

The mashreqMATRIX Internet Banking Services Addendum (“Addendum”)

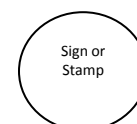
by and between:

1. Customer

Company Name:			
Registered Address:			
		CIF Number	
Account Nos.	1	2	3
Please specify the account number to debit the fees and/or tariff for the service:			

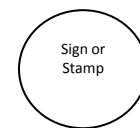
User Name - Full Name in CAPITAL letters	User Name - Full Name in CAPITAL letters
Mobile Number	Mobile Number
Email	Email
Signature	Signature
Profile Roles: Please select ADM ENQ CHK INI AUTH <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Profile Roles: Please select ADM ENQ CHK INI AUTH <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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Definitions - User Profiles			
Enquiry Profile			
1. OTH: Other Services (i.e. Account Statements & various reports, SWIFT copies and Advices)	2. PMT: Payments	3. TRD: Trade (Imports, Exports and Guarantees)	4. COL: Collections Reports
5. LIQ: Liquidity Reports	6. FTG: Factoring Reports		
Transactional Profile			
7. REM: Remittance: Domestic & Cross Border Funds Transfer, Amendments, PO, DD, Standing Instructions, Stop Payment	8. A2A: Account to Account Transfer - Self & Other Mashreq Accounts	9. ECQ: Electronic Cheque	10. CSH: Cardless Cash 11. PRL: Payroll
12. GUT: Govt & Utility Payments	13. ISS: Issuance & Amendment of LC/LG, Issuance of Shipping Guarantee, Open & Advance Payment TR Request	14. SET: Bills Settlement LC/Coll, TR Settlements, Acceptance of Discrepancies under LC	15. VRA: Virtual Account Opening, Closing, Recon.
16. COL: Collections File Upload, PDC Withdrawal / Extension of Due Date	17. DDS: Direct Debit Services	18. eDB: eDropBox: Electronic Submission of Documents for various types of Transactions	
Other Services			
19. TDP: Term Deposit Booking & Early Settlement	20. PDC: Post Dated Cheque Withdrawal / Due Date Extension Request	21. CHQ: Cheque Book Request - Standard & Customized	22. PBL: Pre-approved Beneficiary Library Creation
23. REL: Manual Transaction Release Post Authorization	24. PRM: Payroll Records Masking	25. CCS: Corporate Cheque Scanning	



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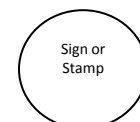
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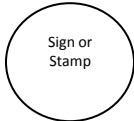
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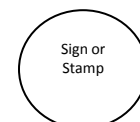
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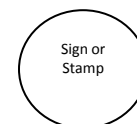
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Email	Email
Signature	Signature
Profile Roles: Please select ADM ENQ CHK INI AUTH <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Please note that user cannot have "CHK" and "AUTH" Roles simultaneously ADM: Administrator INI: Transaction Initiator ENQ: Enquiry AUTH: Signatory / Authorizer CHK: Transaction Checker	Profile Roles: Please select ADM ENQ CHK INI AUTH <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Please note that user cannot have "CHK" and "AUTH" Roles simultaneously ADM: Administrator INI: Transaction Initiator ENQ: Enquiry AUTH: Signatory / Authorizer CHK: Transaction Checker
Enquiry Profile: Please select OTH PMT TRD COL LIQ FTG <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Enquiry Profile: Please select OTH PMT TRD COL LIQ FTG <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Transaction Profile Services: Please select products & services: REM AZA ECQ CSH PRL GUT ISS SET VRA COL DOS eDB <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Transaction Profile Services: Please select products & services: REM AZA ECQ CSH PRL GUT ISS SET VRA COL DOS eDB <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Other Services: Please select Electronic Signature Token: TDP PDC CHQ PBL REL PRM CCS Please select <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Soft <input type="checkbox"/> Hard	Other Services: Please select Electronic Signature Token: TDP PDC CHQ PBL REL PRM CCS Please select <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Soft <input type="checkbox"/> Hard

(each a "Customer" and jointly "Customers")

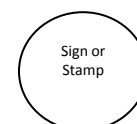
and

Mashreqbank psc, having its office at P.O. Box 1250, Dubai, United Arab Emirates ("Bank")

NOW THE TERMS OF THIS ADDENDUM SHALL BE AS FOLLOWS:

- Each Customer has requested the Bank to provide it with the Service and the Bank has agreed to provide each Customer with the Service subject to each Customer agreeing to the Bank's terms and conditions with respect to the Service.
- The Customer has informed the Bank that _____ ("Main Customer"), an entity forming part of the Customers' group has already executed the mashreqMATRIX Internet Banking Services Agreement ("Main Agreement") with the Bank.
- Subject to paragraph 4 below, each Customer confirms that the information filled in the Service Level Start-up Form attached to the Main Agreement, other than the information specified in this Addendum, is applicable to it and hence the Customers have requested the Bank to waive the requirement to execute separate mashreqMATRIX Internet Banking Services Agreements for the purpose of setting up mashreqMATRIX for it.
- Each Customer further clarifies that if the information filled in the Service Level Start-up Form is not applicable to it, it will fill in the applicable information in the User Profile section applicable for each Customer, in the nomenclature clause above ("User Profile Section"). The Bank may set up the mashreqMATRIX relying on the information in the User Profile section in conjunction with the information filled in the Service Level Start-up Form.
- In consideration of the confirmations given by the Customers in paragraph 3 above, the Bank hereby waives the requirement to execute the mashreqMATRIX Internet Banking Services Agreements with the Customers provided that each Customer executes this Addendum.

IT IS HEREBY AGREED BETWEEN THE PARTIES AS FOLLOWS:

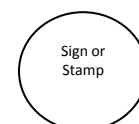


1. Capitalized terms used herein shall have the meaning as assigned to such term in the Main Agreement unless the context requires otherwise.
2. It is hereby agreed that the terms and conditions in the Main Agreement shall apply mutatis mutandis to this Addendum and shall apply separately to each Customer as if the mashreqMATRIX Internet Banking Services Agreement is being signed by each Customer separately. Each Customer agrees to abide by and to be bound by such terms and conditions with respect to the Service, as may be amended from time to time by the Bank.
3. Subject clause 4 below, each Customer hereby authorizes the Bank to apply the information provided in the Service Level Start-Up Form (other than the information pertaining to account numbers) to set up the mashreqMATRIX for it with respect to the Account numbers specified against the name and details of each Customer in the nomenclature clause above.
4. If information in the User Profile section has been filled in, then the Bank shall, while setting up the mashreqMATRIX for each Customer, rely on the information provided in the User Profile section in conjunction with the information provided in the Service Level Start-Up Form.
5. Each Customer hereby authorizes the Bank to act on the instructions given hereunder and in the Service Level Start-Up Form.
6. Each Customer hereby confirms that any change in the Service Level Start-Up Form applicable to it, shall be duly notified to the Bank in writing, in manner specified in the Main Agreement.
7. Each Customer has taken all necessary corporate authorization to enter into this Addendum and to agree to the mashreqMATRIX terms and conditions in the Main Agreement. The person(s) signing this Addendum on behalf of each Customer has/ve been duly authorized to sign the Addendum and confirm acceptance of the mashreqMATRIX terms and conditions in the Main Agreement on behalf of such Customer and such authorizations are in accordance with the applicable constitutional documents of the respective Customer.
8. In consideration of the Bank complying with the Customers' instructions hereunder, each Customer hereby, jointly and severally, irrevocably and unconditionally, agrees and undertakes to protect, defend, hold harmless, indemnify and keep the Bank fully indemnified of, from and against any and all claims, demands, liabilities, obligations, losses, damages, penalties, actions, causes of action, costs and expenses of any kind and nature whatsoever that may be imposed on or asserted against or incurred or suffered or sustained by the Bank directly or indirectly as a result of or in consequence of the Bank's compliance with any of the Customers' instructions. Each Customer also fully and irrevocably waives, releases, discharges and relinquishes the Bank from any and all claims, obligations and rights that the Customer may have against the Bank under the law or otherwise.
9. The Bank shall not be liable for any damage or loss incurred by any of the Customers from the use or failure to use the Services. The Customer is fully liable to indemnify the Bank, its officers, directors, and employees, agents for any loss or damage, howsoever caused to the Bank, resulting from the use of the Services by any of the Customers.
10. This Addendum shall be governed and construed in accordance with the laws of United Arab Emirates. The courts of Dubai shall have the jurisdiction to adjudicate any dispute that may arise in relation hereto.

I/we hereby confirm that I/we am/are duly authorized to sign and execute this Addendum for and on behalf of each of the entities listed in the signature clause above.

Customer Signature and Acceptance of Terms and Conditions

For and on behalf of	(Company Name 1)
Signataure	Signataure
Name:	Name:
Title:	Title:



For and on behalf of	(Company Name 2)
Signataure	Signataure
Name:	Name:
Title:	Title:

For and on behalf of	(Company Name 3)
Signataure	Signataure
Name:	Name:
Title:	Title:

For and on behalf of Mashreqbank psc	
Name:	Title:
Date:	

