

Account No. (For Official use only): 3 p 2 4 2 5 2 0 1 5

CONFIDENTIAL

SIGNATURE CAI	RD (SAVINGS/INDIVIDUAL CURRENT/JOINT & DOMICILIARY ACCOUNT)
Account Name:	3024252015 ALAMINA 14ALLA JUHN
FIRST SIGNATORY	
Name of Signatory:	ALAMINA IMALLA TOHN
Occupation:	STUDENT
Residential Address:	14 MILFORD COURT, MILFORD STREET
(not P.O. Box)	HOL 3DY, UNITED KINGDOM
Telephone Number:	0+459136287
Mandate/Instruction:	
Signature:	Hot
SECOND SIGNATOR	Y
Name of Signatory:	
Occupation:	
Residential Address:	
(not. P.O. Box)	
Telephone Number:	Affix
Mandate/instruction:	Passport Photo Here
Signature:	That G
CHEQUE CONFIRMA	ATION
,	to pre-confirm any N1,000,000 and above cheque.
	nave a higher threshold for pre-confirmation, please specify the amount
i.e. The threshold abo	
FOR BANK USE ONL	Y
Authorising Officer's	Name:
Signature:	D D M M Y Y Y Y





CONFIDENTIAL "For existing customers only"

# MIGRATION & UPDATE FORM (INDIVIDUAL)

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	Account Number 2					Bra	nch of	Domicil	liation								
	Account Number 3					Bra	nch of	Domicil	liation								
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	First Name	IYA	ELA														
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2	Surname																
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# This copy is a true likeness of the



Federal Republic of Nigeria all those whom it may concern to allow the bearer to pass freely without let or hindrance and to afford him or her Chief of the Armed Forces of the every assistance and protection President and Commander-inrequire in the name of the are to request and

of which he or she may

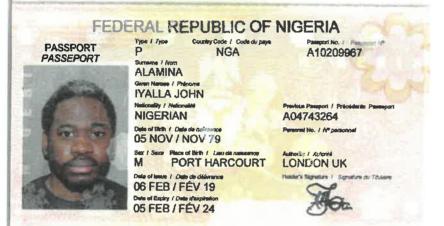


Zo lo ALL the document

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Cato

Signature



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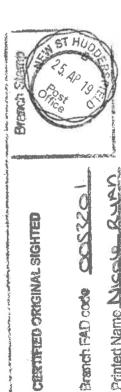


### **DRIVING LICENCE**

- IYALLA JOHN
- 05.11.1979 NIGERIA
- 4a. 21.03.2019 4c. DVLA
- 4b. 20.03.2029
- 5. ALAMI711059IJ9JG 52



- 14 MILFORD COURT, MILFORD STREET, HUDDERSFIELD, HD1 3DY
- 9. AM/B/f/k/q



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Signature ate

This copy is a true likeness of He original





The Managing Director First Bank of Nigeria Limited 35, Marina Lagos.

Dear Sir,

# INDEMNITY (Individual/Joint Account)

WHEREAS ALAMINA	(Name of Customer)	whose address is at
14 MILFORD COURT	MILFORD STREET,	UNITED KINGOOM ("the Customer")
with Account 3024	252015	("the Account") with
the Bank to consider and/or act communicated from time to time	on Funds Transfer instruc via electronic mail (emai w or such other email addre	Nigeria Limited ("the Bank"), has requested tions and/or other requests to the Bank l) purportedly emanating from the email ess that the Bank may subsequently agree to

IN CONSIDERATION of the Bank considering and/or acting upon an Email Instruction, the Customer hereby formally, unreservedly, irrevocably and unconditionally declares and covenants as follows:

- 1. That the Bank is hereby authorized, in its sole discretion, to consider and/or act upon Email Instruction(s) without the necessity of any original signature(s) or conformity of the instruction with any other mandate or the requirement of any other confirmation on the part of the Bank. In respect of funds transfer and/or any other request(s) determined by the Bank, an E-Mail instruction shall require a scanned copy of the instruction duly signed in accordance with the existing mandate.
- 2. The Customer is fully aware that Email Instructions are unsecure means of communication and are therefore prone to the risk of omissions, errors, mis-statements, non-receipts, fraud and/or other unauthorised interventions by third parties, all such risk which the Customer hereby fully assumes.
- 3. The Bank may, but is not obliged to seek telephone confirmation or other form(s) of confirmation of an Email Instruction; and shall exercise its discretion to proceed or refrain from acting upon an Email Instruction in the event that the Bank is unable to obtain satisfactory confirmation thereof, or has any reason to doubt the authenticity of an Email Instruction or the confirmation received in respect thereof.
- 4. The Bank has no obligation whatsoever to confirm or verify the identity of the person(s) sending any Email Instruction or the genuineness of any Email Instruction. Any transaction processed pursuant to an Email Instruction shall be binding on the Customer for all intents and purposes and whether made with or without the Customer's authority, knowledge or consent.
- 5. The Customer shall ensure the security of his/her/their email address(es) and electronic devices; and shall inform the Bank forthwith upon the happening of any circumstances likely to render the continued use of Email instructions unsafe.
- 6. The Bank shall endeavour to refrain from processing an Email Instruction upon receiving a notification pursuant to Clause 5 above. This shall however be without prejudice to the Customer's covenants and obligations herein in respect of any transaction processed whether prior or subsequent to the notification.

- 7. The Bank retains the sole discretion to process an Email Instruction, or any part thereof; and shall not be under any obligation to provide reasons for failingso to do.
- 8. The Customer waives all right of action or defences it may have against the Bank in connection with all matters contemplated herein, and shall further hold the Bank free and harmless from any responsibility, liability or adverse consequence (whether direct or indirect) in connection with receiving, considering and/or processing the Customer's Email Instruction(s). The Customer shall further indemnify and keep the Bank fully indemnified against all litigations, actions, claims, loss, damage, costs and/or expenses which may be brought against the Bank or suffered or incurred by the Bank and which may have arisen either directly or indirectly out of or in connection with the Bank's receiving, consideration and/or processing the Customer's Email Instruction(s).
- 9. This Indemnity shall be a continuing obligation in respect of any and all matters connected to or arising from the Bank's receipt, consideration or processing of the Customer's Email Instructions.

This Indemnity shall be construed in accordance with the laws of the Federal Republic of Nigeria.

	Email Address (The email address must be one that previously exists in th	he Bank's records)
Primary e-mail	john. alamina O grail.	Cova
Alternate e-mail	Ü	
Dated this	16 day of April	209
SIGNED, SEALED AND by the Customer:	DELIVERED	
Name: ALAMII	VA 14ALLA JOHN	The
		Signature
Name:		. Signature
IN THE PRESENCE OF	WITNESS:	
Name: APAKA	SA IBINABO CHA	RISTIANA
Signature:	(A)	
	FORD COURT, MILFORD S	TREET, HUDDERSFIELD, UK
Occupation: SUP	PORT WORKER	



CONFIDENTIAL

#### DIASPORA E-BANKING PRODUCT FORM **E-PRODUCT REQUEST** Debit Card Services FirstOnline (Diaspora) E-Statement Token FirstAlert Note: Token is mandatory for FirstOnline Banking (only) **CUSTOMER INFORMATION** 242520 Account Number 2 Account Number 1 HN 30 Full Name: Phone Number with country code Foreign Residential Address RT 3 0 0 Email Address: Means of Identification Date of Birth Kindly read and sign the terms and conditions overleaf ONLINE BANKING/TOKEN REQUEST Preferred User ID (for FirstBank online subscribers only) Token Request Preferred User ID 3 Preferred User ID 2 Residential Address For Token Delivery **DEBIT CARD REQUES** Card Type Standard Naira MasterCard Platinum Gold Naira Prepaid Classic Visa Request Type Hot-Listing Hot-Listing Link New Replacement De-Hotlisting Only & Replacement Account Request Only FIRSTALERT SUBSCRIBERS ONLY SMS (fee applies) Both THIS PORTION IS TO BE COMPLETED BY THE CUSTOMER AS ACKNOWLEDGMENT UPON RECEIPT OF TOKEN. Kindly read and sign the Terms and Conditions overleaf Authorised signatory Date: Authorised signatory Date:

Processing branch

Date of Deployment

Date of Deployment

Customer ID

Initiator Staff no Signature

Authoriser Staff no Signature

EB/AIK/0315

#### TERMS AND CONDITIONS

in these Terms, "we", "us" or "our" refers to First Bank and its successors, agents and assigns, while "you", "your" refers to ou and/or any person who subscribes for uses or authorizes the use of the Service

By signing at the end of these Terms and Conditions, you agree that you have received, read, understood and agree to be bound by the terms contained herein, and subsequent amendments thereto, as well as the laws, rules, and regulations now existing or which may hereafter be enacted, issued or enforced. You also agree that you shall use the Services in accordance with these Terms. If you do not agree with the terms contained herein, DO NOT ACCESS THE SERVICE.

#### 1.0 Terms Used

- 1.1 "Account" means the bank account held or to be held with First Bank, the number of which is specified in the application form for a Service and/or communicated to the User, as appropriate.
- 1.2 "Bank" means First Bank of Nigeria Ltd., a banking institution incorporated in Nigeria and having its registered office at Samuel Asabla House, 35, Marina, Lagos, Nigeria.
- 1.3 "Transaction" means any banking transaction made via the Service.
- "Service" means any banking service provided by the Bank and accessed or used by a User through the internet, and/or a phone and/or a computer and/or any other mobile, hand-held or computer device.
- "Security Details" means any access number(s), password(s), Token(s), security question(s) and answer(s), account number(s), login information, and any other security or access information or item, required or used by a User to access the Service.
- "Token" means a security hardware or device which generates a set of numbers and/or pass codes which may be required by a customer for access to a Service. The custody and information related to your Token constitutes part of your Security Details. Reference to Token herein shall include any replacements, up grades, or enhancements thereto.

#### 2.0 Your Responsibilities

3v accepting these Terms and Conditions

- You confirm that you are the legal owner of the accounts and other financial information that may be accessed via 2.1 the Service. You represent and agree that all information you provide to us in connection with Service is and will remain accurate, current and complete; and that you have the right to provide such information to us. You shall keep your account information up to date and accurate.
- 2.2 You accept responsibility for making sure that you understand how to properly use the applications and software for real accept responsibility for making sure that you understand now to property use the applications and software roll any Service. In the event we change or upgrade any Service, you are responsible for making sure that you understand flow to use same, as changed or upgraded. We will not be liable to you for any losses caused by your failure to properly use your Token, any device or any other failure to properly access the Service.
- You shall comply with all instructions issued by the Bank from time to time regarding the use and op Service you have chosen to access
- 2.4 You are responsible for maintaining the confidentiality, security and integrity of your Security Details.
- 2.5 If you request for or agree to be issued a Token, you agree to have read, understood and shall be bound by the guide(s) provided by the Bank from time to time (in any form and via any medium the Bank may chose) as well as any applicable Terms and Conditions as shall be determined by the Bank from time to time.
- If you believe or should have known that your plane. Token or any other device required to access your Account via a Service has been lost, stolen or compromised, it is your responsibility to contact the service provider immediately to stop all wireless service. If you believe that someone may attempt to use your access to the Service without your consent, or has transferred money from your account without your permission, notify us immediately.
- 2.7 You agree not to use the Service or the content or information delivered through the Service in any way that would:
- 2.7.1 infringe any third-party copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy, including any rights in any software deployed for rendering the Service;
- 2.7.2be fraudulent or involve any illegal activity, including, but not limited to the impersonation of another person or
- 2.7. 3 violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising);
- 2.7.4 create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part) the services of any of our service providers;
- 2.7.5interfere with or disrupt computer networks connected to any Service.
- 2.8 You accept liability for any loss incurred or otherwise from any non-compliance with any of the precautions stated herein or otherwise issued by the Bank or any other reasonable precautions for the prevention of a fraudulent access to your Account via the Service.
- 2.9 In the event that the Account upon which a Service is accessed is jointly owned, all your liabilities as contained in these Terms shall be joint and several
- 2.10 You shall notify us immediately
- 2.10.1 lifyou believe your Security Details and/or phone has been compromised or misused in any manner; of any disputed Transaction;
- 2.10.2 you change your name, address, email address, phone numbers or any other personal details:
- 2.10.3 of any other information which ordinarily and reasonably should be notified to us.

#### 3.0 Our Rights

- Now the right, in our sole discretion, to establish or change limits concerning the Service and any related service, temporarily or permanently, including but not limited to (i) the amount of storage space you have available throm the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service an given period of time. You may reject changes by discontinuing use of the Service and any related service to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of, and agreement to such changes.
- 3.2 Maintenance of the Service or any related services may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services
- 3.3 We may take any precautionary step deemed reasonable for the protection of the integrity of the Service via such measure(s) which may include, and are not limited to ending your log-in session after a determined period of inactivity.
- 3.4 We may refuse to effect a Transaction through the Service if
- 3.4.1 The Transaction exceeds the available funds in your account; or
- 3.4.2 The Transaction does not comply with any applicable terms we shall slipulate from time to time;
- 3.4.3 We reasonably determine that refusal to effect the Transaction is prudent under the circumstance
- 3.5 . If any establishment asks us for authorization before effecting payment via the Service, we may decide not to give our authorization  ${\rm f\!f}$
- 3.5.1 We reasonably believe that your Security Details have been compromised
- 3.5.2 You are in breach of any clause of this terms

These Terms shall be deemed to continue to subsist irrespective of the happening of any of the events stated under clauses 3.3 to 3.5 above

- 3.6 We may not fy you about any changes by:
- 3.6.1 Advertising in the press, our website or any other means of public notification;
- 3.6.2 Putting messages in your statements; or
- 3.6.3 Sending you a separate written notice via email, SMS; or
- 3.6.4 Any other means of communication that we may determine. You are encouraged to call the Bank if you have any queries, complaints or issues regarding the Service. Cost of calls made by cardholders will be at your expen

- The following Terms and Conditions apply to all services provided by First Bank of Nigeria Ltd. ('First Bank' or 'the Bank').

  3.7.5 The disclosure is necessary to collect information for internal use, or the use of our service providers, agents or contractors:
  - 3.7.6. The disclosure involves a claim by or against us concerning a transaction involving your Account.
  - 3.7.7 The disclosure otherwise is required or permitted under any laws and/or regulations
  - 3.7.8 The disclosure is deemed by the Bank as being necessary to be made

#### 4.0 Other Agreements

- You agree that when you use the Service, you will remain subject to the terms and conditions of all your existing agreements with any service providers of yours. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of the Service, and you agree to be solely responsible for all such fees, limitations and restrictions.
- Any Transaction accessed through a Service shall also subject to all other terms entered with the Bank as well as terms set by the Bank from time to time regarding that Transaction; including any transaction limitations and fees Which may be applicable. 42

#### 5.0 Fees and Charges

- Users shall be charged fees by the Bank, in accordance with the schedule of fees determined by the Bank from time to time. 5.1
- Charges shall be determined, and are subject to review at any time and at our discretion. You warve your right to prior notification of any such charge, and hereby experate the Bank from any liability for taking such charges provided the charge is subsequently reflected in your bank statement.
- Charges applicable under this term may be debited to any of your accounts (irrespective of account type and currency) with the Bank without recourse to you.

#### 6.0 Compromised Security Details

- If your mobile device, phone or token is lest/stolen or you suspect that any of your Security Details has been compromised, you must notify us immediately by contacting us via FirstContact (10700FIRSTCONTACT (0700F34778-2086223), 01-448550, 0, 7078-062-5000 or email: firstContact@firstbankingeria com. These details may be changed from time to time? You should report any possible incidence of compromised Security Details; and five request for it, obtain and provide us the police report in that regard.
- On actual receipt of your report, we will take reasonable steps to stop or minimize access to your Account via the 5.2
- 6.3 You shall co-operate with us and any law enforcement agency in our efforts to recover your missing item and/or conduct investigation of the compromised Security Detail.
- In the absence of any proven fraudulence on the part of the Bank, any unauthorised access to your Account via the Service shall be deemed to have arisen as a result of your negligence.
- 5.5. You will be liable for all losses incurred arising from any unauthorised access to your account through the Service

#### 7.0 Disclaimers/Limitation of Liability

- We do not warrant that services and benefits that we provide pursuant to these Terms will always be available. You expressly understand and agree that use of the Service is at your sole risk. The Service is provided on an 'as is' and it as available' basis, and the Bank expressly disclaws all warranties of any lond, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. We further reserve the right to withdraw or vary the services or any related benefits at any time without giving you notice.
- We will not be liable to you if we cannot carry out our responsibilities under these Terms as a result of anything that we cannot reasonably control. These include:
- 7.2.1 Network or system downtime or failures, maintenance processes, unavailability of any communication system;
- 7.2.2 Industrial disputes, natural disasters, force majeure or other acts of God;
- 7.2.3 Delays, malfunctions or any other analogous event arising from an external interface;
- 7.2.4 Unavailability of supplies,
- 7.2.5 Breach or virus in the processes or payment mechanism, sabotage, computer hacking, unauthorised access to computer data and storage device, computer crashes, breach of security and encryption, etc.
- If the Bank provides any information to you via any email, telephone or other channel, details of which you provi to the Bank, the Bank shall not be liable if the information becomes intercepted, altered or misused by unauthorized person
- We shall not assume responsibility for the operation, security, functionality or availability of any service provider, phone, wireless device or mobile network, which you utilize to access the Service. We also disclaim responsibility for any virus or viruses that you may excounter while using the Service.
- Where you access other websites from the Bank's web platform, this shall only be for convenience purposes; and the Bank assumes no responsibility for the safety, security, content and privacy of such link or transactions with respect thereto. 7.5
- The Bank shall not be responsible or accountable in any way whatsoever for any loss, injury or damage howsoever attributable to a third party act, omission or default.
- Except when caused by the Bank's intentional and fraudulent misconduct, we shall not be responsible for any loss, injury or damage, whether direct, indirect, special or consequential, caused by your use of the Services. You shall indemnify and hold us harmless from all Claims, demands, lawsuits, losses, costs, expenses and attorney's fees we suffer or incur because of your use of the Services or your violation of these Terms.

#### 8.0 Amendment to these Terms

-se vary these Terms and Conditions, including our charges le may change o

#### 9.0 General Terms

- eneral cerus.

  You agree that any instruction given to the Bank in respect of your Account via the Service shall be binding and shall be given the same legal effect as your written and signed paper instruction. It shall be deemed for all purposes (i) to be "written" (ii) to have been "properly signed" (ii) to constitute an "original" when printled from electronic files or records established and maintained in the normal course of the Bank's business.
- Non-enforcement or delay in enforcing the clause breached does not prevent the Bank from enforcing the clause against you at a later date.
- 9.3 We may record phone calls and other communications between you and us, and use the information for any lawful purpose, at our sole discretion.
- You authorize us to exercise a right of set-off at any time we deem fit in respect of any account you may maintain with us (irrespective of the account type or currency) to settle any obligation to us.
- You confirm that all information provided to the Bank regarding the application for the Service is complete and accurate in all respects.
- Your application for any Service will be subject to the Bank's processes and reviews, which may require you to provide further information or documents. We reserve the right to accept or reject your application.
- 9.7 We will charge you for any loss or cost we may incur from a breach of these Terms by you.
- 9.8 Your rights under these Terms and Conditions are personal to you and cannot be assigned.

These Terms and Conditions shall be governed by the Laws of the Federal Republic of Nigeria.

Authorised Signatory		-			62.7	F-W-	14	l w	
X/ab-	Date:		U	М	M			_	
9010	Date:	D	D	M	М	Y	Y	Y	Y
	Date:	D	D	М	М	Y	Υ	Υ	Y



# Post Office Identity Document Checking Service Po

postoffice.co.uk

The Post Office® identity document checking service is for customers who need to have photocopies of identity documents certified as being a true likeness of the original. We will check up to three original documents against the photocopies and certify each photocopy as a true likeness of the original document.

Customers are advised to ensure that this service will be acceptable to the intended recipient.

The fee for the service is subject to change, so please ask at a Post Office for the prevailing price. Cheques are not acceptable as a form of payment for this service.

# What you need to do

Bring into the Post Office® your original identity documents and a clear and legible photocopy of each of the original documents you would like to have certified. The Post Office will only verify that the copy is an exact match of the original document produced at the time of certification. Then simply complete the details on the form below and pay the fee.

Please note that the fee is payable per individual whose name appears in the document, and covers a maximum of 3 photocopies in total being endorsed.

Name:	AU	AMINA, 14	IALLA.	JOHN	
Address:	14	MILFORD	courT,	MILFORD	STREET
	HUO	DERS FIELD	, 1-	to1 30Y	
Postcode:		HOI 3	7		
V Pass	sport [	✓ Driving Licence	Utility Bill**	Bank Statement	**  Other***(please specify)
** Usually o	dated witl	nin the last 3 months, *	** Due to crown co	pyright regulations Birth,	Marriage & Death certificates are excluded

See www.postoffice.co.uk/branchfinder and select Document Certification Service to find your nearest checking service branch.

# What we will do

We shall check your original identity document against the photocopies you want to have certified to satisfy ourselves that the details on the original identity documents match exactly those on the photocopy. Once we have carried out these checks each copy will be endorsed with the words 'this copy is a true likeness of the original' and will be date stamped and signed. The original copies and photocopies will be handed back along with the completed form and receipt.

Post Office use only		
Original ID seen	Fee Accepted	Date stamp
Photocopy signed and dated	Receipt given	AP 19
Signed: N. Ryan		01:319,20

P6582 10/2016

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Post Office Limited has it's registered address at Finsbury Dials,
20 Finsbury Street, London EC2Y 9A0.

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• Tell Let