

**AUTHORIZATION - APPLICATION FOR THE APPOINTMENT OF AN AUTHORIZED USER FOR
CDB E-BANKING (FOR INDIVIDUALS ONLY)**

This application should be completed if you wish to authorize, as Account Holder, a third person to have access to your Accounts (ie. become an authorised User). Based on the access rights hereby authorised, this third person may be able to give instructions in relation to your Accounts through the cdb e-Banking. **The authorized User will be given such access through his/her own User ID.**

- For each authorized User you must complete a separate application form.
- For the authorised User to have full access to joint accounts, it is necessary for this application to be signed by all Account Holders.

Instructions to complete the application form:

- Read the Terms and Conditions carefully available at www.cdb.com.cy under "e-Banking"
- The definitions for the meaning of words and phrases included in the application are explained in the Terms and Conditions
- Complete all paragraphs and indicate your selection in all required sections
- Make sure that you have read and agree with the Declaration at the end of the application and the Declaration regarding your Personal Data and that the authorised User(s) have read the Personal Data Statement (also at the end of your application), comprising the briefing by the Bank regarding their personal data and the statement and consent by the authorised User(s), and that they agree with and have signed the said statement and consent.

PART A: DETAILS OF ACCOUNT HOLDER

PERSONAL DETAILS OF ACCOUNT HOLDER(S)	
Full Name(s)	CIF..... <i>(for internal use)</i>
Identity Card / Passport No(s)	Telephone No(s)

PART B: AUTHORIZED USERS: *Please complete the details of the natural persons to be authorized to have access as Users to the e-banking services of the Bank and make transactions and/or inquiries **

B.1. PERSONAL DETAILS FOR AUTHORIZED USERS *			
	USER 1	USER 2	USER 3
CIF (For Bank use)			
Forename:			
Surname:			
Identity Card / Passport No			
Mailing Address			
Date of birth			
Mobile No			
Email			
USER IDs: <i>State if you wish the authorized persons to use their existing User IDs to access your accounts or new User IDs are required. Existing User IDs are allowed only if they are given to Users as Individuals for personal accounts (and not for the access of authorized Users of Legal Entities)</i>			
New User ID (please circle)	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO
<i>If you selected NO, please state the existing User ID</i>			

B.2. ACCOUNTS TO BE CONNECTED - ACCESS LEVELS/SERVICES PROVIDED:

Please indicate your selection

	USER 1	USER 2	USER 3
ACCOUNTS TO BE CONNECTED			
Connection of <u>all Accounts</u> you maintain with the Bank?	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO
If you answered NO, then please specify the accounts to be connected:
Automatic Connection of all new/future Accounts?	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO
ACCESS LEVELS/SERVICES PROVIDED			
'All Services/Full Access' to User(s), for the present/future Accounts that you have indicated above?	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO	<input type="checkbox"/> YES / <input type="checkbox"/> NO

* You must be entitled to disclose the above personal details. Please make sure that all authorised Users have read the Personal Data Statement at the end of your application (comprising the briefing by the Bank regarding their personal data and the statement and consent by the data subject) and that they agree with and have signed the said statement and consent.

* **TYPES OF ACCESS LEVELS:**

- **Inquiries (View Only):** Access to perform inquiries, ie. retrieve information via 'cdb e-Banking', such as account transactions, the balance of an account, cheque imaging, chequebook ordering process etc
- **All Services / Full Access:** Access to perform inquiries **and** to carry out transactions, such as Fund Transfers, External Payments etc.

NOTES:

1. In case that you selected to give access to **All Services/Full Access to the authorized User, he/she will be allowed to transfer money from your account to any other account that he/she chooses based on his/her own daily transfer limits** (which the authorized User may modify at any time).
2. Services that may be introduced in the future will be offered automatically to the authorised User according to the 'access levels/services provided' selection that you choose above.

2. DECLARATION

- I/we, the Account Holder(s), confirm that the information given in this application is accurate, true and complete.
- I/we, the Account Holder(s), hereby authorize the Bank to grant access to my/our accounts with you and to accept instructions regarding such accounts through the cdb e-Banking Service of the Bank from the authorized User.
- I/We hereby authorize the Bank to debit my/our account with instructions given by the authorised User and I/we accept liability for any balance on my /our accounts, plus interest, charges and other fees.
- I/we acknowledge that instructions thus accepted by the Bank are accepted solely at my/our own risk and the Bank is not liable for any actions taken in accordance with such instructions.

This authorization shall remain valid until revoked by myself/ourselves in writing or by a new authorization.

Account Holder Name(s) _____

Account Holder Signature(s) _____ Date _____

FOR INTERNAL USE (Branch)	
Applicant CIF	_____
DP checking <input type="checkbox"/>	_____
Branch no	_____
Prepared by (stamp & signature)	_____
Approved by (stamp & signature)	_____
Date	_____

FOR INTERNAL USE (E-Banking Admin)	
User ID	_____
Processed by (stamp & signature)	_____
Checked By (stamp & signature)	_____
Date	_____



THE CYPRUS DEVELOPMENT BANK PUBLIC COMPANY LTD

The Processing of Personal Data (Protection of Natural Persons) Law of 2001 No. 138(I)/2001 as amended

Briefing of the personal data subject by the Cyprus Development Bank Public Company Ltd. in accordance with article 11 of the Law

According to the provisions of the Processing of Personal Data (Protection of Natural Persons) Law of 2001 No. 138(I)/2001 as amended ("the Law"), the Cyprus Development Bank Public Company Ltd. ("the Bank", which term includes its subsidiaries), as the Personal Data Operator responsible for the processing of your personal data, advises you that it is obliged to ensure that your personal data, namely data which refer to you, and which come to be or may come to be in its possession and which include sensitive data as well (as the term is defined in the Law) are being processed according to the Law.

The archives, whether electronic or not which will contain your personal data, shall be under the control of the Personal Data Operator. The Personal Data Operator is the Cyprus Development Bank Public Company Ltd. The address of the Personal Data Operator is at Alpha House, Archbishop Makarios III Avenue, P.O.Box 21415, 1508 Nicosia and the telephone number is 22-846500.

The purposes of the processing of your personal data are the following:

- a. The examination of an application(s) for the granting of banking facilities and other services offered by the Bank, either to you or to other persons connected with you.
- b. The evaluation of the borrowing ability either of yourselves or of any other persons who are connected with you, as well as the evaluation of credit and other risks.
- c. The carrying out or facilitating in any way of the rendering of any services offered by the Bank, either to you or to any person connected with you.
- d. The maintenance and development of your relations with the Bank and the exercise of the Bank's rights which arise from the relations between us, as well as the protection of the legal interests of the Bank in the context of its transactions with you or with persons connected with you.
- e. The performance of the Bank's legal duties and obligations.
- f. The control and the prevention of offences, including but not limited to, offences entailing fraud and money laundering offences.
- g. The research and statistical analysis by the Bank and by any of its associates or representatives, in Cyprus or abroad.

The recipients of your personal data shall be the officers, employees, representatives and associates of the Bank and its subsidiaries, as well as any authorities exercising control over the Bank and its subsidiaries.

According to the Law, you have a right of access to your personal data kept by the Bank, as well as a right of objection with respect thereto, following the submission of a written application to the Personal Data Operator and the payment of the relevant fee.

Please complete the statement and consent below, both of which are necessary for the consideration of your oral and/or written application for the service and/or the granting of the service and/or the continuation of the service you have asked, for yourselves or for others.

We hope that the information in this document will be useful. If you have any queries, please get in touch with the Personal Data Operator.

Statement and consent of the data subject to the above Personal Data Operator, for the processing of personal data

I hereby declare that I have read the above document carefully and have fully understood its contents. I have also taken such further information and explanations as I have considered necessary.

Following the above briefing, I hereby freely, expressly, specifically and with full knowledge consent to the lawful processing of my personal data (including the sensitive data) by the Bank. My consent includes data which I have either given or I shall be giving to the Bank, data which have been or shall be declared to the Bank by others, as well as such data as may come up in the course of the development of my relationship with the Bank. I also consent to the acts and measures by the Bank which concern me and which are included in the above briefing, and I declare that the contents of the said briefing comprise all information and data which the Bank is obliged to give me in accordance with the Processing of Personal Data (Protection of Natural Persons) Law of 2001 No. 138(I)/2001 as amended.

Authorized User Name _____

Signature _____

Date _____