

No Representations or Warranties.

Except as expressly provided in this Agreement, you agree and understand that you have not relied on any representation or warranty, express or implied, as an inducement to enter into this Agreement.

Section Headings.

Section headings in this Agreement are included for convenience of reference only and shall not be considered a part of this Agreement for any other purpose.

Attorneys' Fees and Costs.

You and we are responsible for our own attorney's fees, costs and expenses in connection with this Agreement. The "Mandatory Arbitration" section prescribes for an award of attorneys' fees and costs under certain circumstances.

SHOULD YOU VOLUNTARILY CHOOSE TO RETURN THE SIGNED AGREEMENT BY FACSIMILE TRANSMISSION OR BY EMAIL DELIVERY OF A ".PDF" FORMAT DATA FILE, YOU ACKNOWLEDGE AND AGREE THAT SUCH SIGNATURE SHALL CREATE A VALID AND BINDING OBLIGATION WITH THE SAME FORCE AND EFFECT AS IF SUCH FACSIMILE OR ".PDF" SIGNATURE PAGE WERE AN ORIGINAL THEREOF. YOU ACKNOWLEDGE BY YOUR SIGNATURE THAT YOU CAREFULLY READ, UNDERSTAND AND AGREE TO ALL THE PROVISIONS OF THIS AGREEMENT WHICH CONTAINS A RELEASE OF ALL KNOWN AND UNKNOWN CLAIMS. YOU FURTHER ACKNOWLEDGE AND AGREE THAT YOU WILL NOT CONTEST THE VALIDITY OR ENFORCEABILITY OF A SIGNED FACSIMILE OR ".PDF" COPY OF THIS AGREEMENT ON THE BASIS THAT IT LACKS AN ORIGINAL HANDWRITTEN SIGNATURE.

MUFG BANK, LTD.  
Beth Hoerle

Chief Human Resources Officer of the Americas  
9/15/2023

Michael Zheng  
N347906

\_\_\_\_\_  
Employee Signature

9/16/23  
\_\_\_\_\_  
Date  
(Sign as early as seven (7) days prior to, or on your Termination Date)