

The Manager

Intercommercial Bank Limited
DSM Plaza, Old Southern Main Road
Chaguanas

Dear Sirs,

Please be advised thatwith account number(s)
permits the person(s) stated authorized access to the Company's Personal Identification
Number/Access Code issued by Intercommercial Bank Limited ('the Bank') under the
Tele Access Service Customer Agreement ('the Agreement'). The Bank is hereby
authorized to issue an access code for your Telephone Banking System (Tele Access) in
accordance with the terms and conditions of the Tele Access Service Customer
Agreement to the said person/s stated below:

.....
Name in block letters
(hereinafter referred to as 'Authorised Representatives')

.....
Name in block letters

I/We understand and agree that persons with Telephone Banking access are authorized
and can conduct the following transactions:

- Retrieve Account Balances and Transaction History
- Transfer Funds between accounts within the company's customer profile at
Intercommercial Bank Limited
- Access Daily Major Currency Exchanges
- Access to other general information such as Banking hours etc.

This document is in keeping with the terms and conditions of the Agreement and the
Company and its authorized representatives named herein are bound by same.

Sincerely,



INTERCOMMERCIAL BANK LIMITED

DSM Plaza, Old Southern Main Road, Chaguanas. Tel:665-4425 (4IBL) • Fax:665-6663
182 Southern Main Road, Marabella. Tel:658-5813 • Fax: 658-5820
#77 Independence Square South, Port of Spain Tel:624-4425 (4IBL) • Fax: 625-9528

TELE ACCESS SERVICE CUSTOMER AGREEMENT



I/We instruct Intercommercial Bank Limited ('the Bank') to make my/our account available through the Tele Access Banking System ('The Service') in accordance with the terms and conditions hereinafter appearing.

I/We shall keep my/our Personal Identification Number(s) ('PIN') and account information confidential, and shall not use the PIN in any manner so that it can be ascertained by an unauthorized person. If at any time the PIN has become known or I/We know or believe or have reason to believe that the PIN has become known to any unauthorized person(s), then I/We will immediately notify the Bank and take the necessary steps to change the PIN. If I/We know or believe that unauthorized access to the Service has been obtained or that the Service may be subject to misuse or abuse I/We shall immediately notify the Bank. The Bank will not be liable to me/us for any loss or for any damage whatsoever or howsoever caused by the authorized or unauthorized use or otherwise of the Service whether directly or indirectly including all and any liability for consequential loss or damage arising therefrom. I/We will not hold the Bank liable should any information whatsoever concerning my/our account/s become available to any unauthorized person by whatever means or for whatever reason. Additionally, the Bank shall not be liable in any way if it is unable to perform its obligations due directly or indirectly to, inter alia, the failure or malfunction of any machine, data processing system (whether by way of hardware or software) or energy shortage, or transmission link or to any industrial dispute or flood, fire, civil commotion, labour difficulties or from any cause whatsoever outside the control of the Bank, its servants, agents or sub-contractors or from any incidence of data distortion or loss or any consequences thereof which occurred during or as a consequence of the use of the Service. By registering for this Service, I/We authorize the Bank to take any action necessary to complete the transaction I/We initiated through the use of my/our PIN and which are capable of being made through the use of this Service. I/We fully indemnify, defend and hold the Bank harmless against all claims, costs, actions or other proceedings whatsoever or howsoever arising out of the use of the Service made or brought against the Bank by any third party. The Bank shall have the right in its sole discretion (and without prior notice should it see fit) to suspend or discontinue any or all of the services provided by the Service for any reason whatsoever. The Bank agrees to notify the Customer of any change or modification to this Agreement or any change in the Service.

Signature

Signature (Joint Account)

Date

