



## COLLECTION PRODUCT SCHEDULE

This document constitutes a Product Schedule as referred to in the Agreement. The provisions of this Product Schedule shall only apply to the extent you have elected for, and we have agreed to provide, the applicable Product to you as indicated in the Account Opening Documentation.

This Product Schedule supplements the BNP Paribas General Banking Terms and Conditions (the "**Conditions**"). Capitalised terms not otherwise defined in this Product Schedule shall have the meaning given to them in the Conditions.

In the event of any inconsistency between the provisions of this Product Schedule and the Conditions, this Product Schedule shall prevail.

For each of the following Products that you elect under the Account Opening Documentation:

- (a) the Cash Collection Service (through a Partner Bank or a Security Company);
- (b) the Cheque Collection Service (through a Partner Bank, a Security Company or other);
- (c) the Collection Service using Direct Debits (with or without mandate management, depending on jurisdiction);
- (d) the eReceipts / Virtual Account Service; or
- (e) the Partner Bank Cash / Cheque Deposit Service,

the terms in the relevant Part of this Product Schedule that apply to that Product shall be supplemented by the relevant terms and conditions applicable to each Electronic Platform by which that Product is accessed or used at any point in time (the "**Relevant Electronic Terms**", and each relevant Electronic Platform, the "**Relevant Electronic Platform**").

### **ABOUT THIS DOCUMENT**

This Product Schedule supplements and should be read in conjunction with the Conditions and, in particular, Clause 2.1(g), Clause 5 (*Fees and Taxes*), Clause 6 (*Indemnity and Exclusion of Liability*), Clause 7 (*Termination*) and Clause 14.4 (*Variation*) of the Conditions.



**PART A – Cash Collection Service (through a Partner Bank or a Security Company)**

**NOTE: This Part A is only applicable if you have elected for the Cash Collection Service in the Account Opening Documentation.**

**1. CASH COLLECTION SERVICE**

- 1.1 Subject to and in accordance with the terms of this Part A, the relevant Operational Materials and the Conditions, we agree to provide to you the Cash Collection Service, which is the collection by a Cash Collection Service Provider on your behalf of bank notes (but not coins) in the currency or currencies designated in the Operational Materials at the Collection Locations and at the times specified in the Operational Materials.
- 1.2 Before the commencement of the Cash Collection Service, we shall, in accordance with the Operational Materials, advise you of the name and other relevant details of the Cash Collection Service Provider and the identification and other procedures to be followed for the delivery of cash by you to the Cash Collection Service Provider at each Collection Location.
- 1.3 You shall ensure that the cash is handed over to the Cash Collection Service Provider's representative only in accordance with the Operational Materials and does not exceed the Daily Collection Limit with respect to, in aggregate, all the Collection Locations.
- 1.4 You shall hand cash to the Cash Collection Service Provider in bundles. Each cash bundle shall consist of the denomination(s) as specified in the Operational Materials, along with the deposit slip duly filled and signed by you in duplicate. Any remaining notes which are insufficient in number to form a bundle shall be treated as loose cash. The Cash Collection Service Provider shall count the loose cash and the number of cash bundles and duly verify the amount of cash against the deposit slips prepared by you. The number of notes in each cash bundle shall not be counted by the Cash Collection Service Provider at the relevant Collection Location and shall be assumed by the Cash Collection Service Provider to consist of the denomination(s) as specified in the Operational Materials.
- 1.5 The Cash Collection Service Provider shall acknowledge your copy of the deposit slip at the relevant Collection Location as an acknowledgement of the cash received and shall transport the cash to us in accordance with the Operational Materials.
- 1.6 You shall send us Instructions designating which of your Accounts shall be credited with cash we collect and we shall credit the total amount of the cash received and acknowledged by us to your designated Account in accordance with the relevant Operational Materials.
- 1.7 You agree that we may debit your designated Account by the relevant amount represented by any Deficient Cash we identify. Subject to evidence provided by you to the contrary which is satisfactory to us, you shall accept as binding our confirmation of the existence of the Deficient Cash and the amount of that Deficient Cash. We shall use reasonable endeavours to return the Deficient Cash to you to the extent permitted by applicable Laws.
- 1.8 It is your duty to make any necessary checks on the person professing to be the Cash Collection Service Provider's representative (including checking the identity card of that person) to verify that person's identity before handing over any cash to that person.

**2. LIABILITY**

- 2.1 We shall not be liable for any losses resulting from the occurrence of any loss, theft or fraud in connection with the Cash Collection Service, including without limitation, where you hand the cash to a person who is not the designated Cash Collection Service Provider's representative.
- 2.2 This Paragraph 2 shall be in addition to, and shall not affect any limitation of liability, indemnity or any other protection available to us under the Conditions and any other Laws to which we may be entitled.

**3. DEFINITIONS**

The following definitions shall apply in this Part A:

**"Cash Collection Service"** means the service provided by us to you as described in Paragraph 1.1 of this Part A.

**"Cash Collection Service Provider"** means a duly authorised Third Party Provider appointed by us to perform the Cash Collection Service. A Cash Collection Service Provider can include, without limitation, a bank or a security company.



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**"Collection Locations"** means the locations as agreed between yourselves and ourselves from time to time where cash is collected from under the Cash Collection Service.

**"Daily Collection Limit"** means the aggregate maximum amount of cash that may be physically collected per day under the Cash Collection Service, as agreed between yourselves and ourselves, based on projections advised by you to us in writing from time to time.

**"Deficient Cash"** means any shortage of cash or any cash represented by counterfeit notes or mutilated notes, determined by us in our sole and absolute discretion, in connection with cash notes received from you from time to time.



**PART B – Cheque Collection Service (through a Partner Bank, a Security Company or other)**

**NOTE: This Part B is only applicable if you have elected for the Cheque Collection Service in the Account Opening Documentation.**

**1. CHEQUE COLLECTION SERVICE**

- 1.1 Subject to and in accordance with the terms of this Part B, the relevant Operational Materials and the Conditions, we agree to provide to you the Cheque Collection Service, in which all Eligible Instruments will be collected by a Cheque Collection Service Provider and the proceeds in respect of those Eligible Instruments will be credited, once the Eligible Instruments have been cleared, to the Account specified in the Operational Materials.
- 1.2 We will only accept Eligible Instruments accompanied by duly completed deposit slips directly from you (or your Authorised Persons) for the purpose of presentation for local clearing or sending to the relevant locations for collection.
- 1.3 You shall deliver all Instruments drawn in your favour for collection under the Cheque Collection Service to the Cheque Collection Service Provider designated by us by the cut-off time that may be specified in the Operational Materials.

**2. RETURNED INSTRUMENTS**

- 2.1 If any Instrument is returned unpaid, then we will return that Instrument to you to any of your Authorised Persons or through any of our branches where you maintain an Account.
- 2.2 We may at any time reverse any credit entry as a consequence of a returned Instrument if the amount of that Instrument has already been credited to your Account.

**3. LOSS OF INSTRUMENTS**

- 3.1 If any Instrument is lost (whether in transit or otherwise), the amount of that Instrument will not be credited to any of your Accounts.
- 3.2 Our statement evidencing the non-payment or non-receipt of any Instrument will be final and binding on you.
- 3.3 We may, in our sole and absolute discretion, assist in tracing any Instrument or certifying any loss but we will not be liable for any loss or damage you suffer howsoever occurred. It shall be your responsibility to get new or duplicate Instruments drawn in your favour.

**4. LIABILITY**

- 4.1 Notwithstanding anything in the Conditions, you irrevocably and unconditionally agree to indemnify and keep indemnified each Indemnified Person immediately on demand against all actions, proceedings, claims, demands, liabilities, damages, losses, costs (including all legal costs on a full indemnity basis), fees, expenses and Taxes which each Indemnified Person or any of our customers may directly or indirectly suffer or incur in connection with:
  - (a) any loss, theft or fraud in connection with the Cheque Collection Service, including without limitation, where you hand the cheque to a person who is not the designated Cheque Collection Service Provider's representative;
  - (b) any loss or misuse of Instruments or issuance by third party banks of duplicate demand drafts or pay orders or other Instruments;
  - (c) any defect in or absence of your title under the Instruments or forgery or alteration of the Instruments; and
  - (d) any Instruments being returned unpaid.
- 4.2 This Paragraph 4 shall be in addition to, and shall not affect, any limitation of liability, indemnity or any other protection available to us under the Conditions and any other Laws to which we may be entitled.

**5. DEFINITIONS**

The following definitions shall apply in this Part B:

**"Cheque Collection Service"** means the service provided by us to you as described in Paragraph 1.1 of this Part B.



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**"Cheque Collection Service Provider"** means a duly authorised Third Party Provider appointed by us to perform the Cheque Collection Service. A Cheque Collection Service Provider can include, without limitation, a bank, a security company or a courier company.

**"Eligible Instruments"** means all Instruments drawn in your favour and payable with us that are deposited or delivered to us.

**"Instruments"** means cheques, drafts and pay orders in physical form.



**PART C – Collection Service using Direct Debits (with or without mandate management, depending on jurisdiction)**

**NOTE: This Part C is only applicable if you have elected for the Collection Service Using Direct Debits in the Account Opening Documentation.**

**1. COLLECTION SERVICE USING DIRECT DEBITS**

- 1.1 Subject to and in accordance with the terms of this Part C, the relevant Operational Materials, the Relevant Electronic Terms and the Conditions, we agree to provide to you the Collection Service Using Direct Debits, which allows you to:
  - (a) debit, through the relevant Clearing System or a partner bank, a specified amount from a specified account of your Debtor; and
  - (b) credit that amount to a specified Account.
- 1.2 To allow collections to occur, you may put in place a Direct Debit Arrangement by instructing us (or, where we provide you with management services, setting up a Mandate and ensuring the Mandate is executed and submitted to the relevant Debtor's bank).
- 1.3 Upon receipt of an Instruction or a duly executed Mandate being submitted to the relevant Debtor's bank, in each case pursuant to Paragraph 1.2 above, we shall, in accordance with your Instructions or the Mandate (as the case may be), use reasonable endeavours to:
  - (a) debit the Debtor's account the specified amount; and
  - (b) credit the specified Account with the amount debited in Paragraph 1.3(a) above.
- 1.4 You acknowledge and agree that we require at least the period specified in the Operational Materials to process and effect any Direct Debit Arrangement.
- 1.5 You represent at all times that:
  - (a) you are authorised by the Debtor to instruct us to debit the Debtor's account in accordance with your Instructions or any Mandate (as the case may be); and
  - (b) the Debtor is authorised by the bank with which the Debtor's account is held to debit their account in accordance with your Instructions or any Mandate (as the case may be).
- 1.6 If we must refund any amounts debited from a Debtor's account, whether in part or in full, for any reason whatsoever (including any reason related to the breach of any Laws or any Instructions provided to us which were not authorised by the Debtor), you shall be liable for those refunded amounts and we have the right to debit those amounts from your Account.
- 1.7 You shall complete and sign any forms that, in our sole and absolute discretion, are necessary for us to provide the Collection Service Using Direct Debits.

**2. LIABILITY**

- 2.1 We shall not be responsible or liable for and you shall assume all risks in connection with any losses howsoever arising in connection with your use of the Collection Service Using Direct Debits, including any losses:
  - (a) as a result of any failure, suspension, delay, interruption, defect or malfunction of the Collection Service Using Direct Debits, including the debiting of the Debtor's account or the crediting of your Account;
  - (b) due to any errors or inaccuracies in any Mandate; or
  - (b) arising directly or indirectly from the Debtor's bank.
- 2.2 This Paragraph 2 shall be in addition to, and shall not affect, any limitation of liability, indemnity or any other protection available to us under the Conditions and any other Laws to which we may be entitled.

**3. DEFINITIONS**

The following definitions shall apply in this Part C:

**"Collection Service Using Direct Debits"** means the direct debit service provided by us to you as described in Paragraph 1 of this Part C.

**"Direct Debit Arrangement"** means an arrangement whereby we debit directly an amount of money from



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your Debtor's account and credit it to your Account in accordance with the Collection Service Using Direct Debits.

**"Clearing System"** means the relevant interbank clearing system(s) through which payments from a Debtor to you is to be cleared for crediting into the relevant Account under the Collection Service Using Direct Debits.

**"Debtor"** means a debtor of yours specified in any Instruction or Operational Materials for the purposes of the Collection Service Using Direct Debits.

**"Mandate"** means a form prescribed by us setting out, among other things, the payment details of the contemplated Direct Debit Arrangements and the Debtor's consent to such Direct Debit Arrangements. The Mandate forms part of the Operational Materials.



**PART D – eReceipts / Virtual Account Service**

**NOTE: This Part D is only applicable if you have elected for the eReceipts / Virtual Account Registration Form / Account Opening Documentation.**

**1. eRECEIPT SERVICE**

- 1.1 Subject to and in accordance with the terms of this Part D, the relevant Operational Materials, the Relevant Electronic Terms and the Conditions, we agree to provide to you the eReceipt Service in relation to those Clients identified to us in writing, whereby we will open virtual accounts to those Clients for the purposes of remitting funds to your Account.
- 1.2 The eReceipts Service shall consist of the following tasks and procedures which you and we shall perform:
- (a) at your request, we shall assign an Account Number to each Client;
  - (b) after receipt of any remittance from a Client, we shall validate the Account Number of that Client with the information provided by you;
  - (c) after validating the relevant Account Number described in Paragraph 1.2(b) above, we shall credit the Account with the relevant remittance amount;
  - (d) on completion of Paragraph 1.2(c) above, we will generate a transaction report which will set out details of the remittance by a Client including the Client's name and the amount of the remittance. You acknowledge and confirm that the Client cannot place instructions with us for any transaction other than remittance transactions to you and the terms and conditions applicable for generation of reports of receipt of funds or inward remittance are subject to the terms of this Part D, the relevant Operational Materials, the Relevant Electronic Terms and the Conditions; and
  - (e) the details of the transaction report described in Paragraph 1.2(d) above will be provided to you in accordance with the Operational Materials, including through the Relevant Electronic Platform (if applicable).
- 1.3 We will credit the Account with inward remittance which we receive from a Client cleared through the applicable Clearing System and with a validated Account Number. We reserve the right to reject transactions with an invalid Account Number (for any reason determined by us in our sole and absolute discretion). Any funds credited in the Account during a non-Business Day shall be reported on the next Business Day.

**2. LIABILITY**

- 2.1 The eReceipt Service is provided on an 'as is where is basis'. Any payment or collection initiated under the eReceipt Service shall be made at your sole risk and we shall not refund amounts attached, seized, confiscated, frozen, prevented under or in any way affected by any Law, unless and until such funds are released back to us or you.
- 2.2 We shall have no obligation whatsoever to supervise, report or advise in respect of transactions carried out via the eReceipt Service.
- 2.3 You shall bear all actual and potential risks of whatever nature and extent (in each case whether or not known, made known or foreseeable by you or us at any time) in relation to the provision of the eReceipt Service to you and the use of the eReceipt Service by a Client including but not limited to:
- (a) any errors in transmission of any information in relation to the eReceipt Service;
  - (b) any error made by us regarding the identity of a Client or the Client's authorised persons; and
  - (c) any breach by any person (other than us) of any applicable confidentiality obligation applicable to that person.
- 2.4 You agree that we shall not be responsible for the correctness, completeness and sufficiency of information supplied through the Clearing System and we accept no liability for the consequences arising out of erroneous information supplied by you or a Client for the purposes of the eReceipt Service.
- 2.5 You agree that we shall report receipts of funds in your Accounts only if the same is received during a Business Day in accordance with a format prescribed by us. We shall not be bound to evidence the receipt of funds in the Account which are not in accordance with the format prescribed by us and we shall not be responsible or liable for any losses howsoever occurred by you due to us not evidencing the receipt of those funds.





2.6 This Paragraph 2 shall be in addition to, and shall not affect, any limitation of liability, indemnity or any other protection available to us under the Conditions and any other Laws to which we may be entitled.

3. **DEFINITIONS**

The following definitions shall apply in this Part D:

**"Account Number"** means the virtual account number assigned to a Client in accordance with the terms of this Part D.

**"Clearing System"** means the relevant interbank clearing or settlement system(s) through which payments from a Client to you is to be cleared or settled for crediting into the Account for the purposes of the eReceipt Service as determined by us from time to time.

**"Client"** means each person identified by you to us from time to time and in relation to which you request us to generate a unique virtual account number to be used by you for the purposes of the eReceipt Service in accordance with the terms and conditions set out in this Part D.

**"eReceipts Service"** means the service provided by us to you as described in Paragraphs 1.1 and 1.2 of this Part D.



**PART E – Partner Bank Cash / Cheque Deposit Service**

**NOTE: This Part E is only applicable if you have elected for the Partner Bank Cash / Cheque Deposit Service in the Account Opening Documentation.**

**1. PARTNER BANK CASH / CHEQUE DEPOSIT SERVICE**

1.1 Subject to and in accordance with the terms of this Part E, the relevant Operational Materials and the Conditions, we will provide to you the Partner Bank Cash / Cheque Deposit Service, which allows you, among other things, to utilise a Virtual Account with a Partner Bank to allow funds to be deposited in that Virtual Account and subsequently transferred from that Virtual Account to a designated Master Account.

**2. APPLICATION**

2.1 We may, at our discretion, apply to open one or more Virtual Accounts in accordance with the Operational Materials.

2.2 You shall provide us with whatever information we consider necessary or desirable to open a Virtual Account and provide the Partner Bank Cash / Cheque Deposit Service to you, including designating a Master Account.

**3. DEPOSITS**

3.1 All transfers of the required funds from a Virtual Account to the Master Account and all deposits into a Virtual Account shall be made in accordance with the Operational Materials.

3.2 You may, where made available by us, effect deposits in the form of cash, bank cheque or current cheque.

3.3 We will only receive and process Instructions for deposits under the Partner Bank Cash / Cheque Deposit Service during the hours and on the days specified in, and in accordance with, the Operational Materials.

**4. TRANSACTION RECORDS**

We may provide you with transaction records detailing the deposits made by you under the Partner Bank Cash / Cheque Deposit Service from time to time in accordance with the Operational Materials.

**5. LIABILITY**

5.1 We will not be responsible or liable for and you shall assume all risks in connection with

(a) any losses arising due to the fraud, gross negligence or wilful default of a Partner Bank; or

(b) any hardware- or network-related delay, error or failure between us and a Partner Bank, regardless of whether this delay, error or failure is caused by faulty software or hardware of the Partner Bank or us.

5.2 Notwithstanding any other term to the contrary in this Paragraph 5, any liability incurred by us in connection with our provision of the Partner Bank Cash / Cheque Deposit Service to you will at all times be limited to the amount equal to the relevant deposits which you have not received from us in accordance with this Part E.

5.3 This Paragraph 5 shall be in addition to, and shall not affect, any limitation of liability, indemnity or any other protection available to us under the Conditions and any other Laws to which we may be entitled.

**6. DEFINITIONS**

The following definitions shall apply in this Part E:

**"Master Account"** means an Account designated by you to which the required funds to effect collection from a Virtual Account will be credited.

**"Partner Bank"** means a bank with which we jointly act to provide you with the Partner Bank Cash / Cheque Deposit Service.

**"Partner Bank Cash / Cheque Deposit Service"** means the deposit service via a partner bank as described in Paragraph 1 of this Part E.

**"Virtual Account"** means an account opened by us with a Partner Bank on your behalf.