

### CONDITIONS FOR HIRING SAFE DEPOSITS LOCKERS

1. The Safe Deposit Vault will remain open from 10 A.M to 2 P.M & 3 P.M to 5 P.M on all week days and 10 A.M to 2 P.M on Saturdays. On Bank holidays and Sundays the vault will remain closed.
2. A locker can be rented by a person either in his sole name or in the name of himself jointly with another. In the case of a sole hirer the hirer only, and in the case of joint hirers either of them, shall have access to the lockers unless instructions to the contrary are given in writing.
3. A hirer is also permitted to nominate an agent to have access to the locker on his behalf provided such authority in favour of the agent is given in writing and is recorded in the books of the Safe Deposit Department of the Bank. In the case of joint hirers, such authority to the agent should be signed by both.
4. In the case of death of one to two joint hirers, the survivor shall have the right of access to the locker and in the case of death of a sole hirer, his legal representative whose rights have been established to the satisfaction of the Bank, shall have access to the locker.
5. All rentals are payable strictly in advance and the Bank reserves the right of refusing access to the Locker in the event of the rental not being paid when due whether the same has been demanded or not.
6. The hirer shall have no right of property in the locker but only an exclusive right of user thereof and access thereto during the period of his agreement and in accordance therewith. The hirer shall not assign or sub-let the locker, or any part of it nor permit it to be used for any purpose other than for the deposit of documents, jewellery or other valuables nor shall the hirer use the locker for the deposit of any property of an explosive or destructive nature.
7. All property will be received and held by the Safe Deposit Department of the Bank subject to a general lien for all monies due from the hirer with power to sell such property or part thereof in satisfaction of monies due but not paid.
8. Either party may terminate the agreement on giving to the other seven day's previous notice in writing prior to the date on which the agreed period of hiring terminates of such intention and the keys of the locker shall in such case be delivered by the hirer to the Bank not later than noon on the day of the termination of the hiring.
9. If no such notice as aforesaid shall have been given the hiring of the locker shall be considered renewed after the date of the termination but this condition is without prejudice to the rights of the Bank accrued in the meantime.
10. Without prejudice to any other remedies which the Bank may have against the hirer all

rights to the use of the locker shall at the option of the Bank be forfeited upon non-payment of the rental whether the same shall be demanded or not or upon breach of any of the conditions hereof by the hirer and the Bank shall be at liberty to break open the locker and either to forward (by Parcel, Post or other reasonable means and at the hirer's risk) the contents of the locker to the hirer at his registered address or may retain and keep the said contents in such other locker of place as it may think fit, at a rental of double the amount of the rental hereby agreed to be charged.

11. If the key or keys of the locker be lost by the hirer, the Safe Deposit Department of the Bank should be notified without delay. All charges for opening the locker, replacing the lost key or keys and for changing the lock shall be payable by the hirer.

12. All repairs required to be done to the locker, lock or keys shall be done exclusively by workmen appointed by the Bank.

13. The Safe Deposit Department of the Bank should be notified of any change of address of the hirer and any note or communication sent by post to the registered address of the hirer shall be considered to have been duly served.

14. For reasons of grave or urgent necessity the Bank reserves the right of closing the Safe Deposit Department for such period as it may consider necessary. The Bank also reserves the right of making changes in the opening and closing hours of the Department without any previous intimation.

15. Hirers are warned to keep the keys of their lockers in a place of safety, not to divulge the number of their lockers and their Pass-words (if any given) and not to deliver their keys to any person other than their duly authorised agent.

16. It is hereby agreed that the relation of the hirer and the Bank in this connection is that of a licensor and licensee and not that of a banker and customer nor that of a bailor and bailee.

17. The Bank reserves the right to terminate the tenancy of a locker on breach or violation of these rules by the hirer.

18. The hirer agrees to abide by such rules and regulations as the Safe Deposit Department of the Bank may from time to time adopt.