**GENERAL TERMS AND CONDITIONS**

These terms and conditions form part of the facility agreement between the Borrower and the Bank and shall be read together with the **Specific Terms and Conditions** as far as shall be applicable;

1. **DEFINITIONS**

**As far as may be applicable;**

* 1. The expression *‘partie*s’ where the context admits shall include the, borrower, pledger, guarantor, spouse, independent persons, representatives of the fore mentioned person including attorneys, next of kins, successors in title and/or assignees, partners, receivers and any other persons envisaged to be drawn into the facility and relationship between the borrower and the Bank.
  2. The expression *of* something in its *singular form* shall also carry its *plural form.*
  3. The expression of any *‘gender*’, it/ he/ she/ their, shall mean and include all genders and gender expressions as appropriate.
  4. The expression *‘person’* shall include an individual, firm, company, corporation and an unincorporated body of persons.

1. **WARRANTIES AND REPRESENTATIONS**

The Borrower represents and comprehends;

* 1. Capacity: that they have the power and all necessary authorization to enter into facility agreement with the Bank and to comply with all obligations stipulated herein and all other Bank’s terms and conditions.
  2. Integrity; that all information (including any documents) given in connection with the facility or application is correct, complete and not misleading. If this is not the case, there shall be personally liable. The Borrower undertakes that on becoming aware of any changes in information given changes, is incorrect or misleading, it shall immediately notify the Bank.
  3. To conduct and carry on its business (inclusive of all income streams) in a proper and efficient manner and not make any substantial alteration in the nature of or mode of conduct of that business and keep or cause to be kept proper books of account relating to such business.

1. **VERIFICATION**

The Bank may verify any of the information given in respect of any application for a facility or for the facility by any person or any representations made by parties to the facility from anyone we may consider appropriate and the parties hereby consent to this authority.

1. **DISCLOSURE**

The Bank may disclose any credit information or and any other fi­nancial information to any legally authorized body, financial institution or authorized credit reference bureau or to it’s Lawyers or Auditors and disclosure to any such legally recognized person(s) made in good faith.

1. **CONTACT**

The Bank may contact the parties at the address(es), email address(es) and phone number(s) provided to us, to get and verify information in regarding to this facility as valid and binding communication; Further that the Bank may contact give information on other available products and services that maybe offered.

1. **PRICING**
   1. The Bank offers the facilities and financial services at a price determined by the Bank. The Bank may change its pricing and lending rate in line with the prevailing market conditions and, therefore the current pricing and applied interest rate is subject to change at the sole discretion of the Bank, and you are bound by such changes. Notification of any variation/ change in interest shall be by way of a public notice in any Newspaper of wide circulation in Uganda or by notice at the Bank’s branches and or website, which mode shall be at the Bank’s sole discretion.
   2. Unless expressly exempted in writing, Interest for the facility is computed daily and accrues on the basis of 360/365 days a year. It is charged periodically as may be appropriate.
2. **OPERATIONAL FEES**

The Bank has the right without prior notice to you, to debit your account with interest charges, arrangement fees, facility fees, prevailing bank charges, commission charges, default fees costs, expenses, insurance costs and other taxes and levies or amounts due or overdue in respect of any facility (ies) and all other monies whatsoever due and owing from yourself to the Bank in connection with a granted facility or related exposures per the Bank’s tariff.

1. **VARIATION OF TERMS**

The Bank may vary or change the terms of the facility by giving you notice, which varied or amended terms shall without need to refer to the Borrower be incorporated in the agreement for the facility.

Whilst agreement may be proved solely by notice to you, Supplementary documents reflecting such amendment or variation may be made as may be practical and the Borrower undertakes to validly execute all documents as may be required to secure the granted facility.

1. **PAYMENT ON DEMAND**

**The** facility shall be repayable on demand. All payments in respect of the facility shall first be applied towards any costs and expenses including administrative expenses pertaining to the facility or its recovery and then next to interest accrued. Payment towards principal shall be applied thereafter.

1. **FACILITIES WITH INSURANCE COVER** 
   1. The Bank may require insurance cover to be taken before or during the subsistence of the facility offered. In that instance, it is agreed that the insurance is underwritten by the selected Insurance service provider.
   2. It is understood that the insurance service provider is not an associate, affiliate, subsidiary or related entity to the Bank.
   3. The insurance service provider is solely responsible for all coverage and compensation as per the terms and conditions the details of the insurance cover and may be given in a separate document.
2. **ASSIGNMENT AND DOMICILIATION OF PROCEEDS**
   1. The Borrower undertakes to remit all business/sales/contract/service/salary proceeds through its/his/her account(s) with the Bank, and
   2. The Borrower acknowledges that where the requirement to assign contract/sales/business/salary proceeds is not adhered to and proceeds are not channelled through its/his/her account(s) with the Bank as covenanted, the Bank shall be free to consider it as an act of default and or shall be at liberty to increase the rate of interest applicable to the facility(ies) as it deems fit.
   3. The Borrower duly acknowledge owing to this assignment that the Bank shall be at liberty to charge and lien the account holding the assigned proceeds.
   4. The Borrower undertakes to punctually bank contract/sales/business proceeds on its/her/his account with the Bankforpurposes of servicing the aforementioned credit facility (ies) as provided for under the Facility Agreement. The Bank shall have a right of lien over the account(s).
   5. The Borrower undertakes that the assignment of all contract/sales/business proceeds do not infringe the rights of any third party
   6. The Borrower has disclosed to the Bank all knowledge, plans or other information in its/his/her possession or control relating to the proceeds.
   7. The Borrower will deliver to the assignee on request copies of all documents connected with or evidencing the proceeds.
   8. The Borrower will do all acts and things, including without limitation the execution of all such documents, as may be reasonably required by the Bank to give effect to the assignment contemplated by this Deed.
   9. not without the prior written consent of the Bank;
      1. mortgage, pledge, hypothecate or otherwise encumber or further encumber any of its moveable or immovable assets;
      2. dispose of or attempt to any of its assets for the express purpose of raising money for the said disposal other than in the normal course of its trading activities;
      3. sign guarantees in favour of any party;
3. **GENERAL PROVISIONS ON SECURITIES**
   1. The Bank reserves the right to request the Borrower(s) to provide any form of security and additional security(ies) for the facility (ies) at the time of Facility processing; or thereafter. These securities may include mortgages, liens, chattels charges, debentures, book assets, receipts, bills, undertakings, assignments and any other as the Bank may from time to time deem fit.
   2. The Borrower is obligated to provide valid and good security as may be determined.

* 1. The Borrower and parties to the pledge of security are required to provide informed, genuine consent for the pledge and creation of good security as may be applicable and required.
  2. The Borrower is obligated to verify full comprehension of all parties to any pledge made including parties who may interact with the security or repayment of the facility. The Bank may require in writing, that an independent advisor has properly advised him/her or the parties prior to the disbursement of the Facility funds.
  3. For avoidance of any doubt, the creation and evidence of security may be contained in a separate document and the terms of any separate document evidencing the security or creation and registration of it pursuant to the foregoing paragraphs shall form part of the facility documentation and govern the relationship between the Borrower(s) and the Bank as may be applicable.
  4. The parties to the pledge of the security including their agents, representatives and officers shall at all times act in good faith and keep the integrity of the security; to protect against any devaluation or loss of the security value.
  5. While the Facility (ies) subsists, the Bank shall have a charge and or the right of lien over such security(ies) and in the event of default by the Borrower(s), the Bank shall have power to dispose off the security(ies) to recover facility sums.
  6. Where a security has been created in favour of the Bank, the pledger and borrower hereby subordinates any interest, lien, right of setoff and all rights to payment of monies that he/she/it may, now or in the future arising therefrom in favour of the security of the Bank created herein.
  7. Where the creation and subsistence of a security is affected by a separate Law or governed by different rules, those rules and regulations shall by necessary implication form part of these terms as maybe necessary and govern the relationship to that extent.
  8. It is hereby agreed that the Bank shall have the right to consolidate any securities or security categories created pledged and the Bank hereby reserves the right to consolidate all securities which the Bank may from time to time hold at any time during the continuance of this facility(ies)

* 1. While the securities are still subject to a charge in favour of or vested in the Bank, they shall not be redeemed except on discharge of the facility and or settlement of the facility hereby or thereby secured but also of all monies secured by every such charge held by the Bank.

1. **GUARANTORS** 
   1. The Bank may require the facility to be guaranteed. In the event that a Guarantee, whether Personal or Corporate Guarantee is required, the Guarantor shall stand surety to the borrower and be responsible in secondary and alternate capacity to the principle borrower to the extent as may be defined.
   2. The Guarantor warrants and confirms that;
      1. The Guarantee shall be payable on demand by the Bank. The Guarantor shall discharge all moneys, all obligations and liabilities whether actual or contingent now or at any time hereafter due and owing or incurred to the Bank by the Borrower.
      2. The Guarantee is a continuing security and shall secure the ultimate balance from time to time owing to the Bank by the Borrower in any manner whatsoever notwithstanding the death, insolvency, insanity or other incapacity or any change in the constitution of the Borrower.
      3. All sums payable by the Guarantor under the Guarantee shall be paid to the Bank in Uganda or otherwise as it may from time to time direct in full free of any present or future taxes, levies, duties, charges or fees.
   3. The Guarantor waives any right it may have of first requiring the Bank (or any trustee or agent on its behalf) to proceed against or enforce any other rights or security or claim payment from any person before claiming from the Guarantor.
   4. The Guarantor hereby agrees that the Bank may at any time without notice after an event of default or in making demand, notwithstanding any settlement of account or other matter whatsoever combine or consolidate all or any existing accounts including accounts in the name of the Bank (whether current deposit loan or of any other nature whatsoever whether subject to notice or not and whether in Uganda Shillings or in any other currency) of the Guarantor alone or jointly with others where-so-ever situate and set-off or transfer any sum standing to the credit of any one or more such accounts in or towards satisfaction of any liabilities of the Guarantor.
2. **FACILITY REPAYMENT**
   1. The Borrower shall repay the facility per the agreed modus and within the agreed period in theFacility Agreement, debited at the end of stated period, which shall include both principal and interest accrued from the date of each disbursement. A repayment schedule(s) may be made available to the Borrower as appropriate.
   2. The due date of payment shall be determined by the Bank and informed to the Borrower. The Bank reserves the right to vary the due date of payment and shall inform the Borrower as soon as possible.
   3. The Borrower shall be free to exercise his/her/their/its right to redeem the facility upon payment of all outstanding sums, *to wit*, the principal, interest and other applicable/related costs as at that date and other applicable/related costs as at that date.
   4. On the final payment or repayment of all facility sums, the Bank shall surrender issue a settlement certificate and discharge securities held.
3. **EVENT[S] OF DEFAULT**

Default will be constituted on the Borrower’s part on occurrence of one or more of these events:-

* 1. Any failure by the Borrower to pay one or more installments.
  2. Transferring of the Borrower’s servicing Account to another financial institution.
  3. If the control of the Borrower (s) is acquired by any person or company not having control of it at the date hereof where “Control” means the power of such person or company to control the composition of Board of Directors the Borrower so that its affairs are managed and conducted in accordance with the wishes of that person or company; then,
  4. Cross default; The Borrower is in default under any agreement to which it is party (whether as principal or surety) in respect of borrowed money or otherwise is obliged to repay any amount borrowed by it prior to the stated maturity thereof by reason of default; or,
  5. The beneficial ownership of any foreign shareholding in the borrowing company is transferred in whole or in part of another party who is unacceptable to the Bank; or,
  6. Distress; Where any other person is enforcing or intending to enforce recovery of any due sums against property or presumed property of the borrower.
  7. Any event that constitutes an act of bankruptcy;
  8. Winding up;
  9. Entering a Scheme of Arrangement with Creditors;
  10. Utilisation or non-utilization of facility (sums) for a purpose other than is contemplated under the facility
  11. Devaluation of security or loss or potential loss of security(ies) for a facility
  12. Any act or omission that potentially may frustrate this agreement or any adverse dealings that breach, or have the potential to breach, the security herein.
  13. the Borrower(s) fail to comply with any of its obligations hereunder, or
  14. If an order is made or an effective resolution is passed or a petition is presented for winding up or dissolution of the Borrower(s), or,
  15. The Borrower(s) are in default under any agreement to which it is party (whether as principal or surety) in respect of borrowed money or otherwise is obliged to repay any amount borrowed by it prior to the stated maturity thereof by reason of default; or,
  16. The Borrower(s) become unable to pay its debts in the normal course, or,
  17. The beneficial ownership of any foreign shareholding in the borrowing company is transferred in whole or in part of another party who is unacceptable to the Bank; or,
  18. The Borrower(s) cause or suffer from any action or any other circumstances arise or events happen which in the opinion of the Bank may have a material adverse effect on the ability to perform its obligations under the Facility letter; or,
  19. If the control of the Borrower(s) is acquired by any person or company not having control of it at the date hereof where “Control” means the power of such person or company to control the composition of Board of Directors the Borrower so that its affairs are managed and conducted in accordance with the wishes of that person or company; then,
  20. The Facility(ies) shall be terminated forthwith automatically and the Borrower(s) shall forthwith without any further notice or demand, pay to the Bank all outstanding under the Facility(ies) together with interest, fees, commission, and costs and expenses (if any).
  21. Occurrence of any other event which the Bank deems prejudicial to the continuation of the contractual relationship between the Borrower and the Bank.

1. **CONSEQUENCES OF DEFAULT**
   1. In any of the above events or other events that the Bank may deem as constituting default, the Bank reserves the right to demand for immediate payment of all outstanding Facility funds and accrued interest from the Borrower.
   2. For avoidance of doubt, the Borrower in default shall be liable to pay the outstanding principal, interest and related recovery costs in addition to a default charge as per the tariff guide prevailing at the time of default on the amount in arrears.
   3. In case where the facility is further secured under a mortgage, the Bank shall be at liberty to exercise its rights as a Mortgagee or other secured products.
   4. **Indemnity:** The Borrower hereby agrees to indemnify the Bank against any loss or expense which the Bank incurs as a result of any default in payment of this facility or recovery action taken in realization of the facility(ies).
2. **REDEMPTION**
   1. In case that the Borrower intends to partially or fully redeem the facility (ies) before the maturity date, the Borrower shall give the Bank prior irrevocable written notice of its intent to redeem the facility (ies) and shall pay all applicable fee running at the time for such redemption as per the Bank’s tariff guide displayed in the Bank premises, which shall be read together with this Facility Agreement.
   2. In case of the partial redemption, the minimum amount of partial redemption will be defined by the Bank, subject to change from time to time.
3. **CREDIT REFERENCE BUREAU**

The Borrower hereby irrevocably mandates the Bank to lawfully disclose details of and relating to the Borrower’s account to the Credit Reference Bureau or any other like institutions as it deems necessary or as may be required by an order of Court, the regulator or any law in force in Uganda.

1. **SET OFF AND CONSOLIDATION**

The Bank may at any time without notice to the Borrower combine or consolidate all or any of the Borrower’s accounts with the Bank, whether held severally or jointly with others, and set- off any matured obligation owed by the Borrower against any obligation (whether or not matured) owed to the Bank by the Borrower, regardless of the place of payment, booking branch or currency of either obligation at a market rate of exchange in its usual course of business for the purpose of the set-off. If either obligation is unliquidated or unascertained, the Bank may set off-off in an amount estimated by it in good faith to be the amount of that obligation.

1. **RIGHT TO COOLING OFF**
   1. The Borrower reserves the right to terminate the facility(ies) for any reason within ten (10) working days of the execution of facility documentation by delivering to the Bank a written notice to that effect.
   2. The written notice provided for under this clause shall have no effect unless it:
      1. Is signed by the Borrower or his agent acting on his or her written authority;
      2. Refers specifically to the Agreement;
      3. Is unconditional;
      4. An acknowledgment of receipt of such notice is given by the Bank.
   3. Termination under this clause shall only take effect upon immediate payment by the Borrower of;
      1. all outstanding Facility funds;
      2. the accrued interest at the time of cancellation of the Agreement;
      3. any other administrative fee or charge for costs which have been reasonably incurred by the Bank PROVIDED that the same shall not exceed 5% of the Facility amount.
2. **RIGHT NOT TO DISBURSE THE FACILITY**

Notwithstanding any Clause in this Agreement to the contrary, the Bank is under no obligation to grant a facility to the Borrower and, further, reserves the right not to release any funds whatsoever to the Borrower and no liability shall accrue to the Bank as a result.

1. **INDEPENDENT ADVICE**
   1. The Borrower is hereby informed of his/her/its right to seek independent advice on the terms and conditions of the Facility transaction from an independent person who shall include an Officer of the Government/Justice of the Peace/Advocate/Notary Public/Bank Manager/Minister of any religion authorised to celebrate marriages/licensed medical practitioner or any person as may be by Law authorized to give independent advise.
   2. By executing this document, the Borrower hereby affirms that he/she/it has sought Independent advice and understands the contents of the Facility agreement and all the availed Facility documentation and the implications thereof, both financial and legal.
2. **KNOW YOUR CUSTOMER REQUIREMENTS**

Depending on the nature of the entity, the following may be required:-

* 1. Certified copies of the Certificate of Incorporation, Memorandum and Articles of Association, Company form 18 and 20.
  2. The latest annual returns for the last two years.
  3. Registered resolution to borrow, the resolution must clearly state the facility amount cap, securities for the facility and the mandated signatories.
  4. Certified copies of Certificate of Registration and the statement of particulars.
  5. Certified copy of the Partnership deed must be submitted.
  6. Documents must be sealed by the official seal.

* 1. Financial statements, books of account, auditor’s certificate and other financial records as may be deemed appropriate.
  2. Any and all other documents as may be appropriate to identify the borrower, their capacity, due registration status, authority to access such facility.

1. **MISCELLANEOUS**
   1. Facilities may be **terminated** by the Bank by written notice to that effect, either forthwith or from any subsequent date stated in that notice, in which event the facilities in question are cancelled and any indebtedness to the Bank becomes payable: -
      1. Immediately if the facilities are terminated forthwith
      2. Otherwise on the date stated in that notice
   2. **Interest** shall be payable at a rate which initially shall be determined and may subsequently be altered from time to time by the Bank at its discretion. Such interest shall:
      1. be calculated on the daily balance owing, notwithstanding that such balance may have been increased by credit extensions to borrower, default charges etc and
      2. be debited to the Borrower’s current on a day convenient to the Bank once in each calendar month or defined period, and
      3. be calculated on the basis of a 365 day year, irrespective of whether or not the year in question is a leap year.
      4. **Discount charges** shall be determined by the Bank from time to time at its discretion and will be deducted from the proceeds of each discounting and only the balance remaining after such deduction will be credited to the Borrower’s account.
      5. Rates of interest and/or discount charges quoted or determined initially or altered subsequently by the Bank apply to the utilisation of facility (ies) within the limit(s) agreed to by the Bank in writing. Any indebtedness to the Bank, whether in respect of overdrafts, discounts or otherwise, in **excess** of the limit(s) agreed to by the Bank in writing may be subject to interest and/or discount charges at such higher rate(s) as the Bank may determine in its discretion at the time when such indebtedness is incurred and/or at any time thereafter.
   3. The amount of the indebtedness at any time and the fact that such indebtedness (including any interest) is due may be determined and proved by a certificate stating the same signed by any Manager of the Bank, whose appointment and authority to sign need not be proved. Such certificate shall be prima facie proof of the facts stated therein.
   4. If any claim by the Bank in connection with the facility(ies) or the indebtedness to the Bank should be disputed, the matter in dispute may be referred at the Bank’s option to Court, mediation or arbitration in accordance with the laws of the Republic of Uganda and such mediator or arbitrator shall be appointed by the Bank.
   5. The Bank shall be entitled to vary any of the terms and conditions from time to time and no such variation and no agreement inconsistent therewith shall be of any effect unless it is recorded in writing and is signed by both parties.
   6. Any security(ies) provided may be, if realised, appropriated against any liability of the Borrower(s) at the Banks sole discretion notwithstanding that such liability may be expressed in a currency other than the currency received by the Bank in realization thereof.
   7. Until the Facility(ies) are terminated or whilst any amount or commitment remains outstanding, the Borrower covenants with the Bank to:-
      1. Provide to the Bank a copy of its Annual Audited Reports and Accounts within 180 days of the close of its Financial Year and such statements as may be issued from time to time.
      2. provide to the Bank other information concerning the affairs of the Borrower(s) as the Bank reasonably require, including the submission of monthly stock statements in the format required by the Bank.
      3. ensure that all buildings, machinery, equipment, goods and any other properties forming part of the pledged security be insured at all times against fire, burglar, riot, strike civil commotion’s and malicious damage risks with the Bank’s interest clearly registered on the policies a copy of which has to be kept with the Bank.
   8. Comply at all times with Statutory enactments as may be amended from time to time and agrees that the facility(ies) shall be governed and construed in accordance with Ugandan Law which may affect or adjust the operation of the facilities.
   9. All costs and other charges including Stamp Duty (if any) necessarily incurred by the Bank and arising out of or by reason of the Facility (including legal charges on a full indemnity basis, costs and expenses which the Bank may incur in taking action for recovery of any sums due to it thereunder) will be payable by the Borrower on demand.
   10. The Borrower hereby irrevocably appoints the Bank as its attorney and hereby unreservedly authorizes the Bank and/or its appointees to take-over, manage and execute the Borrower, in the event that the Borrower’s ability to perform on the facility is impaired at any material time by the occurrence of any event whatsoever. Pursuant to the foregoing, the Borrower hereby authorizes the Bank on its behalf and in its name to execute any instrument as may be necessary in this respect and to issue receipts and other discharges as it may deem fit and to do other things as may be incidental to and necessary for the repayment of the facility.
   11. No failure to exercise and no delay in exercising on the part of the Bank any right, power or privilege herein shall operate as a waiver thereof, nor shall any single or partial exercise of the same preclude any other or further exercise thereof or the exercise of any right, power or privilege or the rights or remedies of the Bank provided by law.
   12. Any submission or acknowledgments in writing by the Borrower or by any person duly authorized on behalf of the Borrower on the amount of the indebtedness of the Borrower to the Bank or any statement of Accounts furnished by the Bank as true copy extracted from its books shall be binding and conclusive against the Borrower.
   13. These terms and conditions as far as may be applicable shall be binding and valid for the benefit of the Bank and the Borrower as well as their respective successors and assigns such that the Borrower shall not assign or transfer its rights or obligations hereunder without the prior consent of the Bank in writing.
   14. Each of the provisions of these terms is severable and distinct from the others and if at any time one or more of such provisions is or becomes invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions hereof shall not in any way be affected or impaired thereby.
   15. Any notice or demand for payment by the Bank hereunder shall without prejudice to any other effective mode of making the same be deemed to have been properly served on the Borrower if served on any one of the legal representatives or delivered or sent by letter post, telex or cable to the registered office or at any of its principle places of business or residence. Any such notice or demand sent by post shall if posted before the last scheduled collection of letters from the place of posting on any day be deemed to have been served on the addressee on the next business day following the day of posting notwithstanding that it be undelivered or returned undelivered and in proving such service it shall be sufficient to prove that the notice or demand was properly addressed and posted. Any notice or demand sent by telex or cable on a business day shall be deemed to have been served at the time of dispatch.
   16. In these terms, the headings to clauses are for convenience only and have no legal effect.
   17. Any change in the Constitution of the Bank or its absorption in or amalgamation with any other person or the acquisition of all or part of its undertaking by any other person shall not in any way prejudice or affect its rights hereunder.
   18. In the event of Force majeure and or termination, accrued rights and obligations shall not be prejudiced as may be applicable.
2. **APPLICABLE LAW AND JURISDICTION**

These terms are governed by the Laws of Uganda and jurisdiction lies with the competent established Legal Institutions and frame work of the Republic of Uganda.

*Intentionally left blank*

These Terms and Conditions are accepted this <<Date>>

IN WITNESS WHEREOF, THE PARTIES HAVE HEREUNTO AFFIXED THEIR RESPECTIVE MARK;

**The Mark Of <<Name of Bank>> Is Hereunto Affixed By**

**<<Name>>.**  **<<Designation>> << Signature>>**

Name Designation Signature

**<<Name>>** **<<Designation>> <<Signature>>**

Name Designation Signature

**The Borrower’s Mark Is Hereunto Affixed By**

**<<Name>>**   **<<Designation>> <<Signature>>**

Name Designation Signature

**<<Name>>**   **<<Designation>> << Signature>>**

Name Designation Signature Common Seal

**Mortgagor(S);**

**<<Name>>.**  **<<Signature>>**

Name Signature

**<<Name>>**   **<< Signature >>**

Name Signature

**Spouse(S);**

**<<Name>>**   **<< Signature>>**

Name Signature

**<<Name>>**  **<<Signature>>**

Name Signature

**Guarantor(S);**

**<<Name>>**  **<<Signature>>**

Name Signature

**<<Name>>**   **<<Signature>>**

Name Signature

**Independent Person;**

**<<Name>>** **<< Signature>>**

Name Signature

In The Presence Of:

Name: **<<Name>>**  Occupation: **<<Occupation>>**

Address:**<<Address >>** Signature: **<<Signature>>**