



TO: U.W.I. (CAVE HILL) CO-OPERATIVE CREDIT UNION LIMITED

DATE:

Dear Sir/Madam,

INDEMNITY RE INSTRUCTIONS GIVEN BY ELECTRONIC COMMUNICATIONS OR TELECOMMUNICATIONS

The Undersigned hereby instructs U.W.I (Cave Hill) Co-operative Credit Union Limited (**the Credit Union**) to act on instructions received through electronic communication or telecommunication links (**the Instructions**) from any person representing himself to be the Undersigned or the authorized representative of the Undersigned (**the Member**).

The Undersigned agrees:

1. Since the Instructions make use of equipment and other facilities over or in relation to which the Credit Union has no custody or control the Credit Union shall not be liable in any way if it is unable to perform its obligations, due directly or indirectly to the failure of any machine, data processing system (whether by way of hardware or software) or electronic or telecommunications link or for or from any incidents of data distortion or loss or any consequences thereof or to any industrial dispute or to any cause whatsoever outside the control of the Credit Union.
2. To accept full responsibility for confirming the Instructions and the Credit Union shall not be held liable for having acted in accordance with such instructions where confirmation is not received. The Credit Union may at any time at its discretion refuse to execute the Member's Instructions or any part thereof without incurring any responsibility for loss, liability or expense arising out of such refusal.
3. To indemnify and hold the Credit Union harmless from and against any and all claims, liabilities, losses, damages, costs, charges (including legal fees and expenses) made or brought against the Credit Union by the Member or any third party attributable to or resulting from any error in transmission of an Instruction or as a result of the Credit Union acting on any Instruction which the Credit Union believes in good faith to be given or made by the Member and the Credit Union is authorized to act without further inquiry upon any Instruction believed on good faith to be an Instruction so given or made.

The Credit Union is authorized to accept all categories of Instruction including:

Telephone	Facsimile	E-mail
Cable	Telex	Any other (specify):

from the Member, unless the category of Instruction is clearly crossed out and initialed.

SIGNED THIS DAY OF.....20.....

BY ME/US..... (insert signature)

ON BEHALF OF.....(insert name)

DATED.....20.....

WITNESS.....(insert name and signature)