Date

The Managing Director, StanbicIBTC Bank IBTC Place, Walter Carrington Crescent Victoria Island Lagos

Dear Sir/Madam

REQUEST TO ENABLE ACCEPTANCE OF INTERNATIONAL CARDS ON Stanbic IBTC Bank PLC ("Stanbic IBTC or the Bank") PAYMENT GATEWAY

Further to our request for Online Payment acceptance, we hereby request that you enable the acceptance of international cards on the Stanbic IBTC's Payment Gateway to serve customers who may wish to carry out transactions with international cards on our website.

In consideration of Stanbic IBTC enabling the acceptance of international cards on the Stanbic IBTC's Payment Gateway for transactions on our website, we hereby undertake to bear all chargeback obligations in respect of all such transactions done via Stanbic IBTC Payment Gateway and we agree to indemnify and keep Stanbic IBTC fully indemnified against any and all losses, damages, penalties, costs (including legal costs) and/or expenses which may be incurred, suffered or sustained by the Bank as a result of any transactions done on our websites via the said Payment Gateway.

We authorize the Bank to delay settlement and immediately reverse any amount received into our account via Stanbic IBTC's Payment Gateway that lacks the authority of the sender and to return the money to the source in full without recourse to us.

We further authorize the Bank to place a lien (for the total amount of a suspicious transaction(s) on my/our account(s)) for a period of thirty (30) days, or any additional period required as advised by the Bank, pending the outcome of the bank's investigation on any suspicious transactions carried out on the Bank's Payment Gateway.

We further undertake to ensure due diligence in monitoring our system against fraud and obtain documentary evidence of buyers and/or donors identity and provide the Bank with such information in respect thereof as the Bank may from time to time require. This Indemnity shall be a continuing and binding obligation on us until the Bank shall have effectively discharged us from any claims, costs, expenses or liabilities in respect thereof.

Thank you.	
Yours faithfully,	
Merchant Name:	
Name of Signatory:	Name of Signatory:
Signature:	Signature:
Date:	Date: