

This **Dual Currency Investment Agreement** is made between

- (1) **National Australia Bank Limited, Singapore Branch**, having a branch at 5 Temasek Boulevard #15-01, Suntec Tower Five, Singapore 038985 (“**we**” or “**us**”); and
- (2) The person particulars of which are set out in the schedule below (“**you**”)

**It is agreed that:**

1. Our Dual Currency Investment Terms and Conditions (the “**DCI Terms and Conditions**”), a copy of which is available at [www.nabasia.com](http://www.nabasia.com) and which you acknowledge you have reviewed, shall apply to investments (as defined in the Dual Currency Investment Terms and Conditions) placed by you with us.
2. Our Terms and Conditions for Deposit Accounts (the “**Deposit Terms and Conditions**”) apply to each Investment (as defined in the DCI Terms and Conditions) as if it were a Term Deposit Account (as defined in the Deposit Terms and Conditions), except that the section of Deposit Terms and Conditions entitled “Additional Terms and Conditions – Term Deposit Accounts” shall not apply. The DCI Terms and Conditions shall be deemed to constitute “Additional Terms and Conditions” for the purposes of the Deposit Terms and Conditions. In the event of any inconsistency between the Deposit Terms and Conditions and the DCI Terms and Conditions, the DCI Terms and Conditions shall prevail.
3. This Agreement and the DCI Terms and Conditions shall be subject to any variation to or replacement of the terms thereof which may be notified to you by us.
4. You hereby request that we contact you in relation to any investment opportunity that we consider may be of interest to you, but you acknowledge that we shall not be obliged to do so. Even where we provide you with any such information, you acknowledge and agree that we are not providing you with any advice or recommendations on any investment and you will consult your own advisers as appropriate. You shall be deemed to have made your own independent decision to enter into each Investment and not in reliance on any communication (written or oral) from us or any of our employees or agents as a recommendation or as investment advice.
5. Amounts representing interest payments and the proceeds of any amount payable upon maturity of an Investment shall in the absence of your specific instructions in writing be credited to your account with us as identified in paragraph 9 of the Schedule below.
6. You acknowledge and agree that:
  1. you have read, understood and accepted in full the provisions of the DCI Terms and Conditions (including the Dual Currency Investment Risk Disclosure Statement) and the Deposit Terms and Conditions provided by us; and
  2. the DCI Terms and Conditions and the Deposit Terms and Conditions have been provided to you in English, which is the language of your choice; and
  3. you have been invited to read the DCI Terms and Conditions and the Deposit Terms and Conditions, to ask questions and to take independent advice.
7. This Agreement and the DCI Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore. The parties both submit to the non-exclusive jurisdiction of the Singapore courts but this Agreement and the DCI Terms and Conditions may be enforced in the courts of any competent jurisdiction.
8. No third party shall be entitled to enforce or enjoy the benefit of any term of this Agreement or the DCI Terms and Conditions by virtue of the Contracts (Rights of Third Parties) Act (Chapter 53B).

**The Schedule: Customer's particulars**

**1. Full Name**

**2. Business / registration number:**

**3. Country of incorporation/establishment:**

**4. Address:**

**5. Name of authorised signatory/signatories:**

**6. Telephone number:**

**7. E-mail address:**

**8. Method of payment to us:** In the absence of any subsequent written instructions to the contrary, you hereby authorise us to source the Principal Amount in respect of any Investment (please tick as applicable):

by drawing on your bank account number \_\_\_\_\_; or

(please specify an alternative source of funds) \_\_\_\_\_

\_\_\_\_\_.

**9. Method of payment to you:** In the absence of any subsequent written instructions to the contrary, you hereby authorise us to pay any principal and interest payable upon maturity of an Investment to your bank account number \_\_\_\_\_.

**Signature Page**

**The customer**

**By signing below, I/we hereby confirm that I/we have read and fully understood and accept all terms of this Agreement, the DCI Terms and Conditions and the Deposit Terms and Conditions, and I/we agree to be bound by them and all amendments, revisions and additions which National Australia Bank Limited may at its absolute discretion effect from time to time.**

**I/We further confirm that we have read and understood the Dual Currency Investment Risk Disclosure Statement.**

By:

Name:

Title:

Date:

**National Australia Bank Limited**

By:

Name:

Title:

Date:

# Checklist

Before you mail the complete DCI Agreement to us for DCI application, please ensure you already have a Call Deposit Account with us. Otherwise,

If you do not have a Call Deposit Account but have other product with us, please

- (1) visit our website [www.nabasia.com](http://www.nabasia.com) and download the Call Deposit Account Application Form
- (2) complete and duly sign the Call Deposit Account Application Form
- (3) mail the Call Deposit Account Application Form and DCI agreement to our office address

If you do not have any existing product with us, please

- (1) visit our website [www.nabasia.com](http://www.nabasia.com) and download the Customer Application Form and Call Deposit Account Application Form
- (2) complete and duly sign the Customer Application Form and Call Deposit Account Application Form
- (3) prepare the documents required in the Customer Application Form
- (4) mail the required documents, Customer Application Form, Call Deposit Account Application Form and DCI agreement to our office address

You may also visit our office for any application or call us on +65 6419 6875 between 9:00 am – 4:30 pm, Monday to Friday for more information.

Our office address:

National Australia Bank Limited, Singapore  
5 Temasek Boulevard, #15-01  
Suntec Tower Five  
Singapore 038985