

A.
Unless expressly excluded, a collection will be subject to the latest version of International Chamber of Commerce's (ICC's) Uniform rules for Collections.

B.
The Bank is entitled to receive compensation for collections effected. A fee is charged therefore on the terms applied by the Bank from time to time. Information about fees applied by the Bank from time to time is available at any of the Bank's branch offices.

C.
The Bank collects the amounts in question, on condition that payment is made voluntarily. The Bank sends maximum two reminders to the debtor. The Bank is entitled to close the collection if the transaction is not settled after the reminders and the Bank has not received new instructions after the reminders being sent.

D.
Funds received are accounted for in accordance with current provisions at the latest two business days after the said funds have reached the Bank.

E.
The Bank expressly disclaims any responsibility for taking measures other than those set out in these terms and conditions, unless a separate agreement thereon has been entered into.

F.
Information shall be deemed to have been provided if sent to the address indicated to the Bank.

G.
The Bank shall not be liable for any cost, loss, damage or expense due to changes of law, actions of governmental, regulatory or self regulating authority or other legal constraints, events of war, natural disasters, industrial disputes, strikes, blockades, boycotts, lock-outs or any other similar circumstances. The reservation in respect of industrial disputes, strikes, blockades, boycotts and lock-outs applies even if the Bank takes such measures, or is subject to such measures.

The Bank shall not be liable for any cost, loss or expense which has not resulted from negligence or wilful misconduct on the part of the

Bank. In no circumstances will the Bank be liable for any indirect or consequential loss or loss of profits.

Where the Bank is prevented from effecting payments or taking other measures due to circumstances now mentioned, the measures in question may be postponed until the obstacle has been removed. Where a payment has been postponed, then the Bank shall, in case it has undertaken to pay interest, pay interest at the rate applicable at the maturity date. In the absence of an undertaking to pay interest, the Bank shall not be liable to pay interest at a rate higher than the official rate discount rate/the reference rate, or the equivalent thereof, plus two (2) percentage points, or at such other rate required by local law.

Where the Bank, due to circumstances now mentioned, is prevented from receiving payments, the Bank shall be entitled to interest for the period during which the obstacle remains, only under the terms and conditions in force at maturity.

H.
The Bank cannot be held responsible for documents presented being invoked vis-à-vis the debtor.

I.
No protest will be made unless the Bank has been specifically instructed thereto. However, legal and/or practical obstacles for protest may exist.

J.
The Bank is entitled to engage subcontractors and what is set out in these terms and conditions about the Bank, shall where appropriate, also apply to subcontractors chosen by the Bank. The Bank or the subcontractor may disclose information where requested by any competent court or authority.

K.
These terms and conditions shall be governed by and construed in accordance with the law of the country where the Bank, or branch of the Bank, is located and the courts in this country shall have exclusive jurisdiction as to matters that arise under or in connection with these terms and conditions. This provision shall however not limit the Bank's right to take proceedings against its counterparty in any court which may otherwise exercise jurisdiction over the counterparty or any of its assets.