

**Important Notice: The Applicant is advised to read and understand the following terms and conditions below (“Terms”) before applying for SFTP Host-to-Host and if the Applicant does not understand any of the Terms, the Applicant may clarify with the Bank.**

## **SCHEDULE**

### **SECURED FILE TRANSFER PROTOCOL (SFTP) HOST-TO-HOST**

#### **1.0 DEFINITIONS**

Host Name(s)	means the Host Name(s) assigned by the Bank to the Applicant for the purposes of utilising SFTP Host-to-Host.
Password(s)	means the personal identification number(s), code(s), word(s), depiction(s) or other identification (electronic or otherwise) assigned by the Bank to the Applicant and includes any confidential letters and/or numbers as may from time to time be chosen by the Bank for the purposes of utilising the SFTP Host-to-Host.
Security Codes	means the Host Name(s), User ID(s), Password(s) and such other codes as may be assigned by the Bank to the Applicant from time to time.
SFTP Host-to-Host	means a secured file transfer protocol used to transfer files from the host to another host over internet.
User ID(s)	means the unique user identification(s) assigned by the Bank for the respective user of SFTP Host-to-Host.

#### **2.0 USE AND ACCESS**

The Applicant shall ensure that only Authorised Persons use and access SFTP Host-to-Host and to ensure that the Terms are complied with at all times.

#### **3.0 SOFTWARE AND HARDWARE UPGRADE**

The Bank reserves the right to change or update by written notice, the type or versions or specifications of any device, software, hardware, equipment and/or the Security Codes that the Applicant may be required to use and access SFTP Host-to-Host and in the event that the Applicant is not able to meet such requirements, the Bank is entitled to reject or suspend any Instructions of the Applicant or terminate the Applicant’s access to SFTP Host-to-Host without being liable to the Applicant.

#### **4.0 CONFIDENTIALITY OF HOST NAME(S), USER ID(S) AND PASSWORD(S)**

- 4.1 The Applicant shall solely be responsible for keeping and safeguarding the confidentiality of the Security Codes and the Applicant shall be solely responsible for all Instructions effected (whether authorised or otherwise) through the use of the Security Codes.
- 4.2 The Applicant shall notify the Bank if any unauthorised disclosure of the Security Codes.
- 4.3 The Bank shall be entitled at its discretion, by notice to the Applicant, de-activate or revoke the use of the Security Codes assigned to the Applicant at any time without assigning any reason.
- 4.4 The Applicant will continue to be liable for any and all unauthorised Instructions and shall not dispute them if such unauthorised Instructions have been effected without the Bank’s knowledge or until the Bank has taken the necessary steps, in accordance with its prevailing practice to prevent any Instructions from being effected through the use of the Security Codes.
- 4.5 The Bank may send the Security Codes to the Applicant or the Authorised Persons via ordinary post or such other means as the Bank may deem fit. The Bank shall not be liable in the event that the Security Codes fail to reach the Applicant and/or the Authorised Persons after despatch or if the



same is lost, delayed, stolen or disclosed to any unauthorised person(s) whilst in transit.