

Welcome to Standard Chartered Bank Commercial Banking

Standard Chartered welcomes this opportunity to provide account services for your business needs.

Account Opening Documentation

This Account Opening Pack includes all the necessary forms you need to complete and a documentation checklist to assist with the account opening requirements.

At this point we would like to inform you that the documentation we request from you (as indicated in checklist) is a necessary requirement, prescribed by local laws and regulations and/or international standards.

Such documentation helps the bank with its 'Customer Due Diligence' (CDD) policy and is an integral part of global effort to combat money laundering, terrorist financing, and fraudulent activity.

We seek your understanding and cooperation in furnishing the required documents and appreciate your time and effort in doing so.

Again, we welcome this opportunity to provide our services to you. If you have any questions on this Account Opening Pack, please contact your Relationship Manager or local branch.

Standard Chartered - leading the way in Asia, Africa and the Middle East

Standard Chartered has an extensive global network of over 1,200 branches in 56 countries in the Asia Pacific Region, South Asia, the Middle East, Africa, the United Kingdom and the Americas. As one of the world's most international banks, Standard Chartered employs over 50,000 people, representing 90 nationalities, worldwide.

Standard Chartered provides services in Trade Finance, Cash Management, Lending, Securities Services, Foreign Exchange, Debt Capital Markets, and Corporate Finance. We are well established in growth markets and aim to be the Right Partner for our Customers, combining deep local knowledge with global capability to offer wide range of innovative products.

Please complete in **BLOCK LETTERS** and '✓' or 'x' where applicable.

_____ Branch

FOR BANK USE ONLY

Relationship No.:

Master No.:

Date Account Opened:

APPLICANT'S PARTICULARS

Name (Insert FULL legal name exactly as it appears in the constitutional documents):

Country of Incorporation
/Country of Residence: _____

Date of Incorporation:

/ /

Domicile Country: _____

TAX Identification
Number: _____

Certificate Number: _____

Contact Person: _____

1. _____

Designation: _____

2. _____

Designation: _____

Registered Address: _____

Telephone: _____

Fax: _____

Swift Address: _____

Email Address: _____

Website: _____

Mailing Address: _____

Telephone: _____

(if different from above)

Fax: _____

(if different from above)

Trading Address: _____

(if different from Mailing Address)

Telephone: _____

(if different from above)

Fax: _____

(if different from above)

TYPE OF COMPANY

Private Limited Company

Public Limited Company

Sole-proprietorship

Partnership

Society/ Association/ Club

Name of Proprietor: _____

Others: _____

(Please specify) _____

BUSINESS ACTIVITIES

Manufacturing

Financial Services

Export/ Import

Other Services

Trading

Retail Trading

Consulting

Wholesale Trading

NGOs/ Developmental
Organisations

Others:

(Please specify) _____

Commodities Handled:
(Please specify) _____

OTHER BANK DETAILS (IF ANY)

Bank Name: _____

Deposit/ Investment

Loan Type: _____

Branch/Country: _____

Amount: _____

Amount: _____

Account No: _____

Monthly
Installment: _____

Bank Name: _____

Deposit/Investment

Loan Type: _____

Branch/Country: _____

Amount: _____

Amount: _____

Account No: _____

Monthly
Installment: _____

NAME OF HOLDING/ ASSOCIATED/ SUBSIDIARY COMPANY IN TANZANIA AND ABROAD

Name: _____

Holding
Company

Associated
Company

Subsidiary
Company

Group Name in which the applicant belongs to: _____

Residence Abroad:
(Please specify) _____

Resident Status:

Resident

Non-Resident

Please complete in **BLOCK LETTERS** and '√' or 'x' where applicable.

PROPRIETORS, PARTNERS OR DIRECTORS DETAILS

Name (First Name/ Middle Name/ Last Name)	Designation	Percentage of Ownership	Relationship No. (For Bank Use Only)

ACCOUNT STATEMENT

Account Statement is to be sent **monthly** and commencing date to be arranged by the Bank, unless specified below:

Other Frequency: Daily Weekly Quarterly Others:
(Please specify) _____

Delivery Channel: Mail E-mail* Fax* Internet (WebBank)*
 Hold Mail Others:
(Please specify) _____

* subject to additional terms and conditions

Monthly Consolidated Statement to be delivered: Yes No

APPLICANT'S TAX STATUS

Under the Tanzania Income Tax Act, No. CAP 323 Section 82A, a non-resident applicant is subject to withholding tax on interest payable to it.

Tax Status: Resident Non-Resident

For Non-Resident only (please √):

I am/ We are carrying on a business in Tanzania and have a permanent establishment in Tanzania.

I am/ We are not carrying on a business in Tanzania and do not have a permanent establishment in Tanzania, and I/ we undertake to inform you should I/ we subsequently commence a business in Tanzania and set up a permanent establishment in Tanzania.

FINANCIAL DECLARATION

Annual Sales Turnover: _____ Net Profit (Amount): _____

Transaction with overseas (Country): _____

Transaction per month:

Transaction Types	Anticipated No. of Transaction per month			Anticipated Total Amount (TZS) or equivalent in FCY per month		
	<input type="checkbox"/> 0 to 10	<input type="checkbox"/> 11 to 50	<input type="checkbox"/> > 50	<input type="checkbox"/> < 500 million	<input type="checkbox"/> 500 to 1,000 million	<input type="checkbox"/> > 1,000 million
Deposits	<input type="checkbox"/> 0 to 10	<input type="checkbox"/> 11 to 50	<input type="checkbox"/> > 50	<input type="checkbox"/> < 500 million	<input type="checkbox"/> 500 to 1,000 million	<input type="checkbox"/> > 1,000 million
Withdrawals	<input type="checkbox"/> 0 to 10	<input type="checkbox"/> 11 to 50	<input type="checkbox"/> > 50	<input type="checkbox"/> < 500 million	<input type="checkbox"/> 500 to 1,000 million	<input type="checkbox"/> > 1,000 million

Reason and Purpose for Opening Account at Standard Chartered Bank:

Investment Loan Repayment Payroll Overdraft
Facility Others:
(Please specify) _____

Source of Fund to pass through the account:

Own Business Return on Investment Commission Others:
(Please specify) _____

OTHER SERVICES REQUIRED [NOT MANDATORY]

- Cheque book (For Current Account only)
- Internet Banking
(Please provide email address) _____
- Statements and advices by Fax
(Please provide fax number) _____
- Statements and advices by Email
(Please provide email address) _____

PROCESS AGENT (applicable if applicant does not have a place of business in Tanzania)

Name; _____

Address; _____

Telephone Number: _____ Fax Number: _____ For whose attention: _____

Please complete in **BLOCK LETTERS** and '/' or 'x' where applicable.

ACCOUNT DETAILS		FOR BANK USE ONLY	
Current	Account Name: _____ _____ <input type="checkbox"/> TZS <input type="checkbox"/> Others: (Please specify) _____ Initial Deposit: _____	Account No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Product Code: _____ Interest Code: _____ GL Department ID: _____ Fund Ownership: _____
Savings	Account Name: _____ _____ <input type="checkbox"/> TZS <input type="checkbox"/> Others: (Please specify) _____ Initial Deposit: _____	Account No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Product Code: _____ Interest Code: _____ GL Department ID: _____ Fund Ownership: _____
Call	Account Name: _____ _____ <input type="checkbox"/> TZS <input type="checkbox"/> Others: (Please specify) _____ Initial Deposit: _____	Account No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Product Code: _____ Interest Code: _____ GL Department ID: _____ Fund Ownership: _____
Others: (Please specify)	Account Name: _____ _____ <input type="checkbox"/> TZS <input type="checkbox"/> Others: (Please specify) _____ Initial Deposit: _____	Account No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Product Code: _____ Interest Code: _____ GL Department ID: _____ Fund Ownership: _____
Fixed Deposit	<input type="checkbox"/> TZS <input type="checkbox"/> Others: (Please specify) _____ Initial Deposit: _____ <input type="checkbox"/> By Cash Deposit <input type="checkbox"/> By Cheque No.: _____ On Bank: _____ <input type="checkbox"/> Transfer from Account No.: _____ Currency <input type="text"/> Account Number <input type="text"/>	Deal No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Interest Rate: <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> % Effective Date: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Tenor: <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days <input type="checkbox"/> 120 days <input type="checkbox"/> 180 days <input type="checkbox"/> 240 days <input type="checkbox"/> 360 days <input type="checkbox"/> Others: (Please specify) _____		Upon the maturity date, the principal to be:	
<input type="checkbox"/> Auto roll over		Interest to be:	
<input type="checkbox"/> Credit to SCB Currency <input type="text"/> Account Number <input type="text"/>		<input type="checkbox"/> Auto roll over	
<input type="checkbox"/> Others: (Please specify) _____		<input type="checkbox"/> Pay on maturity	
<input type="checkbox"/> Credit to SCB Currency <input type="text"/> Account Number <input type="text"/>		<input type="checkbox"/> Others: (Please specify) _____	
<input type="checkbox"/> Others: (Please specify) _____		<input type="checkbox"/> Credit to SCB Currency <input type="text"/> Account Number <input type="text"/>	
<input type="checkbox"/> Others: (Please specify) _____		<input type="checkbox"/> Others: (Please specify) _____	

* The Fixed Deposit will be automatically rolled over for a similar period on maturity at prevailing rate, unless written instructions are received to the contrary.

Initials
 _____ / _____

Please complete in **BLOCK LETTERS** and '/' or 'x' where applicable.

DECLARATION

We apply to open the above Account(s) with Standard Chartered Bank Limited (the "BANK"). We represent that the information provided by us in this form and in any other document(s) provided by us to the Bank is true, accurate and complete. We acknowledge that the Bank may decline our application without providing any reason in which event no contractual relationship will arise between the Bank and us. We further acknowledge that we have received, read and understood the Bank's prevailing General Account Terms, applicable Country Supplement and the terms contained in this form and we agree to be bound by them in connection with all Accounts opened by us with the Bank. We further agree to be bound by any additional terms and conditions governing any facilities, products and/ or services offered by the Bank as we may apply for and/ or utilize time to time.

X

Authorised Signatory

Name: _____

Designation: _____

Date: _____

/ /

X

Authorised Signatory

Name: _____

Designation: _____

Date: _____

/ /

X

Authorised Signatory

Name: _____

Designation: _____

Date: _____

/ /

X

Authorised Signatory

Name: _____

Designation: _____

Date: _____

/ /

REMARKS (FOR BANK USE ONLY) (TO BE FILLED BY ARM)

Relationship	Master	Master
Details	Account Master	Account Master
Constitution Code	Branch Code	Institution Classification
Statement Language	ARM Code / Segment Code	Residency Classification
Internal Use	Customer Segment Code	Limit Info
Service Indicator Code	Customer Type	Credit Grade
Relationship KYC	Inter Group	Subsidiary
Risk Code	Affiliated Code	Accounts
	Ultimate Country Code	Consolidated Statement Flag
	ISIC Code	Account Classification

Verified by (ARM Name): _____

Signature: _____

Peoplewise ID: _____

Static Data Input By: _____

Validated By: _____

Please complete in **BLOCK LETTERS** and '√' or 'x' where applicable.

Director/ Principal Shareholders/ Beneficial Owners/ Authorized Signers/ Proprietor/ Partners/ Chairman/ Honorary Secretary
(Can '√' more than one box for multiple positions)

Name: _____ Passport No./ Nationality: _____ Other ID No. (Driver's License etc.): _____ Certification of Incorporation No.: _____	<input type="checkbox"/> Director <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Partner <input type="checkbox"/> Honorary Secretary <input type="checkbox"/> Others: (Please specify) _____	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Chairman <input type="checkbox"/> Principal Shareholder/ Corporate Shareholders (>20% share holding)	Status Verification <input type="checkbox"/> PEP/ Sanction Checked
Name: _____ Passport No./ Nationality: _____ Other ID No. (Driver's License etc.): _____ Certification of Incorporation No.: _____	<input type="checkbox"/> Director <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Partner <input type="checkbox"/> Honorary Secretary <input type="checkbox"/> Others: (Please specify) _____	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Chairman <input type="checkbox"/> Principal Shareholder/ Corporate Shareholders (>20% share holding)	Status Verification <input type="checkbox"/> PEP/ Sanction Checked
Name: _____ Passport No./ Nationality: _____ Other ID No. (Driver's License etc.): _____ Certification of Incorporation No.: _____	<input type="checkbox"/> Director <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Partner <input type="checkbox"/> Honorary Secretary <input type="checkbox"/> Others: (Please specify) _____	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Chairman <input type="checkbox"/> Principal Shareholder/ Corporate Shareholders (>20% share holding)	Status Verification <input type="checkbox"/> PEP/ Sanction Checked
Name: _____ Passport No./ Nationality: _____ Other ID No. (Driver's License etc.): _____ Certification of Incorporation No.: _____	<input type="checkbox"/> Director <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Partner <input type="checkbox"/> Honorary Secretary <input type="checkbox"/> Others: (Please specify) _____	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Chairman <input type="checkbox"/> Principal Shareholder/ Corporate Shareholders (>20% share holding)	Status Verification <input type="checkbox"/> PEP/ Sanction Checked
Name: _____ Passport No./ Nationality: _____ Other ID No. (Driver's License etc.): _____ Certification of Incorporation No.: _____	<input type="checkbox"/> Director <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Partner <input type="checkbox"/> Honorary Secretary <input type="checkbox"/> Others: (Please specify) _____	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Chairman <input type="checkbox"/> Principal Shareholder/ Corporate Shareholders (>20% share holding)	Status Verification <input type="checkbox"/> PEP/ Sanction Checked
Name: _____ Passport No./ Nationality: _____ Other ID No. (Driver's License etc.): _____ Certification of Incorporation No.: _____	<input type="checkbox"/> Director <input type="checkbox"/> Power of Attorney <input type="checkbox"/> Partner <input type="checkbox"/> Honorary Secretary <input type="checkbox"/> Others: (Please specify) _____	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Chairman <input type="checkbox"/> Principal Shareholder/ Corporate Shareholders (>20% share holding)	Status Verification <input type="checkbox"/> PEP/ Sanction Checked

Please complete in **BLOCK LETTERS** and '✓' or 'x' where applicable.

For SME Account Only (Not Applicable to WB)

CDD Section	For EDD Only			
Status Verification <input type="checkbox"/> Legal Name, Reg. Address, Ops Address Verified <input type="checkbox"/> PEP/ Sanction checked	Reason: <input type="checkbox"/> Owner/ Related Personnel associated with PEP _____ <input type="checkbox"/> Relationship involving overseas offshore Trust structure _____ <input type="checkbox"/> Ops Address in HR Jurisdiction _____ <input type="checkbox"/> Funds from HR Jurisdiction _____ <input type="checkbox"/> Unfavourable Jurisdiction _____ <input type="checkbox"/> Business Vulnerable to ML risk _____ <input type="checkbox"/> Others _____			
Risk Level & Reasons <input type="checkbox"/> SDD <input type="checkbox"/> EDD Please complete 'For EDD Only' Section	Source of Wealth <input type="checkbox"/> Business Ownership <input type="checkbox"/> Investments <input type="checkbox"/> Others: (Please specify) _____ Estimated Net Worth in TZS _____			
For *Account Application(s)/ Corporate Director. If without Ops Address, please specify reason: _____ _____ _____ * Delete if not applicable	Approved by: _____ Business Head Signature Signature No.() Name: _____ Position: _____ Date: _____ CMLPO Signature** Signature No.() Name: _____ Date: _____ ** CMLPO signature is only required for account involves in foreign peeps.			
<table border="0" style="width:100%"> <tr> <td style="width:50%"> Account Opening Staff Signature Signature No.() Name: _____ Position: _____ Date: _____ </td> <td style="width:50%"> Account Opening Staff Signature Signature No.() Name: _____ Position: _____ Date: _____ </td> </tr> </table>			Account Opening Staff Signature Signature No.() Name: _____ Position: _____ Date: _____	Account Opening Staff Signature Signature No.() Name: _____ Position: _____ Date: _____
Account Opening Staff Signature Signature No.() Name: _____ Position: _____ Date: _____	Account Opening Staff Signature Signature No.() Name: _____ Position: _____ Date: _____			

Note: HR - High Risk

To: Standard Chartered Bank (the 'Bank')

Date:

D	D	/	M	M	/	Y	Y	/	Y	Y
---	---	---	---	---	---	---	---	---	---	---

I/ We, being the company secretary/ director(s)/ partner(s)/ member(s)/ trustee(s)/ legal representative(s) of the Client, hereby certify that the resolutions set out below are a true extract of the resolutions of the board of directors/members/trustees/partners of the Client passed with effect from the date shown below.

Authorised Signatory: _____
 Name: _____
 Designation: _____

Authorised Signatory: _____
 Name: _____
 Designation: _____

Name of the Company/Institution/Partnership (the 'Client').	
Country of Incorporation/Establishment:	
Certificate Number:	
Date of the Resolutions:	

RESOLUTIONS

It was resolved that:

1. The Approving Signatories as listed in Part A of the Schedule hereto may from time to time in their absolute discretion, on behalf of and in the name of the Client:
 - (a) open bank accounts of any type with the Bank
 - (b) sign and deliver any account opening or cash management (including electronic client access services) documentation as required from time to time.
 - (c) bind the Client to the Bank's General Account Terms, the applicable Country Supplement and cash management (including electronic client access services) documentation as amended from time to time.
 - (d) amend the list of Authorised Signatories as specified in Part B of the Schedule.

RESOLUTIONS (e) AND/OR (f) WILL APPLY UNLESS DELETED

- (e) arrange with the Bank for advances to the Client by way of discount, loan, overdraft, or otherwise, and for the granting of credits and the issue of guarantees by the Bank from time to time and to sign on behalf of the Client any form of deposit and withdrawal, Memorandum of Deposit, Letter of Trust, Mortgage, or any other grant of security whatsoever relating to any securities or property or document of title relating thereto to secure any advances, obligations, undertakings, instructions, guarantees, indemnities and counter-indemnities, and any other documents which may be required by the Bank in connection with such facilities insofar as they are not by their nature required to be executed under the Common Seal of the Client.
- (f) sign and deliver an ISDA Master Agreement, whether with or without a Credit Support Annex, or any other master agreements and other documents in relation to foreign exchange transactions, swaps, options and other derivatives transactions, securities dealing (including, without limitation, repurchase and securities lending transactions), money market transactions and collateral or margin arrangements relating to such transactions between the Bank and the Client, and enter into any financial transaction of a type from time to time offered by the Bank ('Transactions'), whether orally, in writing or through an electronic messaging or system and bind the Client to the terms agreed for each Transactions.

IMPORTANT INFORMATION: Resolutions 1(e) and 1(f) above are intended to allow the Approving Signatories to sign up to borrowing facilities or any other service or product which the Client may wish to use or buy from the Bank now or at any time in the future. If resolution 1(e) and/or 1(f) are excluded from this Mandate, the Client may need to provide fresh board resolutions each time it wishes to sign up to a new service or product.

2. The Approving Signatories as listed in Part A of the Schedule may from time to time in their absolute discretion, delegate any of their authority or powers referred to in resolution 1 above to any one or more persons specified and revoke any such delegation.
3. The Authorised Signatories as listed in Part B of the Schedule hereto may from time to time in their absolute discretion, on behalf of and in the name of the Client:
 - (a) bind the Client to the Bank's General Account Terms and the applicable Country Supplement as amended from time to time and any terms for cash management services and products (including electronic client access services) agreed with the Bank from time to time.
 - (b) sign (i) instructions in writing for the payment of money, or the dealing of securities, to and from any account maintained by the Client with the Bank, (ii) payment instruments in the form of cheques, drafts, money orders, cashier's order or other similar instrument, (iii) confirmation of Transactions and (iv) instructions in writing in respect of the settlement or performance of Transactions, including, without limitation, notices exercising any option or other right of election under any Transaction.
4. Any step already taken by the Authorised Signatories as contemplated by resolutions 1,2, and 3 above be and is hereby ratified by the Client.
5. These resolutions will remain in force unless and until the Client delivers to the Bank a new resolution revoking, amending, or superseding these resolutions.

FOR BANK USE ONLY

Verified By: _____ Approved By: _____

_____ Branch

NEW APPOINTMENT/ DELETION/ CHANGES ¹

FOR BANK USE ONLY

Account Name: _____
Insert FULL legal name exactly as it appears in the constitutional documents.

Currency Account Number
 Account No.: [] [] [] [] [] [] - [] [] [] [] [] [] - [] [] [] []

Submission Date: [] [] / [] [] / [] [] [] []

Part A - Approving Signatories
 Draw a line through any unused space

Please tick one.
 Any one to sign Any two to sign Others (insert details below)
 If you tick 'Others', describe the alternative method of operation in the 'Special Instruction' below.

Specimen Signature _____

Photo

Name: _____
 Designation: _____
 ID/ Passport No.: _____

Contact Number Details
 Home: _____ Mobile: _____
 Office: _____ Fax: _____

Specimen Signature _____

Photo

Name: _____
 Designation: _____
 ID/ Passport No.: _____

Contact Number Details
 Home: _____ Mobile: _____
 Office: _____ Fax: _____

Specimen Signature _____

Photo

Name: _____
 Designation: _____
 ID/ Passport No.: _____

Contact Number Details
 Home: _____ Mobile: _____
 Office: _____ Fax: _____

Specimen Signature _____

Photo

Name: _____
 Designation: _____
 ID/ Passport No.: _____

Contact Number Details
 Home: _____ Mobile: _____
 Office: _____ Fax: _____

SPECIAL INSTRUCTION

¹ Delete as applicable

FOR BANK USE ONLY

Verified By (ARM Name): _____ ARM Signature: _____

_____ Branch

NEW APPOINTMENT/ DELETION/ CHANGES ¹

FOR BANK USE ONLY

Account Name: _____
Insert FULL legal name exactly as it appears in the constitutional documents.

Account No.: - -

Currency: _____ Account Number: _____

Submission Date: / /

Part B - Authorised Signatories
 Draw a line through any unused space

Please tick one.
 Any one to sign Any two to sign Others (insert details below)
 If you check 'Others', describe the alternative method of operation in the 'Special Instruction' below.

Specimen Signature _____

Photo

Name: _____

Designation: _____

ID/ Passport No.: _____

Contact Number Details

Home: _____ Mobile: _____

Office: _____ Fax: _____

Specimen Signature _____

Photo

Name: _____

Designation: _____

ID/ Passport No.: _____

Contact Number Details

Home: _____ Mobile: _____

Office: _____ Fax: _____

Specimen Signature _____

Photo

Name: _____

Designation: _____

ID/ Passport No.: _____

Contact Number Details

Home: _____ Mobile: _____

Office: _____ Fax: _____

Specimen Signature _____

Photo

Name: _____

Designation: _____

ID/ Passport No.: _____

Contact Number Details

Home: _____ Mobile: _____

Office: _____ Fax: _____

SPECIAL INSTRUCTION

If there is insufficient space, please provide the full list of authorised signatories on a separate schedule on Client letterhead.

Name(s) and Signature(s) of person(s) duly authorised to appoint Signatories

Only required if submitted for new appointments, deletions, changes after taking the mandate:

Date: / /

¹ Delete as applicable

FOR BANK USE ONLY

Verified By: _____ Approved By: _____

General Account Terms

This document's reference is GAT.JULY.2006.

These are the General Account Terms referred to and incorporated in an Account Opening Form from the Client addressed to the Bank.

1. DEPOSITS

1.1 Cash Deposits: Subject to clause 1.3 (Reversal of credits), the Bank will credit the relevant Account with an amount equal to any Cash Deposit in accordance with the Bank's normal practice in the Jurisdiction.

1.2 Non-Cash Deposits

- (a) Provided the named payee of any Non-Cash Deposit matches the name of the Client and subject to clause 1.3 (Reversal of credits), the Bank will credit the relevant Account with an amount equal to any Non-Cash Deposit in accordance with the Bank's normal practice in the Jurisdiction.
- (b) The Bank may decline to make a Collection in relation to any Non-Cash Deposit and will notify the Client as soon as practicable if it so determines.
- (c) Subject to sub-clause (b) above, the Bank will act only as the Client's agent for Collection in relation to a Non-Cash Deposit.

1.3 Reversal of credits: The Bank may without prior notice to the Client cancel, reverse or debit all or part of any credit (including interest, if any, paid by the Bank on such credit) made in relation to any Deposit:

- (a) to correct a mistake;
- (b) where an Account has been credited but the Bank does not obtain cleared and unconditional funds relating to the relevant Non-Cash Deposit in full or promptly for any reason;
- (c) in relation to a Non-Cash Deposit, where the Bank is required to return the money to the relevant payer/drawer or paying bank or other financial institution for any reason; or
- (d) where it has reasonable grounds for doing so. The Bank will Notify the Client as soon as is practicable of any such cancellation, reversal or debit.

1.4 Different currencies:

Where the currency of a Deposit is different from the relevant Account Currency, before crediting the relevant Account, the Bank may convert the Deposit into the Account Currency at the Bank's prevailing exchange rate or, in the absence of a prevailing exchange rate, such other exchange rate as the Bank may reasonably specify.

The Client will pay any fee which the Bank usually charges for such a conversion.

1.5 Other bank's fees: The Client will pay any commissions, fees, interest or other charges imposed by any bank or other financial institution on the Client or the Bank in relation to any Account Transaction.

2. WITHDRAWALS

2.1 Withdrawals: Subject to these Terms, the Bank will allow a Withdrawal from an Account (and honour any relevant Payment Instrument) provided that:

- (a) there is sufficient credit balance in the Account at the time the Withdrawal is made or is to be acted on by the Bank;
- (b) the relevant Payment Instrument is drawn in a form specified or provided by the Bank; and
- (c) the relevant Payment Instrument is properly completed, contains all the relevant information and appears on its face to be genuine.

2.2 Withdrawals only in Jurisdiction: Unless otherwise allowed by the Bank, the Client will only request a Withdrawal from an Account in the Jurisdiction.

2.3 Expiry of Payment Instruments: In accordance with the Bank's normal practice and the local laws and regulations in the Jurisdiction, the Bank may from time to time specify an expiry period in relation to a particular type of Payment Instrument (such period starting from the date of the Payment Instrument). The Bank may decline to honour any such Payment Instrument which is presented to it after the end of the relevant expiry period.

2.4 Debiting Accounts: Without prejudice to clause 14 (Set off), the Bank may at any time debit any Account with any amount due from the Client to the Bank.

2.5 Stopping cheques and cashier's orders: The Client may request the Bank to dishonour a cheque or a cashier's order which the Client has drawn on any Account. Such a request must be in writing and provide full details of the cheque or the cashier's order and be accompanied by any documents the Bank may require. Acceptance of such a request is not a representation by the Bank that the cheque or the cashier's order has not already been honoured or that there is sufficient time available to the Bank to act on the request. The Bank will use all reasonable efforts to dishonour or to stop further processing of the relevant cheque or cashier's order but will have no liability for any failure to do so.

2.6 Corrections by the Bank: The Bank may at any time without prior notice to the Client debit an Account to rectify any mistake.

3. OVERDRAFTS

3.1 No unauthorised overdrafts: The Client will ensure that no Account becomes overdrawn or, if the Bank has agreed an overdraft limit, becomes overdrawn in excess of that limit.

3.2 Overdraft requests: The Client may request the Bank in writing to apply an overdraft limit to any Account. If the Bank agrees to such a request, it may impose any conditions it wishes in addition to or different from these Terms. The Bank may cancel an overdraft limit at any time.

3.3 Automatic overdrafts: Notwithstanding any other provision of these Terms, in exercising any rights over any Account, including the right to debit any sum from an Account, the Bank may allow or cause an Account to go into overdraft without giving notice to the Client. The provisions of this clause 3 (Overdrafts) will apply to such an overdraft.

3.4 Repayment on demand: The Client will promptly repay all or any part of any debit balance on any Account on demand.

3.5 Interest: The Client will pay interest on any debit balance on an Account. Interest will be payable at the rate Notified by the Bank to the Client from time to time. Interest will accrue on a daily basis and be debited at such intervals as Notified by the Bank to the Client. Depending on the relevant currency, interest will be calculated on the basis of a 360 day year, a 365 day year or such other basis in accordance with the Bank's normal practice in the Jurisdiction.

4. ACCOUNT INFORMATION

4.1 Frequency and method: For each Account, the Bank will provide the Client with Account statements in a medium (whether paper, electronic or telephonic) and at such frequency as may be agreed between the Parties or, in the absence of such agreement, in accordance with the Bank's normal practice in the Jurisdiction.

4.2 Verification of Account information: The Client must verify the accuracy of Account statements, confirmations and advices it receives from the Bank and notify the Bank promptly, and in any case within thirty days of receipt, of any inaccuracies. Failure to do so will be deemed to constitute the Client's approval of the contents and the Bank will not be liable in relation to any inaccuracies.

4.3 Corrections by the Bank: The Bank may at any time correct any mistake in any Account statements, confirmations and advices provided to the Client and will promptly Notify the Client of the change.

4.4 Bank's records conclusive: The Bank's records in relation to the operation of an Account or any Account Transaction are conclusive except where an obvious mistake has been made.

5. CHARGES AND INTEREST ON CREDIT BALANCES

5.1 Charges: The Client will pay all charges in relation to any Account or Service as Notified by the Bank from time to time.

5.2 Payment of interest: The Bank will pay interest on credit balances in an Account where the Bank has expressly agreed to do so. The Bank will credit such interest to the Account at such times as the Bank may determine.

5.3 Notifying interest rates: Any interest payable by the Bank will be at the rate determined by the Bank from time to time and Notified to the Client.

6. INSTRUCTIONS

6.1 Instructions: All Instructions must be in accordance with the relevant Mandate and in such form and medium as agreed between the Parties.

6.2 Declining to act on Instructions: Where the Bank considers (acting in good faith) that any Instruction is an Affected Instruction, the Bank may decline to act on that Instruction. The Bank will not be liable to the Client or any other person for any Loss suffered as a result of the Bank declining to act upon an Affected Instruction. The Bank will notify the Client as soon as practicable if it declines to act on the Client's Instruction.

6.3 Instructions resulting in an overdraft: The Bank may refuse to act on any Instruction if it may result in a breach of clause 3.1 (No unauthorised overdrafts) and where more than one Instruction has been given the Bank may select which Instruction(s) to decline.

6.4 Security measures: The Bank may at any time implement any security and other procedures including the Bank's "know your customer" procedures for the verification of the identity of the Client and verification that any particular transaction is authorised by the Client.

6.5 Mandate: The Client will provide such Mandate(s) as the Bank may require from time to time. The Bank may rely on the contents of any Mandate and deal with, and accept any Instruction from, any authorised signatory specified in, and in accordance with, any Mandate.

6.6 Change in Mandate: The Client may provide the Bank with an amended or replacement Mandate from time to time. The Bank will be entitled to a reasonable period of time (of not less than seven Business Days from receipt of such notification) to process any such new Mandate, and in the meantime may continue to act in accordance with the old Mandate.

7. LIMITATION OF LIABILITY

7.1 Liability of the Bank: Save as a result of fraud by the Bank, the Bank will not be responsible or liable in any circumstances:

- (a) any loss of profit, revenue, anticipated savings, business, contracts or goodwill or similar loss (whether direct, indirect or consequential);
- (b) any indirect or consequential Loss suffered or incurred by the Client for any reason whatsoever even if such Loss was reasonably foreseeable or the Bank had been advised of the possibility of such loss or damage; or
- (c) any direct Loss suffered or incurred by the Client unless such direct Loss (excluding the losses set out in sub-clause (a) above) are the direct result of the Bank's gross negligence or wilful misconduct.

7.2 Further limitation of liability: Notwithstanding clause 7.1 (Liability of the Bank), the Bank will not be liable for any Loss suffered or incurred by the Client arising in connection with:

- (a) any error, failure, interruption, delay or non-availability of services, goods, software, communication and other networks or information supplied to the Client or to the Bank by a third party or controlled by a third party or that the Client uses in connection with the Account(s) and/or the Services; or
- (b) any Force Majeure event.

7.3 Responsibility for Payment Instruments:

- (a) The Bank may from time to time post cheque book(s) to the Client. The Bank will not be liable in any way for the non-receipt of any cheque book(s) by the Client or the wrongful receipt and use of any cheque book by any third party.
- (b) In the case of Payment Instruments given to the Bank by the Client, the Client agrees that, except in cases of gross negligence or wilful misconduct on the part of the Bank (for which the Bank's liability will be limited to the face amount of the Payment Instrument):
 - (i) the Bank will not be responsible, and the Client will not make any claim or demand against the Bank, for any Loss the Client may suffer or incur; and
 - (ii) the Client will indemnify the Bank on demand against any Loss the Bank may suffer or incur, by reason of or in connection with:
 - (1) the Bank acting on any Payment Instrument that has been, or purports to have been, made by the Client or on the Client's behalf;
 - (2) any error contained in any Payment Instrument, irrespective of whether the error originated in the transmission or the receipt of the Payment Instruments; or
 - (3) any delays in the transmission or receipt of any Payment Instrument.

7.4 Action on Payment Instruments: The Bank will not be required to take or refrain from taking any action on any Payment Instrument except as provided in these Terms.

7.5 Use of agent or correspondent: The Bank may select any agent or correspondent to draw a Payment Instrument.

7.6 Notification to the Bank: The Client will not bring any claim against the Bank under these Terms or otherwise in accordance with any Account or any Service (and hereby waives its rights to do so) unless it has notified the Bank in writing of its intention to do so within six months after it has become aware of the material facts on which the claim is based.

8. CLIENT'S INDEMNITY

8.1 The Client will indemnify the Bank on demand against all Loss which the Bank may suffer arising from or in connection with any Account or the provision of any Service including any Loss resulting from:

- (a) any breach by the Client of its obligations under these Terms;
- (b) the Bank acting on any Instruction (including stop payment Instructions), save to the extent that such Loss is the direct result of the Bank's gross negligence, wilful misconduct or fraud.

9. TAXES

9.1 Payments to the Bank: All payments to the Bank shall be made in full, without set-off, counterclaim, deduction or withholding (including on account of any taxes). If any payment is subject to any such deduction or withholding required by law on account of any tax, the amount of the payment will be increased so that the amount of the payment received by the Bank after any such required deduction or withholding is equivalent to the amount otherwise payable.

9.2 Payments by the Bank: If the Bank is at any time required to pay any taxes, duties or other amounts on, or calculated by reference to, any sum received or receivable from the Client, the Client will promptly pay the Bank on demand an amount equal to such taxes, duties or other amounts paid or payable by the Bank.

10. DISCLOSURE OF INFORMATION

10.1 Confidentiality: Subject to clauses 10.2 (Consent to disclose) and 10.3 (Existing laws to apply), the Bank will treat all Relevant Information as confidential.

10.2 Consent to disclose: Without prejudice to any right of any Standard Chartered Group Member to disclose information as provided by general law or applicable legislation or regulation, the Client agrees that any Standard Chartered Group Member may disclose any Relevant Information to any Authorised Recipient, regardless of the country or territory in which the Authorised Recipient is located.

10.3 Existing laws to apply: This clause 10 (Disclosure of Information) is not, and will not be deemed to constitute, an express or implied agreement by the Bank with the Client for a higher degree of confidentiality than that which may be prescribed by the laws of the Jurisdiction.

11. DATA PROTECTION

The Client will notify each Relevant Data Subject that the Bank may from time to time collect and hold information relating to that Relevant Data Subject and will obtain the consent of that Relevant Data Subject for the Bank's use of such information in the course of its relationship with the Client (including operating any Account or providing any Service) or for any other reasonable purpose Notified by the Bank at any time.

12. PARTNERSHIPS

12.1 Liability: All partners (on a joint and several basis) or the sole proprietor (as the case may be) shall be:

- (a) bound by these Terms; and
- (b) liable for all debts and other liabilities owed by the Client to the Bank from time to time, notwithstanding any change in the persons who constitute the Client or a change of the name of the Client.

12.2 Cessation as partner: Any person who ceases to be a partner of the Client (whether as a result of death, retirement, resignation, replacement, addition, bankruptcy or otherwise) will remain liable for all debts and other liabilities owed by the Client to the Bank in accordance with clause 12.1(b) (Liability) which have accrued up to and including the date that such person ceases to be a partner.

12.3 Continued dealings: Without prejudice to clause 12.2 (Cessation as partner), if there is a change in the partners of the Client (whether as a result of death, retirement, resignation, replacement, addition, bankruptcy or otherwise), the Bank may, in the absence of written notice to the contrary, treat the remaining and/or new partner(s) as having full power to carry on the business of the Client, to deal with any Account and to continue the Client's use of any Service.

12.4 Notification of changes: The Client will promptly notify the Bank in writing of any change in the partners of the Client or change of the name of the Client.

13. AMENDMENT, SUSPENSION AND TERMINATION

13.1 Declining an Account Opening Form: The Bank may decline to open any Account for the Client. No contractual relationship will arise between the Client and the Bank in relation to or as a result of any Account Opening Form which is declined by the Bank.

13.2 Force Majeure: To the extent that it is prevented or restricted by a Force Majeure event from operating any Account, carrying out any request or Instruction from the Client or otherwise complying with any of its obligations under these Terms, the Bank may suspend the operation of that Account, postpone the carrying out of any such request or Instruction or suspend any such obligation until the contingency is removed. The Bank will, if it is practicable to do so, take reasonable steps to remove or mitigate the effect of any Force Majeure event.

13.3 Closure of Accounts: The Bank may at any time without prior notice suspend or close any Account and the Bank will not be liable to the Client or any other person for Loss suffered or incurred by the Client or such other person as a result of the Bank acting pursuant to this clause 13.3 (Closure of Accounts). The Bank will Notify the Client as soon as practicable of any such suspension or closure (excluding any temporary suspension). The Client may close any Account upon two Business Days prior written notice. Upon closure of an Account, the Bank will pay the Client an amount equal to the credit balance (if any) on that Account after deducting any sums due from the Client.

13.4 Termination of these Terms: Upon closure of all Accounts, either Party may terminate these Terms save that the provisions of clauses 7.1 (Liability of the Bank), 7.2 (Further limitation of liability), 7.6 (Notification to the Bank), 8 (Client's indemnity), 10 (Disclosure of information), 12.2 (Cessation as partner), 13.7 (Payment made after closure) and 14 (Set-off) shall survive the termination of these Terms.

13.5 Effect of closure or termination: Any Account closure or the termination of these Terms will not affect any rights or obligations of the Parties which may have accrued on or before the date of closure or termination (as the case may be).

13.6 Return of Bank property: All cheque books, ATM cards and other materials provided by the Bank to the Client in relation to the Accounts remain the property of the Bank at all times and must be returned to the Bank on demand and upon any Account closure or the termination of these Terms.

13.7 Payment made after closure: If the Bank acts on any Withdrawal from an Account after it has been closed any sum so paid by the Bank will constitute a debt due by the Client to the Bank payable on demand.

13.8 Unclaimed credit balances: No interest will accrue on any unclaimed credit balance on an Account which has been closed, suspended or designated as dormant by the Bank in accordance with its normal practice.

13.9 Conversion of Account: The Bank may at any time without notice convert one type of Account into another type of Account.

13.10 Amendment of Terms: The Bank may amend these Terms at any time by Notifying the relevant amendments and the Client will be bound by any such amendments immediately upon such Notification.

14. SET-OFF

The Bank may at any time and without notice to the Client combine, consolidate or merge all or any of the Accounts or may set-off any obligation whatsoever due from the Client to the Bank (whether in relation to any Account, Account Transaction, Service or otherwise) against any obligation whatsoever due from the Bank to the Client (whether in relation to any Account, Account Transaction, Service or otherwise), regardless of the place of payment, which branch or branches of the Bank is/are involved, or currency of either obligation. If the obligations are in different currencies, the Bank may convert either obligation at a market rate of exchange in its usual course of business for the purpose of the set-off. "Obligation" when used in this clause 14 (Set-off) includes any obligation whether matured or unmatured, actual or contingent, present or future. If the amount of any such obligation is unascertained, the Bank may estimate the amount for the purposes of the set-off. The Bank may accelerate the maturity of any fixed term deposit in order to exercise any right of set-off.

15. ASSIGNMENT AND TRANSFER

15.1 Assignment by the Bank: The Bank may assign any or all of its rights under these Terms or in relation to any Account or Service to any person at any time, without the prior written consent of the Client and without any obligation on the part of the Bank or any assignee to give prior or subsequent notice of any such assignment to the Client.

15.2 Transfer of rights and obligations by the Bank: The Bank may transfer or novate any or all its rights and/or obligations under these Terms or in relation to any Account or Service to any person at any time, without the prior written consent of the Client. The Client will promptly upon request execute such transfer or novation documentation as the Bank may reasonably require.

15.3 Assignment and transfer by the Client: The Client is not entitled to assign any of its rights or transfer or novate any of its rights or obligations under these Terms or in relation to any Account or Service.

15.4 No security: The Client will ensure that it remains the beneficial owner of all credit balances held from time to time in each Account and will not grant any proprietary, security or other interest in any Account and any credit balance thereof.

16. NOTICES AND COMMUNICATIONS

16.1 Addresses: The address and fax number of each Party for any notice, communication or document to be made or delivered under or in connection with these Terms, any Account or any Service will be that which is notified to the other Party in writing and any substitute address or fax number will only become effective on reasonable advance written notice.

16.2 Delivery:

(a) Any communication or document made or delivered by the Bank to the Client under or in connection with these Terms, any Account or any Service will only be effective:

- (i) if by way of fax, at the time of transmission (a fax transmission report that the fax has been transmitted to the addressee shall be proof of service); or
- (ii) if by way of letter, when it has been delivered by hand at the relevant address or five Business Days after being posted to the Client.
- (b) Any communication or document to be made or delivered to the Bank will be effective only when actually received by the Bank in legible form and then only if it is expressly marked for the attention of the department or officer identified by the Bank (or any substitute department or officer as the Bank Notifies).

16.3 Communications other than by letter:

- (a) The Bank may act on Instructions received verbally (including by telephone), by fax, telex, email or other form of electronic communication. The Bank may require from the Client confirmation in the Bank's specified form before acting on such Instructions.
- (b) Any security identification numbers issued by the Bank for use by the Client in communicating or giving Instructions to the Bank are dispatched to the Client at its own risk and the Client undertakes to keep such numbers strictly confidential.
- (c) The Client acknowledges the risks in communicating or giving Instructions to the Bank verbally or via fax, telex, email or other form of electronic communication. Such risks include delay, non-receipt (including due to any technical malfunction in either Party's systems), third party interception, interference and data corruption. Provided that the Bank believes the relevant communication or Instruction to be genuine and complete, the Bank may act upon or otherwise rely on such communication or Instruction and the Client will bear such risks and will not hold the Bank liable for any Loss which the Client may suffer or incur or other consequences of the Bank acting or otherwise relying upon any such communication or Instruction.

17. GENERAL

17.1 Partial invalidity: If, at any time, any Term is or becomes illegal, invalid or unenforceable in any respect under any law of any jurisdiction, neither the legality, validity or enforceability of the remaining Terms nor the legality, validity or enforceability of such Term under the law of any other jurisdiction will in any way be affected or impaired.

17.2 Remedies and waivers: No failure or delay by the Bank in exercising any right or remedy under these Terms will operate as a waiver, nor will any single or partial exercise of any right or remedy prevent any further or other exercise or the exercise of any other right or remedy. The rights provided in these Terms are cumulative and not exclusive of any rights provided by law.

17.3 Amendments and waivers: Save where it is provided in these Terms that a Term may be amended or waived by way of notification, a Term may only be amended in writing by the Parties or waived in writing by the relevant Party.

17.4 Successors and assigns: These Terms will be binding on and be for the benefit of the Bank and the Client and the Bank's successors and permitted assigns.

17.5 Entire agreement: These Terms set out the entire agreement between the Client and the Bank in relation to any Account and supersede all prior agreements and terms relating to any Account(s) to which the Client is bound.

17.6 Additional terms: These Terms shall be read together with any additional terms governing any Services utilised by the Client from time to time and to which the Client is bound.

17.7 Compliance undertaking: The Client will comply with:

- (a) these Terms;
- (b) any instructions or requests issued by the Bank from time to time in relation to any operational or technical matters or generally in relation to any Account (s) or Service (including any relevant security measures and "know your customer" procedures implemented by the Bank); and
- (c) all laws and regulations of any jurisdiction which apply to any Account(s) or the Client's use of any Service.

17.8 No representation: The Client confirms that it has not relied on any representation, warranty, promise, statement of opinion or other inducement made or given by or on behalf of or purportedly by the Bank in applying for any Account.

17.9 Representation by financial institution: Where the Client is a financial institution acting on behalf of a third party (whether as agent or intermediary or otherwise), the Client represents to the Bank that:

- (a) it has performed all requisite 'know your customer' and other anti-money laundering due diligence on such third party (including verification of such third party's identity and source of funds and the nature of such third party's transactions in accordance with its own internal policies and all applicable laws and regulations and is satisfied with the results of such due diligence;
- (b) it will continue to perform ongoing due diligence on such third party to ensure that such 'know your customer' data remains up to date; and
- (c) it has the appropriate processes in place to detect and report any suspicious activity involving such third party.

17.10 Certificates and determinations: Except where an obvious mistake has been made any certification or determination by the Bank of a rate or amount due by the Client to the Bank will be conclusive.

17.11 Business Day convention: The Bank is not obliged to operate any Account, act on any Account Transaction or perform any Service on a day which is not a Business Day. If any of the foregoing is due to be carried out on a day which is not a Business Day, it will be carried out on the next Business Day.

17.12 Information: The Client will promptly provide such information as the Bank may reasonably request from time to time.

17.13 Third party rights: Unless expressly provided to the contrary in these Terms, a person who is not a Party has no right under any applicable third parties contract rights legislation or law to enforce or to enjoy the benefit of these Terms and the consent of any person who is not a Party is not required to rescind or vary any Term at any time.

17.14 Inconsistencies

- If there is an inconsistency between the General Account Terms and those in an Account Opening Form, the General Account Terms will prevail to the extent of the inconsistency.
- If there is an inconsistency between the General Account Terms and the Country Supplement, the Country Supplement will prevail to the extent of the inconsistency.
- If there is an inconsistency between these Terms and any of the terms and conditions referred to in clause 17.6 (Additional terms), those terms and conditions referred to in clause 17.6 (Additional terms) will prevail to the extent of the inconsistency.
- If there is any inconsistency between the English version of these Terms and a translation of such version, the English version of these Terms will prevail to the extent of the inconsistency.

17.15 No requirement to give reasons: In exercising any right or discretion under these Terms, the Bank is not obliged to provide the Client with reasons for its decision.

17.16 Independent advice: The Bank is entitled to assume, and to rely on such assumption, that the Client has obtained independent legal, tax, financial and other advice in relation to any Account or Service and the Bank does not owe any advisory, fiduciary or similar duties to the Client.

17.17 Fee sharing arrangement: Where the Client has been introduced to the Bank by another bank or financial institution or where, with the Client's prior consent, the Bank introduces the Client to another bank or financial institution, the Bank may enter into a fee sharing arrangement with such financial institution or bank. Details of any fee sharing arrangement will be made available upon the Client's request.

17.18 Telephonic recording: The Bank may record telephone conversations between the Bank and the Client and, subject to the provisions of applicable law, the Client agrees that any such recording or transcript may be used in resolving any dispute between the Bank and the Client.

17.19 Waiver of immunity: The Client waives generally all immunity whether on the basis of sovereignty or otherwise) it or its assets or revenues may otherwise have now or in the future in any Jurisdiction or other country or territory.

17.20 No breach: Nothing in these Terms shall oblige the Bank to do or omit to do anything if it would or might in the Bank's reasonable opinion constitute a breach of any applicable law, regulation, order or sanction of any regulatory, supervisory, governmental or quasi-governmental authority.

SCHEDULE 1

Definitions and interpretation

1. DEFINITIONS

In these Terms and any Account Opening Form:

'Account' means a bank account (including any sub-account thereof) held in the name of the Client with the Bank denominated in a specified currency and of a specified type (including current and deposit accounts).

'Account Currency' means, in relation to an Account, the currency in which that Account is denominated.

'Account Opening Form' means, in relation to an Account or Accounts, an account opening form addressed to the Bank signed by the Client in a form specified by the Bank from time to time.

'Account Transaction' means any Deposit, Collection, Withdrawal or other transaction related to an Account.

'Affected Instruction' means an Instruction which the Bank determines is ambiguous, conflicting, erroneous, not authentic, unauthorised, is or would be illegal or in violation of any applicable law, regulation, order or sanction, or is in a form or containing such content which does not comply with the requirements of the Bank as Notified from time to time.

'ATM' means an automated teller machine or terminal, howsoever called, providing automated banking services (such as cash withdrawals, cash or cheque deposits or bill payments) which is accessed by a Client using an ATM card issued by the Bank.

'Authorised Recipient' means:

- any Standard Chartered Group Member;
- any agent or independent contractor of any Standard Chartered Group Member which is under a contractual obligation of confidentiality to that Standard Chartered Group Member;
- any actual or potential assignee, novatee, transferee, participant or sub-participant (or any agent, adviser, actual or potential shareholder, bond holder or investor, in or of any of the foregoing) in relation to any of the Bank's rights and/or obligations under these Terms or any other agreement;
- any rating agency, insurer or insurance broker of, or any direct or indirect provider of credit protection to, any Standard Chartered Group Member;
- any regulatory, supervisory, governmental or quasi governmental authority which has jurisdiction over any Standard Chartered Group Member;
- any Client Group Member; or
- any person to whom the relevant Standard Chartered Group Member is required by law or competent court or tribunal to make disclosure.

'Bank' means the bank identified in the relevant Account Opening Form.

'Business Day' means a day on which the Bank is open for the transaction of ordinary banking business in the Jurisdiction.

'Cash Deposit' means a Deposit made by cash or electronic transfer.

'Client' means the person identified in the relevant Account Opening Form(s) and in whose name an Account is opened and maintained with the Bank.

'Client Group Member' means the Client and any company which is for the time being a subsidiary or holding company of, or affiliated to, the Client.

'Collection' means, in relation to any Non-Cash Deposit, the process by which Bank obtains (or attempts to obtain) payment in cleared and unconditional funds from the relevant drawer/payer, and "Collect" has the corresponding meaning.

'Country Supplement' means the country supplement applicable to the Jurisdiction set out in Schedule 2.

'Date of Deposit' means, in relation to a Deposit, the date on which that Deposit was made or, if that date is not a Business Day, the next Business Day.

'Date of Collection' means, in relation to Non-Cash Deposit, the date on which the Bank receives payment in cleared and unconditional funds from the relevant drawer/payer or if that date is not a Business Day, the next following Business Day.

'Deposit' means any deposit of money made by, on behalf of or for the account of the Client into or in relation to an Account, whether by cash, electronic transfer, Payment Instrument or other means and whether at the counters of the Bank, via any inter-bank electronic payment system, via an ATM or by other means.

'Deposit Slip' means any written receipt created at the time of a Cash Deposit and given to the Client by the Bank as a record of that Cash Deposit.

'Force Majeure' means:

- any circumstance or cause beyond the reasonable control of the Bank;
- any food, storm, earthquake or other natural event;
- any war, hostilities, terrorism, revolution, riot or civil disorder;
- any strike, lockout or other industrial action;
- any change in law or regulation or any change in the interpretation or enforcement of any law or regulation;
- any act or order of any governmental or regulatory body or authority;
- any order of a court or other judicial body;
- any system or computer malfunction, damage, destruction, failure, suspension howsoever caused, or third party interference; or
- any restriction or impending restriction on the availability, credit or transfer of foreign exchange.

'General Account Terms' means these general account terms.

General Account Terms Country Supplement Tanzania



All references used herein are as defined in the General Account Terms unless otherwise.

1. References made in the General Account Terms to 'Jurisdiction' means Tanzania.

2. Governing Law

These Terms and all transactions entered into by the Parties in relation or pursuant to an Account are governed by the laws of Tanzania.

3. General Deposits

The bank will accept no liability whatsoever for funds handed to members of staff outside banking hours or outside the bank premises (which include agencies) unless specific arrangements have been contracted for and are in place.

4. Foreign Currency Deposits

The Bank shall have no responsibility to the Client for the unavailability of funds due to restrictions on convertibility or any cause beyond the reasonable control of the Bank.

Foreign currency Deposits and their payments are governed by the laws in effect from time to time in Tanzania and are payable at the branch of the Bank where the Deposit was made. The Bank has sole discretion to allow a Withdrawal from other branches in Tanzania.

5. The client agrees that the Bank may prove the existence and terms of cheques of microfilm copies of such made by the Bank and agrees not to contest the conformity of the microfilm to the originals. Unless a claim is made within 15 days from sending date, the monthly statement of account sent to clients shall be regarded as final and accepted by him.

6. Cheques

The Bank reserves the right to exercise its discretion in confirming cheques before payment and without responsibility/ liability to proceed/ withhold payment of such cheque(s).

7. Disclosure

The Client agrees and authorizes the Bank to:

(a) make inquiries from any bank, financial institution or Tanzania Bankers Association ('TBA') approved credit reference bureau to confirm any information provided by the Client;

(b) seek information from any bank, financial institution or TBA approved credit reference bureau when assessing the Client at any time during the existence of the Client's Account;

(c) disclose to any TBA approved credit reference bureau information relating to the Client's Account maintained at the Bank.

8. Enforcement

Jurisdiction of Tanzanian courts:

(a) Subject to sub-clause (b) below, the Client submits to the exclusive jurisdiction of the High Court of Tanzania, Commercial Court Division, to settle any dispute arising out of or in connection with these General Account Terms, any Account or any Service (including a dispute regarding the existence, validity or termination of any agreement) (a 'Dispute') unless otherwise expressly provided by the law..

(b) Notwithstanding sub-clause (a) above, the Bank will not be prevented from taking proceedings relating to a Dispute in the courts of any other jurisdiction where any asset of the Client may be located. To the extent allowed by law, the Bank may take concurrent proceedings in any number of jurisdictions.

Service of process: Where a person (if any) is identified in an Account Opening Form as 'Process Agent' and without prejudice to any other mode of service allowed under any relevant law, the Client irrevocably appoints the Process Agent as its agent for service of process in relation to any proceedings before the High Court of Tanzania, Commercial Court Division, in connection with any Dispute.

9. Statements and Advices by Email and Fax

I/ We hereby expressly authorize the bank to send statements and/ or advices in relation to my/ our accounts to the contact details provided by me/ us by way of email and/ or fax.

I/ We shall release the Bank from and indemnify and hold the Bank harmless from and against all actions, suits, proceedings, costs (including legal costs), claims, demands, charges, expenses, losses and/or liabilities arising in consequence of or in any way related to the Bank having sent me/ us the statements and/ or advices by email and/ or fax to the contact details provided by me/ us.

Standard Chartered Bank Tanzania Limited

Account Opening Checklist and Guide

"To serve you with maximum efficiency, please refer to the details of the checklist and requirements guide below to open an account.

Standard Chartered is required by its regulators and by applicable laws and regulations to identify its clients and verify their identity. The documentation that Standard Chartered is required to obtain to meet these requirements is contained within this checklist. As a result of such legal and regulatory requirement, Standard Chartered is unable to provide you with account services until receipt of these documents.

The documents that are required are prescribed by local laws and regulations and/ or international standards, such as those of the Financial Action Task Force, IOSCO and the Wolfsberg Group and apply to all financial institutions. These documentation requirements are designed to:

- a) make it more difficult for the financial services industry to be used for money laundering and terrorist financing;
- b) enable financial institutions to guard against fraud;
- c) ensure that there is no legal barrier, e.g. economic sanctions to providing products or services; and
- d) enable financial institutions to assist law enforcement by providing available information on customers or activities being investigated.

In general terms, the documentation that is required is to enable financial institutions to know their client, including its legal status, constitution and the controlling individuals. e.g. ultimate beneficial owners, directors and signatories.

The documentation requirements may differ between jurisdictions. Therefore, should you have an existing relationship with Standard Chartered in one country and wish to receive account services from Standard Chartered in a second country, the laws or regulations of the second country may require you to provide additional documentation.

We really appreciate your time and effort in providing us with the required documents."

		Sole Proprietorship	Partnership	Society/ Association/ Trust/ Club	Company *
1. Documents provided by the Bank					
a.	Welcome Letter	✓	✓	✓	✓
b.	Account Opening Form	✓	✓	✓	✓
c.	Mandate and Schedule (Signatories)	✓	✓	✓	✓
d.	General Account Terms	✓	✓	✓	✓
e.	Country Supplement	✓	✓	✓	✓
f.	Documentation Checklist (this document)	✓	✓	✓	✓

		Sole Proprietorship	Partnership	Society/ Association/ Trust/ Club	* Company
2. Documents to be provided by the Customer (Proof of identity and permanent address of Shareholders, Directors and of the signatories to the accounts)					
a.	Two Passport size photographs of each signatory	✓	✓	✓	✓
b.	Identity documents confirming name, nationality and date of birth. Acceptable documents are: - Passport - Affidavit - Birth certificate - Driver's license - Voters registration identity card - Employee identification card together with a letter confirming employment, name, date of birth and nationality	✓	✓	✓	✓
c.	Confirmation of permanent address. Acceptable documents are: - Title deed - Lease agreement (if you are a tenant) - Utility bill (water or electricity bill, property tax receipt, etc.) - Proof of P.O.Box address - Recorded description supported by a letter from Ward Executive Officer, House Number supported by a letter from Ward Executive Officer	✓	✓	✓	✓
3. Licenses/ Registration/ Certificates/ ETC to be provided by the customer					
a.	Copy of current business license	✓	✓	N/A	✓
b.	Mandate Letter	✓	✓	✓	✓
c.	For existing Companies (i.e. Companies in existence for at least 15 months) - copy of latest annual return certified by the Registrar of Companies	N/A	N/A	N/A	✓
d.	Certified copy of certificate of registration	✓	✓	✓	N/A
e.	Certified copy of certificate of incorporation/ compliance	N/A	N/A	N/A	✓
f.	Partnership deed	N/A	✓	N/A	N/A
g.	Certified copy of a constitution	N/A	N/A	✓	N/A
h.	Copy of memorandum and articles of association	N/A	N/A	N/A	✓
i.	Extracts of the meeting that authorizes the opening of accounts	N/A	✓	✓	✓
j.	Details of main sponsors/ donors (including proof of their identity)	N/A	N/A	✓	N/A

* Proof of identity for all signatories, a minimum of 2 directors including Managing Director and all shareholders with significant influence to the company (Shareholders with significant influence are those holding at least 25% of shares).