

MOBILE BANKING AND DISCLOSURE AGREEMENT ONLINE BANKING ADDENDUM

I. Introduction

Bank of St. Vincent and the Grenadines Ltd ("The Bank") endeavors to provide you with the highest quality Mobile Banking Service (the "Service") available. By enrolling in the Service, you agree to all the terms and conditions contained in this Mobile Banking and Disclosure Agreement (the "Agreement").

The Bank may offer additional Mobile Banking services and features in the future. Any such added Mobile Banking services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new Mobile Banking service or feature is added and/or at the time of enrollment for the feature or service, if applicable.

From time to time, The Bank may amend these terms and modify or cancel the Mobile Banking services offered without notice, except as may be required by Law.

II. Definitions

As used in this Agreement and Mobile Banking services, the following words have the meanings given below:

"Account(s)" means your eligible Bank of St. Vincent and the Grenadines Ltd Chequing, Savings, Loans, CDs and other Bank of St. Vincent and the Grenadines Ltd products that can be accessed through Mobile Banking.

"Device" means a supportable mobile device including a cellular phone or other mobile device that is web-enabled and allows secure (Secure Socket Layer -SSL) traffic which is also capable of receiving text messages. ***Your wireless carrier may charge you fees for data or text messaging services. Please consult your wireless plan or provider for details.***

"Mobile Banking" means the banking services accessible from the Device you have registered with The Bank for Mobile Banking.

"You" and "Your(s)," mean each person with authorized access to your Account(s) who applies and uses the Mobile Banking service.

"The Bank" Means Bank of St. Vincent and the Grenadines Ltd

III. Mobile Banking Service

A. Description of Service. Mobile Banking is offered as a convenience and supplemental service to The Bank's Online Banking services. It is not intended to replace access to Online Banking from your personal computer or other methods used for managing your accounts and services with The Bank. Mobile Banking allows you to access your Bank of St. Vincent and the Grenadines Ltd account information, make payments to payees, transfer funds and conduct other banking transactions. To utilize the Mobile Banking Service, you must be enrolled to use Online Banking and then activate your Device within the Online Banking system. The Bank reserves the right to limit the types and

number of accounts eligible and may refuse to process any transaction requested through Mobile Banking. The Bank may also reserve the right to modify the scope of the Service at any time.

Mobile Banking may not be accessible or may have limited utility over some network carriers. The Service may not be supportable for all Devices. The Bank cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or "out of range" issues.

B. Use of Service. In order to properly use Mobile Banking, you should review and follow the instructions provided on our website. You agree to accept responsibility for learning how to use Mobile Banking in accordance with the online instructions and agree that you will contact us directly if you have any problems with Mobile Banking. The Bank may modify the Service from time to time at its sole discretion. In the event of any modifications, you will be responsible for ensuring that you understand how to use Mobile Banking as modified. You also accept responsibility for ensuring that you know how to use your Device properly and The Bank will not be liable to you for any losses caused by your failure to use The Service or your Device properly.

C. Other Agreements. You agree that when you use Mobile Banking, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or text messaging charges imposed on you by your mobile service provider for your use of or interaction with Mobile Banking), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving The Bank.

Any deposit account, loan or other banking product accessed through this Service is also subject to the Account Agreements and Disclosures provided at the time of Account opening. You should review the Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

IV. Permitted Mobile Banking Transfers

You may use The Service to transfer funds between your eligible Bank of St. Vincent and the Grenadines Ltd Accounts ("Internal Transfer"); however, you may not transfer to or from an Account at another financial institution using Mobile Banking.

If you submit your transfer request prior to the deadline established by The Bank for Mobile Banking transfer service, you will initiate an immediate Internal Transfer via Mobile Banking. Transfer transaction requests received after 2:00 p.m. on business days and all transactions which are requested on Saturdays, Sundays, or holidays on which the Bank remains closed, will be processed on The Bank's next business day.

You must have sufficient funds available in the selected account at the time the transfer request is received, including any available overdraft protection. The Bank may process transfers that exceed your available balance at its sole discretion. If the transfer is processed and unless your overdraft

protection is provided via an Overdraft Line of Credit, you agree to cover any overdraft amount plus any applicable fees.

The Bank may also limit the type, frequency and amount of transfers for security purposes and may change or impose the limits without notice, at The Bank's discretion.

You agree to confirm the completion of each transfer in your account balance and transaction history before withdrawing transferred funds.

V. Your Responsibilities

You represent and agree to the following by enrolling for Mobile Banking or by using the Service:

A. Account Ownership/Accurate Information. You represent that:

- (1) You are the legal owner of the Accounts and other financial information which may be accessed via Mobile Banking.
- (2) All information provided to The Bank in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Mobile Banking.
- (3) Not to misrepresent your identity or your account information and agree to keep your account information up to date and accurate.
- (4) You are an authorized user of the Device you will use to access Mobile Banking.

B. User Security. You agree:

- (1) To take every precaution to ensure the safety, security and integrity of your account and transactions when using Mobile Banking.
- (2) Not to leave your Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you.
- (3) Not to provide your username, password or other access information to any unauthorized person.
- (4) If you permit other persons to use your Device, login information, or other means to access Mobile Banking, you are responsible for any transactions they authorize and The Bank will not be liable for any damages resulting to you;
- (5) Not to use any personally identifiable information when creating shortcuts to your Account.

C. User Conduct. You agree not to use Mobile Banking or the content or information delivered through Mobile Banking in any way that would:

- (1) Infringe any third-party copyright, patent, trademark, trade secret or other proprietary rights or rights of privacy, including any rights in the Software.
- (2) Be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Mobile Banking to impersonate another person or entity.
- (3) Violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising).
- (4) Be false, misleading or inaccurate.
- (5) Create liability for The Bank or its affiliates or service providers, or cause The Bank to lose (in whole or in part) the services of any of its service providers.

- (6) Be defamatory, trade libelous, unlawfully threatening or unlawfully harassing.
- (7) Potentially be perceived as illegal, offensive or objectionable.
- (8) Interfere with or disrupt computer networks connected to Mobile Banking.
- (9) Interfere with or disrupt the use of Mobile Banking by any other user.
- (10) Use Mobile Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

D. No Commercial Use or Re-Sale. You agree that the Service is only for the personal or business use of individuals authorized to access your account information. You are not to make any commercial use of Mobile Banking or resell, lease, rent or distribute access to Mobile Banking.

E. Indemnification. Unless caused by our intentional misconduct or gross negligence, you shall indemnify, defend and hold harmless Bank of St. Vincent and the Grenadines Ltd its affiliates, officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from:

- (1) A third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Service.
- (2) Your violation of any law or rights of a third party; or your use, or use by a third party, of Mobile Banking.

F. Lost or Stolen Mobile Device or Password; Unauthorized Transfer. If you believe your mobile device, username (Login ID), password, or other approved access device has been stolen, or that someone has transferred or may transfer funds from your account without your authorization, **contact The Bank immediately at 758-452-4117.**