



## TERMS AND CONDITIONS

I agree that my Remittance Application is subject to the conditions set forth below:

All information on the Remittance Application, as applicable, must be completed, including my designation of any intermediary bank. My completion of the Remittance Application for a funds transfer shall constitute a payment order instructing Bank to execute or pay the order, subject to Bank's acceptance. The Bank may reject my order if the information is incomplete or unclear. Any error in the information provided by me, including misidentification of the beneficiary, incorrect or inconsistent account name and numbers, and misspelling, is my responsibility.

I understand that this remittance application will be subject to the verification of my identity and verification of the identity of the beneficiary.

I understand that if the Beneficiary's Bank is instructed to pay in a currency other than its local currency, payment will normally be made by Beneficiary's Bank at its rate of exchange on the date of its payment. I shall comply with all local currency restrictions and any other local laws governing the transaction.

I agree to be bound by the rules of all funds transfer systems and communications systems in which Bank participates, such as Fedwire and S.W.I.F.T in connection with the funds transfer. Bank may use whatever funds transfer systems and methods of payments are appropriate in its judgment in executing any payment order accepted by the bank. I agree that Bank may rely upon the identifying number (e.g. Fedwire number or account number) of any person or entity as instructed in the Remittance Application, be it Intermediary Bank, Beneficiary's Bank or Beneficiary, even if it identifies a person or entity different from that identified by name. Also, Beneficiary's Bank in the payment order may make payment on the basis of the identifying number even though it identifies a person different from the named Beneficiary. I shall be responsible for the consequences of any inconsistency between the name and identifying number of any such person or entity as set forth in the Remittance Application and shall be liable for any loss, liability, expense or damage, including attorney's fee and litigation expenses, Bank may incur as a result of, or in any way connected with, such inconsistency.

The Bank's liability in connection with any payment order shall be limited to remittance amount and fee only. To the extent permitted by law, the Bank shall not be liable for events or circumstances beyond your reasonable control or for indirect, special or consequential damages.

I agree that within sixty days after my funds transfer has been executed, I will notify the Bank of any error, delays or other problems related to my payment order. In the event that it is determined my funds transfer is delayed or erroneously executed by the Bank, the Bank is responsible for paying or refunding such amounts. However, if I fail to notify the Bank within one year from the funds transfer date, my claim may be restricted under applicable law.