.g. Group A, B or C)	
From	To	Group	Group
		(No. of Approver)	(No. of Approver)
		1	1
		&	
		OR	
		Any (i.e. 1 or 2) Approver(s) from Group	



Declaration and Authorised Signatories

1. By signing this application form, I/We (the "Applicant") hereby:
 - a. apply for Sing Investments & Finance Limited ("SIF") BIZ Online / BIZ Mobile Service ("SIF BIZ") on the terms stated in this form;
 - b. confirm that the Applicant has obtained and agrees to be bound by the SIF's prevailing eServices T&Cs For Corporate Customers ("Agreement") (available at www.sif.com.sg) which the Applicant has read and fully understand. The Applicant agrees to abide by and be bound by the Agreement in its entirety, including any amendment or variation thereof;
 - c. confirm that the Applicant has obtained and agrees to be bound by the terms and conditions applicable to each of the services that the Applicant has applied for and any amendment or variation thereof;
 - d. authorize SIF to issue password(s) and OTP(s) to the Authorised User(s) as described in the Agreement, where applicable. Authorised User refers to Inquirer, Maker, Administrator, Approver and Maker cum Approver. Authorised Signatory refers to Approver;
 - e. confirm that each of the Authorised Signatories named herein is authorized to operate and use any of the services granted and provided to the Applicant through the SIF BIZ based on the Approval Mandate and Transaction Approval Limit set out in this form, and to apply for, operate and use any services made available through the SIF BIZ from time to time. We confirm if we do not indicate the Approval Mandate or Transaction Approval Limit, each Authorised Signatory is authorised to approve transactions of any amount;
 - f. are authorised to approve transactions of any amount according to the Approval Mandate;
 - g. confirm and agree that any existing mandate or instructions which we may have with SIF will not apply in relation to my/our use of SIF BIZ;
 - h. confirm that all information provided herein is complete, true and accurate to the best of our knowledge as at the date of this application;
 - i. confirm that in the event of any change of Administrators and/or Authorised Signatories, the Applicant shall immediately revoke the relevant User IDs through the submission of request, instruction or relevant form to SIF;
 - j. authorise SIF to debit all fees and charges relating to this application and/or the use of SIF BIZ from the designated account or any other account of the Applicant;
 - k. acknowledge that, if the Applicant has opted for Single Control instead of Dual Control, the Applicant's account(s) for which the Applicant uses the SIF BIZ may be more susceptible to account fraud. By opting for Single Control, the Applicant agrees to assume responsibility for all the risks associated with Single Control;
 - l. agree to indemnify and hold SIF harmless from and against all costs, claims, losses, damages, charges and/or expenses which SIF may sustain, incur or be liable for in connection with, or the use of SIF BIZ, including (where applicable) as a result of the Applicant opting for Single Control and/or the Applicant not providing all email address and mobile numbers; and
 - m. agree that SIF may amend the Agreement at any time and/or may terminate the provision of the Single Control option at any time with notice to the Applicant.

2. If I am/we are signing this application form:
 - a. for and on behalf of a private limited or public company, the extract of the board resolution in the form set out in Annex A, signed and certified by any 2 directors (or a director and a company secretary) is duly executed and a complete & accurate copy is hereby furnished together with this application form;
 - b. for and on behalf of a limited liability partnership, the extract of the partners resolution in the form set out in Annex B, is duly executed and a complete and accurate copy of the partnership agreement is hereby furnished together with this application form; or
 - c. in relation to any other type of legal entity or business structure, or upon SIF's request, I/we shall furnish together with this application form a complete & accurate copy of such document(s) (including such information and further assurances) as SIF may specify from time to time.

Name of Authorised Signatory

Name of Authorised Signatory

Designation

Designation

For and on Behalf of

For and on Behalf of

UEN

UEN

Date

Date

Signature

Signature

Declaration and Authorised Signatories - Continued

Name of Authorised Signatory

Name of Authorised Signatory

Designation

Designation

For and on Behalf of

For and on Behalf of

UEN

UEN

Date

Date

Signature

Signature

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.

Please send the completed SIF BIZ Application Form to **Credit Operations Department, Sing Investments & Finance Limited, 96 Robinson Road, #01-01, SIF Building, Singapore 068899.**

SIF will process your application within 10 business days upon receipt of this form and complete set of documents.

Welcome Letter which contains your log in credentials will be emailed to your Email ID stated in this form. Please call Sing Investments & Finance Limited at 6438 7060 if you did not receive the Welcome Letter within 14 business days upon submission of this application form and documents.

By enabling SIF BIZ Mobile app, you will have access to SIF BIZ Online.

For Sing Investments & Finance Limited Use Only

Attended by: Staff Name	Signature Verified by: Staff Name	Processed by: Staff Name	Approved by: Staff Name
Date	Date	Date	Date
Signature	Signature	Signature	Signature
Remarks			

ANNEX A

BOARD RESOLUTION
(FOR PRIVATE LIMITED / PUBLIC COMPANY)

_____ (the "Company")
(Company Registration No. _____)
Incorporated in the Republic of Singapore

Certified extract from the resolutions of the Board of Directors of the Company passed on _____ pursuant to the Constitution or Memorandum and Articles of Association of the Company

RESOLVED:

1. The Company has been furnished with the E-Services Terms & Conditions (For Corporate Customers) (available at all Sing Investments & Finance Limited ("**SIF**") branches and at www.sif.com.sg) ("**E-Services T&Cs**") and the Company has read, understood, agree, and shall comply with all the terms and conditions contained therein without reservation. Capitalised expressions used without definition hereafter in these resolutions shall have the meanings respectively ascribed to such expressions in the E-Services T&Cs.
2. The Company has opened and/or may from time to time open, maintain and/or close Finance Accounts of any type or has entered into and/or may from time to time enter into Loans with SIF, in accordance with and subject to such terms and conditions as may be prescribed by the SIF (as each may be amended, supplemented and/or substituted from time to time), and the Company if so required by SIF or under such terms and conditions has passed and/or may from time to time pass certain resolution(s) in connection such Finance Accounts and/or Loans (as the case may be) (such resolutions, the "**Account Resolutions**").
3. The resolutions herein and the authority and powers given to each person in these resolutions supplement but do not supersede nor replace the Account Resolutions or other resolutions nor the authority and/or powers given to any persons pursuant to the Account Resolutions or other resolutions.
4. It would be to the Company's benefit to obtain SIF E-Services in relation to the Finance Accounts and the Loans and subject to such terms and conditions as may be prescribed by SIF (including without limitation the E-Services T&Cs) and other related or ancillary agreements and documents (including without limitation any Documentation) in respect of such SIF E-Services (as each may be amended, supplemented and/or substituted from time to time) (such agreements and documents, the "**E-Services Documents**").
5. Any _____ Director of the Company be and is hereby authorised on behalf of the Company to negotiate, execute, submit and deliver any E-Services Documents and any other documents as may be necessary, expedient or desirable under or in connection with the SIF E-Services generally, with any amendments, alterations, variations or modifications as any Director may approve (such execution to constitute approval of any such amendment, alteration, variation or modification).
6. Any person holding or using any Access Credential issued to the Company ("**Access Credential User**") each acting singly, be and are hereby authorised and empowered, for on behalf of the Company, at his absolute discretion:
 - (a) generally, to operate the Finance Accounts and/or take such actions in relation to any Loans, in any manner other than by signature, including without limitation through any

electronic means such as by the use of any Access Credential, any Device, and any other means or services (including without limitation the SIF E-Services) made available to the Company, including without limitation:

- (i) (in relation to any account, including without limitation any deposit account, current account, conveyancing account, Fixed Deposit Account, or any other type of account) to operate, make transfers, give any E-Instructions or give or receive communications (including without limitation "communications" as defined under the E-Services T&Cs) in relation to such accounts, including without limitation to issue stop cheque requests, place fixed deposit receipts, make changes to fixed deposit maturity or to view any record of transactions performed in respect of any such account;
- (ii) (in relation to any Loan) to give any E-Instructions or give or receive communications (including without limitation "communications" as defined under the E-Services T&Cs) and take such other actions in relation to the Loans under or in connection with the SIF E-Services, including without limitation to effect repayment or prepayment of any Loan or to view any record of any Loan balances;
- (b) to select, substitute and/or vary from time to time any Access Credential;
- (c) to provide SIF with such information, reports and/or any other documents on behalf of the Company as requested by the SIF;
- (d) to negotiate, execute, submit and deliver all relevant application forms, agreements, instruments, writings, assurances and any other documents as may be necessary, expedient or desirable under or in connection with the Finance Accounts, Loans and/or SIF E-Services for the Company and any other matters in relation thereto or set out herein and to negotiate and agree to the terms and conditions thereof and such amendments, alterations, variations or modifications thereto as he may approve;
- (e) to do or cause or authorise to be done any act or thing (including without limitation sending instructions and entering into agreements and transactions) relating to the operation of the Finance Accounts, the taking of such actions in relation to the Loans and/or contemplated by the SIF E-Services and any other matters set out herein;
- (f) to comply with the E-Services T&Cs, including without limitation to comply with such instructions, directions, procedures and requirements by SIF as SIF may issue pursuant to the E-Services T&Cs from time to time; and
- (g) to acknowledge all types of debts on behalf of the Company.

7. Without prejudice to the E-Services T&Cs, SIF shall have the right and be hereby authorised to:

- (a) rely on the authority of the Company, any Access Credential User, or any person (whether authorised or unauthorised by the Company) under any Access Credential issued to the Company, to transmit E-Instructions on the Company's behalf and to do any other act via or in connection with SIF E-Services;
- (b) treat any E-Instructions issued under any Access Credential via SIF E-Services to be irrevocable, unconditional, final and binding on the Company;
- (c) treat SIF's records of transactions as conclusive and binding on the Company for all purposes;
- (d) treat the use of any Access Credential issued to the Company as binding on the Company in respect of all transactions involving any and all of the Finance Accounts linked through the SIF E-Services;
- (e) deem any access and/or use of SIF E-Services associated with any of any Access Credential to be the Company's access and/or use, and SIF shall be deemed to be authorised to act on any of such E-Instructions;

- (f) whether actually authorised by, used and/or accessed by the Company and/or any Access Credential User or not: (i) deem any use and/or access of the SIF E-Services via any Access Credentials issued to the Company to be the Company's use and/or access (as the case may be); and (ii) deem any E-Instructions identified by any Access Credential(s) issued to the Company to be E-Instructions transmitted or validly issued by the Company; and
 - (g) complete all such transactions requested through the use of Access Credentials and/or the SIF E-Services including but not limited to making credits to, debits or transfers from the Finance Accounts and any other transactions which SIF may make available to Access Credential Users and/or through the SIF E-Services from time to time whether such account be in credit or overdrawn or may become overdrawn in consequence of such debits.
8. SIF be authorised to accept and act on any notices and instructions which it believes to have been made or given by or on behalf of the Company whether given orally or by means of facsimile transmission, telephone, telex, electronic mail or any other form of electronic means or communication acceptable by SIF (including without limitation the E-Services) and Company be authorised to indemnify SIF in consideration of the SIF agreeing to accept and act at the Company's request on such notices and instructions and that any _____ Directors of the Company be authorised to sign any such indemnity on the Company's behalf.
 9. The Common Seal of the Company be affixed to any agreements, instruments or other documents ("**Documents**") relating to the Finance Accounts, Loans or E-Services and/or any other matters set out herein in accordance with the Company's Constitution or Memorandum and Articles of Association. Any such Document described or expressed as a deed may be executed without affixing the Common Seal onto the Document if it is done in accordance with Section 41B(1)(a), (b) or (c) of the Companies Act (Cap 50).
 10. The resolutions herein and the authority and powers given to each person in these resolutions shall continue with full force and effect to bind the Company vis-à-vis SIF, until SIF receives a certified true copy of the resolution of the Board of Directors of the Company revoking these resolutions.
 11. A copy of any resolution of the Board (including without limitation these resolutions) if purporting to be certified as correct by any two Directors or any one Director and a Company Secretary or otherwise provisioned by the Constitution, shall as between the SIF and the Company be conclusive evidence of the passing of the resolution so certified.

Certified as a true extract by:

Signature

Name
Director

Signature

Name
*Director / Secretary

Dated this day of 202

**Please delete whichever is not applicable*

ANNEX B

(the "LLP")

(UEN No.)

Incorporated in the Republic of Singapore

Certified extract of the Partners' unanimous resolutions in writing passed on

IT WAS UNANIMOUSLY RESOLVED THAT:

1. The LLP has been furnished with the E-Services Terms & Conditions (For Corporate Customers) (available at all Sing Investments & Finance Limited ("SIF") branches and at www.sif.com.sg) ("**E-Services T&Cs**") and each partner of the LLP ("**Partner**") has read, understood, agree, and shall comply with all the terms and conditions contained therein without reservation. Capitalised expressions used without definition hereafter in these resolutions shall have the meanings respectively ascribed to such expressions in the E-Services T&Cs.
2. The LLP has opened and/or may from time to time open, maintain and/or close Finance Accounts of any type or has entered into and/or may from time to time enter into Loans with SIF, in accordance with and subject to such terms and conditions as may be prescribed by the SIF (as each may be amended, supplemented and/or substituted from time to time), and the LLP if so required by SIF or under such terms and conditions has passed and/or may from time to time pass certain resolution(s) in connection such Finance Accounts and/or Loans (as the case may be) (such resolutions, the "**Account Resolutions**").
3. The resolutions herein and the authority and powers given to each person in these resolutions supplement but do not supersede nor replace the Account Resolutions or other resolutions nor the authority and/or powers given to any persons pursuant to the Account Resolutions or other resolutions.
4. Approval be and is hereby given for the LLP to obtain SIF E-Services in relation to the Finance Accounts and the Loans and subject to such terms and conditions as may be prescribed by SIF (including without limitation the E-Services T&Cs) and other related or ancillary agreements and documents (including without limitation any Documentation) in respect of such SIF E-Services (as each may be amended, supplemented and/or substituted from time to time) (such agreements and documents, the "**E-Services Documents**").
5. Any one Partner of the LLP be and is hereby authorised on behalf of the LLP to negotiate, execute, submit and deliver any E-Services Documents and any other documents as may be necessary, expedient or desirable under or in connection with the SIF E-Services generally, with any amendments, alterations, variations or modifications as such Partner may approve (such execution to constitute approval of any such amendment, alteration, variation or modification).
6. Any person holding or using any Access Credential issued to the LLP ("**Access Credential User**") each acting singly, be and are hereby authorised and empowered, for on behalf of the LLP, at his absolute discretion:
 - (a) generally, to operate the Finance Accounts and/or take such actions in relation to any Loans, in any manner other than by signature, including without limitation through any electronic means such as by the use of any Access Credential, any Device, and any other means or services (including without limitation the SIF E-Services) made available to the LLP, including without limitation:
 - (i) (in relation to any account, including without limitation any deposit account, current account, conveyancing account, Fixed Deposit

Account, or any other type of account) to operate, make transfers, give any E-Instructions or give or receive communications (including without limitation "communications" as defined under the E-Services T&Cs) in relation to such accounts, including without limitation to issue stop cheque requests, place fixed deposit receipts, make changes to fixed deposit maturity or to view any record of transactions performed in respect of any such account;

(ii) (in relation to any Loan) to give any E-Instructions or give or receive communications (including without limitation "communications" as defined under the E-Services T&Cs) and take such other actions in relation to the Loans under or in connection with the SIF E-Services, including without limitation to effect repayment or prepayment of any Loan or to view any record of any Loan balances;

- (b) to select, substitute and/or vary from time to time any Access Credential;
- (c) to provide SIF with such information, reports and/or any other documents on behalf of the LLP as requested by the SIF;
- (d) to negotiate, execute, submit and deliver all relevant application forms, agreements, instruments, writings, assurances and any other documents as may be necessary, expedient or desirable under or in connection with the Finance Accounts, Loans and/or SIF E-Services for the LLP and any other matters in relation thereto or set out herein and to negotiate and agree to the terms and conditions thereof and such amendments, alterations, variations or modifications thereto as he may approve;
- (e) to do or cause or authorise to be done any act or thing (including without limitation sending instructions and entering into agreements and transactions) relating to the operation of the Finance Accounts, the taking of such actions in relation to the Loans and/or contemplated by the SIF E-Services and any other matters set out herein;
- (f) to comply with the E-Services T&Cs, including without limitation to comply with such instructions, directions, procedures and requirements by SIF as SIF may issue pursuant to the E-Services T&Cs from time to time; and
- (g) to acknowledge all types of debts on behalf of the LLP.

7. Without prejudice to the E-Services T&Cs, SIF shall have the right and be hereby authorised to:

- (a) rely on the authority of the LLP, any Access Credential User, or any person (whether authorised or unauthorised by the LLP) under any Access Credential issued to the LLP, to transmit E-Instructions on the LLP's behalf and to do any other act via or in connection with SIF E-Services;
- (b) treat any E-Instructions issued under any Access Credential via SIF E-Services to be irrevocable, unconditional, final and binding on the LLP;
- (c) treat SIF's records of transactions as conclusive and binding on the LLP for all purposes;
- (d) treat the use of any Access Credential issued to the LLP as binding on the LLP in respect of all transactions involving any and all of the Finance Accounts linked through the SIF E-Services;
- (e) deem any access and/or use of SIF E-Services associated with any of any Access Credential to be the LLP's access and/or use, and SIF shall be deemed to be authorised to act on any of such E-Instructions;
- (f) whether actually authorised by, used and/or accessed by the LLP and/or any Access Credential User or not: (i) deem any use and/or access of the SIF E-Services via any Access Credentials issued to the LLP to be the LLP's use and/or access (as the case may be); and (ii) deem any E-Instructions identified by any Access Credential(s) issued to the LLP to be E-Instructions transmitted or validly issued by the LLP; and

- (g) complete all such transactions requested through the use of Access Credentials and/or the SIF E-Services including but not limited to making credits to, debits or transfers from the Finance Accounts and any other transactions which SIF may make available to Access Credential Users and/or through the SIF E-Services from time to time whether such account be in credit or overdrawn or may become overdrawn in consequence of such debits.
8. SIF be authorised to accept and act on any notices and instructions which it believes to have been made or given by or on behalf of the LLP whether given orally or by means of facsimile transmission, telephone, telex, electronic mail or any other form of electronic means or communication acceptable by SIF (including without limitation the E-Services) and the LLP be authorised to indemnify SIF in consideration of the SIF agreeing to accept and act at the LLP's request on such notices and instructions and that any two Partners of the LLP be authorised to sign any such indemnity on the LLP's behalf.
9. The Common Seal of the LLP (if any) be affixed to any agreements, instruments or other documents ("**Documents**") relating to the Finance Accounts, Loans or E-Services and/or any other matters set out herein in accordance with the limited liability partnership agreement or other constitutive document of the LLP. Any such Document described or expressed as a deed may be executed without affixing the Common Seal onto the Document if it is done in accordance with Section 5B(1) of the Limited Liability Partnerships Act (Cap 163A).
10. The resolutions herein and the authority and powers given to each person in these resolutions shall continue with full force and effect to bind the LLP vis-à-vis SIF, until SIF receives a certified true copy of the unanimous resolutions of the Partners of the LLP revoking these resolutions.
11. A copy of any resolution of the Partners (including without limitation these resolutions) if purporting to be certified as correct by any two Partners shall as between the SIF and the LLP be conclusive evidence of the passing of the resolution so certified.

Certified as a true extract by the undersigned of the unanimous resolutions of the Partners of the LLP:

Signature

Name
Partner

Signature

Name:
Partner

Dated this day of 202