



**BANKING PRODUCTS AND
SERVICES
CONTRACT**

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INTRODUCTION

This AGREEMENT or the document that in the future may replace it, sets forth the stipulations governing the relationship between DBANK LTD, hereinafter (THE BANK) and the person(s) indicated at the end of this instrument, hereinafter "THE CLIENT", in connection with the banking products and services requested by the CLIENT from THE BANK, as follows:

I. DEFINITIONS

1. THE BANK. This thiss THE DBANK LTD or THE BANK or DB, a corporation organized and existing under the laws of the Republic of Antigua and Barbuda.

2. THE CUSTOMER: Means the Natural or Legal Person who signs this BANKING PRODUCTS AND SERVICES AGREEMENT by affixing his signature on the activation form of any banking service or by signing on the signature cards of the account(s) as it appears in the records of THE BANK, and the persons designated by him on any accounts or BANKING SERVICES and include his assignees and persons authorized by him to perform any banking operation, draw, dispose of funds deposited with THE BANK and instruct THE BANK, or the person(s) adhering to this BANKING PRODUCTS AND SERVICES AGREEMENT by including them on an activation form for any banking service or by signing the account(s), as it appears in THE BANK's records. Therefore, references to THE CUSTOMER in this BANKING PRODUCTS AND SERVICES AGREEMENT shall apply to and bind each and every person having the status of CUSTOMER, and their assignees, agents, or representatives, who declare to accept each and every one of the terms and conditions set forth in this BANKING PRODUCTS AND SERVICES AGREEMENT, and further declares that the information provided by them to THE BANK is true.

Any reference to a person such as "BORROWER", CO-BORROWER, "GUARANTOR", "GUARANTOR", "PENDANT BORROWER", "SIGNATORY", "MAIN CUSTOMER", "ADDITIONAL CUSTOMER", "ACCOUNT HOLDER", "CARD HOLDER" or "ACCOUNT HOLDER". ", CO-HOLDER, in the GENERAL CONDITIONS or PARTICULAR CONDITIONS in this, or any document or communication of THE BANK, also refers to THE CLIENT; Therefore, any responsibility of the CLIENT will also be payable and in charge In the legal vent that THE CLIENT is a legal entity, its respective corporate body must notify THE BANK imposition of any positions its initiatives administrative body within a period of thirty (30) calendar days after the change occurs. modification. THE BANK may inactivate the use and management of the Banking Services while verifying the information to its satisfaction.

Any power of attorney granted by THE CLIENT or designation that he has made of persons authorized to handle any of the banking services, will remain in force and valid until the moment in which THE CLIENT notifies THE BANK in writing of its revocation.If an event that THE CLIENT is a natural person, such powers or authorizations will be without effect from the moment in which THE BANK becomes aware by any means of the de of THE CLIENT or of the Representative or authorized person. However, THE BANK will process the transactions or operations that had been carried out before the revocation of the powers or authorizations or the death of THE CLIENT or the agent or person authorized to manage the Banking Services

3. **BANKING PRODUCTS AND SERVICES CONTRACT:** This document refers to the definitions, GENERAL CONDITIONS, AND PARTICULAR CONDITIONS applicable to banking services and products that THE BANK provides to THE CLIENT. All activation forms, signature cards, and any other document related to the BANKING SERVICES that the CLIENT signs will be incorporated into this document so that they form part of it. Likewise, all the documents or agreements signed between THE BANK and THE CLIENT, whatever their nature, will be incorporated into this contract if so stated in such documents or agreements.

4. **BANKING SERVICES:** They include Deposit Accounts (Savings, Current, Money Market), Fixed Term Deposit, Credit Cards, Debit Card, Overdraft Agreements, Banking Lines, Online Banking Services, Investments, Loans, Guarantee Accounts, as well as all those Services that from time to time THE BANK decides to provide and include in this CONTRACT OF PRODUCTS AND BANKING SERVICES.

5. **ACTIVATION FORMS:** It refers to the documents signed by THE CLIENT to request the opening or activation of each of the BANKING PRODUCTS AND SERVICES contained in this BANKING PRODUCTS AND SERVICES AGREEMENT, and in which when stamping their signature THE CLIENT declares under I swear that you have read, accept and adhere to every one of the terms and conditions of the GENERAL CONDITIONS and PARTICULAR CONDITIONS of the banking services offered by THE BANK. Said forms, likewise, will be used for the incorporation into this agreement of one or all of the product or service accounts that THE CLIENT maintains with the BANK, on the date of signing this BANKING SERVICES AGREEMENT. Finally, these forms can be used to incorporate a third person, as CLIENT, into this BANKING SERVICES AGREEMENT

6.- **SIGNATURE CARDS:** These refer to the documents in which THE CLIENT affixes his signature for the BANK's records, the CLIENT also declares under oath that he has read, accepts, and adheres to every one of the terms and conditions of the GENERAL CONDITIONS AND PARTICULAR CONDITIONS of the banking services offered by THE BANK, contained in this BANKING SERVICES AGREEMENT. The valid signature for the bank will be the one that appears on the SIGNATURE CARDS.

The signature recorded on the Signature Card will be the same that must be used before THE BANK signs all bank documents, forms, requests, and instructions to carry out a transaction with the Account or access any service of THE BANK. THE BANK may agree with THE CLIENT the use of facsimile signatures, by pre-printed or electronic stamp or other technological means, the replacement of the original autograph signatures, which will have the same value as the latter. Furthermore, THE BANK may authorize the client to use a usual or conventional signature, this being understood as the non-legal signature used by THE CLIENT to identify himself in the execution of his actions and which replaces the legal signature. In case of giving this authorization, THE CLIENT acknowledges and accepts that he will assume the responsibility, as well as the damages and losses that he suffers from the consequences in case of falsification or alteration of the aforementioned usual or conventional signature, or as a consequence of the confusions that The use of said signature generates, both for THE BANK and for any third party and, in addition, expressly releases THE BANK from all responsibility for the acceptance of the usual or conventional signature that is falsified or altered.

7.-ACCOUNT: It is the accounting entry that THE BANK opens and keeps in its records individually in the name of each client at the time the latter contracts the services of THE BANK and in which the latter makes the records and annotations of the transactions, movements or banking operations performed by the client, depending on the nature of the contracted banking services, which includes, among others, credits and debits for money received in deposit, whether savings, term, or at sight or current account; loan operations, overdraft, leasing or financial leasing, opening lines of credit or other credit facilities or money loans, the computation of interest, withdrawals or transfers made, payment of checks, drafts or other effects or negotiable instruments, debit of charges and, in general, any movement or transaction carried out by the client as a result of his contractual relationship with THE BANK. Accordingly, THE BANK will assign an identification number to each account, regardless of the number of accounts that THE CLIENT may have.

8.- ACCOUNT STATEMENT: It is the written report, or any other means agreed with the client that THE BANK issues for the client, with the regularity and periodicity established by THE BANK, in which the movements of the different transactions and operations carried out by the client with THE BANK are detailed. , related to the account or any banking service received from THE BANK, including the use of credit, debit, or password cards, or any credit facility, in the period covered by the said report, and in which the corresponding credits and debits, as a result of deposits or withdrawals of money or instruments or credit documents, made by the client, as well as the effective interest rate applicable to the account or any other information that THE BANK deems appropriate. The books and records of THE BANK will determine the correct balance of the account(s) and other banking services maintained by the client with THE BANK.

9.- GUARANTEE, SOLIDARITY GUARANTEE OR GUARANTOR: It is the person who has been obliged before THE BANK to comply or respond for the payment of a debt or the fulfillment of any delinquent obligation contracted by a debtor.

10.- PERSONAL IDENTIFICATION NUMBER OF USER OR PIN: It is the personal and confidential number that THE BANK assigns to the client, to their attorneys-in-fact, and each person authorized by the client, at their request, as identification or password to have access by electronic means, to the internet or by telephone, the banking services offered by THE BANK, as well as to manage the account and give instructions regarding it by phone or electronically, and to have access to the account through electronic cash dispensers or ATMs. The PIN is individual and non-transferable

11.- OVERDRAW: It is the power that THE BANK confers on the client to dispose of money for amounts more significant than the amounts available and deposited that the client maintains in his account.

12.- CREDIT CARD: Magnetic, electronic, or other technology instrument resulting from the execution of a credit agreement previously entered into between THE BANK and THE CARDHOLDER to facilitate the leasing or to obtain of goods or services or the obtaining of money from merchants affiliated with the system.

13.- DEBIT CARD: Magnetic, electronic, or another technology instrument that allows the cardholder to make consumption or cash withdrawals with the automatic charge to the assets of his bank account, which is issued upon request of the bank account holder.

14. **CARDHOLDER:** Natural or legal person in whose favor THE BANK has issued a credit card, debit card, or Password, as well as any other cards issued by THE BANK in the future. The term Cardholder includes both the Client and those persons that the Client has authorized to be given one of the cards above.

15. **AFFILIATED MERCHANT:** It is that natural or legal person dedicated to the sale of goods or provision of services and has signed a contract with THE BANK through which it is obliged to grant credit to credit card holders and requires payment to THE BANK.

16. **SMS (SHORT MESSAGE SERVICE):** Short message service that functions as an alert on a cellphone.

17. **REQUEST TO OPEN ACCOUNT:** It refers to the deposit account opening request form signed by the CLIENT to request, now or in the future, any of the banking products offered by the BANK and provided for in this Agreement, forming an integral part of it.

18. **LAW:** Antigua and Barbuda Law or Antigua Law (for short).

II. GENERAL CONDITION

1. AREA OF APPLICATION

A) **General Conditions:** The following general conditions will apply to every one of the banking services provided by THE BANK to THE CLIENT, as well as all other operations and transactions that, even when they do not have the category of banking service, establish or may establish some legal relationship between the parties.

B) **Particular Conditions:** Section III of this BANKING SERVICES AGREEMENT will apply only to the banking service they specifically regulate unless expressly provided otherwise.

C) The general and particular conditions will be applied independently to each banking service that THE CLIENT uses in THE BANK from the date each service is activated.

2. ENTRY INTO FORCE:

This BANKING PRODUCTS AND SERVICES AGREEMENT will come into force from the date of approval by THE BANK of the Account Opening application signed by the CLIENT with the signature card and applies to ALL additional services or products purchased by the CLIENT.

3. POWERS:

Powers of attorney of any kind that have been made known to THE BANK, as well as the registration of authorized signatures for managing an account, will be considered in force and valid by THE BANK provided that it has received written notice of the renewal or modification of such powers or authorizations. The modification or revocation of a power of attorney, as well as any change in the existing relationships between the holders of an account regarding the capacity or influence of disposition of the holder or holders, or their representatives, or the persons authorized to sign in the same, will only bind THE BANK from the date on which the bank is notified in writing of such events, and the latter in turn is told of them

Therefore, if there has been no communication in writing to THE BANK and the manifestation of its knowledge, THE CLIENT may not invoke said facts or circumstances against THE BANK, even if such facts had been published, recorded, and registered. The date that appears on the copy of the written communication from THE BANK or in the mail delivery records kept at the bank will be the presumed delivery date.

4. RIGHT OF DISPOSITION:

The signatures and authorizations of signatures conferred in writing to THE BANK are valid by themselves, as far as the BANK is concerned until they are revoked in writing, notwithstanding there are contrary entries in the Mercantile Registry or other public records or means of public notification.

5. LEGAL INCAPACITY:

Any damages resulting from the legal incapacity of THE CLIENT or a third party shall be borne by THE CLIENT unless such legal incapacity has been communicated to THE BANK in writing.

6. SOLIDARITY :

When two or more people contract or carry out a transaction with THE BANK, it will be understood that they act jointly and severally with THE BANK, unless there is an express agreement with THE BANK to the contrary. Consequently, all will be jointly and severally liable for the obligations they assume towards THE BANK. In addition, any of the contracting parties may act, individually, against THE BANK to give instructions or orders, receive payments and notifications, make confirmations, give or receive notices, accept account statements, and other similar activities, such acts being mandatory for the rest.

7. COMPENSATION:

The BANK has the right to offset the overdue debts of THE CLIENT, with the latter's deposits, whatever their denomination (Current, savings, term, collateral, securities, precious metals, etc.), and regardless of whether such deposits whether individually or jointly with another person. The BANK may charge to any account of THE CLIENT, be it savings, fixed-term, current, term, guarantee, or of any other nature, the amount of any obligation or document representative of existing obligations, plus interest, commissions, and expenses, in favor of THE BANK, without prior notice.

8. SIGNATURES:

In case of forgery of the signature or signatures of the persons authorized to draw against an account, THE BANK will only respond if they have been so notoriously forged that special knowledge is not required to realize that fact. Consequently, THE CLIENT releases THE BANK from liability for following instructions that contain altered or falsified signatures, unless there is intent or gross negligence on the part of THE BANK.

9. VERIFICATION OF SIGNATURES AND LEGITIMATION::

Any CUSTOMER who wishes to do business with the BANK or use its services or facilities must provide proof of their identity and/or right or authorization to do so in the manner required by THE BANK. Consequently, any damages resulting from having trusted THE BANK in any instructions, documentation, checks, identity documents, signatures or specimens of signatures, emails, faxes, conventional identification agreements, or other legitimation, which are false, falsified, altered or otherwise legally insufficient, will be borne by the client, unless THE BANK has incurred gross negligence. Any instructions given by THE CLIENT to THE BANK verbally, by email, or by any other conventional identification agreement, are as binding for THE CLIENT as those that bear their personal signature.

10. CUSTODY OF DOCUMENTS:

THE CUSTOMER is responsible for keeping confidential documents related to their banking relationship, such as checkbooks, personal identification numbers (PIN), conventional identification agreements, etc., in a safe place. THE CLIENT will be responsible for any damages, losses, or losses that may arise from the breach of these rules. Consequently, any damages resulting from the loss or theft of such documents or the abuse or falsification of THE CLIENT's signature as a consequence of such acts will be borne by THE CLIENT unless the BANK has incurred severe fault.

11. FACSIMILE SIGNATURES:

If pursuant to the express agreement entered into for this purpose, the BANK authorizes THE CLIENT to issue payment orders using facsimile signatures, it is agreed that in addition to the terms and conditions contained in the aforementioned special agreement :

- a. These facsimile signatures will have the same value and effectiveness as the autograph signatures of the persons in question.
- b. The risk that the facsimile signature of the persons in question is imitated by reproducing the facsimile or by any other means and the chance that the facsimile or by any other means and the risk that the facsimile is used without the authorization of THE CUSTOMER falls exclusively on him, presuming that the facsimile that appears in the checks and payment orders thus drawn is authentic, without admitting evidence to the contrary.

12. JOINT ACCOUNTS AND JUDICIAL INTERVENTIONS:

In the case of joint accounts (with two or more Holders), the following rules will apply:

The expression "And" in money deposit bank accounts to designate the relationship between the persons in whose name the budget is will mean that:

The account holders are joint creditors of THE BANK and joint and several debtors of the same in case of overdraft or debit balance of the account for the amount owed to THE BANK in that concept. The signature of all account holders is required to withdraw funds, order payments, close the tab, revoke or suspend withdrawals of funds and payment orders, assign or encumber the rights derived from the history, and the rest that the account holders and THE BANK remember.

The order of attachment, sequestration, suspension, or withholding of payments decreed by any competent authority on the funds of one or more of the accounts in said account only falls on the aliquot part that corresponds to the person affected by said order up to the amount of the amount indicated therein. The balance of this aliquot part is not affected by the order if any, and the aliquot part of the account holders is not concerned by the demand above; follow the rules provided in numerals 1, 2, and 3 sections. If the order falls on the totality of the aliquot part, the signature of the account holder(s) affected by it will not be necessary for the operations referred to in the last numeral while said order subsists.

The death or judicial declaration of absence, presumption of death, interdiction, bankruptcy or insolvency proceedings, or the liquidation of one or more of the account holders only affects the aliquot part of the account holder(s) in question, which THE BANK will remain in the name of the respective account holders. Therefore, in these cases, the account holder's signature (s) will not be necessary for the operations referred to in numeral 2 of this section while said situation subsists.

1- The expression "O" in money deposit bank accounts, to designate the relationship between the persons in whose name the budget is, means that each of them is the owner of the entire understanding and, consequently:

The signature of any of them is sufficient to withdraw funds, order payments, close the account, revoke or suspend withdrawals of funds and payment orders, assign or encumber the rights derived from the history, and the rest that the account holders and THE BANK agree on. Each person will be responsible for the entire account in case of an overdraft or debit balance of the budget for the amount owed to THE BANK in such a concept. The order of seizure, sequestration, and suspension of payments decreed by the competent authority on the funds of any of the account holders falls on the entire account up to the concurrence of the sum indicated in the order. The death or judicial declaration of absence, presumption of death, interdiction, bankruptcy or insolvency proceedings, or the liquidation of any of the account holders does not affect the right of drawing or ownership of him or others over the entirety the bill.

2. If two or more people whose name is a money deposit bank account with the expression "O" to designate the relationship between them give THE BANK contradictory or incompatible instructions regarding that account, the BANK may, at its discretion, comply with the education received first or refrain from complying with said instructions. The order of attachment, sequestration, suspension, or withholding of payments, decreed by a competent authority on the funds of a person in a money deposit bank account, falls on the existing balance (discounted checks or payment orders pending internal registration by the depository) that corresponds to that person, at the time and date in which THE depository BANK receives the order and on the amounts deposited subsequently, up to the limit indicated in the respective order. The BANK will record the time and date of receipt of the attachment order, sequestration, suspension, or withholding of payments. Furthermore, it will place the money affected by said measures at the demands of the respective competent authority.

The manifestation of the depository BANK regarding the moment it became aware of the death of an account holder or the judicial declaration of absence, end, or interdiction of the same will attest in court unless there is evidence to the contrary to the moment of said knowledge.

The survivors of an account holder who has died or become incapacitated may not alter the withdrawal or payment orders of funds authorized by the account holder before these events.

1. DEPOSITS:

You'll need to make deposits to an account using the forms that THE BANK provides for such purposes, and THE CLIENT must provide all the information required therein. When checks or other negotiable items are deposited, THE CUSTOMER agrees that they are received by THE BANK subject to subsequent verification, except for good collection, so that their amounts will be available to THE CUSTOMER after they have been paid to the BANK.

The entry of these values in the account will be provisional, so THE BANK has the right, at any time, to debit the amount of any check or negotiable item that, having been deposited, was not paid to THE BANK for any reason. The power of THE BANK to debit any account of THE CUSTOMER for effects that have not been paid subsists even when the product in question cannot be returned because it has been lost or destroyed.

Suppose, for any reason, THE BANK allows THE CUSTOMER to draw on effects deposited for collection. In that case, THE CUSTOMER undertakes to reimburse the BANK even after the account is closed, any sum drawn on the documents above that the BANK fails to collect. In addition, in cases where THE CLIENT or another person deposits checks, drafts, or other negotiable documents, THE CLIENT or the depositor will guarantee the legitimacy of the signature of the drawer and the endorsers and agrees that such records are received by THE BANK for collection, at the risk of THE CLIENT. Furthermore, the cashier's seal on the deposit receipt will represent THE BANK's acknowledgment of having received, in accordance, only the cash detailed in the deposit and, consequently, THE CLIENT authorizes THE BANK to debit from his account the amount of any check or item that despite having been credited to the history and paid by the drawn bank, is subsequently returned by the said bank for having been unduly paid.

In any case, THE CUSTOMER releases THE BANK from all liability and undertakes to indemnify it for any damage it suffers because the checks, money orders, drafts, or other effects that THE CUSTOMER deposits in its account have been altered or whose signatures have been forged. Furthermore, THE BANK reserves the right to require the depositor's name on all deposit slips.

14. PAYMENT:

THE BANK may, at its sole discretion, refuse payment or payment order in any of the following:

- If the account does not have enough available funds
- If it has been drawn against the proceeds or items receivable
- If the account has been closed
- If the transfer form shows apparent signs of forgery
- If the amounts in numbers and letters differ
- If they do not contain all the required information
- If the document is not signed
- If the payment has been suspended or revoked
- If you have any wrong signature
- If the ordering firm is not registered
- If it contains any conditions for its payment
- If the signature differs from the one written in THE BANK
- If for any other reason, THE BANK considers that it should not proceed to pay the check or payment order.

15. CHARGES OR DEBITS ON THE ACCOUNT:

The credits or annotations made by mistake to an account of THE CLIENT may be canceled by THE BANK through a reversal process and the corresponding debit. In the same way, as any credit made by THE BANK to an account of THE CLIENT due to the deposit of a check or the negotiation of a document is under the condition that said bill or record would be paid when due, it is understood that it is not paid on that date, THE BANK is authorized to make the corresponding debit, and may also collect the interest and commissions caused. Furthermore, it is understood that the charge or debit may be made even when the documents cannot be returned.

16. MINIMUM BALANCE:

THE CLIENT must always maintain the minimum balance required by THE BANK deposited in their accounts. If THE CLIENT does not maintain said minimum balance, THE BANK is empowered to charge those charges it deems pertinent.

17. TERMINATION OF BANKING SERVICES:

THE BANK may, at any time and without the need for a cause, close any banking services to THE CLIENT, even if they are subject to term, and declare any obligation of THE CLIENT to THE BANK expired. In such cases, THE CLIENT shall pay THE BANK, at its request, any balance against it, and, for its part, THE BANK shall pay THE CLIENT, by check, any compensation in its favor. However, the closure of any banking services does not necessarily imply the automatic termination of this BANKING SERVICES AGREEMENT, whose ending is governed by clause No. 48 of these GENERAL CONDITIONS.

18. DISCLAIMERS:

In all those cases in which THE CLIENT is responsible before THE BANK for being a signatory, grantor, debtor, co-debtor, drawer, acceptor, beneficiary, endorser, guarantor, guarantor or guarantor, waives the domicile and all notifications, notices, requirements, benefits (of order, excussion and division), proceedings, presentations and protests that the bank has or had to do due to uses, customs, or legal provision to indemnify THE BANK for damages.

19. NOTIFICATIONS TO THE BANK:

In any situation in which THE CLIENT needs to notify THE BANK, THE CLIENT is required to inform each branch of THE BANK in which it carries out operations, as well as the parent company, and it will not be valid until THE BANK has acknowledged receipt in writing of said notification.

20. CUSTOMER CLAIMS:

THE CUSTOMER agrees to thoroughly and promptly review all account statements sent by the BANK, as well as to inform the BANK immediately of any anomaly that arises or may arise from said review regarding the issuance, circulation, payment, signatures, amounts, and other particulars of the checks or other payment orders charged to the account. Suppose THE CLIENT does not comply with the duty to inform THE BANK of such anomalies. In that case, it will be understood that THE CLIENT, with his silences and his acts, has created before the bank the appearance that such anomalies do not exist and consequently will not have the right to file claims against THE BANK if said anomalies are repeated after sending the account statement in which they appeared for the first time.

Any objection or claim of THE CLIENT due to any notice, notification, as well as any objection or claim due to the execution by THE BANK of instruction of THE CLIENT, must be presented by the latter within ten (10) calendar days following the date of receipt of the notice or notice or the date of the order; otherwise, it will be considered that THE CLIENT has given its authorization or acceptance. THE CLIENT will bear any loss resulting from a late claim.

21. ORDERS AND INSTRUCTIONS FROM THE CLIENT:

All orders and instructions that THE CLIENT gives to THE BANK must be in writing and presented clearly and precisely. When THE BANK accepts instructions by telephone, electronically, verbally, by fax, or given by other similar means, THE CLIENT must confirm them in writing in original as soon as possible, leaving it to the discretion of THE BANK whether or not to comply with them, until received written confirmation. In all cases in which THE BANK has forms to issue orders or instructions, THE CLIENT must use them, for which THE BANK is not responsible if, due to carelessness, error, omission, inadvertence, or negligence, it fails to comply with a given order or instruction, without using those forms.

The BANK will only be obliged to comply with verbal orders by fax, email, telephone, or other means of communication if it guarantees its authenticity. The BANK will not be responsible for the damages derived from delays or difficulties in the operation of the means of communication, nor does it assume any responsibility for the damages that result from errors, faults, or misunderstandings in the reception or transmission of the same. THE CLIENT accepts that the fact that THE BANK complies with instructions issued without complying with the requirements established in this BANKING SERVICES AGREEMENT does not show any contractual obligation or of any other kind to continue complying with said instructions and will not impose on THE BANK - on any of its employees, any risk or liability for loss or damage caused by omission or failure to carry out instructions. Therefore. THE CLIENT exonerates THE BANK from any fault in the case of deletion or failure and agrees to indemnify THE BANK and its employees any costs, claims, processes, and demands related to said omissions or oversights.

THE CLIENT will indemnify and pay losses for damages, claims, and expenses of any kind, including attorneys' fees, which THE BANK may incur due to complying with THE CLIENT's instructions or of any person who claims to be THE CLIENT.

22. BANK'S DISCRETIONARY COMPLIANCE:

If THE CUSTOMER's orders regarding payments or transfers of amounts of money do not contain precise instructions in this regard, THE BANK may choose the form of execution that it deems most convenient. In the same way, if the BANK resorts to the intervention or mediation of third parties, either following the instructions of THE CLIENT or acting in his interest, it will not be responsible for their acts or omissions, which is why said intervention or mediation corrective action is on behalf of THE CLIENT. THE BANK may cancel payments made by mistake, wrong wording, or other reasons by simple correction or charge debits.

23. NOTIFICATIONS AND CORRESPONDENCE OF THE BANK:

The notifications and other written communications issued by the BANK will be considered received by the recipient if they have been sent by email from the CLIENT, registered in the files of THE BANK, or that other address that THE CLIENT designates in writing for such notifications. The date that appears in the files of THE BANK or the records of mailing kept in the BANK will be the presumed date of mailing. I understand that any notification made in such a way is a valid and effective notification and will have the same effect as if the information had been made personally to THE CLIENT. In case of doubt, the correspondence that must be kept in THE BANK as "retained correspondence" will be considered as delivered on the date that appears on it. The BANK will only have an obligation to send the notifications, account statements, and notices described in this BANKING SERVICES AGREEMENT to THE CLIENT. Therefore, sending messages, account statements, and notes to THE CLIENT will be effective concerning any other person who, according to the definitions of this BANKING SERVICES AGREEMENT, holds the CUSTOMER condition.

24. NOTICE OF LACK OF CONFIRMATIONS:

About the execution of orders or instructions given by THE CLIENT to THE BANK, THE CLIENT must notify THE BANK in the absence of receipt of the confirmation notice by THE BANK, of having complied with it as soon as the time within which such information or confirmation would generally have been given and received; otherwise, THE BANK is exempt from all liability for damages resulting from its breach.

25. RESPONSIBILITY OF THE BANK:

THE CLIENT exempts and releases THE BANK from liability for damages or other consequences suffered by the client, when there has been no gross negligence or fraud on the part of THE BANK or its officials, when such damages or losses are caused by deficiencies, delays, interruptions, disorders, suspension, faults or inability in the provision, total or partial, of banking services for reasons not attributable or beyond the control of THE BANK; for not executing, or executing in an erroneous, inadequate or incomplete way, the instructions given by the client; for not properly accrediting or processing transactions made through ATMs; for not receiving the account statements or communications that THE BANK must send or address to you; for being forced to suspend, totally or partially, temporarily or definitively, the banking services to the client, or for not being able to execute the instructions given by the client for effects or in compliance with provisions, laws, orders or other acts emanating from any Panamanian or foreign authority; for any fact, cause or circumstance that prevents THE BANK from fulfilling its commitments and obligations within the terms established in this Agreement or in the contract signed with the client for the provision of banking services, due to fortuitous event, force majeure, or due to circumstances beyond the control of THE BANK. In addition, THE BANK will not be responsible for the erroneous execution or the non-execution of instructions given by the client if there has been no manifest or obvious fault or negligence on the part of THE BANK or as a result of compliance with any order or judicial or administrative requirement issued by any authority of the Republic of Panama.

26. CHANGES OF ADDRESS:

The CLIENT takes to quickly inform THE BANK, in writing, of any change in the registered address. Such notice in THE BANK's books is necessary for the records' speech to be correct and in force. So, any correspondence sent to THE CLIENT to that address will be effective to notify it.

27. CHANGES IN THE AGREEMENT OF BANKING SERVICES

THE BANK will notify THE CLIENT of the modifications or additions to the GENERAL CONDITIONS or to the PARTICULAR CONDITIONS contained in this BANKING SERVICES AGREEMENT by any of the following modalities: (i) electronic mail, (i i) by displaying the notification in the lobby of THE BANK, for a period of thirty (30) days, (iii) by advertisement in a newspaper of general circulation of the Republic of Panama for three (3) days, or (iv) as provided in clause No. 23 of these GENERAL CONDITIONS, at the exclusive discretion of THE BANK as it deems most convenient. Also, that notification may be explicitly addressed to a CLIENT or, in general terms, to all CLIENTS of THE BANK. It is understood that once the information referred to in the previous paragraph has been made, THE CLIENT will have ten (10) working days to accept or reject them. If THE CUSTOMER allows said term to elapse without leaving the notified modifications or additions, his silence will be understood as the tacit acceptance of the same. Finally, I understand that the rejection of these modifications or additions by THE CLIENT will result in the immediate termination of this BANKING SERVICES AGREEMENT and all the banking services under it.

In the specific case of the charges and commissions for the different services, the parties agree that THE BANK may modify, either reducing or increasing, or creating new charges or commissions, which will be published on the website of THE BANK [www.dbankonline .com](http://www.dbankonline.com), or any other that complements or replaces it and will be fully valid, within thirty (30) days following its publication on THE BANK's website.

28. TRANSACTION AND SIGNATURE FORMS:

All deposits or withdrawals of money, checks, securities, instruments, or negotiable or credit documents, as well as requests for services, transactions in general, or letters of instructions made or instructed by THE CLIENT to THE BANK, must be made using the forms that THE BANK has available to THE CLIENT, or using a letter of instructions. In any of these cases, THE CLIENT, their attorneys-in-fact, or persons authorized by THE CLIENT must sign the forms or letter of instructions using their handwritten signature, as it has been stamped on the Signature Card, clearly indicating the number of the account or CLIENT. Before the execution of each transaction or banking operation requested by THE CLIENT, THE BANK will carry out the reasonable verification of signatures, proceeding with the execution of the transaction if, reasonably and at the discretion of THE BANK, the signatures appear to be legitimate. THE BANK will respond to the client only for gross or apparent falsifications of the signature. The seal stamped by THE BANK's cashier on the deposit form constitutes simple proof of receiving only the cash detailed in the deposit. The number of deposited checks, securities, instruments, or negotiable documents will be available to THE CLIENT only when THE BANK has cleared such checks or devices within the bank clearing period and received their payment from who should pay.

In all those cases in which THE BANK has formed to issue orders, authorizations, or instructions, THE CLIENT must use them. THE BANK may execute, at its option, transactions or banking operations without the use of the forms in question by the client, in which case THE BANK will not respond to the client or the beneficiary of the transaction if due to carelessness of an order or instruction given without using the forms. Notwithstanding the provisions of the preceding paragraphs

THE BANK may implement systems and mechanisms that eliminate the use of forms for carrying out transactions, in which case THE BANK will issue THE CLIENT a receipt or proof that evidences the banking operation carried out and that must be signed by THE CLIENT with THE BANK as proof or confirmation that the transaction has been carried out to the satisfaction of THE CLIENT.

29. EXECUTION OR DENIAL OF TRANSACTIONS:

Suppose the orders or instructions of THE CLIENT for the execution of any banking service, the payment or carrying out of money transfers, the collection of checks or instruments, or negotiable securities contain vague or confusing instructions. In that case, THE BANK may choose, at its discretion, the form of execution that it deems most convenient, or refrain from executing the transaction, without the need for verification with THE CLIENT. THE BANK will not be liable for the acts or omissions incurred by any third party that intervenes or mediates for the execution of any transaction, either by the client's instructions, at the CLIENT's option, or in the interest of THE CLIENT. Payments credited by mistake in THE CLIENT's account due to the execution of such orders or instructions may be canceled, reversed, or debited by THE BANK using a simple correction without authorization from THE CLIENT.

THE BANK, in its capacity as depository, may reject any transaction that the client is going to carry out with the account, or the provision of any banking service required by THE CLIENT, including the payment or collection of any check, money order, instrument or negotiable document drawn against the account, or intended to collect with the withdrawal of money from the report, as well as the debit or withdrawal of funds from the bill for any circumstance that, at the discretion of THE BANK, makes the execution of the transaction, the deposit or debit, as well as the payment or withdrawal of money, checks or securities, inadmissible, as could result, in an enunciative form, if the product has been drawn against documents receivable; if the signature of the drawer or any of the endorsers appears to be false; if an order of suspension or revocation of payment had been given; if any judicial order or precautionary measure has been decreed against the funds deposited in the account; if the drawn check is found to be altered, incomplete or damaged, shows inconsistency in the information, is not signed or if it is presented for collection in an extemporaneous manner, allowing the term established by the banks of the Panamanian banking system to elapse, or the banking custom of the square, for the payment collection of checks, from their date of issue; if the account had been closed or it did not have sufficient provision of funds to make the entire payment effective, among other assumptions.

THE BANK may reject or refrain from executing any order, authorization, or instruction issued by THE CLIENT, the person authorized to manage the account, or his proxy, as well as reject or refrain from making payments, the receipt or collection of checks or any other instrument negotiable or credit, without responsibility for THE BANK if in the opinion of THE BANK, such orders, authorizations or instructions appear to be incomplete, altered, defective or falsified, or seem inconsistent or contradictory, or if the signature of the subscriber of such orders or instructions, appears to be illegitimate or falsified, in which cases THE BANK is released from all liability if it proceeds as provided in this clause.

30. NOTIFICATION OF CHANGE OF AUTHORIZED SIGNATURE OR PROXY

With due anticipation, the client must notify THE BANK in writing of any change of authorized signature, as well as the granting or revocation of any power or authorization granted to a third party for the management of the account or to turn against it. Just so you know, the owner or holder of the report must be made.

If THE CUSTOMER is a legal person, the notification mentioned above must be made by the person holding its legal representation to the satisfaction of THE BANK. Consequently, all authorized signatures that appear on the Signature Cards will be valid before THE BANK until THE CLIENT revokes them. Any granting or revocation of a power of attorney or authorization of representation conferred by THE CLIENT; changes in the existing relationships between the holders or owners of the account, if there are several; changes in the ability of the owner or their representative(s) to dispose of, or change in the person(s) authorized to draw against the account, must be communicated to THE BANK in writing using communication that The holder or owners of the report must sign and will only bind THE BANK from the date on which THE BANK expresses itself in writing, aware of the corresponding notification by THE CLIENT. Consequently, if the client had mediated such information in writing to THE BANK and he had expressed his knowledge of the communication sent by THE CLIENT, THE CLIENT may not later invoke before THE BANK facts or circumstances different from those communicated, even when these have not been published, registered or inscribed, or made public knowledge.

31. FALSIFICATION OF SIGNATURES:

THE BANK will only respond to THE CLIENT in case of forgery of the CLIENT's signature, of the persons authorized by him to manage the account, or of his proxies if such signatures were so notoriously forged that special knowledge is not required for its detection. Suppose the use of facsimile signatures using a pre-printed seal is agreed upon. In that case, THE CLIENT assumes all risk for the improper use, theft, or robbery of said seal, for which it relieves THE BANK of responsibility for any damage or harm that the client may suffer as a result of the execution of any transaction or instruction by THE BANK or the payment of any check, in which a falsified, stolen or stolen facsimile stamp has been used, without the BANK having been informed of such circumstance.

32. MINIMUM BALANCES ON ACCOUNTS:

THE BANK may require THE CLIENT to maintain minimum balances in the account, depending on the nature of the deposit. THE CUSTOMER agrees to keep enough money deposited in his report to cover the payment of debit transactions made against the account, particularly in the case of current accounts, to make the payment of checks and payment orders cleared against this account. In addition, THE CLIENT is obliged to pay or cover, at THE BANK's request, any debit balance that results against him due to the payment of checks or payment orders without the necessary funds, whether said payment has occurred with the authorization of THE BANK or without it.

33. INSTRUCTIONS BY TELEPHONE OR ELECTRONIC MEDIA AND EXECUTION OF TRANSACTIONS THROUGH POINTS OF SALE:

THE CLIENT expressly authorizes THE BANK to attend to and execute, at the discretion of THE BANK, the orders or instructions that are given in writing, by telephone, computer terminal, teleprocessing, facsimile, or any other electronic or magnetic means that THE CLIENT uses, and that is acceptable to THE BANK. THE CLIENT accepts that, in any of these cases, he must use the code, password, or security test that THE BANK and THE CLIENT may have agreed to for the latter's identification. In addition, THE CLIENT authorizes THE BANK to record any telephone conversations between THE BANK and THE CLIENT. THE BANK may, at any time and its discretion, refrain from executing such instructions or orders, even when the code above, key, or security test has been used, if THE BANK could reasonably believe that such charges or instructions were improperly imparted, appear to be contradictory, have been imparted by an unauthorized person or that they were false, altered or illegitimate signatures.

If it is not evident that such orders or instructions do not come from the client; of an authorized person or its proxy, it will be considered that THE BANK has acted correctly when dealing with them and will not incur any liability, even when such orders and instructions turn out to be not genuine or were fraudulent.

THE BANK may refrain from complying with any order or instruction and, consequently, not execute it if, in its opinion, it has reason to suspect that they are not genuine or turn out to be confusing, proceeding to notify THE CLIENT of such fact.

Taking into account that the instructions given by telephone, computer terminal, teleprocessing, facsimile, or any other electronic or magnetic means used turn out to be unreliable, THE CLIENT expressly relieves THE BANK of all responsibility if such orders or instructions were executed unduly or erroneously, without manifest negligence on the part of THE BANK. THE CLIENT may carry out transactions concerning his Account and have access to banking services through the use of ATMs to check balances, make transfers and movements of money from one Account to another, either with THE BANK itself or another bank; make payments to THE BANK and third parties, as well as any other operations authorized by THE BANK. You must use the PIN number and the Debit Card to do this. Payment transactions or money movements will be executed without the use of forms. THE BANK will issue THE CUSTOMER a receipt or proof that THE CUSTOMER must sign evidence of the banking operation carried out before leaving the facilities of THE BANK as evidence or confirmation and acceptance that the transaction has been carried out to the customer's satisfaction. Once the receipt or proof in question is signed, THE BANK will be exempt from liability concerning the transaction.

34. CURRENCY IN WHICH THE BANK EXECUTES TRANSACTIONS:

The obligations acquired by THE BANK or the transactions carried out by it and the banking services it provides will be executed and paid in Dollars, the legal currency of the United States of America, unless another payment currency is expressly stipulated in the instructions, orders or authorizations issued by the client, in which case the client will assume the cost of currency exchange or purchase of foreign currency and devaluation that may occur when the transaction is executed.

If THE CLIENT requests THE BANK to open a deposit account; withdraw money; the performance of any transaction; transfer funds, or, in general, provision of any banking service in any type of foreign currency other than the Dollar of the United States of America, THE CLIENT will assume any loss, decrease in value or cost that may be suffered due to the conversion to the type of currency required to execute the transaction. Bank interest on deposits made in a currency other than the United States America Dollar will be calculated in the same type of currency that is the object of the promise.

35. DOCUMENTS AND SECURITIES DEPOSITED FOR COLLECTION AND LEGITIMACY OF ENDORSEMENTS:

Only cash deposits may be subject to immediate withdrawal. THE CLIENT agrees that when checks, money orders, drafts, or other documents or negotiable effects are deposited in the Account, they are received by THE BANK for collection, as a collection agent of THE CLIENT and at the expense and risk of THE CLIENT, subject to sufficient payment by the drawee, the drawee or whoever must pay them, so their amounts will be available in the Account for use by THE CLIENT only after THE BANK has effectively collected them. The latter has received the money correspondent. In addition, THE CLIENT guarantees THE BANK the legitimacy of the drawer's signature and the endorsers of such documents, assuming the client all risk and responsibility for the falsification and illegitimacy of such signatures.

Suppose, for any reason, THE BANK allows THE CLIENT to withdraw funds on items deposited for collection, even when THE BANK has not effectively collected them. In that case, THE CLIENT undertakes to reimburse THE BANK, even after the account has been closed, any sum drawn or drawn on the referred documents that THE BANK fails to collect.

THE BANK reserves the right to charge the client interest at the current rate set by THE BANK if THE BANK, at its discretion, pays the amount or amount of checks drawn against the account or allows THE CLIENT to make withdrawals from the performance against funds corresponding to reviews or other documents and instruments deposited by THE CLIENT that have not yet been collected and whose amount has not been credited to the account at the time that THE CLIENT makes use of the funds. When these checks or instruments are returned to the BANK for any reason, the latter will charge the client the surcharge established by THE BANK, plus the expenses incurred by the latter. Additionally, THE BANK may charge the client an interest rate for using said funds or overdraft at the speed that THE BANK charges. Likewise, THE BANK may reverse or debit any sum unduly credited or registered from the account in favor of THE CLIENT.

THE BANK can send checks, money orders, drafts, transfers, payment orders, documents, or negotiable items for payment or collection through its correspondents. Still, it will not be responsible for the fault or negligence of such correspondents in their intermediation for the group. Or cost provided THE BANK has acted with ordinary diligence in selecting them. THE BANK will not be responsible for losses in the transmission of checks to its correspondent and from one correspondent to another, nor in the compensation or payment of bills, money orders, drafts, or other documents or negotiable instruments. Each of the correspondents will be responsible for their negligence. The entry of any amount made by THE BANK in THE CLIENT's account due to the deposit of a check, money order, draft, or other negotiable document or instrument is provisional. It only indicates the amount of the document or instrument deposited for collection; therefore that THE CLIENT may only dispose of the funds after the paper or device in question has been paid and the corresponding amount credited to the account.

36. DEBITS AGAINST THE ACCOUNT:

THE BANK shall have the right, without the need for authorization from THE CLIENT, to charge to the latter's account and, consequently, debit from it the commissions and other charges that THE BANK establishes or costs for the provision of its banking services or account management; expenses incurred by THE BANK for the provision of banking services; taxes, fees, rates, charges, tributes or contributions established by any authority on banking services provided by THE BANK to THE CLIENT. Similarly, THE BANK may reverse or debit, as the case may be, any credit made or amount accredited by mistake, as well as the amounts that the client owed THE BANK for capital, interest, commissions, and expenses, whether judicial or extrajudicial collection proceedings, arising from any contract or contractual relationship that THE CLIENT may have signed or have with THE BANK, including loans or other types of credit facility, even when said obligation or amount owed is not past due, either in quality of debtor, guarantor, co-debtor, guarantor or guarantor. In addition, the BANK may also debit from the account, at any time, the amount of any check, money order, draft or negotiable bill or document that, having been deposited in the history and whose amount has been made available to THE CLIENT by THE BANK before its payment by the drawee or drawee, is not canceled to THE BANK by that, for any circumstance.

If for any reason, the client withdraws funds from the account against checks, money orders, drafts, or any other document or negotiable instrument deposited for collection and THE BANK cannot collect the amount corresponding to the drawn or obligated, THE CLIENT will be obliged to reimburse THE BANK at its sole request, the corresponding amount, even after the relationship with THE BANK has ended and the account has been closed, including interest and expenses caused to THE BANK. THE CLIENT also authorizes THE BANK to debit from the bill any sum that THE BANK had credited using checks or transfer of funds, in respect of which THE BANK has received claims for damages and losses and compensation, payment rejections, or similar events, or when they were credited to the account by mistake, or due to fault or negligence attributable to the drawer, or that were attributable to THE BANK. The power of THE BANK to debit the account under the provisions of this clause subsists even when the instrument in question cannot be returned because it has been lost, lost, or destroyed or if it has been replaced with a photocopy of the device. Furthermore, THE BANK may, from time to time and at its sole discretion, modify the amounts of such commissions and charges and introduce additional charges or costs before a notification to THE CLIENT.

37. HIRING OF NEW PRODUCTS, SERVICES, OR ACCOUNTS:

If THE CLIENT wishes to contract with the bank new products, services, or accounts to those already contracted, THE CLIENT accepts that these are subject to the terms and conditions of this Agreement. In the case of interest rates, charges, or commissions of these new products, services, or accounts, these will be agreed upon when requesting them.

38. JUDICIAL COLLECTION AND WAIVER OF PROCEDURES:

For any judicial collection that THE BANK had to make to THE CLIENT due to sums that the latter owed to THE BANK as a result of the provision of any of the banking services or for the granting of any credit facility, for any overdraft or because of breach of any obligation or failure to pay any balance owed, THE CLIENT waives the jurisdiction of his domicile; to the benefit of exclusion and division; to any citation, notification or prior request for collection; to the procedures of the process, to all the notices that may correspond to him and to the protest of all the negotiable documents that he delivers, assigns, transfers negotiates or deposits with THE BANK and whose payment was not attended by the drawer, drawer or obligated, being understood that he will continue to be bound to THE BANK concerning such documents as if the notice or protest had been duly given or made promptly. Additionally, THE CLIENT accepts, as correct, accurate, and liquid balances, the amounts that reflect or indicate the records of THE BANK according to the certification issued by an authorized public accountant.

This certification will constitute full proof in court, will lend executive merit, and will have all the pertinent legal effects for the execution of the collection and, for any reason, THE BANK does not present this certification, the amount for which it is received will be taken as specific present the lawsuit against THE CLIENT.

39. ASSIGNMENT OF RIGHTS AND OBLIGATIONS:

THE BANK may assign to any third party any of the credits, debts, rights, and obligations, in whole or in part, that derive from the provision of any banking service, either as creditor or debtor, or that derive from any credit facility that THE BANK would have granted THE CLIENT, including the pledge or mortgage guarantees that the client would have constituted in favor of THE BANK without it being necessary to have the consent or authorization of THE CLIENT. It will only be required for THE BANK to notify THE CLIENT of the assignment of the credit or the rights in question. THE CLIENT may not assign their rights and obligations without the prior written consent of THE BANK

40. INFORMATION REGARDING THE CLIENT:

THE CLIENT irrevocably authorizes THE BANK to request and obtain information and documents related to THE CLIENT, whether from government offices, officials, individuals, or private companies, both domestic and foreign. The BANK and the persons who provide the information are relieved of any responsibility for such action. THE CLIENT acknowledges and accepts that any information that he has provided or will provide in the future to THE BANK is complete and correct. THE BANK, at its discretion, is empowered to verify said information provided by THE CLIENT and is relieved of all responsibility if it decides to verify such information. THE CUSTOMER undertakes to always keep his knowledge in the BANK updated. THE CUSTOMER authorizes THE BANK to use the information provided for the opening of new accounts and services, as well as for the recommendation of financial products and services. THE CUSTOMER authorizes THE BANK to obtain and use credit reports on his person and releases from civil or criminal liability any individual or person who, in the exercise of his functions within THE BANK, supplies or obtains this information.

41. CREDIT REFERENCES:

THE CLIENT authorizes THE BANK to consult, provide or exchange information with other banks, external auditors, information agencies, or local or foreign economic agents related to their credit history and relations with creditors and with the BANK. Likewise, THE BANK is empowered to collect and transmit any data on the credit history and relations with the CLIENT's creditors to any data information agencies, banks, external auditors, or local or foreign economic agents, , as well as to request and obtain information and documents related to THE CLIENT, whether from government offices, officials, individuals, or private companies, both national and foreign.

THE CLIENT, at this moment, expressly exempts THE BANK, as well as its affiliated companies, subsidiaries, employees, executives, directors, dignitaries, or attorneys-in-fact, from any consequence or liability resulting from the exercise that THE BANK makes of the right to request or provide information, or because of any authorizations contained in this clause. This authorization will remain in force so that the BANK exercises it as often as necessary for as long as THE CLIENT maintains any banking relationship with THE BANK.

42. EXECUTIVE MERIT:

The certifications issued by THE BANK and reviewed by an Authorized Public Accountant, in which THE BANK states the credit balance(s) that their accounting books show against THE CLIENT concerning any BANKING SERVICE(S) covered under this BANKING SERVICES AGREEMENT. THE CLIENT waives the formalities of the executive trial if THE BANK has to resort to the courts to enforce its rights.

43. WAIVER OF ADDRESS AND PROCEDURES AND INDEMNITY:

THE CUSTOMER waives the jurisdiction of his domicile if THE BANK has to resort to the courts of justice to enforce his rights. THE CLIENT undertakes to pay all judicial or extrajudicial expenses incurred by THE BANK to obtain the payment owed to it by THE CLIENT.

44. BANK RESERVE:

The officers and employees of THE BANK have an obligation to maintain confidentiality regarding the identity of all the accounts of THE CLIENT and any business transactions related to them in the manner provided by the laws of Antigua and Barbuda. Accordingly, accounts with THE BANK are private, so THE BANK may only offer data relating to them through express mandates from competent authorities. In the same way, THE BANK may report to said authorities, on its initiative, any transaction or operation carried out by the Client or banking service provided to it that, in the opinion of THE BANK, could be suspicious, unusual, or outside the ordinary course of business, or that could be linked to illicit operations.

45. CHARGES FOR SERVICES:

THE BANK shall have the right, without the need for authorization from THE CLIENT, to charge the latter's Account and, consequently, debit from it the commissions and other charges that THE BANK establishes or charges for the provision of its Banking Services or the management of the Account. Similarly, THE BANK may reverse or debit, as the case may be, any credit made or amount accredited by mistake, as well as the amounts that THE CLIENT owes THE BANK for capital, interest, commissions, and expenses, whether judicial or extrajudicial collection proceedings, arising from any contract or contractual relationship that THE CLIENT may have signed or have with THE BANK, including loans or other types of credit facility, even when said obligation or amount owed is not past due, either in quality of debtor, guarantor, co-debtor, guarantor or guarantor. In addition, the BANK may also debit from the Account, at any time, the amount of any check, money order, draft, or negotiable document that, having been deposited in the Account and whose amount has been made available to THE CLIENT by THE BANK before of your payment for the drawn or drawn.

If, for any reason, THE CLIENT withdraws from the Account funds against checks, drafts, drafts, or any other document or negotiable instrument deposited for collection and THE BANK cannot collect the amount corresponding to the drawn or obligated, THE CLIENT will be obliged to reimburse THE BANK at its sole request, the corresponding amount, even after the relationship with THE BANK has ended and the Account has been closed, including interest and expenses caused to THE BANK.

The Client also authorizes THE BANK to debit from the Account any sum that THE BANK has credited through checks or transfer of funds, in respect of which THE BANK has received claims for damages and losses and compensation, payment rejections, or similar events, or when they were credited to the Account by mistake, or due to fault or negligence attributable to the drawer, or that were attributable to THE BANK.

The power of THE BANK to debit the Account by the provisions of this clause subsists even when the instrument in question cannot be returned because it has been lost, lost, or destroyed or if it has been replaced with a photocopy of the device. Furthermore, THE BANK may, from time to time and at its sole discretion, modify the amounts of such commissions and charges, as well as introduce additional charges or costs, prior notification to THE CLIENT through the methods established in this contract.

46. RETENTION OF ACCOUNT STATEMENTS:

At THE CLIENT's request, THE BANK may retain the account statements related to any banking service until THE CLIENT personally withdraws them. In such cases and for all legal purposes, the account statements will be considered as received by THE CLIENT from the date of issue. THE BANK reserves the right to charge THE CLIENT for the service provision. THE BANK may destroy all account statements, receipts, and other documents related to the Account after one year has elapsed from the date of liquidation, whether they had been returned by mail or had yet to be withdrawn by THE CLIENT promptly.

47. TERM OF AGREEMENT OF BANKING SERVICES:

This BANKING SERVICES AGREEMENT is entered into for an indefinite term. However, either party may terminate it at any time by giving the other appropriate notice in person or by recommended mail. Once this BANKING SERVICES AGREEMENT is terminated, THE BANK will proceed to close all the BANKING SERVICES that it provides to THE CLIENT and will not be obligated to make the notifications stipulated in the PARTICULAR CONDITIONS for each service. This clause will apply to the detriment of the terms by which any benefit would have been agreed and to the liability of any appropriate time for the termination of individual service. In addition, the BANK will not accept deposits after that date. Finally, THE BANK must deliver to THE CLIENT within five (5) days following the closing of the account any balance or credit therein. For its part, THE CLIENT is obliged to cover, at THE BANK's request, any debit or debit balance resulting from any of the banking services at the time of its termination and any expenses related to the termination of this BANKING SERVICES AGREEMENT.

48. APPLICATION OF REGULATIONS AND LAWS:

In their order, relations between the BANK and THE CLIENT shall be governed by the laws of Antigua and Barbuda, the GENERAL CONDITIONS and the PARTICULAR CONDITIONS of this BANKING SERVICES AGREEMENT, and by the uses and customs of the market. For all legal purposes, THE CLIENT submits to the jurisdiction of the Antiguan courts without prejudice to THE BANK's right to sue before any court inside or outside of Antigua and Barbuda.

49. INACTIVE ACCOUNTS AND CLOSURE OF ACCOUNTS WITH NO ACTIVITY:

The depositor acknowledges that by the provisions of the laws of Antigua and Barbuda, THE BANK is obliged to notify the Financial Services Commission of any assets, funds, and securities in its possession that remain inactive for ten (10) years and belong to people whose whereabouts are unknown. Accordingly, the Commission, upon being notified of this fact, will order that its liquid value be transferred to the National Treasury of Antigua and Barbuda.

THE CUSTOMER agrees to inform THE BANK of any change in their registered address. About the Current and Savings Accounts, the Bank will consider them inactive when: a) more than one hundred and eighty (180) days have elapsed from the date of the last deposit or withdrawal that appears in the records of THE BANK without showing entries made by THE BANK or at the request of THE CLIENT or third parties, b) the account holder has died or is mentally incapacitated, and the account balance is subject to a legal order, c) if in the opinion of Management, there is a loss of contact with the client (different from those previously established) that justifies the treatment of the account as inactive. The system will automatically apply a maintenance charge for inactivity to each account under the inactive status. This amount of the commission may be determined by the Bank when it deems it appropriate.

50. EFFECTS OF NULL STIPULATION:

The parties acknowledge that if any of the stipulations of this contract are null and void according to the laws of the Republic of Panama, such nullity will not invalidate the agreement in its entirety. Still, it will be interpreted as if it did not include the stipulations declared null. The rights and obligations of the contracting parties will be construed and observed in the manner that proceeds by law.

51. EFFECTS OF ALLOWING BREACHES:

The fact that THE BANK allows, one or several times, that THE CUSTOMER fails to comply with its obligations, or fulfills them imperfectly or in a manner different from that agreed or does not insist on the exact fulfillment of such duties or does not timely exercise the contractual rights or that correspond to it, will not be considered as, nor will it be equivalent to a modification of this contract and will not prevent, in any case, so that THE BANK in the future insists on the faithful and specific fulfillment of the obligations that are in charge of THE CLIENT and exercise the agreed or legal rights of which it is the owner.

52. PLURAL WORDS:

It is understood and agreed between the contracting parties that the terms whose respective Plurals enclosed in parentheses have been noted below will be effectively interpreted in the plural when the context so requires.

II. PARTICULAR CONDITIONS

A. REGULATION OF DEPOSIT ACCOUNTS

The current laws of Antigua govern deposit accounts. The balances in the report will accrue interest when THE BANK decides to pay the same during the periods determined by the Bank and at the rate that the Bank indicates or decides. THE BANK will publish the applicable interest payment system on its website and how it will be computed. THE BANK, for this purpose, may be assisted with publishing advertisements through a local newspaper or any other means on digital platforms.

THE BANK, with prior approval, will open a deposit account in favor of the CLIENT, to which an identification number will be assigned.

1. **MINIMUM BALANCE:** THE BANK will set a minimum balance for account maintenance. In the same way, it will pay interest based on it depending on the type of deposit account (product) selected by the CLIENT.

2. **CONTROL OF TRANSACTIONS:** THE CLIENT will be obliged to keep copies of the forms of their transactions and their account statements. THE BANK will issue the CLIENT an account statement detailing the transactions that allow the CLIENT to know the movements of his account and the balances at the end of the month. THE CLIENT will make all debits, personally or using his written order to the Bank completing the necessary forms; any payment that THE CLIENT makes will be considered correct and valid, and the BANK will be exempt from all responsibility.

3. **BALANCES:** THE CUSTOMER undertakes to keep sufficient funds deposited in his account to cover the payment of any debits or payment orders released against it. THE CLIENT is also obliged to pay, at the request of the BANK, any debit balance that results against him due to the payment of withdrawals or payment orders without sufficient funds, whether said payment has occurred with the authorization of the BANK or by his inadvertence. In these cases, the BANK reserves the right to charge interest for that advance of funds at the current rate, plus a commission.

4. **ACCOUNTS WITH DIFFERENT SIGNATURES OR WITH TWO HOLDERS:** When there is an account in the name of two or more depositors who have authorized THE BANK to make payments ON ACCOUNT OF ONE OR THE OTHER, THE BANK will not be responsible concerning the other persons, when you make a payment to any of them in response to said authorization.

5. **NOTIFICATION:** THE BANK reserves the right to require thirty (30) days' written notice for partial or total withdrawal of the account balance but may, at its sole option, make payments without such information, in which case such fees will not imply that THE BANK has waived its right to demand such notice in other costs.

6. **INTEREST PAYMENT:** Accounts with balances below the limit established by THE BANK will not accrue interest. The BANK reserves the right to modify the interest rate it grants at any time or to alter the method of computing and paying interest. Likewise, THE BANK reserves the right to increase the minimum balance required in the account for the payment of interest.

7. BANK STATEMENTS AND DELIVERY: The BANK will send monthly, at the CLIENT's discretion, by email to the address registered with the BANK, an account movement statement unless THE CLIENT orders the withholding of their account statements at the BANK. THE CUSTOMER must present to the BANK any claim that it has in this regard within a term of ten (10) days counted from the delivery by mail of the idea of account. If THE CUSTOMER does not object to said account statement within the term of ten (10) days previously established, it will be understood that he has accepted it and is in Agreement with it. You'll need to make deposits to an account using the forms that THE BANK requires for such purposes, and THE CLIENT must provide all the necessary information therein. The BANK reserves the right not to accept a deposit, limit the amount that can be deposited, return all parts of the deposit, or close the account whenever it deems convenient.

8. PAYMENT: THE BANK may, at its sole discretion, decline the payment or payment order in any situations stipulated in CLAUSE N° 14 of the GENERAL CONDITIONS OF THIS CONTRACT as applicable.

9. CHARGE FOR SERVICES: THE BANK may charge THE CLIENT commissions and expenses for the execution of transactions or the provision of banking services, including the use of ATMs, by the rates established by THE BANK and which will be made known to the client through a notice that will be published on the BANK's website or through written communication or via email, or by any other means of communication adopted by THE BANK as provided in this Agreement. The BANK may, from time to time and at its sole discretion, modify the amounts of such fees or add new costs, which any must notify of the means previously established to THE CLIENT.

10. TERM OF SERVICE: The services will be provided indefinitely. However, either party may terminate it at any time by giving the other appropriate notice in person or by mail (recommended). Once this service is completed, THE BANK will proceed to close the account and will not accept deposits or withdrawals from it as of that date. For its part, THE CLIENT is obliged to cover, at THE BANK's request, any debit balance in the account at the time of its closing.

B. REGULATION OF DEBIT CARD

1. SCOPE OF SERVICE: It is understood that the DEBIT CARD service is one more way of allowing THE CLIENT access to the funds deposited in their checking and savings accounts and other services offered by the BANK. Therefore, the use of the DEBIT CARD will be limited to the account(s) that THE CLIENT has designated in the activation form of said service. This service will be governed by the GENERAL CONDITIONS and the PARTICULAR CONDITIONS of current accounts and savings accounts contained in this BANKING SERVICES AGREEMENT to the extent that they are not in conflict with the provisions of these PARTICULAR CONDITIONS of credit cards. Debit.

2. USE OF THE DEBIT CARD: By presenting and delivering the Debit Card, THE CLIENT may use and have access to the following services:

a) Activate the "ATM" units to carry out various bank transactions. It is understood that money withdrawals, whether charged to checking or savings accounts, will be limited to the amount determined from time to time and at its sole discretion by the BANK for each CLIENT or to the availability of funds in the designated accounts.

b) Make purchases in commercial establishments that, from time to time, indicate the BANK (from now on the ESTABLISHMENTS), up to the limit set by the BANK in its sole discretion in the agreements it signs with said ESTABLISHMENTS.

3. AUTHORIZATION TO THE BANK: THE CLIENT authorizes THE BANK to debit from the deposit account(s) whose number(s) are identified on the form the sums of money that THE CLIENT withdraws, spends on THE ESTABLISHMENTS or pays for THE SERVICES, using their Debit Card. THE CLIENT also declares that they recognize from now on, and without reservation, as proof of the operations carried out through the DEBIT CARD for the purchases they make in THE ESTABLISHMENTS, and for the payments they make, the receipts that contain their card data and the amounts that are the subject of such operations. Suppose THE CLIENT's account does not have sufficient funds to cover said amount. In that case, THE CLIENT now authorizes THE BANK to charge or debit the uncovered balance against any other accounts it maintains or that in a future hold in THE BANK. THE CLIENT agrees to keep enough money deposited in their budgets to meet the payment of the charges made with their DEBIT CARD against them. THE CLIENT is also obliged to pay, at the request of the BANK, any debit balance that results against him due to the payment of charges made with his Debit Card without sufficient funds, whether said payment has occurred with the authorization of THE BANK or due to its inadvertence. In these cases, THE BANK reserves the right to charge interest for that advance of funds at the current rate, plus a commission.

4. PERSONAL IDENTIFICATION NUMBER OR "IN" THE BANK assigns the client, their attorneys-in-fact, and each person authorized by the client, at their request, a personal identification number or "IN" (from now on the PIN), which must be used in combination with the Card. Debit Card to access the designated account(s). THE CUSTOMER will keep the PIN in strict confidence and will follow the suggestions and instructions regarding the use and handling of the Debit Card to avoid its improper use.

5. RESPONSIBILITY OF THE CLIENT: Any operation carried out using the Debit Card is understood to be carried out by THE CLIENT or authorized by him. Consequently, THE CUSTOMER will be solely responsible for all consequences arising from such operations until THE CUSTOMER has notified THE BANK in writing of the loss, misplacement, or improper use of the Card or PIN and THE BANK has acknowledged receipt in writing of said notification, which must be done in a form provided by THE BANK. For example, if the PIN is forgotten, THE CLIENT must promptly notify THE BANK.

6. LIMITS IN OPERATIONS: THE BANK will limit the number of operations through the Debit Card. Any limit set by THE BANK regarding cash withdrawal is understood to be subject to the availability of funds in the designated Account (s).

7. PROPERTY OF THE DEBIT CARD: The Debit Card is non-transferable and is owned by THE BANK. Therefore, it may be withheld or canceled by THE BANK at any time without prior notice. THE CUSTOMER assumes responsibility for the use given to the Additional Cards that he authorizes. THE CUSTOMER agrees to pay the costs and consumption generated by Additional Cards.

8. TRANSACTION RECORD: The receipt or voucher issued by the ATM or electronic cash dispenser only constitutes a record of the transaction carried out and not a credit or debit in the Account. Any operation or deposit transaction to the Account made in cash through ATMs or cash dispensers will be subject to verification and acceptance by THE BANK. The transaction will be understood to be applied to the Account when THE BANK has effectively received the funds or registered the respective debit. Trades reported by THE BANK in its records regarding credits and debits made to the Account through ATMs or cash dispensers will be considered correct and accurate.

9. ABSENCE OF RESPONSIBILITY OF THE BANK FOR DEFICIENCY IN THE SYSTEM: THE BANK shall not be liable to THE CLIENT if the CLIENT cannot use the ATMs or cash dispensers, temporarily or permanently or if some of the commercial establishments affiliated with the system do not accept the Debit Card or refuse to provide customer services.

10. CO-HOLDERS OF AN ACCOUNT: If the designated Account (s) have more than one holder, the BANK might issue a Debit Card to each. In this case, each of the cardholders will be jointly and severally liable to the BANK for the obligations arising from the use of the respective Debit Card about the designated Account (s); it is understood that the reference in this AGREEMENT FROM BANKING SERVICES to THE CLIENT shall be understood as a reference to each of them. If more than one Debit Card is issued by what is stipulated herein, each cardholder will have the right to choose their PIN.

11. CHARGES: The BANK may establish, from time to time, the charges for the use of the Debit Card and for each transaction, which will be communicated to THE CLIENT by notice via email or by any other means of communication adopted by THE BANK.

12. OVERDRAFTS: THE CUSTOMER will be responsible to THE BANK for any overdraft resulting from using the Debit Card and accepts as final and enforceable the settlement made by THE BANK of all charges, including interest, resulting from the overdraft. Likewise, THE CLIENT authorizes and empowers the BANK to compensate and apply to the payment of the overdraft or the amount used more than the balance of available funds in the respective designated Account (s), any funds that THE BANK has or may have in the future to the credit of THE CLIENT, or that is otherwise in possession of THE BANK because of deposits or in any other concept.

13. LOST OR THEFT OF DEBIT CARD: In the case of misplacement, loss, or theft of the Debit Card, THE CLIENT will be obliged to inform the BANK immediately and in writing. As long as THE BANK has not received and been able to take note of said notification, THE CLIENT will be responsible for the damages that may result from that fact, and THE BANK will not be responsible, for its part, for any transaction carried out through the Credit Card. Debit. Therefore, it is understood that any consequence or damage resulting from the loss, theft, or loss of the Debit Card will fall on THE CUSTOMER. THE BANK will not be responsible except if it is proven that he incurred severe fault and only in the proportion it has concurred in the damage caused.

14. ABSENCE OF SIGNATURE ON RECEIPT: THE CLIENT accepts that the lack of his signature on the receipts for the purchase of THE ESTABLISHMENTS or payment for services will not release him from his responsibility for them when the transaction has been made through or through the Debit Card issued in favor of THE CLIENT

15. ACCEPTANCE OF DEBIT CARD: The BANK shall not be liable to THE CLIENT if any of THE ESTABLISHMENTS or THE SERVICES does not accept the Debit Card or refuses to provide THE CLIENT WITH THE SERVICES in the manner indicated by the contracts entered into between THE BANK, the ESTABLISHMENTS, and SERVICES.

16. TERM OF SERVICE: This service is agreed for an indefinite term, but either party may terminate it at any time, giving written notice to the other. When this event occurs, THE CLIENT must immediately return the Debit Card owned by THE BANK.

17. BALANCES OF DEBIT CARD: For all legal purposes, including the execution order, THE CLIENT accepts as correct the sums indicated in the audit lists, books, and other records of THE BANK, referring to the use of the Debit Card.

18. AVAILABILITY AND SUFFICIENCY OF FUNDS: Any operation carried out with the Debit Card is understood to be subject to the availability and sufficiency of funds in the designated account(s). Likewise, the receipt by THE BANK of the content of deposit envelopes consigned in the ATMs will be subject to the verification and acceptance by THE BANK of the respective content and, in the case of checks or other items receivable, your effective collection. Accordingly, the envelopes deposited in the ATM will be opened and their content verified in the presence or supervision of THE BANK officials. The determination made by THE BANK regarding the range of such envelopes will be accepted as inevitable and final.

C. REGULATION OF BANK OVERDRAFT

1. AVAILABILITY OF FUNDS: THE CLIENT may dispose of the authorized sum through withdrawals or debits against the designated accounts. Said limit may be increased at the discretion of THE BANK at THE CLIENT's request. While this overdraft remains in force, THE BANK will pay against this account as long as they have been drawn within the stipulated limit. As THE CUSTOMER draws against his account at THE BANK, he may also make the payments he wishes. Therefore, the balance shown in THE BANK's books will be the one that will determine the amount for which said CLIENT is in debt, even when said balance is higher than the limit stipulated by THE BANK in the activation form. Payments will be made through deposits to the client's account. THE CUSTOMER shall pay THE BANK the balance shown by his overdraft account to the extent that it exceeds the limit set as recorded in THE BANK's books.

2. INTERESTS: The debit balance will accrue interest at the annual rate set by THE BANK in the activation form for this service. These interests will be payable monthly in arrears, and THE BANK may debit such interest monthly to said overdraft account. It is understood that the agreed claim will be settled on the balance in the BANK's books that the report above shows daily. If the overdraft account shows a balance in favor of THE CLIENT, said balances will not accrue interest. THE BANK may increase at any time, when it deems it convenient, the stipulated interest rate. The CLIENT will be notified if THE BANK decides to increase the speed. If THE CLIENT refuses to grow, THE BANK shall have the right to declare the balance owed overdue and demand legal action. Likewise, THE BANK will monthly capitalize the interest not paid on time.

3. TERM OF SERVICE: Either party may terminate this service at any time. The BANK may close the account, giving notice to THE CLIENT by recommended letter. In such a case, the overdraft account will be considered closed from the date of the letter, and the balance that the overdraft shows will be regarded as due and immediately payable. In turn, THE CUSTOMER may terminate the overdraft at any time, canceling the credit that it shows against him and notifying THE BANK in writing. However, the mere cancellation of the overdraft does not mean that THE CLIENT wishes to close the current account in which said service operated. Notwithstanding the provisions of the preceding paragraph, THE BANK reserves the right to cut off and complete the report at any time if it deems it necessary for any reason, with or without cause, to notify THE CLIENT by email (recommended) or written. The account's balance at that time is considered due and payable immediately from the date of the letter.

4. ACCOUNT STATEMENTS: Periodically, while this overdraft remains in force, THE BANK will send THE CLIENT an account statement to which THE CLIENT must make the appropriate objections within ten (10) days following the receipt of each account statement. If within the period indicated, THE CLIENT does not communicate any complaint to THE BANK, the accounts will be recognized as recognized, and the balances will be final on the invoice date.

5. DEBIT AUTHORIZATION: The BANK is authorized to debit any sum that THE CLIENT has deposited with THE BANK in its name, whether a said deposit is individual or joint with any other natural or legal one, to allocate said debit to the payment of any balance to principal or interest that THE CLIENT owes THE BANK for this overdraft line service

6. SPECIFIC GROUNDS FOR TERMINATION: Even before the expiration of the term, and without the need for the prior notice indicated above, THE BANK may declare this service expired and demand payment of the balance by judicial means in the event of:

- a) That THE CLIENT does not provide THE BANK with the information that it requires about its financial situation and any other information that, in the opinion of THE BANK, is necessary.
- b) That by the action of a third party, any assets of THE CLIENT are seized, seized, or in any way persecuted.
- c) That THE CLIENT fails to comply with any of the obligations imposed by these conditions.
- d) The CLIENT's financial situation, in the sole opinion of THE BANK, indicates the convenience of suspending the credit.

D. FIXED-TERM DEPOSIT REGULATION

1. PARTIAL OR TOTAL WITHDRAWAL: THE CLIENT undertakes to maintain the fixed-term deposit throughout the agreed term and during the term of its renewals if these take place.

2. INCREASE: The increases to the fixed-term deposit will be allowed under the conditions that the bank establishes at its sole discretion, up to the maximum permitted by THE BANK and on the dates of interest payments, provided that its term is equal to or greater than (10 years)

3. CAPITALIZATION AND PAYMENT OF INTERESTS: Fixed-term interests may be capitalized as long as the fixed-term deposit is established for a term equal to or greater than one year. The capitalization and payment of interest will be governed by what the client has stipulated in the instructions given at the time of opening or renewal of the fixed-term deposit, as the case may be, understanding that such education must be provided by clearly and precisely and the manner required and accepted by THE BANK and that, otherwise, THE BANK will act in the way it deems most convenient, at its sole discretion.

4. PAYMENT TO CAPITAL: Unless the fixed-term deposit is renewed on the due date, THE BANK will pay the money deposited; it will do so in the manner stipulated in the instructions given at the time of opening or renewal of the fixed-term, depending on the case, understanding that such education must be presented in a clear and precise manner and the manner required and accepted by THE BANK and that, otherwise, THE BANK will act in the way it deems most convenient, at its sole discretion.

5. RENEWAL REQUEST: To request the renewal of the fixed-term deposit, THE CLIENT must instruct the BANK in this regard, either by marking this option on the activation form or either no later than the same day of expiration of the fixed-term deposit, by delivering of the corresponding renewal application form, duly completed and signed or in writing, verbally, by telephone, all of which must contain the information requested for such purposes, it being understood that the BANK always reserves the right to demand confirmation from of THE CLIENT duly signed. It is expressly understood that THE BANK is exempt from any responsibility for executing renewal instructions given by any means mentioned in this clause, whether signed or not. The parties agree that the interest applicable to the renewed fixed-term deposit will be the interest in force at THE BANK on the date of such renewal. It is also expressly understood that THE BANK reserves the right to approve or reject the renewal request.

6. AUTOMATIC RENEWAL: Once the fixed term expires without THE BANK receiving instructions from THE CLIENT, it will be understood that THE CLIENT has agreed to its renewal, for which THE BANK will proceed to renew the fixed term in the same terms of its constitution, but the rate The interest rate applicable to the renewed fixed-term deposit will be the rate in force at THE BANK on the date of such renewal.

7. INSTRUCTIONS AND MODIFICATIONS OF INSTRUCTIONS: The parties agree that THE CLIENT may give THE BANK written, verbal, and telephone instructions, being expressly understood; however, that, to execute instructions given by any of the means indicated in this clause, THE BANK reserves the right to demand confirmation of such instructions by THE CLIENT duly signed. It is also agreed that THE CLIENT may modify instructions previously given to THE BANK, being necessary; however, for the execution of such revised instructions, the prior authorization of THE BANK. Additionally, it is expressly agreed that THE BANK is released from all liability for executing instructions given by any of the means mentioned in this clause, whether signed or not and for following instructions to modify previously given instructions.

8. DEATH: In case of death of THE CLIENT, if it is a natural person, or of dissolution and liquidation if it is a legal person; or if any precautionary or execution measure is decreed or dictated, or judicial resolution in general on the monies object of the deposit, or that affects the same, the warranty will remain in force until its expiration and the product of the same will be delivered in said date to the person who corresponds by law to receive it. Suppose the action or measure that falls on the deposit does not allow the delivery of the money on the expiration date. In that case, THE BANK will keep the funds subject to legal action or precautionary measures in a demand deposit at the disposition of the person who, by law, corresponds to receive them. If several holders own the account, the provisions of the general conditions of this Agreement will apply.

9. JUDICIAL ORDER: The fixed-term deposit will also terminate if it is subject in its entirety to a court order, whether due to sequestration, seizure, or for any other reason. If the court order affects only part of the time deposit, it will be kept as a time deposit. Still, it will be reduced to the amount not taxed by the order, and the interest will be adjusted to the amount of the principal according to the current rates of THE BANK, as long as the such sum is sufficient to qualify as a term deposit. Otherwise, the fixed-term deposit will end if such a sum is insufficient to allow as a time deposit. The remainder will go to a savings account that will accrue interest at the rate established by THE BANK. for these accounts. The time deposit will end or be reduced, as appropriate, on the same date THE BANK receives the court order.

10. TRANSFER: The fixed-term deposit is not transferable to third parties; that is, the ownership of the fixed-term deposit is not modifiable, except in the case of prior authorization from THE BANK and provided that THE CLIENT and the assignee meet all the required requirements. by THE BANK and complete and sign all the documents that THE BANK, at its sole discretion, freely deems appropriate.

11. PLEDGE: THE CLIENT undertakes not to pledge, encumber, or dispose of the funds, interests, and rights related to the fixed-term deposit without the prior written consent of THE BANK.

12. OPENING OF NEW TERM DEPOSITS: The parties agree that THE CLIENT may instruct THE BANK to open new time deposits by submitting the activation form, duly completed and signed; it is understood that the new time deposits that are opened will be subject to all the terms and conditions agreed through this BANKING SERVICES Agreement, except about the particularities of each fixed-term deposit indicated in the corresponding activation forms, concerning which such new term deposits will be governed by what is agreed in such activation forms provided and when THE BANK duly approves the activation forms

13. CONFIRMATION OF FIXED TERM DEPOSITS: THE BANK will deliver the confirmation to the person(s) designated as the holder(s) of the deposit.

14. DISPOSAL OF DEPOSIT: The holder(s) may not endorse, pledge, assign, transfer, or in any way dispose of the Fixed Term Deposit or the title that represents it without the prior written knowledge of THE BANK. Consequently, THE BANK will not be obliged to recognize as holder(s) of the deposit a person(s) other than the designated person(s).

15. COMPENSATIONS: THE BANK may, at any time, collect from the deposit any outstanding balance or overdue debt that the holder(s) has contracted with THE BANK, either as the principal debtor(s)) as guarantor(s) or guarantor(s).

16. TERM: It is expressly understood that time deposits must be agreed upon for no less than thirty (30) days. This BANKING SERVICES AGREEMENT and the activation forms constitute the only proof of opening of the time deposit.

E. REGULATION OF CREDIT LINE

1. LIMIT OF CREDIT LINE: The BANK will open a revolving line of credit to THE CLIENT, on the date and for the amount set in the Activation Form, which will operate and be instrumented as a current account, and which THE CLIENT may use as established in this regulation. The BANK is empowered to unilaterally increase, decrease or revoke the limit of the revolving line of credit. As well as setting a top limit to the amount that can be disposed of in a particular operation at a given time. In case of increase, decrease, or revocation of THE CLIENT's limit at this moment, waives any claim, of any nature, against the BANK for such fact.

2. DISPOSITION OF FUNDS: THE CLIENT may dispose of the authorized amount through partial withdrawals through management checks or transfers, whose forms will be designed by THE BANK. As long as the line of credit remains in force, THE BANK will pay the management checks issued against this account, as long as they have been drawn within the stipulated limit. THE BANK reserves the right not to process any operation against your account and whose funds are not available in your account at THE BANK, and may also make the payments that you see fit. Payments will be made by deposit to THE CLIENT's account. Therefore the balances shown in THE BANK's books will determine the amount for which said CLIENT is in debt, even when said balance exceeds the limit stipulated by THE BANK. BANK. THE CLIENT may use the line of credit on a rotating basis; that is, the payments made will entitle him to new drawdowns for the amount to which the amount.

3. PAYMENTS: THE CUSTOMER agrees to pay all the balances owed indicated in the monthly account statements on the date shown in the account statement. However, as long as THE BANK so allows, and always within the maximum credit limit granted by THE BANK, THE CLIENT may finance the balance of his account by paying monthly the interest rate established by THE BANK in the legal currency of the United States of America. Likewise, THE CLIENT undertakes to make immediate, simultaneous payments, when necessary, for amounts equal to the parts that exceed the credit limit granted by THE BANK without the need for notification on the matter; it is the obligation of THE CLIENT to know of said excesses. The payments made by THE CLIENT will be applied in the order as follows:

a) Service Charges; b) Charges for Life Insurance; c) Charges for late payment, if any; d) Overdraft Fees, if any; e) Interest (considering the oldest amount) and f) Capital owed

4. INTERESTS: THE CLIENT undertakes to pay THE BANK ELBANCO, on the line of credit granted to him, the annual interest rate stipulated in the Activation Form. THE BANK is empowered to alter this interest rate when, according to its criteria, the financial or monetary conditions warrant it. If THE BANK should increase the interest rate, it will notify THE CLIENT. If within ten (10) days following the sending of this communication, THE CLIENT does not indicate its disagreement in writing; THE BANK will have the right to collect the interest thus increased. If, on the other hand, THE CLIENT does not accept the increase, the monies owed for this service will be considered past due, and the balance due will be paid within thirty (30) days following the communication of disagreement made by THE CLIENT. It is also agreed that THE BANK, when it deems it convenient and at its sole discretion, may reduce the interest rate agreed here, by this clause, to the speed that the BANK considers appropriate. To this end, the BANK will notify THE CLIENT, in writing, of your decision to reduce the interest rate. Likewise, the BANK is empowered to increase the interest rate once or several times, thus reducing it to the maximum interest rate allowed in the Republic of Panama, per the procedure indicated in this clause. These interests will be payable monthly in arrears, and THE BANK may debit such interest monthly to THE CUSTOMER's account. It is understood that the agreed interest will be calculated on the balance that, according to THE BANK's books, the mentioned account shows daily. Each month THE BANK shall have the right to declare the balance owed overdue and to demand its collection by judicial means. Likewise, THE BANK will monthly capitalize the interest not paid on time.

5. TERM OF SERVICE: Either party may terminate this service at anytime. THE BANK may close the line of credit by giving notice to THE CLIENT by letter (recommended) or email. In this case, the line of credit will be considered closed from the date of the letter, and the balance shown at that time will be considered past due and payable immediately. In turn, THE CLIENT may terminate this service at any time, canceling the balance it shows against them and notifying THE BANK in writing.

6. SPECIFIC GROUNDS FOR TERMINATION: Without prejudice to what was agreed in the previous clause, it is decided that THE BANK may declare the term expired and demand full payment of the amount owed by THE CLIENT and at the same time, terminate the right to use the line of credit, without need for prior notice, in the event of any of the following circumstances:

- a) If THE CLIENT is declared bankrupt or insolvent, at their request or by third parties;
- b) If THE CLIENT is kidnapped or seized in their businesses or any of their assets (movable or immovable);
- c) If THE CLIENT fails to promptly pay the interest and payments established in these regulations.
- d) If THE BANK proves at any time that the information provided by THE CLIENT is false when formulating the request for the line of credit.
- e) If THE CLIENT, without the prior authorization of the BANK, exceeds the maximum authorized limit for using the line of credit.
- f) If THE CLIENT fails to comply with any of the terms and conditions of these regulations or Banking Services Agreement.

7. DEBIT DENIALS: THE BANK may deny any withdrawal, draft, or credit request under this account at any time, and THE BANK may, at its discretion, re-allow withdrawals, drafts, or credit requests later, provided that the line of credit has not been closed. The BANK, if it sees fit, will inform THE CLIENT of its decision to close the line of credit or its decision to suspend or deny the credit; it is expressly understood that THE BANK is exempt from all liability if it makes use of any or all of the rights mentioned herein.

8. ACCOUNT STATEMENTS: When THE BANK deems it convenient, periodically and while this line of credit remains in force, THE BANK will send THE CLIENT an account statement to which THE CLIENT must make the objections of the case within ten (10) days following receipt of the same. If within the period indicated, THE CLIENT does not communicate any complaint to THE BANK in writing, the accounts will be considered recognized, and the balances will be final on the date of the report. THE CLIENT may not present any claim to THE BANK after said term.

9. DEBIT AUTHORIZATION: THE BANK is authorized to debit any sum that THE CLIENT has deposited with THE BANK in his name, whether a said deposit is individual or joint with any other person, natural or legal, to allocate said debit to the payment of any balance to capital or interest that THE CLIENT owes THE BANK for this revolving line of credit service.

10. SERVICE CHARGES: The BANK may establish, from time to time, any charges for the use of the revolving line of credit. THE BANK reserves the right to increase or decrease these charges and add new accounts, thus notifying THE CLIENT, as established in this Agreement. Notwithstanding what is mentioned in the previous paragraph, in case of default, either in payment of capital, interest, or any other established charge, THE CLIENT will pay, in addition to the based interest, a demand for late payment at the rate set by THE BANK on the delinquent balance, in the legal currency of the United States of America. In addition, THE CUSTOMER will pay a charge in the legal cash of the United States of America in case the limit of the line granted by THE BANK is exceeded and an annual interest rate of twelve percent (12%) on said amounts that exceed the boundary of the line approved by THE BANK. In addition, THE BANK will charge or any others to the client's account taxes, rates, contributions, encumbrances, or surcharges that in the future are established on the balances owed, tax stamps, notarization costs, attorneys' fees, as well as applicable financing rates. , signature research costs, charges for returned mail, retained mail, copies of documents, and any others inherent to this service.

11. COMMISSION FOR UNUSED BALANCES: THE BANK reserves the right to charge THE CLIENT a commission on unused balances for as long as this line of credit remains in force.

12. OBLIGATION TO CONSTITUTE GUARANTEES: It is understood and agreed that, when THE BANK so requests, THE CLIENT will be obliged to constitute real or personal guarantees, as THE BANK requires, to guarantee the due fulfillment of the obligations that it has contracted or will contract with THE BANK for a reason for this service.

13. REIMBURSEMENT OF EXPENSES: THE CLIENT undertakes to reimburse THE BANK for all expenses of any kind that the latter has to make due to this service, and that in any case in which THE BANK, by the Agreement, terminates the term of the obligation and demands The payment of what is owed will pay, in addition to the capital, interest until the date of total cancellation of what is owed, premiums, costs, judicial or extrajudicial collection expenses and of any other nature that may arise.

14. ACCOUNT BALANCE: For all legal purposes, including the execution order against THE CLIENT, it is agreed that the correct and proper balance of the obligations in charge of THE CLIENT will be the one that appears in the books of THE BANK, according to the latter's declaration, therefore, the certification issued by THE BANK regarding the amount and enforceability of the debit balance, once reviewed or certified by an Authorized Public Accountant, will make full faith in court and will lend executive merit, considering the sum expressed in said clear, liquid and enforceable certification.

15. EXPENSES: All expenses due to tax stamps, notarization, attorney fees, and all other costs inherent to this service will be borne by THE CLIENT, empowering THE BANK to charge said payments to the credit account. The tax stamps required by law will be attached to the original activation form where the amount of the line of credit is established.

16. LIFE INSURANCE: THE CLIENT agrees to take out individual life insurance on the balance of the overdraft line. Said insurance policy must be contracted with an insurance company recognized and accepted by the BANK. The BANK will be the sole beneficiary of the policy, so in the event of death, it will directly receive compensation from the corresponding insurance, to apply to the payment of the obligations that remain pending payment by THE CLIENT.

17. SOLIDARITY GUARANTEE: If there is a joint guarantor, he will be jointly and severally liable as the primary payer of every one of the obligations that THE CLIENT may contract. THE SOLIDARITY GUARANTOR expressly waives the domicile and, for reasons of solidarity, the benefit of execution exclusion, a notice of expiration and default, a request for payment, and the right to indicate assets.

F. REGULATION OF ONLINE BANKING SERVICES

1. DEFINITION OF SERVICE: The Internet Banking System (ONLINE BANKING), from now on referred to as THE SERVICE, is a consultation and instruction service via electronic means through a computer, or smartphone, which consists of the user of the same or THE CLIENT being able to access your accounts at THE BANK, via the internet, which after being identified by validating a USER IDENTIFICATION, will allow you to carry out all kinds of personal banking transactions available through THE SERVICE.

2. ACCOUNT HOLDER: It is understood that for THE CLIENT to be able to opt for THE SERVICE, they must currently be the holder of a current account, savings account, and/or fixed-term deposit, and/or Credit or Debit card (Clave), and /or maintain credit facilities in THE BANK. THE CLIENT may carry out all the operations available in THE SERVICE and, simultaneously, carry out any other new transaction that is later included in the system for which access has been accredited to the user.

3. IDENTIFICATION OF USER: The operations will be carried out by THE CLIENT, providing their User Identification, which THE BANK initially provides; which is provided temporarily, since the user will have to change it compulsorily at the first login, and from then on, he can change it whenever he deems it convenient, thus guaranteeing greater security in accessing the system. The User Identification is personal and non-transferable, and therefore THE CLIENT assumes the consequences of its disclosure to third parties, freeing THE BANK from all liability arising from it, including that arising from any situation that may be interpreted as violation, contravention, or breach of the rules of banking secrecy or reserve and the provisions of the bank account law, and from now on relieves THE BANK of any payment of money that it could claim for damages. Likewise, THE CLIENT clears THE BANK of any responsibility that may arise due to failures in the system of THE SERVICE; malicious acts by third parties through which an operation is carried out as if it were THE CLIENT, destroying or obtaining information from THE CLIENT without their authorization, due to unforeseen circumstances or force majeure, and undertakes to reimburse THE BANK any sum that the latter could be ordered to pay for any of the relationships described in this paragraph.

THE CLIENT declares that it is fully aware and instructs THE BANK to accept and understand that all access, which has any person giving USER IDENTIFICATION, will be taken as done by THE CLIENT. In such a case, and once said requirements have been fulfilled, THE BANK will consider that such instruction has emanated validly, legitimately, and authentically from THE CLIENT, without the need to make, carry out or take any other safeguard of any kind, accepting THE CLIENT that it should not be credited to THE BANK nor third parties the fact of the query, or have given the instruction. In the same way, THE CLIENT agrees to object or to any THE BANK or third parties the fact of having given passed individual instruction for THE SERVICE referred to in this document. In addition, THE CLIENT is responsible for any damage experienced by THE BANK or payment that must be made to third parties due to processing.

4. CHARGES FOR SERVICES: THE BANK may charge commissions and/or charges for annual membership for THE SERVICE, which will be notified to THE CLIENT promptly by any means that THE BANK designates for it. THE CLIENT will define in his affiliation to the Online Banking service a Collection Account for the charge for commissions that THE BANK determines to charge for the use of the channel and/or transactions that THE CLIENT uses and that have characteristics. THE BANK will inform THE CLIENT of the commissions to be set before he agrees to the processing of the instruction. Suppose if the collection account initially defined by THE CLIENT is closed or inactive. In that case, THE BANK will select a new Collection Account from among the active current or savings account(s) that THE CLIENT has if it exists.

5. RELEASE OF LIABILITY: It is agreed that THE BANK will not be responsible for charges for late payment or any penalty that a creditor imposes on THE CLIENT, or for damages, losses or inconveniences of any nature suffered by THE CLIENT as a result of payments made through THE SERVICE, after their expiration date if said a late notification from THE CLIENT causes said delay. THE CLIENT is directly responsible for any damage experienced by THE BANK, or payment that must be made to third parties as a result of processing orders before THE BANK has received the request to remove the respective password, and undertakes to reimburse THE BANK any amount that it may be required to pay.

6. SERVICE FEE: THE SERVICES implemented by THE BANK will be provided in the form, schedule, and places freely determined by the BANK. However, operations consisting of fund transfers between accounts of the same client, balanced, friendly inquiries, will be carried out online (automatically). For the payment of services and obligations, the order will be debited from THE CUSTOMER's account, and the amount of THE SERVICE will be made 48 hours after the request has been sent. For those actions that require internal processing by THE BANK, if there are no available funds, the operation will not be processed, and THE CLIENT will be notified. Applications for loans, credit cards, or other products will be processed as long as THE CLIENT meets the requirements of THE BANK and will be processed after receiving the relevant documents. Requests received outside the indicated hours will be processed in the same circumstances from 8:30 a.m. the first following bank business day.

7. TRANSACTION AMOUNT LIMITS: Transactions related to the payment of obligations made by THE CLIENT through THE BANK and the transfer of funds between CLIENT accounts. THE SERVICE will operate provided that the amount of the payment or transfer of funds does not exceed the available balance in the history and the limits established by THE BANK that is debited at the time of the transaction. Public funds will be understood as all those not subject to withholding, considering the available funds in the line of credit associated with the account to which the charge is made, without prejudice to the regulatory restrictions that may affect a given transaction. Monetary transactions made through Online Banking (including ACH transfers, international transfer requests, between accounts, to third parties, etc.) may have a maximum daily limit per account and customer (whichever applies first). THE BANK reserves the right to make any changes to these maximum daily amounts allowed to transfer without prior notification to the client. In the specific case of Credit Card payment, the payment may not be greater than the total debt or less than the minimum payment recorded in the corresponding account statement.

8. MODIFICATION OF CONTRACT: THE BANK may, at its sole discretion, modify or add to this contract one or several times, in which case it will give prior notice to THE CLIENT utilizing a letter sent to the last registered address of THE CLIENT in THE BANK or using an announcement that It will be published only one (1) time in a newspaper with national circulation (this announcement may refer specifically to THE CLIENT or, in general terms, to all clients who use THE SERVICE).

9. TERMINATION OF CONTRACT: This contract is indefinite, and either party may terminate it by giving written notice five (5) business days in advance. Notwithstanding the preceding, the event that the contract of the accounts referred to in this document is terminated, rescinded, or annulled for any reason will constitute grounds for termination of this contract. The termination notice will take effect from the same day that the post office receives for dispatch the corresponding communication addressed to the last registered address of THE CLIENT at THE BANK. It is understood and agreed that this contract is subject to the Regulations for Current Accounts, Savings, Fixed-Term Deposits, Debit Cards, Credit Cards, and the General Business Conditions that THE CLIENT has previously entered into with THE BANK.

10. TAXES AND RATES: It is understood and agreed that all taxes, rates, and contributions of all kinds, both national and municipal, that correspond to each operation that is executed will be borne exclusively by THE CLIENT. Said taxes, rates, and contributions will be charged to any account of THE CLIENT.

11. LEGAL CONDITIONS: This Agreement and Statement shall be governed by and construed exclusively following the Law of Antigua and Barbuda. The place of fulfillment of all the requirements of both parties, the site of collection of the debt, the latter only for CUSTOMERS domiciled outside of Antigua, as well as the exclusive place of jurisdiction for any dispute arising from and in connection with this Agreement and/or The statement will be. THE BANK reserves the right to take legal action against the CLIENT before the authorities of his domicile or any other competent authority, in which case the law of Antigua and Barbuda will be exclusively applicable.

In case of breach by any of the parties of any of the clauses of this contract, the absence of a requirement by the other party will not constitute in any way the tacit acceptance of abandonment or the loss of their rights; the party harmed by the such breach will retain all of its rights under this contract and may assert them at any time.

If any provision of this contract is null, illegal, or unenforceable, the condition will be executed according to the parties' intention to the maximum extent permitted by law. Such nullity or illegality will not invalidate this contract in its entirety. Still, rather it will be interpreted as if it did not include the stipulation or provision declared null or illegal, and the rights and obligations of the parties will be construed and observed in the manner that the law proceeds.

G. REGULATION OF CREDIT CARD SERVICE

1. ISSUE AND PURPOSE OF CREDIT CARD: THE BANK declares that it is empowered to issue or authorize third parties to issue Credit Cards. By this Agreement, THE BANK will print and deliver a Credit Card in favor of the CARDHOLDER and, in turn, of the persons expressly designated by the CARDHOLDER so that the latter, after presenting the Credit Card and verifying its ownership or identity by the Affiliated Businesses, can obtain or acquire goods, contract services or make cash advances from those natural or legal persons that are part of the credit card system, depending on the agreements with the brands to which the BANK has arrived. Using the Credit Card for any other purpose other than that indicated will give rise to THE BANK being able to terminate this Banking Services Agreement in advance, revoke the Credit Card, and demand its immediate return without any responsibility for THE BANK.

Every time THE CARDHOLDER uses the Credit Card, he will sign a promissory note at sight for the amount of the goods and services acquired or contracted, a receipt or promissory note that must be delivered to the affiliated business and a copy of which will be given to THE CARDHOLDER.

Amount: THE CARDHOLDER undertakes to pay THE BANK in cases of consumption made through the use of electronic banking mechanisms or any other means of remote negotiation, the accounting entries made through the use of the data included in the Credit Card, in which case, THE CARDHOLDER accepts that the promissory notes may have the following characteristics: a) That they do not contain the signature of THE CARDHOLDER by purchases made over the Internet or other mechanisms that allow the perfection of remote operations - mail and telephone, in which case the amounts for the cost of the contracted product or service will not necessarily have to be subscribed by THE CARDHOLDER; b) That they have minor printing defects; c) That the charges corresponding to the goods or services acquired be issued manually or through the use of electronic means, which, in the latter case, may even cause the promissory note not to be issued.

THE BANK is fully authorized to issue, when it deems it convenient, guaranteed Credit Cards, having the broadest power to define the type and amount of the guarantee(s) to be constituted, which (is) must be directed to safeguard the timely payment of the amounts owed to THE BANK for the use thereof. It may also issue pre-paid cards, where THE CARDHOLDER will pay in advance the maximum amount of the consumptions that he aspires to carry out with it in a given period.

2. CREDIT CARD LIMIT: THE BANK will set THE CARDHOLDER the maximum credit limit for using the Credit Card. Said maximum limit will be applied together with the additional card(s) issued at the request of THE CARDHOLDER in such a way that the full use of the card(s) may not exceed said limit. THE BANK is empowered to unilaterally increase, decrease or revoke the maximum limit of use of the Credit Card and set a maximum limit to the amount that may be available in a given transaction at a specific time. Said maximum limit will be the most significant amount of money that THE CARDHOLDER may owe to THE BANK at the cutoff of each account statement.

Notwithstanding the preceding, THE CARDHOLDER may agree with THE BANK on the limits of the additional card(s) issued at the request of THE CARDHOLDER, which directly assumes the responsibility of canceling or paying the total amount of the obligations generated from its use. In case of increase, decrease, or revocation of the maximum allowed limit of the Credit Card, THE CARDHOLDER, at this moment, waives any claim, of any nature, against THE BANK, for such a fact.

Suppose THE BANK agrees to offer prepaid cards to its CUSTOMERS. In that case, THE CARDHOLDER will be obliged, as determined by THE BANK, to pay in advance to their CREDIT CARD at least the sums of money for the consumption that they aspire to incur in a given period, amount this will constitute the maximum limit that THE BANK will enable you in your purchases of goods or services before the AFFILIATED MERCHANTS. Suppose, for any reason, THE CARDHOLDER exceeds the amount available on his prepaid Card. In that case, he must immediately repay said excess without needing notification from THE BANK. THE BANK reserves the right to establish limits on the sums of money that THE CARDHOLDER transfers, loads, or deposits on their prepaid Card, as well as any other particularity applicable to prepaid cards. For Prepaid Cards, THE CARDHOLDER maintains an account at THE BANK, a savings or current account. Therefore, in his Prepaid Card, the customer may previously deposit at least the sums of money equivalent to all the operations that he intends to carry out and the charges that THE CARDHOLDER will incur through the use of the Card. THE CARDHOLDER will determine the limit established for using the Card at its sole discretion using the amounts previously deposited in its Prepaid Card.

Notwithstanding the preceding, THE BANK reserves the right to establish, from time to time, limits on the sums of money that THE CARDHOLDER transfers, loads, or deposits on their Prepaid Card. In case of the Prepaid Card closure, the available funds in favor of THE CARDHOLDER, if any, will be delivered by check or transfer to their savings or current account. THE CARDHOLDER undertakes to deposit immediately, as many times as necessary, the amounts that exceed the amount available in his account without the need for any notification by THE BANK since THE CARDHOLDER must know and immediately cover said excesses. THE CARDHOLDER understands and accepts that the crediting of funds to the Prepaid Card has a processing time according to the source of funds used, which must be considered for the use of the Card. In this sense, the crediting of money from deposit accounts of THE BANK will be made effective immediately. The checks from other banks will be credited within forty-eight (48) working hours following the deposit, provided that the same are not checks drawn against other places, which will be applied once the funds deposited by the client become effectively available in our account with the correspondent.

3. PAYMENTS FOR GOODS AND SERVICES: THE BANK undertakes to pay the amount of the purchases of goods and services made by THE CARDHOLDER through the use of the Card before those persons or commercial establishments that are part of the international system of the VISA card or those systems that correspond to the Card contracted with THE BANK, whether Visa or any other by agreements entered into, as long as the terms and conditions contained in this Agreement have been complied with. In this sense, it will be understood that the payments made by THE BANK for the use of the Card are on behalf of THE CARDHOLDER, who will be obliged to pay said sums to THE BANK in the manner stipulated below.

4. RIGHTS OF PROPERTY: The Card is non-transferable and will at all times be the property of THE BANK, who may, at any time and without the need for a specific cause, revoke or suspend the right to use said Card without the need to give prior notice to THE CARDHOLDER. Once the right to use the Card has been revoked, it may not be used by THE CARDHOLDER, and its subsequent use will not cause any liability for THE BANK, who will not pay the amounts incurred during said subsequent use. However, THE CARDHOLDER is expressly obliged to cancel, at the request of THE BANK, the total sum of what it owes or may owe, and to pay THE BANK, the amounts of the purchases made with the Card after its revocation.

5. ACCOUNT STATEMENT: THE BANK will send monthly within the first ten (10) days following the billing or cut-off date of THE CARDHOLDER an account statement detailing, among other aspects, the transactions carried out in the period in question, indicating the date and amount of the same, the name of the AFFILIATED MERCHANT, as well as the amount corresponding to any other charge that the CARDHOLDER had to cover and (or) pay, such as taxes or levies, and the term that THE CARDHOLDER has to pay without an interest being charged. The said account statement will also indicate the effective annual interest rate and the monthly interest that THE CARDHOLDER must pay if the payment is not made within the term established by THE BANK. The CARDHOLDER accepts and authorizes THE BANK to send the monthly account statements to the email address on file with THE BANK. However, they will be allowed to send it to the physical address they keep registered in their records. Furthermore, THE CARDHOLDER must notify THE BANK of any change in their electronic, residential, commercial speech, post office box / or telephone numbers or their generals, assuming the consequences of the lack of updating said information before THE BANK.

THE CARDHOLDER acknowledges and accepts as accurate and corrects all the transactions, amounts, and charges reported in the statement of Account, unless a formal claim is submitted in writing to THE BANK within ten (10) calendar days following the date on which the card was received. The statement of Account, explaining the reasons that justify said claim and the proofs or evidence that justify it. Once the period above has elapsed without the claim being formalized, the account statement received will be understood to be accepted, and THE BANK will be relieved of having to carry out subsequent procedures with the Affiliated Merchants that generated the collection if the CARDHOLDER has any claim. THE BANK may vary, giving thirty (30) days' notice for it, the date of issue or delivery of the account statements.

6. DEBITS AGAINST THE ACCOUNT: THE BANK shall have the right, without the need for authorization by THE CARDHOLDER, to charge the latter's Account for the enforceable obligations generated by the use of the CREDIT CARD, in the terms provided in this Agreement.

7. MONTHLY PAYMENTS: THE CARDHOLDER undertakes to cancel all the monthly balances indicated in the account statements, within twenty-five (25) days following the date thereof, without any financing charge. In the case of cash advances, an invoice will be generated when the money withdrawal transaction is made.

Notwithstanding the preceding, as long as THE BANK so allows, and always within the maximum credit limit granted by THE BANK, THE CARDHOLDER may finance the balance of their Account by paying a monthly percentage of the outstanding obligation depending on the type of card and according to the charges and interests established by THE BANK.

Likewise, THE CARDHOLDER undertakes to make immediate, simultaneous payments, when necessary, for amounts equal to the parts that exceed the credit limit granted by THE BANK, without the need for notification on the matter since THE CARDHOLDER must know of these excesses.

The applicable interest rate for the case of monthly financing will be different depending on the type of card and according to the rates and tables established by THE BANK. Said interest rate will be calculated on the average daily balance owed.

Notwithstanding the preceding, it is understood that THE BANK may vary the interest rate at any time, one or several times and without the need for prior notice, increasing or decreasing the stipulated interest up to the maximum allowed for banking entities in the Republic of Panama and, in such case, the new interest rate will be the one indicated by THE BANK.

All payments to be made by THE CARDHOLDER by this Agreement shall be made at the main offices of THE BANK, or the place designated by the BANK subsequently, or through the use of Online Banking of THE BANK, in Dollars, current currency law of the United States of America. If the card purchases goods or services billed in a currency other than the United States of America Dollar, the conversion to United States of America Dollars will be made per what is established by VISA or the international provider of the card. Card contracted by the Agreement entered into with THE BANK, in particular, without a place for claims by THE CARDHOLDER.

The payments made by THE CARDHOLDER will be applied first to the delinquency, secondly to interest (considering the oldest amount), and lastly to the principal owed.

Notwithstanding the preceding, THE BANK may establish, from time to time, charges for the use of the card. THE BANK reserves the right to increase or decrease these charges, as well as to add new charges, thus notifying THE CARDHOLDER, as established in this Agreement.

8. INTEREST RATES, CHARGES, COMMISSIONS AND TAXES: THE CLIENT knows and accepts that, depending on the type of CREDIT CARD in question, THE BANK will charge the amount corresponding to the updated Rates and Commissions, which it maintains published and available to THE CLIENT on its website. In addition to the charges contained in Rates and Commissions, THE BANK will charge or charge the CARDHOLDER every month and any tax, rate, contribution, levy, or surcharge that is applicable or derived from the use of the Credit Card, as well as the charges, Applicable financing fees, signature investigation costs, returned mail, retained mail, copies of documents and any others related to the handling of the Credit Card.

Likewise, it is understood that after the first year of validity of this Agreement, THE BANK may vary the interest rate at any time, once or several times, notifying thirty (30) calendar days prior to the increase or decrease of the stipulated interest, until the maximum allowed to the banking entities of Antigua and Barbuda, and in such case, the new interest rate will be the one indicated by THE BANK. The new interest rate will be communicated and will appear in the account statement of the cycle prior to the entry into force of the new rate. The same regime will apply for the increase, decrease or creation of charges and (or) commissions that may be applicable. The interest rate, charges and commissions will be published in a tariff to be included on THE BANK's website www.dbankonline.com and will be fully valid, within thirty (30) days following notification. They will also be placed in a place visible to the public in the offices of THE BANK.

9. TAXES: THE BANK will charge the account of THE CARD HOLDER applicable fees, contributions, levies or surcharges, tax stamps, notarization costs, attorneys' fees, as well as applicable financing fees, signature research costs, mail charges returned, withheld mail, copies of documents and any others inherent to this Agreement and those related to the management of the Card account.

10. LIMIT OF RESPONSIBILITY: THE BANK is not responsible for the condition, quantity, price or quality of the goods, merchandise or services acquired by THE CARDHOLDER through the use of the card, so that any claim or dispute must be addressed or resolved exclusively with the seller. In the same way, the seller's breach will in no way affect THE BANK, who will have the right to collect the respective amounts reflected in the account statement of THE CARDHOLDER.

In case of return or reduction of the price of the merchandise or services, the right of THE CARDHOLDER, as the case may be, is limited to demanding a copy of the corresponding credit note from the seller. If the adjustment does not appear in the following state of the account, you must make the rightful claim to the seller.

11. THEFT OR LOSS OF THE CARD: If the card has been stolen or lost, THE CARDHOLDER must immediately notify THE BANK in writing of such circumstance, and THE CARDHOLDER will be unlimitedly responsible for the illicit consumption made and the cash advances obtained with the said card until the next business day of the written notification to THE BANK. If the information referred to in this clause is not made, the responsibility of THE CARDHOLDER will end on the day the card expires. THE CARDHOLDER will be responsible for the protection and proper use of the card and its PIN and, consequently, will not allow unauthorized persons to use it or the PIN. If the above occurs, THE CARDHOLDER will be responsible for paying said sums.

Notwithstanding the preceding, the CARDHOLDER may notify THE BANK by telephone so that it carries out the corresponding procedures, however, said notification will be considered as made only from the statement made in writing as indicated in the previous paragraph. Furthermore, THE BANK will maintain a customer service center available to THE CARDHOLDER twenty-four (24) hours a day, seven (7) days a week. Furthermore, it will have the email customer dbankonline.com available to make any inquiries or requests.

12. RESPONSIBILITY: THE CARDHOLDER personally assumes as debtor the responsibility for the payment of the sum of the credits due for each of the cards issued by THE BANK under the account number assigned to him. However, the persons authorized by THE CARDHOLDER as additional persons to use the card are jointly and severally liable as co-debtors for the payment of obligations to THE BANK, and the latter may at any time and without the need for notice or communication to THE CARDHOLDER, demand from any of them the full payment of what is owed.

THE CARDHOLDER will be responsible for those invoices in which, even without their signature or if it is different, the sales receipt or promissory note contains the printing of the data embossed on the card by the seller's or affiliated merchant's printer. In the same way, THE CARDHOLDER will be responsible before THE BANK, even in cases where the invoice or promissory note prepared by the seller or affiliated business to prove the transaction shows the data of THE CARDHOLDER illegible. In the latter case, the invoice date would be the date of the deposit of the promissory note made by the seller.

This Agreement applies to all additional cards of the same number, issued with the authorization and on behalf of THE CARDHOLDER, THE BANK.

13. OBLIGATION OF THE DEBTORS: THE CARDHOLDER may give instructions to THE BANK, concerning this Agreement regarding the increase in the limit, its modification or termination, without this relieving any of the debtors and joint and several debtors of any obligation contracted or that they employ, until the total cancellation of said obligations or any extension of them. If the card has been approved based on a family income, the joint and several debtors will be obliged to THE BANK under the same conditions and assume the same obligations as they are modified or amended by THE BANK.

14. ACCOUNT BALANCE: For all legal purposes, including the execution order against THE CARDHOLDER(S), it is agreed that the correct and proper balance of the obligations in charge of THE CARDHOLDER will be the one recorded in the books of THE BANK, according to the latter's statement, so that the certification issued by THE BANK, regarding the amount and enforceability of the debit balance once reviewed or certified by an Authorized Public Accountant, will make full faith in court and will lend executive merit considering it transparent, liquid and demandable the sum expressed in the said certification.

15. OBLIGATION TO CONSTITUTE GUARANTEES: It is understood and agreed that, when THE BANK so requests, THE CARDHOLDER will be obliged to constitute real or personal guarantees, as THE BANK requires, to guarantee the due fulfillment of the obligations that they have contracted or will contract with THE BANK, because of this Agreement.

16. BENEFITS AND INCENTIVES: THE BANK, at its sole and entire discretion, may offer THE CARDHOLDER, for the use of the Card, the benefits, services, or programs that it deems appropriate, such as benefit programs of redeemable points for prizes, such as tickets, products, services, cash back, among others. These prizes will be subject to the terms, conditions, and other stipulations established by THE BANK and in the respective contracts or regulations. It is also agreed that THE BANK, at its sole and entire discretion and without having cause for it, may vary, eliminate, suspend, or cancel the services, benefits, and programs offered with the Card, a circumstance that will be communicated by THE BANK, to THE CARDHOLDER.

THE BANK may establish benefits or prizes in favor of THE CARDHOLDER based on the type of Card issued and any other conditions set by THE BANK. It may likewise vary such gifts, tips, and/or needs. THE BANK will notify such benefits, rewards, and conditions through THE BANK's website.

Additionally, THE BANK establishes that any benefit offered and obtained through credit card brands is entirely their direct responsibility. Therefore, by signing this Agreement, THE CARDHOLDER declares that he exempts the BANK from any responsibility regarding fulfilling said benefits. If you would like more information or procedures about the benefits offered by the brand of your credit card, please refer to the telephone numbers of the brands that appear on the back of your credit card or to the information that they provide through their website.

17. INSURANCES: THE CARDHOLDER undertakes to contract an individual debit balance insurance to guarantee, in the event of his death, the payment of the monthly balance that could be owed for the use of the Card on the date of his death for a sum equivalent to the amount owed. Likewise, THE CARDHOLDER agrees to take out insurance against fraud to cover any loss he may suffer due to the Card's loss, theft, or robbery.

THE CARDHOLDER agrees to accept the terms and conditions established in the insurance above policies contracted by the card issuer, and whose premiums will be charged to THE CARDHOLDER in the account statement. THE BANK will be designated as the sole beneficiary in said policies so that, in the event of an insured loss, THE BANK will receive directly from the insurance company the amount of compensation equivalent to the amount owed to THE BANK at the time the loss occurs, to apply it to the debt. Any remainder of the compensation will be delivered to THE CARDHOLDER or to his heirs, declared by Law. If the payment amount does not cover all the sums owed, then THE CARDHOLDER must assume and pay the balances that result against him after applying the amount of compensation.

Notwithstanding the preceding, in the event of the death of THE CARDHOLDER, and if the amount of compensation does not cover all the sums owed or due to delinquency in the account, then THE BANK will be authorized to debit against the account that THE CARDHOLDER maintains in THE BANK any sum owed by THE CARDHOLDER and that the amount of the life insurance has not covered as compensation. In the event of filing a claim for an unrecognized transaction and after the investigation, it is determined that it does belong to the client, a commission corresponding to the Fraud Investigation will be charged plus 7% of the Personal Property and Services Transfer Tax. (I.T.B.M.S.) which will be charged directly to the Credit Card

18. AUTHORIZATIONS AND DECLARATIONS: THE CARDHOLDER expressly authorizes THE BANK to communicate the blocking or cancellation of the Credit Card from national and international databases. THE CARDHOLDER accepts and authorizes that THE BANK may outsource certain services to fully comply with its obligations arising from this contract. THE CARDHOLDER hereby declares that he is aware that the movement records related to the use of Credit Cards and account statements may be processed outside of Antigua and Barbuda.

THE CARDHOLDER accepts and authorizes THE BANK to keep such records and account statements in the place that is available according to the convenience of THE BANK. In particular, THE CARDHOLDER accepts that THE BANK may operate the Credit Card through another company related to THE BANK and that said company and its contractors may access the data of THE CARDHOLDER that is necessary to diligently comply with the commitments made.

Additionally, THE CARDHOLDER declares to know and authorize THE BANK so that, directly or through third parties, it can inform the network of the credit card brands that issue relevant data about a certain transaction. THE CARDHOLDER states that all the information provided to THE BANK is complete and true and THE BANK is expressly authorized to verify it in any way.

The CARDHOLDER expressly and irrevocably authorizes THE BANK to obtain directly, as often as it deems necessary, from any source of information, including Credit Information Bureaus and the Risk Central or any other similar database of reference information credit, from any country, references related to your history and credit behavior, management of savings or checking accounts, credit cards, etc.; and, in general, about the fulfillment of its obligations, be they direct or indirect.

Likewise, THE BANK is expressly authorized so that, if it so decides, it can provide information on the fulfillment of my direct or indirect obligations, as often as it deems necessary, to every one of the legally authorized Credit Information Bureaus. to operate in any other country.

H.REGULATION OF SECURITIES DEPOSIT, CUSTODY, AND ADMINISTRATION SERVICES

1. SCOPE OF SERVICE: This agreement contains the contracting conditions for the non-discretionary Securities deposit, custody, safekeeping, conservation, and administration services that THE CLIENT voluntarily delivers or transfers to THE BANK to be maintained in its favor. In this sense, THE BANK will carry out all the acts and operations inherent to the administration and custody of Securities, so that the Securities and financial instruments in custody retain the rights that correspond to them by the legal provisions and other regulations that apply to them. are applicable.

2. DEFINITIONS AND PARTICULARS: For this agreement, whenever they appear mentioned, the following terms will have the following definitions:

- a) "Vault" It is the Securities Vault located in the headquarters of the main office of THE BANK
- b) "Certificate of Custody": It is the confirmation of receipt of securities object of this service that THE BANK agrees to issue to THE CLIENT, in which the Securities received will be identified in the manner and extent required by Law or in failing that, as usual for the Securities delivered in the place where the certificate is issued. The Custody Certificate will not be transferable or pledged, nor may it be given as a guarantee of any kind.

c) "Business Day": means any day that is not a Saturday, a Sunday, or a day on which domestic banks may or are required to conduct business.

d) "Custody": is the generic term that will be used to designate the service of deposit, custody, care, conservation, and non-discretionary administration of Securities object of this agreement.

e) "Securities": as such shall be understood all those titles and documents, issued or not en masse, subject to public offering or not, the legitimate possession of which is necessary for the exercise and transmission of the rights that they incorporate and that are described in a literally in them. Within the concept of Securities used here, the so-called "Dematerialized Securities" should be understood as included therein, which are those rights that are constituted, registered, identified, transferred, and stored by electronic means, thus eliminating titles and documents physically, being the same replaced by book entries in central deposits or securities boxes.

f) "Market Values" : It will be the market price of the Securities in Custody, which will be determined by the last price for which the Securities have been sold through an operation on the stock exchange or outside of it. If in the opinion of THE BANK the last price of any Security does not reflect its Market Value, the Market Value will be determined by THE BANK based on the average between the market prices for sales (offer) and for purchases (bid) of the Securities in a given period. If such quotes do not exist or are not available, THE BANK will set a fair value that will constitute the Market Value of the Securities. In any case, the determination of the Market Value of a Security will always correspond to THE BANK and will be conclusive except for manifest error.

3. PROCEDURE: The reception in Custody of the Values of THE CLIENT, will be perfected:

a) In the case of Securities represented in physical certificates, by delivery to the office of THE BANK authorized to receive and review them;

b) In the case of Dematerialized Securities, by complying with the rules and procedures that regulate their deposit or registration in the accounts and/or sub-accounts of the respective central custodians or dematerialized securities boxes where they are registered.

All the risks related to the physical delivery of Securities to THE BANK will be borne by THE CLIENT until the moment the deposit is perfected. THE BANK reserves the unilateral right to reject, without being constrained under any circumstances to reveal the causes of such rejection, the deposit of certain Securities, among others, in the cases in which it considers that their acceptance; (i) could result in a breach of your legal obligations or; (ii) contradicts commercial practices or institutional or market policies. Likewise, THE BANK reserves the unilateral right to reject the Custody when it considers that the Securities; (a) may be false; (b) do not belong to THE CLIENT, or; (c) are not included within the categories of Securities object of this agreement, among others.

4. PLACE OF CUSTODY: THE BANK will keep the physical Securities in the Vault, reserving the right to store them in different places for reasons of convenience or security. The dematerialized Securities will be maintained and managed by THE BANK in accounts in the name of THE CLIENT or accounts in the name of THE BANK in other national or foreign institutions, such as CLEARSTREAM and EUROCLEAR. If said institutions so allow, THE BANK will maintain in its accounts the dematerialized Securities of THE CLIENT in sub-accounts in its name.

5. RIGHTS OF SECURITIES: The Custody and administration of Client Securities object of this agreement are not discretionary for THE BANK, therefore THE CLIENT must instruct in writing about the deposit of the fruits received in cash or kind for the Custody of their Securities. In any case, THE CLIENT expressly authorizes THE BANK to deposit the proceeds of the Securities received in its name, in cash, in any of its bank accounts and to record in its favor the proceeds received in kind. The Bank is not obliged to collect any payment that must be made by the issuers of Securities, since the obligation to make such payments to THE CLIENT is subject to the condition of voluntary payment by the issuer or debtor of the Securities. In any case, in its function as Custodian, THE BANK will carry out all the necessary procedures to receive, on behalf of THE CLIENT, the periodic payments of interest (coupons) and principal upon maturity of the Securities. If the Securities delivered to the Bank grant their holder options, subscription and voting rights, warrants, synthetics, derivatives, and other similar rights or must be exchanged or collected in advance at the option of the issuer or THE CLIENT, it will be the latter who shall exercise such rights and options. THE BANK may provide its services to exercise these rights or options to THE CLIENT when it can do so and is always in compliance with the latter's precise instructions.

6. RESTITUTION AND TRANSFER OF VALUES: THE BANK undertakes to return or transfer to third parties, at the time requested by THE CLIENT: In the case of non-fungible Securities, the same Securities held in Custody, being the obligation of THE BANK to return the same Securities deposited by THE CLIENT and not others; In the case of fungible Securities, Securities of the same kind, quantity and quality of the Securities deposited, then THE BANK is not obliged to return the same Securities deposited by THE CLIENT. The procedure for the restitution or transfer of the Securities will be as follows:

THE CLIENT must submit to THE BANK a standard request prepared by THE BANK for the withdrawal or transfer of the Securities, which must be duly signed by a person who appears on the Signature Card. THE BANK will verify the withdrawal request and, once satisfied, will proceed to restore or transfer the Securities according to the instructions of THE CLIENT given through the Securities withdrawal request; Once the previous steps have been fulfilled, the withdrawal or transfer of the Securities will have been completed and the obligation of THE BANK towards THE CLIENT about the withdrawn Securities will be understood to have been fulfilled without the parties owing anything for that concept; The parties expressly agree that all withdrawals of materialized Securities must be made at the main office of THE BANK and any additional expense that must be incurred to safeguard the Securities if the delivery is made outside of it, will be borne by THE CLIENT. Likewise, THE CLIENT accepts that all the risks to which the Securities may be subject for the delivery of the same outside the main office of THE BANK, will be borne by him and THE BANK will be released from responsibility for the loss of the same once the Securities have left the Vault.

The withdrawal of dematerialized Securities will be done by transferring them from the corresponding custody account with THE BANK to the custody account of a third party specially designated by THE CLIENT; following the procedures required for said transfer by the rules and procedures that regulate the corresponding custodians of dematerialized securities.

If THE CLIENT or the third party designated for such purposes does not withdraw or receive the Securities in the time and manner requested, they will be kept by THE BANK at the total risk of THE CLIENT. The costs and expenses of said maintenance will be borne by THE CLIENT.

THE BANK may refuse to withdraw or transfer the Securities if THE CLIENT has any debt with THE BANK derived from the provision of the Custody service for its securities or does not have sufficient funds in its bank account to pay the corresponding commission.

Unless so requested by THE CLIENT, the withdrawal or transfer of securities will not entail the issuance of a new Custody Certificate, since the Client may verify the balances of their Securities in the Custody of THE BANK through the website or the account statements issued to you.

REMUNERATION: THE CLIENT shall pay THE BANK as remuneration for the Custody, restitution, or transfer of its Securities, the commissions or fees established for such purposes, and from time to time by THE BANK. This remuneration will be debited from the bank account of THE CLIENT. THE CUSTOMER authorizes THE BANK to debit from any of the accounts that it maintains with THE BANK, all the amounts that the latter may owe him by the Custody services.

8. GUARANTEE: The Securities in Custody will be considered as a pledge guarantee of THE CLIENT's obligations derived from this agreement, to which they will be subject at all times, THE BANK being empowered to dispose of and dispose of the Deposited Securities when there is not enough balance in the bank account of THE CLIENT to meet the Custody charges derived from this agreement, a circumstance that will be previously notified to THE CLIENT, granting him a term to provide the necessary funds to pay his obligations derived from this agreement, failing which, after the established term, THE BANK will proceed to dispose of as many Securities at Market Value as necessary to pay said obligations, so that, in THE BANK's opinion, the damages for THE CLIENT are minimized as much as possible.

9. DECLARATIONS OF THE CLIENT: THE CLIENT acknowledges that THE BANK will provide the custody service in consideration of the following declarations of THE CLIENT:

The granting and fulfillment by THE CLIENT of this agreement have been duly authorized through all pertinent acts and do not contravene (i) its constitutive document or bylaws; nor, (ii) any resolution of its board of directors or of the Shareholders' Meeting, nor (iii) any law or contractual restriction that obliges or affects it; (iii) the Securities of any nature that are deposited with THE BANK are their own money, come from lawful sources and therefore have no direct or indirect relationship with funds from illicit activities in general or activities considered a crime by the Criminal Laws in force in Panama, or in any other provision that modifies or complements them; (iv) undertakes to maintain special monitoring of deposits made by third parties, in order to prevent them from being deposited with THE BANK securities or titles of any nature originating from illicit activities in general or activities considered a crime by current Criminal Laws. in Panama, or in any other provision that modifies or complements them; (v) will not use the services offered by THE BANK to carry out operations with funds from illicit activities or in favor of natural or legal persons directly or indirectly related to them; and, (vi) authorizes THE BANK to supply the information required by the competent authorities in compliance with their functions.

All information provided by THE CLIENT to THE BANK, as well as any other information that THE BANK requires, is and will be accurate, current, and true and will be provided in full. THE CUSTOMER agrees to notify THE BANK in writing of any change in the information provided.

10. SCOPE OF RESPONSIBILITY OF THE BANK:

In the fulfillment of its obligations derived from this agreement, THE BANK will exercise the same diligence that it exercises over its property and assets in the care, handling, safeguarding, deposit, custody, and administration of the Securities owned by THE CLIENT. THE BANK does not assume any responsibility for the execution of instructions given by THE CLIENT under this agreement, except for that responsibility that may result from both express and manifest negligence in the fulfillment of its obligations.

Likewise, it is expressly agreed between the parties that THE BANK will only be liable for damages caused as an immediate consequence of its manifestly negligent or reckless conduct and as long as said responsibility is evidenced by a declaration of firm guilt against THE BANK by the competent judicial authority. In any case, THE CLIENT expressly accepts that the burden of THE BANK about any of the Securities in custody may not, in any case, be more significant than the Market Value of the Securities affected at the time the negligent conduct is carried out or occurs. Any breach by THE BANK. THE BANK will not be responsible in any case for any obligations, damages, losses, claims or expenses, and taxes that result from, or are caused by, the execution of any instructions that THE CLIENT gives. The BANK will also not assume at any time and under any circumstances advice or investment recommendations about the Securities that are the object of this agreement. THE BANK shall have no obligation to do anything that is not expressly stipulated in this document or that does not correspond to it by the Law. THE CLIENT agrees to hold THE BANK, its representatives, attorneys-in-fact, officers, employees, and persons free from all liability. Related from any action, lawsuit, and claim attempted against them by the possession and custody of the Securities object of this agreement and undertakes to indemnify THE BANK for all and any losses, liabilities, claims, actions, damages, expenses, attorney fees, as well as any other disbursement made by THE BANK on the occasion of the same by the fulfillment of its obligations derived from this agreement.

11. BANK WORK HOURS AND TIME: All instructions and other acts that the parties must carry out under this agreement may only be made on Business Days, THE BANK not having any responsibility for damages that THE CLIENT may suffer due to the non-receipt of Securities or compliance with instructions on Business Days. Non-bank business.

12. SUPPLY OF INFORMATION. INFORMATION TO THIRD PARTIES

THE CLIENT authorizes THE BANK to disclose information related to the details of their transactions to third parties, including issuers of Securities, offices, or official bodies, to assist them in any investigation or audit.

13. FORTUITOUS EVENT AND FORCE MAJEURE: Neither party to this agreement shall be liable to the other for loss or damage suffered as a result of strikes, riots, fires, acts of God, acts of government or any other cause of force majeure similar to these that are beyond the reasonable control of the party and that affects the fulfillment of its obligations. In that case, the completion of the obligations derived from this agreement will be suspended during the existence of such cause. Once the fortuitous event or force majeure situation ceases, the suspended duties will be resumed immediately, provided the parties agree in writing. Likewise, THE CLIENT expressly agrees to release THE BANK from any loss or damage, caused directly or indirectly, including without limitation, nationalization, expropriation, restrictions on the free convertibility and transferability of currency, usurpation of powers or power by military authorities or by any other civil administration or for any other cause beyond the control of THE BANK that affects, restricts, limits or delays THE BANK's ability to comply with its instructions or render accounts to THE CLIENT.

14. ASSIGNMENT: This agreement is personal or "intuitu personae" for THE CUSTOMER. Therefore, they may not assign the rights derived from it without THE BANK's prior written authorization.

15. TAXES: THE CLIENT will be solely responsible for paying all taxes (including withholdings) related to the Securities of their property held in deposit by THE BANK during the term of this agreement. THE BANK will not be obliged to pay any tax on behalf of THE CLIENT.

I. TRADING OF DERIVATIVE FINANCIAL INSTRUMENTS AND FORWARD TRANSACTIONS

CONDITIONS

Trading on EUREX and other futures markets:

1. THE CLIENT declares that they are fully aware of the practical aspects of derivative financial instruments and of the markets in which they are traded, as well as their rules and regulations, and that they are aware that in certain circumstances, the instructions may not be executed immediately and only partially.

2. THE CLIENT acknowledges that THE BANK is obliged to maintain margin coverage in the stock exchanges in which it conducts business and undertakes to provide margin coverage at the time it issues its instructions (initial margin) and that it is also obliged to provide additional coverage (variation margin) to THE BANK at its request. Accordingly, THE CLIENT authorizes THE BANK to close the position if the other amounts requested are not received on the first business day following the request.

3. THE CLIENT ACCEPTS responsibility for any obligation that arises as a result of any activity carried out by the lawyer and, in addition, accepts the responsibility of the debtor(s) before THE BANK

4. THE BANK is also authorized to debit THE CLIENT's account for all commissions and fees that may arise; if it has not received instructions to the contrary before noon two days before the due date, it is obliged and authorized to liquidate, exercise or tender any contract that falls on the funds from that moment. THE CLIENT agrees that all short options on the funds will be offered daily until expiration (US) or on the expiration date (US and European) and that circumstances may arise that may result in my/us not being notified, or we are not accurately taken into account.

5. THE CLIENT accepts that all transactions are carried out at his risk, regardless of THE BANK's relationship with the respective counterparties. The CLIENT is aware that THE BANK is obliged to observe the applicable law in the country of the individual stock exchange, as well as the regulations, general rules, and current practices of these stock exchanges, and also duly acknowledges that these apply to the extent that they belong to the relationship between THE CLIENT and THE BANK. THE CUSTOMER confirms that he knows the corresponding norms, general rules, and practices. He has received a copy of the informative document for the future and his options and understands its content.

J. FOREIGN EXCHANGE OPERATIONS REGULATION

Foreign Currencies: The following provisions apply concerning spot, forward, and option transactions in foreign currencies with THE BANK

1. Principal Agreement: The transactions concluded between THE CLIENT and THE BANK form a single legal relationship together with this agreement

2. Individual Transactions

The signing of this agreement does not represent a requirement to conclude a transaction. Individual transactions can be agreed upon informally. THE BANK will issue a confirmation for each transaction.

3. Exercise Options

A US option can be exercised during the exercise period on any bank business day, even if the expiration date is no later than a cut-off date equivalent to 10 am. m., New York time (forex options). Statements to exercise options not received by the expiration date in the period mentioned above are invalid.

4. Exercise of Options by the BANK

To the extent that THE CLIENT has deposited assets in THE BANK (for example, in the form of a margin or deposit of underlying assets), of which THE BANK can satisfy its requirements or that THE BANK can use for compensation purposes, notification of the exercise of an option by THE BANK is not necessary. Therefore, at this moment, THE CLIENT authorizes THE BANK to offset or acquire the corresponding underlying assets and notify us about the exercise of the option later.

5. Default Events

In case of default by THE CLIENT (for example, failure to make a margin call), THE BANK has the right to terminate this agreement together with all transactions. This right by THE BANK also applies if THE CLIENT does not comply with any obligation towards THE BANK within the specified period or if THE BANK is aware that THE FINANCIAL SITUATION OF THE CLIENT has deteriorated in such a way that, in the evaluation of THE BANK, the fulfillment of the obligations of THE CLIENT derived from this agreement may be at risk. For example, suppose bankruptcy, moratorium, or reconstruction procedures are initiated against THE CLIENT, or their assets are seized. In that case, this contract will be understood to be dissolved immediately before the event in question occurs. In the event of premature termination of this agreement or individual transactions, the obligations not yet expired about the transactions in question will be canceled and replaced by those required to provide a liquidation value in US dollars or another currency acceptable to THE BANK. The liquidation values of the transactions in question will be calculated by THE BANK and compensated for one year.

6. Transactions carried out with THE CLIENT by the previous points will be deposited in THE BANK. The amount of this margin deposit will be specified by THE BANK either in a general way or on a case-by-case basis, taking into account the duration and the rates/prices of the individual transactions and observing the applicable laws and regulations. THE BANK can change its general margin requirements at any time. During the life of a transaction, THE BANK also has the right to increase the initial margin requirement or specify a margin deposit for a transaction that has been concluded without one. THE BANK is also entitled to demand additional coverage (margin calls) if, as a result of changes in market prices after the conclusion of the transaction, a loss would result for THE CLIENT in the event of settlement of the transactions or if the value of the margin deposit should have decreased. In these cases, THE CLIENT provides THE BANK with complementary or new securities upon the first request.

If THE CLIENT fails to comply with a margin call within one bank business day or if market conditions deteriorate within a shorter period specified by THE BANK. ALTHOUGH IT SHALL NOT BE OBLIGATED, THE BANK shall have the right to carry out any necessary transaction to guarantee that the open trades will be compensated or covered at maturity and to hold us responsible for any loss incurred by THE BANK. If a loss arises, THE BANK will have the right, but not required, to offset the loss against the margin deposit to dispose of the deposit as it sees fit and offset proceedings against the loss in question. THE BANK also has the right to proceed by section F above.

7. Promise

The assets that serve as securities for THE BANK are now committed. The details of a garment are set out in a separate garment declaration. Third-Party Guarantor If margin coverage is to be provided by a third party, the above provisions shall also apply in full to the third-party obligor.

8. Risk Disclosure

Derivative and term transactions carried out with THE BANK or by THE BANK on behalf of THE CLIENT's account are at risk. The BANK is released from any obligation and responsibility for supervision. THE CLIENT takes note of the pamphlet "Special risks in the negotiation of securities."

9. By Own Initiative

THE CLIENT acknowledges that all transactions must be concluded on my/our initiative and based on my/our assessment of market conditions and not on advice or recommendations on behalf of THE BANK.

10. Ability to Act

The CLIENT acknowledges having the capacity to act about trading derivatives and forward transactions or that I/we are empowered to do so.

11. General Conditions

This Agreement is subject to the General Conditions of THE BANK, particularly the provisions of said Conditions related to Compensation and right of pledge.

12. Applicable Law and Place of Jurisdiction

This Agreement and Statement shall be governed and construed exclusively by the Law of Antigua and Barbuda. The place of fulfillment of all the requirements of both parties, the site of collection of the debt, the latter only for CUSTOMERS domiciled outside of Antigua, and the exclusive place of jurisdiction for any dispute arising from and in connection with this Agreement and The statement will be. THE BANK reserves the right, however, to take legal action against the CLIENT before the authorities of his domicile or any other competent authority, in which case the law of Antigua and Barbuda will be exclusively applicable.

AUTHORIZATION FOR FIDUCIARY INVESTMENTS

The CLIENT authorizes THE BANK to use all or part of the funds available at a given time in his account with THE BANK to make investments on a fiduciary basis on his behalf but under the account and risk of THE CLIENT. Suppose THE BANK does not receive or does not receive on time (at least five days before the maturity date of the investment in question) other instructions from me/us. In that case, THE BANK may choose the debtor, the amount, the currency, and the expiration at your discretion.

This authorization will remain in effect even after my/our death or act. Subject to any measures mandated by the country of the currency in question and the country where the funds are invested for this authorization shall be governed by and construed exclusively by the law of Antigua and Barbuda.

The place of fulfillment of all the requirements of both parties, the place of collection of the debt, the latter only for CUSTOMERS domiciled outside of Antigua, as well as the exclusive place of jurisdiction for any dispute arising from and in connection with this authorization will be the chosen place of jurisdiction of the relevant account/securities account relationship with THE BANK. THE BANK reserves the right, however, to take legal action against the Subscriber before the authorities of his domicile or before any other competent authority, in which case only the law of Antigua and Barbuda will continue to be applicable

K. DECLARATION OF THE CLIENT

1. I/we hereby charge/promise, by the laws and conditions of THE BANK as set forth below, as security for all rights and claims (arising from loans, credits, or other contractual obligations, including pending obligations, for example, appeal rights) that THE BANK has or may have at any time against the Debtor(s). As a result of its commercial relationship with THE BANK, all the securities together with the future rights related to them, such as free shares, guarantees, and subscription rights, etc. (including all periodic or other income, in particular interest and vouchers due or to be expected), credits, receivables and participations, funds, banknotes and other securities, non-certified rights, in individual securities whose printing has been deferred, credits derived from securities lending, especially those related to the return of the deposits lent and the guarantee provided by the borrower or any third party, as well as the balances held in Antiguan dollars or in foreign currency or its equivalent in Antiguan dollar that are now or may at any time in the future be fit for my/our account by the central office of THE BANK or on its behalf by third parties.

2. I/we authorize THE BANK to take all the appropriate measures for creating and realizing these securities. We undertake to immediately comply with all the formalities that THE BANK may require upon simple request. THE BANK may collect the assets of third parties promised hereunder, hold said assets for itself, and collect the claims promised hereunder; In the case of mortgage deeds, all the rights that correspond to the mortgagee may be exercised.

3. If the value of the securities falls below the usual or agreed margin, or if THE BANK, for any other reason, considers that the pledged assets are no longer adequate coverage for their claims, the Debtor(s) will be obliged to the simple request of THE BANK either to reduce the debt through repayments or to provide sufficient additional guarantees, to restore said margin. If the Debtor(s) do not comply with this demand within the term established by THE BANK at its sole discretion, the debt will be reimbursable immediately after the expiration of the time. When, for any reason of fact or law or in the event of extraordinary circumstances, THE BANK cannot notify the Debtor(s) immediately of any fall in values below the usual or agreed margin, the total amount of the pending claims of THE BANK will be due and payable immediately.

4. As soon as a debt matures, either in whole or in part, THE BANK will have the right, but not the obligation, to realize, on the open market, without delay, at its discretion, the pledged assets, which are transferred by this medium to THE BANK. For this purpose, give notice, demand the payment of the promised credits, and apply the product to the satisfaction of their recognition, whether on capital, interest, commissions, or charges.

5. THE BANK has the right to initiate and continue the ordinary procedures for collecting debts without having to previously carry out the pledged assets, which are transferred to THE BANK for this purpose or initiate procedures for fulfilling such guarantees. The product of the execution of the securities will remain pledged in favor of THE BANK until the total payment of all the debts mentioned above. Any excess will be reimbursed to the Debtor (s) will remain responsible for any shortfall.

6. When there is more than one pending debt, and the values consist of more than one element, THE BANK shall have the right to freely decide the chronological order in which the credits will be reimbursed and the values will be realized.

7. When the securities, non-certified rights, in particular securities whose printing has been deferred, have been pledged and are subject to rescission, withdrawal, redemption, or any other change, then it will be the sole responsibility of the Debtor (s) to take the necessary measures. The Debtor (s) remain/remains fully responsible for any consequences resulting from the omission or negligence on their behalf. However, THE BANK may take the necessary measures to protect its interests.

8. When the creditor and the Debtor of a mortgage deed, who has been pledged to THE BANK, are a single person, the mortgage deed will be considered to contain a notice period of three months. An interest rate of 10% per year from the constitution of the act (interest payment days June 30/December 31), also charging said interest. If THE BANK executes said mortgage deed in the open market, the liquidation will occur no later than the time to sell the property.

9. All notification acts of THE BANK will be considered notified with legal effects if they have been sent to the last address indicated to THE BANK by the Debtor.

10. Applicable Law and Jurisdiction

This Agreement and Statement shall be governed by and construed exclusively by the laws of Antigua and Barbuda. The place of performance of all obligations of both parties, the site of debt collection, the latter only for CUSTOMERS domiciled outside of Antigua, as well as the exclusive place of jurisdiction for any dispute arising out of and in connection with this Agreement and /o The declaration will be the right of THE BANK, however, to take legal action against the Subscriber before the authorities of his domicile or before any other competent authority, in which case the complete application of the law of Antigua and Barbuda will be maintained.

L. AUTHORIZATIONS FOR DEPOSITS AND WITHDRAWALS

I/we authorize THE BANK (DB) to open time deposits for various amounts and maturities (only under the same title):

We now inform you that the persons on the Authorized Signature Card have unlimited signing authority (without right of substitution) and are authorized to carry out any legal acts and incur other obligations towards DB about claims. The assets deposited with the previous account number incur other duties against DB.

In particular, such authorized signatories are authorized to deposit, buy and sell, pledge, lend, convert, and withdraw securities / book-entry securities with binding effect on our behalf, to make deposits or withdraw funds in any way, whether by check or otherwise, sign all account settlements, receipts, additions, verifications, transfers and assignments, issue, accept, endorse or cancel bills of exchange, checks, orders or similar instruments of all kinds, receive communications, statements of account/custody account and all other statements, to enter into Agreements with THE BANK on the use of electronic services and use them, choose a jurisdiction and in general do everything it deems convenient or necessary. The authorized signatories are also allowed to contract any type of credit/loan in our name with binding effect and to give THE BANK legally binding instructions for asset management or to make an investment order. Additionally, they are authorized to open and close escrow accounts/accounts. It is their responsibility, not THE BANK's duty, to inform me immediately of your actions.

M. TRANSFER OF FUNDS

Subject to the Terms and Conditions contained in this Agreement and in other Agreements that govern their accounts with THE BANK (The Bank), the CLIENT authorizes the Bank to accept and debit any of their accounts established now or in the future with the BANK (The Accounts) instructions (each, "Payment Order"), whether issued orally, electronically (including by facsimile), or in writing, to pay a specified amount of U.S. dollars or, under certain circumstances, foreign currency to another own account or a third party designated by the CLIENT. The Bank may modify the terms and conditions of this Agreement. Even if you do not sign this Agreement, the CUSTOMER will be obliged to accept its words when you make a payment order or receive funds in your account.

N. FUNDS TRANSFER ONLINE

1. THE CLIENT declares that he accepts the Security procedure (the "Security Procedure" of D Bank) to be used about payment orders as indicated below.

If the Security Procedure is a Personal Identification Number (PIN), CLIENT acknowledges that the Security Procedure is entirely acceptable to and commercially reasonable. Suppose the Security Procedure is different from a PIN. In that case, you believe that the Bank has offered you a PIN Security Procedure, and the CLIENT selected another Security Procedure after considering and rejecting the PIN Security Procedure. Payment Orders and their cancellations or modifications will be subject to verification by the Bank by the Security Procedure.

2. THE CLIENT declares that he will be responsible for any unauthorized use or disclosure of the Security Procedure materials entrusted to him. Authorizes THE BANK to accept and debit the Accounts, without limitation as to the amount, and agrees to be subject to each Payment Order to a designated beneficiary (and each modification or cancellation of a Payment Order), as long as it is accepted by THE BANK acting by the Security Procedure, whether or not THE CLIENT authorizes said Payment Order and will have for the BANK the validity and authenticity of instruction as CLIENT.

3. THE CLIENT acknowledges that THE BANK has the right to reject or delay the acceptance of any Payment Order and is not obliged to accept a request for a Transfer, in whole or in part, either for (a) the requested Transfer exceeds the funds collected and available in the designated account; (b) you do not agree with the Security Procedures; (c) is not duly authorized; (d) information required by the Bank is not provided; (e) if the account is blocked d) due to inaccuracy of the information required by the Bank to process it. This action would not entail any liability for the Bank. The Bank may notify the CLIENT of the rejection incident by any means or communication channel. In addition, the Bank will not be obliged to accept or make any modification or cancellation of any Payment Order and may make doing so conditional on receiving compensation.

4. THE CLIENT must specify the routing instructions in each payment order, including the beneficiary's or final recipient's account number. In the execution of each Payment Order, the Bank will use the systems or methods of communication and Transfer of funds that it deems necessary to execute said Order. The Bank will not be responsible for any error, delay, or negligence of said funds transfer by the communications systems or any intermediary, agent, or sub-agent used by the Bank to process a Payment Order.

The Bank will not be responsible for delays or failure to execute the Transfer Funds transfer the acts or omissions of the Beneficiary Bank, Intermediary Bank, or recipient.

5. If THE CLIENT decides to cancel or amend the request for the Transfer, he may only do so if THE BANK receives his instructions before having sent the funds and provided that they have sufficient time to comply with the client's instructions. In general, after THE BANK has shipped the funds, THE CLIENT cannot cancel or amend the Transfer unless the Beneficiary Bank accepts the request. The Bank or the Beneficiary Bank, or both, may impose a fee for cancellation or amendment of the Transfer. The BANK shall not be liable for any loss resulting from the Beneficiary Bank's failure to cancel or amend the Transfer.

6. The CLIENT must confirm immediately and in writing any Payment Order made by telephone, but the Bank's responsibility concerning said Payment Order would not be affected by the lack of receipt of a said confirmation or by its content.

7. When executing the Payment Orders, THE BANK may rely on the identification or account numbers of a beneficiary, a beneficiary's Bank, or an intermediary bank instead of names. The Bank will have no obligation to detect any inconsistency between the term and any number included in a Payment Order. Consequently, THE CLIENT is responsible for said inconsistency and must indemnify and hold harmless the Bank from any loss, liability, expense, or damage that may be incurred or suffered as a result of said inconsistency and must indemnify and hold harmless the Bank from any loss, liability, expense, or damage you may incur or suffer as a result of such inconsistency, including, but not limited to, attorneys' fees and lawsuit expenses.

8. Upon request, THE CLIENT will provide THE BANK with any transaction information necessary to handle queries and tracking, including, among others, dollar amounts, affected accounts, dates, and beneficiaries.

9. THE BANK is authorized, but not obligated, to record electronically, or through another method, the telephone conversations that originated between THE CLIENT and the Bank and related to the transfers that affect their account, and consequently, THE CLIENT at this moment gives its consent to the Bank to do it. This authorization and permission will remain in effect for all telephone conversations and records the Bank maintains.

10. THE BANK shall not be liable for failures, delays, or errors in the execution or completion of the transfers or for claims, losses, or consequential damages due to the negligence of any other bank or party, war, natural disasters, fires, actions of authorities national or international government, insurrections, civil unrest, terrorist activities, riots, or blockade, laws, confiscation, expropriation, revolution, mechanical, electronic, computer, electrical, telecommunications failures, which are beyond the control of THE BANK, and any other events by Fortuitous event or force majeure. Furthermore, the obligation, if any, of THE BANK concerning any transfer of funds, or the return of funds to the originator or sender, will be suspended as necessary due to any of the situations or circumstances of catastrophes or mechanical failures.

11. THE BANK may amend the provisions that govern this service at any time.

IV. FINAL DISPOSITIONS

The Agreement is governed by the laws of Antigua and Barbuda. In case of any dispute, the parties agree to submit to arbitration all disputes or certain disputes that have arisen or may arise between them regarding the provisions of this contract.

THE CLIENT agrees to adhere to this agreementtime of contracting any of THE SERVICES, physically or electronically. Likewise, it declares that it has read, understood, and accepted the stipulations of the Agreement, aware that it is available electronically and updated on the website www.dbankonline.com, or any other that complements or replaces it. Likewise, THE CLIENT accepts that THE BANK reserves the right to modify at any time. Without prior notice, the terms and conditions of this Agreementfore acknowledge that the full text published on the website of THE BANK is binding at the time of publication, the modification on your website.

V. AUTORIZACIÓN DE USO DE INFORMACIÓN

(Only Applicable to Natural Persons)

In compliance with the law on the protection of personal data, I at this moment expressly, voluntarily, and unequivocally authorize D BANK LTD., its Subsidiaries, or any other in which it exercises control of the "company) to request, access, consult, analyze, obtain, record, collect, store, record, organize, supply, extract, confront, interconnect, associate, dissociate, communicate, assign, exchange, share, receive, transfer, or transmit nationally or internationally, disclose, cancel and so that they carry out in any way the treatment of my personal, biometric, financial, economic, credit information, including any sensitive data that they keep in their records for the following purposes:

- (i) request, consult, access, verify, and/or update the personal, biometric, financial, economic, and credit information provided between group companies, economic agents, credit agencies, and any other person, institution, or public or private body;
- (ii) share my information to comply with the legal and contractual obligations contracted for the development of its activities, as well as for the application of its internal policies and processes, including but not limited to: methods of validation, authorization, or verification of transactions through the consultation and reproduction of sensitive data such as my footprint, image or voice, audit, risks, prevention of fraud and crimes;
- (iii) promote, market, and offer products or services through any of the means available through any of the group companies or their commercial allies without this generating a commitment to acquire or hire them;
- (iv) consolidate and improve the experience, products, and services offered by D Bank and its Affiliates

The client releases D BANK LTD, subsidiaries, or any other in which it exercises control of the company, its directors, and employees from any liability for processing their personal data in the exercise of this authorization. This authorization will remain in effect until the client revokes it.

For proof of knowledge and acceptance of this document, the parties sign this document, and I declare to have received a copy of it today _____ of _____ of the year 20 _____

EL CLIENTE

Por EL BANCO

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