



Banco di Caribe N.V.  
Schottegatweg Oost 205  
Curaçao

Customer's Name : .....

Account number: : .....

Gentlemen:

From time to time I/we may send you e-mail or facsimile or secured e-Banking instructions to the Bank regarding my/our account(s) referenced above for the following:

- 1. Payments and transfer of funds.
- 2. Placement, renewals or cancellations of time deposits.
- 3. Other instructions, which I/we are entitled to give you in my/our capacity as account holder(s).

I/we understand that given the specific nature of this form of communication, the risk of misunderstandings, including the risk of instructions being given by unauthorized parties, does not lie with the Bank, and the Bank shall not be responsible for any loss that may result from such misunderstanding and/or from unauthorized instructions. To the extent necessary, I/we hereby fully indemnify the Bank for any loss and/or damages incurred by myself or by third parties, that may result from such misunderstanding and/or from unauthorized instructions, except in case of gross negligence or willful misconduct of the Bank or its employees. This clause shall particularly apply in case my/our written confirmation does not correspond with the instructions executed by the Bank or if the Bank's written confirmation should not correspond to the instructions given by me/us to the Bank.

I / we acknowledge that the Bank may, in any event and at any time, refuse to execute my/our instructions, or any part thereof, in which case the Bank will inform me/us that the Bank refuses the execution of the instructions given by me/us. The Bank shall not be responsible for any loss or damages that may result from such refusal to execute my/our instructions. To the extent necessary, I/we hereby fully indemnify the Bank for any loss and/or damages, incurred by myself or by third parties, that may result from such refusal to execute my/our instructions, except in case of gross negligence or willful misconduct of the Bank or its employees.

My/our authorized proxy-holder(s), if any, may also give you instructions on my/our behalf provided he/she//they has/have a valid power of attorney.

Account holder's signature(s) : .....

Place : ..... Date : .....