

Letter of Undertaking

To:

INFOGAIN SOLUTIONS PTE LTD

3 Shenton Way # 12-11 Shenton House, Singapore 068805

Dear Sirs

BANKING SECRECY

1. As your employee/agent, you have directed me to assist in providing services to United Overseas Bank Limited ("the Bank").
2. I am aware that in the course of my duties, I may receive information relating to the customers of the Bank ("Customer Information").
3. I have been advised and am fully aware that:
 - (a) Customer Information is protected by Section 47 of the Banking Act, Cap. 19;
 - (b) under Section 47, I am not permitted to disclose Customer Information in my possession to any other person at any time, even though I may have ceased to be your employee/agent; and
 - (c) I will be guilty of an offence if I disclosed Customer Information in contravention of Section 47 and, on conviction, may be fined up to \$125,000 or jailed for up to 3 years or both fined and jailed.
4. I fully understand my legal responsibilities in relation to the Customer Information and will ensure at all times that they are carried out.

Yours faithfully

V. Rakesh Kumar.

Name: VANGADA RAKESH KUMAR

Passport No.: 23823902

Address of employee:

Date: 13-Nov-2017