



National Addressing Database (NAD) serves as a repository to store your proxies that are mapped to bank accounts by PayNet Real Time Payment Platform (RPP) - DuitNow. Through NAD, you will be given simple and convenient way to direct payments using business registration numbers without providing your account details. You will only need to perform a one-time registration of your proxies' identifiers in NAD through us to use DuitNow or other Overlay Services that address payments using NAD.

Fill in the details as per below requirement:

Registered Name of Customer	
Registered Address (street, number, postcode, city, country)	
Purpose of the application (Please tick one box that applicable to your purpose)	<input type="checkbox"/> Registration <input type="checkbox"/> *Modification <input type="checkbox"/> De-registration
Deutsche Bank Account Number(s) *Please fill in the second box if you tick on the Modification Purpose	For The account number that want to be linked to proxy and registered in NAD
	Account No :
	Change or update the new account number that want to be linked to the proxy in NAD*
	*Account No :
Business Registration No. (Proxy – "DuitNow ID")	

We are pleased to confirm that we shall, as requested and authorised by you, registering your business registration number as your proxy in NAD. This will be recognized as your "DuitNow ID" and the registration pursuant to this form shall be subject to the terms and conditions therein.

Signature (Together with the company's stamp)		
Full Name		
Designation / Position		

Kindly refer to the below Terms and Conditions Governing the usage of National Addressing Database which shall be read in conjunction with the General Business Conditions or Transaction Banking Services Agreement governing your account(s) and/or relationship with us.

Please feel free to contact us at 603-2053 6800 or email us at ams.kualalumpur@db.com should you require any further clarification on the above. The Terms & Conditions for NAD and DuitNow is available on our website at <https://www.db.com/malaysia/>



Terms and Conditions Governing the National Addressing Database

In these Terms and Conditions (“Terms”), references to “you”, “your” and “yours” refers to the Deutsche Bank customer who uses the National Addressing Database (“NAD”) and references to “we”, “our” and “ours” and “us” refers to Deutsche Bank Malaysia Berhad (“Deutsche Bank”).

These Terms govern your use of the NAD provided by Deutsche Bank and shall be read in conjunction with General Business Condition or Transaction Banking Services Agreement governing your Account and/or relationship with us.

1. Definitions

“Account” means any account opened by You with Deutsche Bank Malaysia Berhad and all types of deposit accounts offered by banks, except for fixed deposit accounts. This shall include, but is not limited to, savings accounts, current accounts, Wadiah accounts, Mudharabah accounts, virtual internet accounts.

“DuitNow” means a service which allows Customers to initiate and receive credit transfers via a recipient’s account number or DuitNow ID.

“DuitNow ID” means identifiers of an account holder such as a mobile number, NRIC, passport number, Army number or Police number (in the case of an individual) or business registration number (in the case of a corporate customer) or any other identifies as may be introduced by the NAD Operator from time to time.

“E-money” account means a payment instrument that stores funds electronically in exchange for funds paid to the issuer of e-money and is able to be used a means of making payment to any person other than the issuer of e-money.

“National Addressing Database” (NAD) means a central addressing depository established by the NAD Operator that links a bank or an e-money account to a recipients DuitNow ID and facilitates payment to be made to a recipient by referencing the recipient’s DuitNow ID.

“NAD Name enquiry” means a service which returns the name of the owner who has registered its DuitNow ID in NAD.

“NAD Operator” means Payments Network Malaysia Sdn Bhd (PayNet).

2. The NAD Service

a. The NAD service allows you to link an Account that you have with us to your Business Registration Number (DuitNow ID)

b. By linking your DuitNow ID to your Account, you have the option of receiving incoming funds via DuitNow or any other payment services that address payments using your DuitNow ID.

c. When you register your DuitNow ID in NAD, you will also provide us with your common ID which will be linked to your Account with your registered DuitNow ID. Your common ID will be used by other NAD participating banks for the purpose of identifying you, as part of facilitating the DuitNow service.

3. Modification and Deregistration of your DuitNow ID

a. You may update or change your DuitNow ID that is linked to your Account via the channels made available to you. We will require a reasonable notice period to effect such changes.

b. You understand and agree that your DuitNow ID that is linked to your Account may be deregistered by you or by us, due to the following circumstances:

i. you wish to transfer your existing DuitNow ID to another Account in another bank;

ii. you have changed/updated your DuitNow ID;

iii. you have closed your Account that is linked to your DuitNow ID;

iv. After a period of inactivity; or

v. Upon investigation, we find out that you or your DuitNow ID is potentially involved in any fraudulent activity(s).

c. You will receive a confirmation of de-registration from us through CM as soon as the de-registration is confirmed.



4. Your Information

- a. You represent and warrant that the DuitNow ID used for registration in NAD belongs to you, is correct, complete and up-to date for the use of the service and you will promptly notify us if there is any change to the DuitNow ID information provided to us.
- b. You acknowledge and agree that other NAD participating banks may perform a NAD Name enquiry of your DuitNow ID for the purpose of verifying/identifying your name to your registered DuitNow ID, as part of facilitating the DuitNow service.
- c. You acknowledge and consent to the disclosure of your DuitNow ID and other relevant Personal Data to the NAD Operator for its processing, storing, and archival and disclosure to the sender of funds under the DuitNow service, our affiliates, service providers, other NAD participants and third parties offering the DuitNow Service and their respective customers.
- d. You acknowledge and agree that we may disclose your DuitNow ID information to anyone who we're under an obligation to disclose information to under the law or where it's in the public interest, for example to prevent or detect fraud, abuse.

5. Data Protection

- a. Your consent and our right to disclose information shall be in addition to, and without prejudice to the rights accorded to you under the Personal Data Protection Act 2010 and any other applicable laws in Malaysia.
- b. We will only disclose, use and process your DuitNow ID for the purpose of facilitating the DuitNow Service.
- c. We have in place, reasonable security measures (both technical and organisational) against unlawful or unauthorised processing of your DuitNow ID.
- d. We will notify you as soon as practicable if your DuitNow ID is lost, destroyed, or becomes damaged, corrupted or unusable.
- e. In addition and without prejudice to any existing consent or undertaking in relation to collection, use and disclosure of personal data, you further consent to the collection, use and disclosure of your personal data by Us, Our affiliates, our service providers and the DuitNow Operator as required for the purposes of the DuitNow Services.

6. Liability

- a. Deutsche Bank and the NAD Operator shall not be liable for any losses or damage you may suffer as a result of, including but without limitation:
 - i. your failure to maintain up-to-date information and your failure to provide inaccurate information to us;
 - ii. our compliance with any instruction given or purported to be given by you which is apparent to a reasonable person receiving such instruction;
 - iii. any misuse or any purported or fraudulent use of your DuitNow ID including instances whereby online fraud is perpetrated by way of any Malware;
 - iv. any disclosure of any information which you have consented to us collecting, using or disclosing or where such collection, use or disclosure is permitted or required to be disclosed under the applicable laws in Malaysia.

7. Miscellaneous

- a. You acknowledge that we have the right to change, vary or modify these Terms by providing you with 30 days notice in such manner as we deem fit and you agree to be bound by such Terms as cancelled or revised or modified.
- b. These Terms shall be construed in accordance with the laws of Malaysia and you agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.