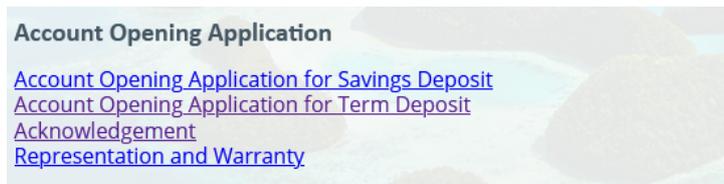


Guidance for opening a savings deposit account with PIB

Thank you for your interest in opening an account with Palau Investment Bank.
Find below the process and procedure for opening an account.

1. Applicant downloads “Account Opening Application for savings deposit”, “Account Disclosure Agreement”, “Acknowledgement” and “Representation and Warranty” from PIB website through PC.



2. Applicant reads through the documents and fills out “Account Opening Application” and signs his or her signature in “Acknowledgement” and “Representation and Warranty”
3. Applicant submits filled “Account Opening Application” and signed “Acknowledgement” and “Representation and Warranty” with all the required identification documents, such as passport copy and bank statement, through email to “info@palau-i-bank.com”

Palau Investment Bank

BANK ACCOUNT OPENING APPLICATION

(Signature Card)

Account No. _____

Please complete this application accurately and legibly along with followings.

PURPOSE OF APPLICATION:

- Account opening (for new customer)
- Information update (For account holder)

Palau Investment Bank

Acknowledgement

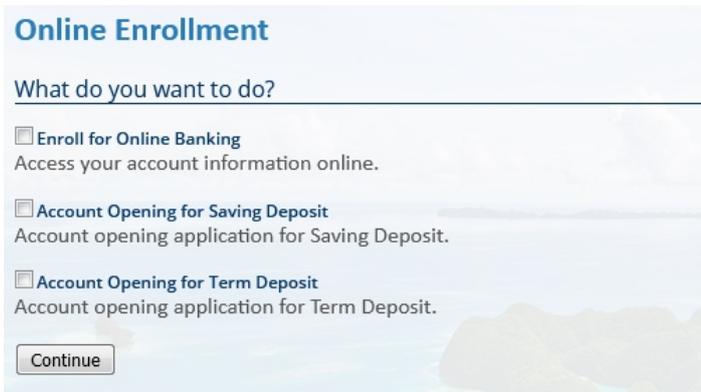
As for applying opening bank account at Palau Investment Bank (hereinafter referred to as “Bank” or “PIB”),
I hereby acknowledge that I fully understood and agreed all of followings.

Palau Investment Bank

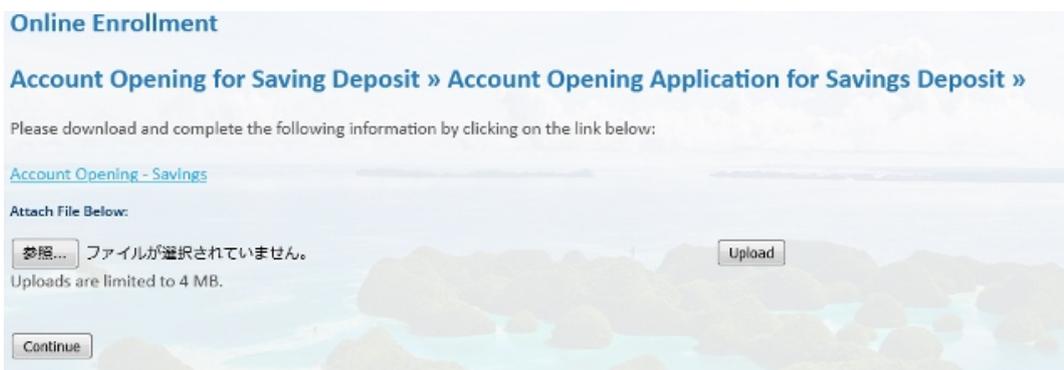
Representation and Warranty

With respect to applying for opening a bank account at Palau Investment Bank (hereinafter referred to as “Bank”
or “PIB”), I hereby represent and warrant all of followings.

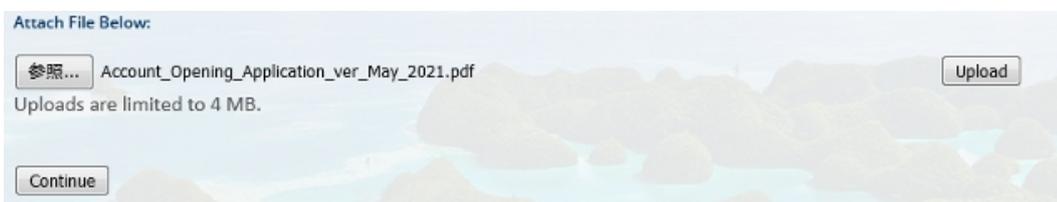
4. Or Applicant can also choose to proceed with account opening process from “Online Enrollment” page by checking the option for “Account Opening for Savings Deposit” and click “Continue”.



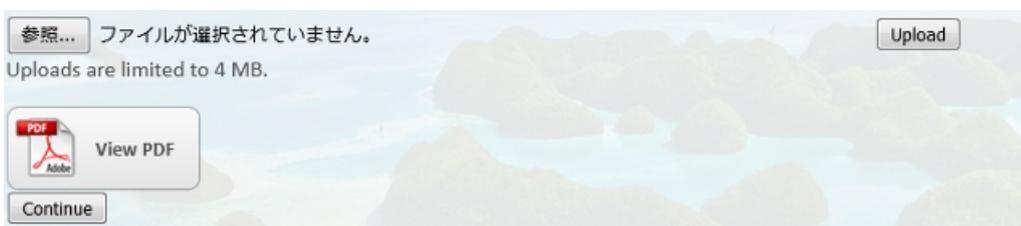
5. Application can be downloaded by clicking the link “Account Opening-Savings” in this page.



6. Applicant uploads the Application that is filled out by clicking “Upload”.



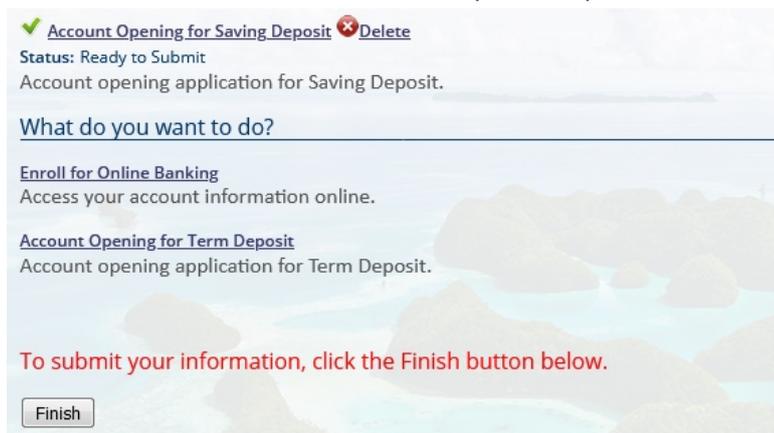
7. To view uploaded Application, please click “View PDF”. Click “Continue” to move on to the next step.



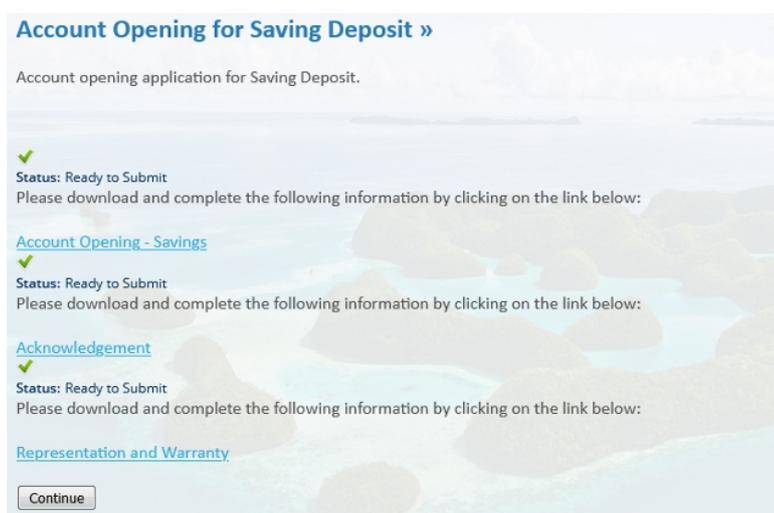
8. Applicant does the same as previous step for “Acknowledgement” and “Representation and Warranty”.



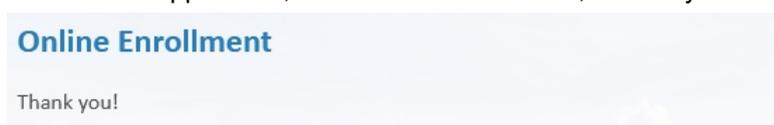
9. To view the status of all documents uploaded, please click the link “Account Opening for Saving Deposit”.



10. Check status of documents and click “Continue”.



11. To finish application, click “Finish”. If all done, “Thank you” message shows up.



12. Applicant is contacted by PIB for an online meeting. Applicant holds a meeting in person with PIB personnel through a digital tool such as Zoom or SKYPE.



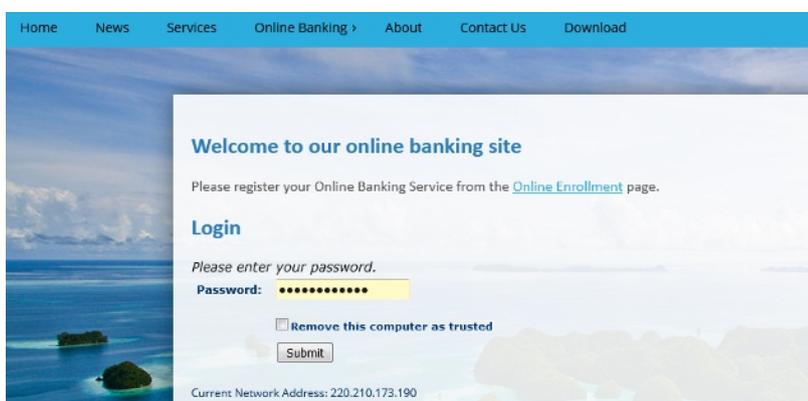
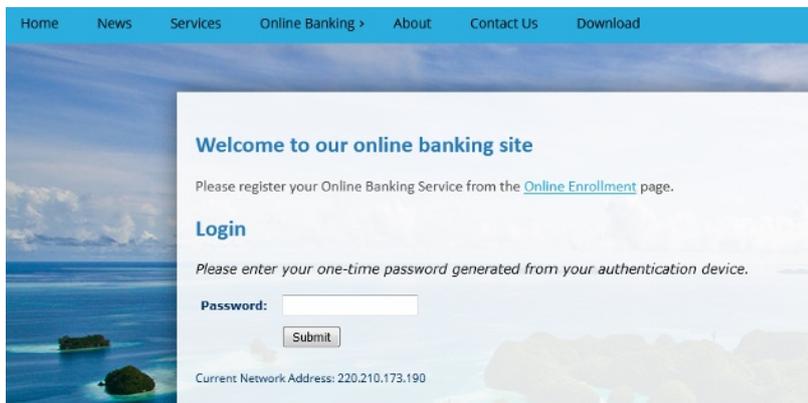
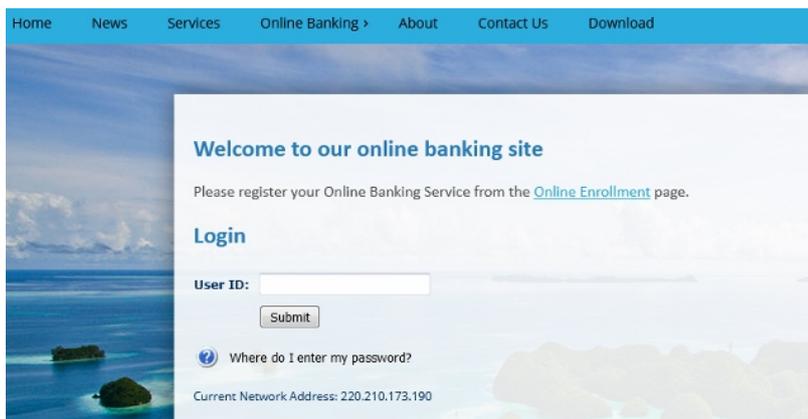
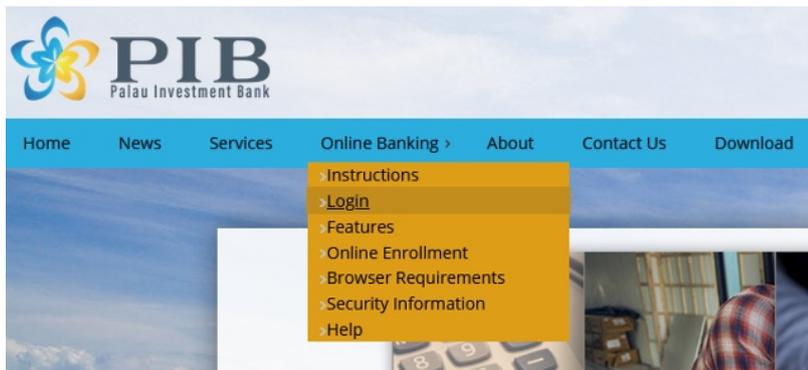
13. Applicant carries out wire transfer pursuant to the wire instructions using reference number given.

14. Applicant receives User ID by email and First time login password by a separate email for Online Banking Service (OLB).

Login Information

Website Login: <https://www.palau-i-bank.com/Pages/Login.aspx>
Name: KENTARO ISHII
Your First Login Password: Se7&F7

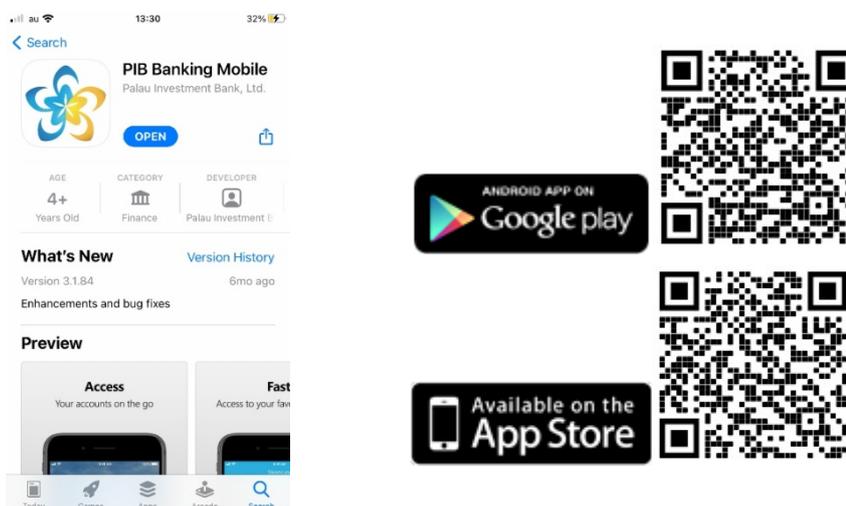
15. Applicant logs into the online banking site from PIB website and change password.



16. Applicant starts using online banking services.



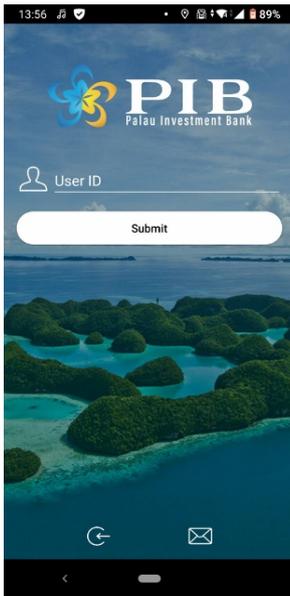
17. Applicant downloads app for mobile banking for IOS or Android by typing keyword “PIB banking mobile” or scanning the QR code.



18. Applicant downloads and activates “OneSpan” double authentication according to “DigiPass setup user manual”



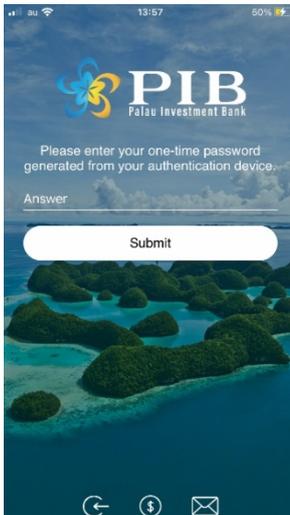
19. Applicant opens PIB mobile banking app and type User ID.



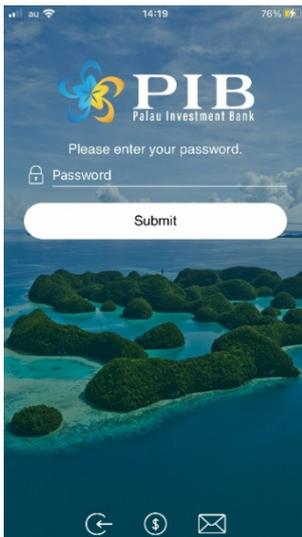
20. Applicant obtains one time password by "DigiPass" authenticator.



21. Applicant inputs 6 digit one time password into PIB mobile app.



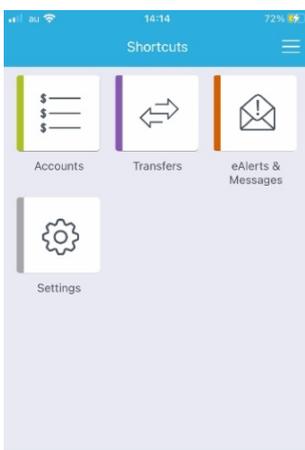
22. Applicant inputs password provided by email from PIB.



22. Applicant inputs either Pin or Swipe to log in.



23. Applicant logs into PIB mobile banking site.



Thank you.

PIB Support

info@palau-i-bank.com

Ver. May 2021