

Changes to Deposit Terms and Conditions For Individual Accounts

NAB Terms and Conditions	Amended Terms and Conditions
<p>23. You may give us instructions in writing or (with our agreement) by telephone, facsimile, e-mail or such other means as we may agree subject to the execution of such documents and any other conditions as we may require from time to time. Instructions are not to be considered received by us unless they are actually received by us in the manner we have prescribed.</p>	<p>23. You may give us instructions in writing or such other means as we may agree subject to the execution of such documents and any other conditions as we may require from time to time. Instructions are not to be considered received by us unless they are actually received by us in the manner we have prescribed.</p>
<p>25. If you give or authorise or allow instructions to be given to us by telephone, facsimile, e-mail or other electronic means, you acknowledge and accept fully the risks in giving us instructions by such means including, without limitation, the risk of any instruction being unauthorised, given by an unauthorised person or intercepted by a third party. You authorise us to accept, and act upon, on your behalf, any facsimile messages sent to a nominated facsimile number which purports to have been sent by you or by any person/s who is/are authorised or appear/s to be authorised to transact any banking business in accordance with the Notice of Authority current at the time the message is received irrespective of whether the message was in fact sent by you.</p>	<p>25. Deleted</p>
<p>135. We will provide you with a statement for each month</p>	<p>135. We will provide you with a statement for each month or at such intervals as we may prescribe. In instances determined by us, we may not provide any statements. Statements may be on paper or in electronic form.</p>

The rest of the terms and conditions of your account is to be read and construed with reference to the above changes and in event of any inconsistency or conflict between the rest of the terms and conditions of our account and the above changes, the above changes will prevail.

To view OCBC Terms and Conditions Governing Deposit Accounts please visit:

<https://www.ocbc.com/personal-banking/accounts/terms-and-conditions-governing-deposit-accounts.html>

Changes to Deposit Terms and Conditions For Corporate Accounts

NAB Terms and Conditions	Amended Terms and Conditions
<p>21. You or any of your Authorised Persons may give us instructions in writing or (with our prior agreement) by telephone or Electronic Communications subject to any conditions as we may require from time to time. Written instructions or Electronic Communications are not to be considered received by us unless they are actually received by us in the manner we have prescribed in the section 'Communications'.</p>	<p>21. You or any of your Authorised Persons may give us instructions in writing or (with our prior agreement) by telephone subject to any conditions as we may require from time to time. Written instructions are not to be considered received by us unless they are actually received by us in the manner we have prescribed in the section 'Communications'.</p>
<p>22. If you give or authorise or allow instructions to be given to us by telephone or Electronic Communications, you acknowledge that you are fully responsible for all Losses arising from the operation of any of your Deposit Accounts in connection with giving us instructions by such means including, without limitation, the risk of any instruction being unauthorised, given by an unauthorised person or intercepted by a third party, thereby losing their confidential nature. We shall however, be at liberty to require receipt of an original written confirmation of an instruction made verbally or via Electronic Communications from you or any of your Authorised Persons prior to executing any instructions.</p>	<p>22. If you give or authorise or allow instructions to be given to us by telephone, you acknowledge that you are fully responsible for all Losses arising from the operation of any of your Deposit Accounts in connection with giving us instructions by such means including, without limitation, the risk of any instruction being unauthorised, given by an unauthorised person or intercepted by a third party, thereby losing their confidential nature. We shall however, be at liberty to require receipt of an original written confirmation of an instruction made verbally from you or any of your Authorised Persons prior to executing any instructions.</p>

The rest of the terms and conditions of your account is to be read and construed with reference to the above changes and in event of any inconsistency or conflict between the rest of the terms and conditions of our account and the above changes, the above changes will prevail.

To view OCBC Business Account Terms and Conditions please visit:

https://www.ocbc.com/assets/pdf/business_account_terms_and_conditions.pdf