

QPNINE BANKING APPLICATION

- ☐ Personal Account
☐ Business Account

Account Holder's Name			Account Number	
Address				
E-mail Address			Login ID	
Telephone number	(H)	(C)		(W)
6i glb Ygg Name (if applicable)				

- I hereby agree and acknowledge that by providing my e-mail address, I consent to KOREAN (TORONTO) CREDIT UNION LIMITED ("KTCUL" hereinafter) to keep me informed through e-mail, which may include; announcements, new products, and services, the promotion and marketing of products and services offered by KTCUL and its affiliates.
- Your "ALIAS NAME" is the first 12 digits on your Member/Debit Card. If you require assistance setting up your access code please contact KTCUL.

The Member's responsibility for security includes:

- The Member agrees to keep their personal access code secret and safe to prevent unauthorized use. The Member also agrees to take all necessary precautions to ensure that their personal access code remains confidential while the Member is keying it in. Failure to do so may result in a security compromise for which the Member is solely responsible.
- The Member will not leave their computer unattended during a KTCUL I-BANK session or after having completed a KTCUL I-BANK session without first terminating and exiting their session.
- KTCUL I-BANK files may exist in a non-encrypted state in the Web browser's cache on the Member computer's permanent memory until erased. The Member agrees to take steps to secure or erase such files so that they cannot be accessed by any other person.
- The Member agrees to contact KTCUL immediately if they become aware of any unauthorized use of their accounts.
- KTCUL does not warranty the security of KTCUL I-BANK or Internet E-mail service. Until such time as KTCUL is satisfied with the security of E-mail, KTCUL will not accept transaction instructions by E-mail. Members are discouraged from sending confidential or personal information via E-mail and those who do so assume all the risk.

The Member agrees that the use of KTCUL I-BANK is the legal equivalent to their written signed instructions and that they are bound and liable for all use including unauthorized use by other persons without the Member's knowledge or consent. KTCUL will be under no obligation to confirm the actual identity or authority of any user of KTCUL I-BANK.

KTCUL I-BANK derives its account information from KTCUL's computer banking system. Where a discrepancy of information occurs between KTCUL I-BANK and KTCUL's computer records, the computer records will be deemed correct.

The terms of this Agreement can and may be changed at any time.

KTCUL may terminate KTCUL I-BANK and this Agreement at any time. KTCUL may cancel or restrict the Member's use of KTCUL I-BANK at any time without notice to the Member. KTCUL has no liability for damages or harm which the Member may incur or experience as a result of any non-acceptance, delay or restriction or withdrawal of KTCUL I-BANK or any portion of such service or any device associated with it.

The terms of this Agreement apply to the undersigned Member, and shall bind the Member, successors, heirs, executors, administrators, and legal representatives. Any person(s) accessing KCCCU I-BANKING in the capacity of an attorney under a Power of Attorney shall be bound by the terms of this Agreement. Any person(s) accessing KTCUL I-BANK in their capacity as an employee authorized to access their employer's business accounts shall be bound by the terms of this Agreement. KTCUL accepts no liability for any fraudulent transactions executed in this manner. The use of KTCUL I-BANK constitutes acceptance by the member to the terms of this KTCUL I-BANK Agreement.

**I here apply for KTCUL I-BANK service and have read and agreed to the Terms and Conditions of KTCUL I-BANK Service Agreement.
I declare that I will be using KTCUL I-BANK service on behalf of myself not by or on behalf of a third party.**

Signature of Member		Date	
Signature of Witness		Date	