

COMPANY/NGO/GOVERNMENT/ REGISTERED ASSOCIATION

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| BRANCH <input style="width: 100%; height: 20px;" type="text"/> (INDICATE COUNTRY NAME) | FOR BANK USE ONLY ACCOUNT No. <input style="width: 100%; height: 20px;" type="text"/> |
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PLEASE READ CAREFULLY AND COMPLETE ALL RELEVANT SECTIONS SHOULD YOU HAVE ANY QUESTIONS A MEMBER OF STAFF WILL BE HAPPY TO ASSIST YOU. (PLEASE COMPLETE IN BLOCK / CAPITAL LETTERS AND TICK WHERE NECESSARY)

SUPPORTING DOCUMENTS

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|--|--|--|
| 1. The memorandum and Articles of Association 2. Certificate of Registration/Incorporation 3. List of Directors 4. Copies of Directors ID/Agents ID | 5. Utility Bill (Escom, Water) 6. One Passport size Photo for each Director/Agent 7. Two reference Letters/Referees 8. Constitution for Clubs/Societies/Association | <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> |
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ACCOUNT SPECIFICATIONS

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| NAME OF ACCOUNT: | <input style="width: 100%; height: 20px;" type="text"/> | | |
| TYPE OF ACCOUNT: | <input type="checkbox"/> CURRENT | <input type="checkbox"/> SAVINGS | <input type="checkbox"/> OTHER(PLEASE STATE) <input style="width: 100%; height: 20px;" type="text"/> |
| CURRENCY OF ACCOUNT: | <input type="checkbox"/> LOCAL CURRENCY | <input type="checkbox"/> OTHER (PLEASE SPECIFY) <input style="width: 100%; height: 20px;" type="text"/> | |

CUSTOMER INFORMATION

| | |
|---|---|
| <input type="checkbox"/> PRIVATE LIMITED LIABILITY COMPANY | <input type="checkbox"/> PUBLIC LIMITED LIABILITY COMPANY |
| <input type="checkbox"/> NON-GOVERNMENTAL ORGANISATION | <input type="checkbox"/> EMBASSY / DIPLOMATIC OFFICE |
| <input type="checkbox"/> REGISTERED CLUB/SOCIETY/ORGANISATION | <input type="checkbox"/> OTHER (PLEASE SPECIFY) <input style="width: 100%; height: 20px;" type="text"/> |

REGISTERED NAME:

REGISTRATION No.: DATE OF REGISTRATION/ INCORPORATION:

PLACE OF REGISTRATION/ INCORPORATION:

AUTHORISED CAPITAL TAX PAYER No. (IF APPLICABLE)

OFFICE ADDRESS:

MAILING ADDRESS: (IF DIFFERENT FROM REGISTERED BUSINESS ADDRESS)

BUSINESS TEL No: FAX No:

BUSINESS WEBSITE:

EMAIL:

NATURE OF BUSINESS/ INDUSTRY:

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| <input type="checkbox"/> AGRICULTURE, FORESTRY, FISHING & HUNTING <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> DOMESTIC <input type="checkbox"/> COMMUNITY, SOCIAL AND PERSONAL SERVICES <input type="checkbox"/> MANUFACTURING | <input type="checkbox"/> MINING AND QUARRYING <input type="checkbox"/> REAL ESTATE <input type="checkbox"/> RESTAURANT & HOTELS <input type="checkbox"/> TRANSPORT, STORAGE AND COMMUNICATIONS <input type="checkbox"/> OTHER (PLEASE SPECIFY) <input style="width: 100%; height: 20px;" type="text"/> | <input type="checkbox"/> ELECTRICITY, GAS, WATER, ENERGY <input type="checkbox"/> FINANCIAL INSTITUTIONS <input type="checkbox"/> LEGAL, ADVERTISING & CONSULTANCY <input type="checkbox"/> WHOLESALE AND RETAIL TRADE |
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SOURCE OF INCOME

MONTHLY INCOME

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| <input type="checkbox"/> NATIONAL CORPORATE | <input type="checkbox"/> REGIONAL CORPORATE | <input type="checkbox"/> MULTINATIONAL CORPORATE |
| <input type="checkbox"/> OTHER (PLEASE STATE) | <input style="width: 100%; height: 20px;" type="text"/> | |

PERSONAL DETAILS

GENDER: MALE FEMALE
MARITAL STATUS: SINGLE MARRIED
 DIVORCED WIDOWED

GENDER: MALE FEMALE
MARITAL STATUS: SINGLE MARRIED
 DIVORCED WIDOWED

DATE OF BIRTH:

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DATE OF BIRTH:

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PLACE OF BIRTH:

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PLACE OF BIRTH:

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SPOUSE'S FIRST NAME:

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SPOUSE'S FIRST NAME:

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SPOUSE'S OTHER NAME: (IF APPLICABLE)

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SPOUSE'S SURNAME: (IF APPLICABLE)

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SPOUSE'S SURNAME: (IF APPLICABLE)

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APPLICANT'S DETAILS FOR CORRESPONDENCE

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RESIDENTIAL ADDRESS:

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POSTAL ADDRESS:

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APPLICANT'S OTHER DETAILS

NEXT OF KIN:

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I/WE HEREBY APPLY FOR THE FOLLOWING SERVICES:

(PLEASE TICK THEM. A SEPARATE FORM MAY BE REQUIRED FOR SOME OF THE SERVICES.)

- INTERNET BANKING CHEQUE BOOK MOBILE BANKING
 E-STATEMENT STANDING ORDER

DISPATCH MODE FOR CORRESPONDENCE AND STATEMENTS: POST HOLD SPECIAL DELIVERY (OFFERED AT EXTRA COST)

STATEMENT FREQUENCY: MONTHLY QUARTERLY OTHER (PLEASE INDICATE)

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DO YOU HAVE ANY OTHER ACCOUNT WITH MY BUCKS

YES NO IF YES ACCOUNT No.

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DO YOU BANK ELSEWHERE? YES NO

PLEASE LIST YOUR OTHER BANKS (IF APPLICABLE)

NAME OF BANK:

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NAME OF BANK:

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DO YOU HAVE A CREDIT FACILITY: YES NO

DO YOU HAVE A CREDIT FACILITY: YES NO

REFERENCES / INTRODUCERS

| | |
|------------|----------------------|
| NAME: | <input type="text"/> |
| ADDRESS: | <input type="text"/> |
| PHONE NO.: | <input type="text"/> |
| SIGNATURE: | <input type="text"/> |
| NAME: | <input type="text"/> |
| ADDRESS: | <input type="text"/> |
| PHONE NO.: | <input type="text"/> |
| SIGNATURE: | <input type="text"/> |

INITIAL DEPOSIT

PAYMENT METHOD CASH CHEQUE TRANSFER AMOUNT:

DECLARATION

The information which I/We have provided in this form is accurate and is valid at the date of opening the account. I have also fully read and understood the terms and conditions for operation an MyBucks Banking Corporation Account as contained herein, and also the accompanying booklet as applicable and agree to be bound by all terms and conditions as applicable to the Banking services applied for by me I therefore request that you open the account and provide your services to me in line with the above information

SIGNATURE:

SIGNATURE:

JURAT (THIS SHOULD BE ADOPTED WHERE THE APPLICATION IS NOT LITERATE OR IS BLIND AND THE FORM IS READ TO HIM/HERE BY A THIRD PARTY)

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter

MARK OF CUSTOMER /
THUMBPRINT:

MAGISTRATE / COMMISSIONER
FOR OATHS:

DATE

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NAME OF INTERPRETER:

ADDRESS OF INTERPRETER:

LANGUAGE OF INTERPRETATION

FOR BANK USE ONLY

APPLICATION FORM

APPROVED BY:

SIGNATURE:

ACCOUNT OPENED BY:

SIGNATURE:

AUTHORISED BY:

SIGNATURE:

BRANCH MANAGER'S NAME

SIGNATURE:

ACCOUNT OPENING DATE:

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SIGNATURE VERIFICATION

MANDATE / POWER OF ATTORNEY

C.S.O.:

B.M.:

TERMS AND CONDITIONS

Please read this page carefully. It provides you with important information about your MyBucks Banking Corporation account(s).

A. TERMS / SCOPE

The information contained on this page together with further instructions and conditions that may be prescribed by the bank from time to time shall constitute the terms of the agreement between the customer and MyBucks Banking Corporation. When this application form has been signed, it will be deemed to have been accepted as binding on the customer and the MyBucks Banking Corporation representative office or affiliate where the account is held.

These conditions apply to each Account Opening form or in any other acceptable manner.

The customer will provide to MyBucks Banking Corporation all documents and other information reasonably required by it in relation to any Account or any service.

Any anomaly in the entries on your Bank statements must be brought to the attention of the Bank within 30 days of the date thereof and you agree that failure to give such notice absolves the Bank from all liabilities arising thereof.

The Bank may exercise its general lien or any similar right it is entitled to including the right to combine and consolidate or any of the Customer's accounts with the Bank, and the right to set off or transfer any sum or sums standing to the credit of any one or more of such accounts against liabilities in any other account.

B. THE ACCOUNT

The customer shall assume full responsibility for the genuineness, correctness and validity of all endorsements appearing on all cheques, orders, bills, notes, negotiable instruments, receipts or other instructions deposited into the account.

The Bank will not be responsible for any loss of funds deposited with it arising from any future Government order, law, levy, tax, embargo, moratorium, exchange restriction or any other cause beyond its control.

Your account shall be debited for any service charge that is set by the Bank from time to time.

All notices or letters will be sent to the physical, postal or electronic address supplied by you and will be considered duly delivered and received at the time it is delivered or seven days after posting.

The Bank will not be liable for funds handed over to members of its staff other than the cashiers / Tellers in the Bank's premises with the appropriate deposit slip.

C. INSTRUCTIONS

MyBucks Banking Corporation may rely on the authority of each person designated (in form acceptable to MyBucks Banking Corporation) by the customer to send instructions or do any other thing until MyBucks Banking Corporation has received written notice or other notice acceptable to it of any change from duly authorized person and MyBucks Banking Corporation has had a reasonable time to act (after which time it may rely on the change).

Each of the customer and MyBucks Banking Corporation will comply with certain agreed security procedures (the "procedures") designed to verify the origination of instruction between them such as enquiries, advices and instructions.

MyBucks Banking Corporation is not obliged to do anything other than what is contained in the procedures to establish the authority or identity of the person sending an instruction. MyBucks Banking Corporation is not responsible for errors or omissions made by the customer or the duplications of any instruction by the customer and may act on any instruction by reference to of an account number only, even if an account name is provided. MyBucks Banking Corporation may act on an instruction if it reasonably believes it contains sufficient information.

MyBucks Banking Corporation may decide not to act on an instruction where it reasonably doubts its contents, authorization, origination or compliance with the procedures and will promptly notify the customer (by telephone if appropriate) of its decision.

If the customer informs MyBucks Banking Corporation that it wishes to recall, cancel or amend an instruction, MyBucks Banking Corporation will use its reasonable efforts to comply.

If MyBucks Banking Corporation acts on any instruction sent by any means requiring manual intervention (such as telephone, telex, telefax, electronic mail or disks sent by messenger) then, if MyBucks Banking Corporation complies with the procedures, the customer will be responsible for any loss MyBucks Banking Corporation may incur in connection with that instruction.

D. CHEQUES

The Bank is under no obligation to honour any cheque drawn on the account unless there are sufficient funds in the account to cover the value of the said cheques and such cheques may be returned unpaid.

All cheques or other orders signed by you (or either or both of you if a joint account) will be processed by the Bank and your account will be debited for such cheques whether such accounts for the time being in credit or overdrawn or may over-drawn in consequence of such debit.

The Bank may exercise its discretion in allowing withdraws against uncleared cheque(s) where the cheques are returned unpaid thereafter, the Bank shall have the right to hold on to the returned cheque and take further action it deems appropriate to recover the value of the withdrawal from you. The Bank shall have the right whenever it deems appropriate to confirm the issuance of cheque drawn on the customer's current account failing which the cheque may be returned with Drawer's Confirmation Required endorsed thereon.

You must ensure that your cheque book is kept in a safe place to prevent unauthorized persons from gaining access to same as failure to this, may be a ground for any consequential loss being charged to your account.

If your cheque book gets lost, missing or stolen you must notify the Bank immediately. The Bank shall not be held liable for any unauthorized use of our cheque book where the loss or otherwise of same was not reported immediately.

MyBucks Banking Corporation may supply checks, payments instruments and the related materials to the customer and the customer will make reasonable efforts to avoid any fraud, loss, theft, misuse or dishonor in respect of them. The customer will promptly notify MyBucks Banking Corporation in writing of the loss or theft of any cheque or payment instrument and will return to MyBucks Corporation or destroy any unused cheques, payment instruments and related materials when the relevant Account is closed.

E. OVERDRAWN ACCOUNTS

Overdraft may be available to customers upon arrangement with the Bank. If you do not have such arrangement, the Bank may in its discretion, nonetheless honour a cheque even though such account may become overdrawn in consequence, in such a case, the customer agrees to repay the overdraft within 7 days, and bear the extra fee and interest at our current rate for unauthorized borrowing for the period that the account remains in debit. If your account does not have enough

cleared funds to cover an amount you want to draw, we reserve the right to return your cheque unpaid.

The Bank reserves the right to use credit balances on your current account (s) to offset any outstanding exposures on any of your accounts.

F. STATEMENTS AND ADVICE

Statements and Advices can be delivered to the Customer either physically, by post or electronically (e-statements or e-Alerts). Where requested, the Bank may provide electronic statements or SMS-Alerts or other similar service to provide information on transactions. The service is provided as available and without any warranty of fitness for a specific purpose. We do not warrant that this service will always be uninterrupted, or that any information provided is accurate at the time it is received. The Bank disclaims responsibility for the service provided by any network provider.

Irrespective of the channel used to deliver the statement or advice, the Customer will notify MyBucks in writing of anything incorrect in a statement or advice promptly and in any case within thirty (30) days from the date on which the statement or advice is sent to the Customer.

G. INTEREST, FEES AND OTHER AMOUNTS

You will be liable for the payment of interest charges at the rate fixed by the Bank from time to time for any outstanding debit on your current account may also be debited for the Bank's usual banking charges, interest, commission, etc.

Unless otherwise agreed, MyBucks may modify at any time the rate of interest, fees or other amount applicable to any Account or service (but subject to any legal requirement as to notice).

H. FORCE MA JEURE

Neither the Customer nor MyBucks will be responsible for any failure to perform any of its obligations with respect to any Account if such performance would result in it being in breach of any law, requirement of any government or other authority in accordance with which it is required to act or if its performance is prevented, hindered or delayed by a force Majeure Event; in such case its obligation will be suspended, for so long as the force Majeure Event continues (and in the case of MyBucks, no other representative office or affiliate shall become liable). "Force Majeure Event" means any event due to any cause beyond the reasonable control of the relevant party, such as restrictions on convertibility or transferability, requisition, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

I. SHARING OF INFORMATION

MyBucks will treat information relating to the Customer as confidential, but (unless consent is prohibited by law) the customer consents to the transfer and disclosure by MyBucks Corporation of any information relating to the customer to and between the representative offices, affiliates and agents of MyBucks Banking Corporation and third parties selected by any of them, whenever situated for confidential use (including in connection with the provision of any service and for data processing situated and risk analysis purposes).

J. ELECTRONIC MONITORING OR RECORDING

The customer and MyBucks Banking Corporation consent to telephonic or electronic monitoring or recording for security and quality of service purposes and agree that either may produce telephonic records as evidence in any proceedings brought in connection with these conditions or any local conditions.

K. CHANGE OF MANDATE

The customer must notify the Bank immediately of any change in the address, directors, committee members, trustees, designated members, secretaries. Any modification of change in authorized signatories must be signed in accordance with the existing mandate and accompanied by a resolution to that effect.

L. TERMINATION

Either party may terminate this agreement at any time (but subject to any legal requirement as to notice) by notifying the other in writing.

On closure of an Account, the termination becomes effective after any cheque drawn on the account or outstanding on it have been paid; all cheque books and cards issued to you have been sent back to the Bank; and all information and equipments supplied by MyBucks Banking Corporation have been returned to the Bank.

Where the Bank is terminating the agreement and your account is overdrawn, you must pay all sums outstanding on the account otherwise the Bank may take appropriate legal action for recover.

All mandatory documentation should be submitted by the customer within one (1) month of opening the account. If you do not provide the required document within one (1) month, the account will be automatically closed after prior notice to you.

M. JURISDICTION

In relation to any account these conditions and the relevant local conditions are governed by the law of the country or territory in which that account is held.

N. DISCLAIMER CLAUSE

The bank disclaims liability for any funds/ assets deposited by you which are subsequently to have derived from illegal source or activities. You confirm that the funds / assets deposited are not derived from any illegal source or activities.

O. SHARING OF INFORMATION

MyBucks Banking Corporation will treat information relating to the customer as confidential, but (unless consent is prohibited by law) the customer consents to the transfer and disclosure by MyBucks Banking Corporation of any information relating to the customer to and between the representative offices, affiliates and agents of MyBucks Banking Corporation and third parties selected by any of them, wherever situated for confidential use (including in connection with the provision of any service and for data processing, statistical and risk analysis purposes).

MyBucks Banking Corporation and any representative office, affiliate, agent or third party may transfer and disclose any such information as required by any law, court, regulator or legal process.

EUGDRP Clause

I..... hereby give consent to MyBucks Banking Corporation to share my personal data with its business partners and regulators for any purpose the Bank need the data for.

FATCA CLAUSE

As part of our obligations in regards to United States (US) Foreign Account Tax compliance Act (FATCA), financial institutions and Banks, including Standard Bank Limited are required to obtain your tax related information to determine whether your account is US Account, account held by a Recalcitrant Account holder, or Non-Participating financial institution or bank.

You provide us your consent to:

- a). Obtain from you such tax related information as is necessary and in the format determined by us to whether you fall within any of the above categories, in which case your demographic and transactional data (as determined from time to time by the US Internal Revenue Service("IRS"), will be reportable by us to the US Internal Revenue Service;
- b). disclose your information (as referred to in paragraph (a) above) to withholding agents if and when required as per the FATCA regulation.
- c). without on any payments of US Source Income received by you to the extent to already done by any other withhold Agent (note that the maximum withhold that may apply to impacted US source income under FATCA is 30%); and
- d). close, block or transfer (to one of our related entities) your account within 90% days of a request for your tax related information (in the format determined by us), being outstanding."

Definitions:

US Account means, an account held by a US citizen, or an account having a substantial US owner that is a specified US person as defined in FATCA US treasury regulations.

Recalcitrant Account means any account with US indicia that has not provided any requested documentation evidencing the account holders FATCA status or classification.

Non-participating foreign financial institution means any financial institution or bank that has registered with the IRS to enter into a foreign financial institution Agreement and is otherwise exempt beneficial owner.

US Source Income means fixed or determinable annual or periodic income from source within US as defined FATCA, US treasury regulation §1.1473-1(a)(2) Withholding Agent means a financial institution or bank empowered to withhold US Source income in terms of an agreement with the US.

Sanctions Clause for Credit Facilities

sanction Law, UN Sanctions list and /or UN Sanctions List. The Borrower warrants that either it, its parent substantial shareholder, surety and/or guarantor is not in violation of any Sanction Law and any UN Sanction Laws or does not appear on any UN Sanctions List and the Sanctions list.

"Sanction Laws" shall mean any anti-terrorism export control and economic sanctions laws and regulation issued by any sanction body

"UN Sanction Law" shall mean any ant-terrorim, export control and economic sanctions laws and regulations issued by the United Nations Council or its committees pursuant to any solution under chapter VIII of the United Nations Charter or any domestic laws or regulations implementing the same "UN Sanctions List" shall mean any list promulgated by the United Nations security Council or its committee pursuant to any resolution under Chapter VII of the United Nations Charter.

"Sanction List" shall mean the Specially Designated Nationals and Blocked Persons list maintained by the office of Foreign Assets Control of the Department of Treasury of the United States of America, the Consolidated list of financial sanctions targets and the Investment Ban List maintained by Her Majesty's Treasury, or any list replacing any of the foregoing lists

The borrower hereby undertakes to notify the bank if either it, its parent or substantial shareholder, surety and/or guarantor become the subject of a sanctions investigation.

The Bank reserves the right to terminate the facilities should the borrower, its parent or substantial shareholder, surety and/or guarantor-

- become the subject of sanctions established by recognised sanctioning body and/or
- acts to, directly or indirectly, benefit any party against whom sanctions have been established by a sanctioning body.

The borrower hereby undertakes to indemnify and holds the Bank harmless against actions, proceedings claims and/or demands that may be brought against the Bank and losses, damages, costs and expenses which the Bank may incur or sustain, in connection with or arising out of;

- the seizure, block or withholding of any funds by any Sanctioning Body and/or
- conduct an activity on its part, that of its parent or substantial shareholder, surety and/or guarantor that directly or indirectly benefits any party against whom sanctions have been established by any sanctioning Body from time to time.

Sanctions Law, UN Sanction Laws Sanction list and/or UN Sanctions List

The Customer/ Client warrants that either it, its parent or substantial shareholder surety and/or guarantor is not in violation of any Sanction Laws and any UN Sanction Laws or does not appear on any UN Sanction list and the Sanctions list. for purposes of this clause:

"Sanctions Laws" shall mean any anti-terrorism laws, export control and economic sanctions laws and regulations issued by any sanctioning body "UN Sanctions Laws" shall mean any anti-terrorism export control and economic sanctions laws and regulations issued by the United Nation Security Council or its committees pursuant to any solution under chapter VII of the United Nations Charter or any domestic laws or regulation implementing the same

"UN Sanctions List" shall mean any list of promulgated by the United Nation security council or its committees pursuant to any resolution under chapter VII of the United Nation charter.

"Sanctions List" shall mean the `Specially Designed Nationals and Blocked persons` list maintained by the office of foreign Assets Control of the Department of Treasury of the United States of America, the consolidated List of Financial Sanctions Targets and the Investments Ban List maintained by Her Majesty's treasury, or any list replacing any of the foregoing lists.

The customer/ Client hereby undertakes to notify the Bank if either it, its parent or substantial shareholder, surety and/or guarantor becomes the subject of a sanctions investment

The Bank reserves the right to terminate its relationship with the customer / client and/or close all account or any account that the Customer may have with the Bank should the Customer / client, its parent or substantial shareholder, surety and /or guarantor

- become the subject of sanctions established by a recognized sanctioning body and/or
- acts to, directly or indirectly, benefit any party against whom sanctions have been established by sanctioning body.

The Customer hereby undertakes to indemnify and holds the Bank harmless against actions, proceeding, claims and/or demands that may be brought against the Bank and losses, damages, costs and expenses which the Bank may incur or sustain, in connection with or arising out of.

- The seizure, blocking or withholding of any Sanctioning Body and/or
- conduct or activity on its part, or that of its parent or substantial shereholder, surety and/or guarantor that directly benefits any party against whom Sanctions have been established by Sanctioning from time to time.