**Letter of Authorisation (“LOA”)**

Date: <to be inserted>

This is to confirm that sufficient authority has been given to Infobip Mobile Services Pte Ltd, its affiliates, partners, agents and authorised representatives (collectively “**Infobip**”) to send one time password (“**OTP**”) SMS messages (“**OTP SMS**”) using its common sender ID, ‘BipSMS’ (“**Common SID**”) to Singapore on behalf of <Company Name> (Company Registration No. <Number>) (the “**Company**”).

The Company hereby certifies, represents, declares, and/or acknowledges that:

1. The Company is a foreign organisation without a registered entity in Singapore and Singapore unique entity number (UEN).
2. The Company shall be responsible for any liability arising out of or relating to all OTP SMS contents and ensure that all OTP SMS contents provided to Infobip:
3. shall not contain information which is unsolicited, offensive, fraudulent, illegal, threatening, abusive, spam, phishing or which otherwise is of criminal or unethical nature; and
4. shall not violate all applicable laws (including the laws of Singapore), regulations, rules or guidelines related to the Common SID service; and
5. shall not violate all directions and instructions which are applicable to or affects the Common SID service as imposed by Infocomm Media Development Authority (“**IMDA**”) or Singapore Network Information Centre (“**SGNIC**”).
6. If Infobip is notified (either by IMDA, SGNIC or any other third party) or otherwise becomes aware of OTP SMS contents which may violate or violates the requirements of this LOA or any requirements imposed by IMDA or SGNIC, it may in its sole discretion suspend or revoke the rendering of the Common SID service to the Company at any time.
7. The Company at its own expense, shall indemnify Infobip from and against but not limited to all losses, damages, liabilities, settlements, regulatory penalties, costs and expenses (including reasonable attorneys’ and professionals’ fees and other legal expenses) incurred by Infobip, including arising out of or related to any claim, demand, suit, action, or proceeding initiated by a third party, in each case arising out of or related to:
8. Any OTP SMS contents using the Common SID; or
9. An allegation that the OTP SMS Contents violates any law, regulation, direction or code; or
10. This Common SID service offered by Infobip to the Company.
11. Infobip is required to comply with all directions and instructions imposed by IMDA and SGNIC from time to time in providing this Common SID service to the Company. In this regard, the Company shall provide all reasonable assistance to Infobip, including providing copies of relevant documentation or information in connection with Infobip’s compliance with any directions, instructions, requirements, or conditions which are at any time imposed by IMDA and SGNIC and which are applicable to or affects the Common SID service.
12. The OTP SMS templates which will be used to send OTP SMS using the Common SID on behalf of the Company are as follows:

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| **OTP SMS templates** |
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1. This Common SID service shall be offered by Infobip to the Company and shall remain in effect unless suspended or revoked by Infobip in writing (via email) to the Company.

By signing this LOA, the Company confirms that they have read and fully accepted all the terms and conditions stated within this LOA. To indicate their acceptance, the authorized representative of the Company will sign this LOA:

Submitted by:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[Full name of the Company’s authorized signatory]

[Title]

[Company name]