

[Name of Bank]
[Address]
[Place]

[Place], [Date]

Bank Mandate to [Name of Bank]

Dear Sirs

[Name of Company holding the account] respectively our central cash management [name of the central cash management office] will in future make use of the Account Report System ARS and the Electronic Funds Transfer Service EFT of Fides Treasury Services Ltd. ('Fides Treasury'). We therefore mandate [Name of Bank] as follows:

1. We request [Name of Bank] to transmit daily statements MT940 [and intra day reports MT942] via the SWIFT Network to the SWIFT address of Fides Treasury CRESCHZFARS for our following account(s):

Currency	Account Number
Currency 1	Account Number 1
Currency 2	Account Number 2
Currency 3	Account Number 3

If transmission via the SWIFT network in the format MT94x cannot be performed by your bank, please contact the ARS Support at Fides Treasury Services Ltd, Zurich, telephone +41 44 298 65 41, to discuss alternative methods of delivery of our account data.

Fides Treasury will forward the account statements to our central processing unit in the form the central processing unit has agreed directly with Fides Treasury. Authorisation to access the data transmitted will be verified by Fides Treasury.

The usual rules and regulations for account statements provided by your bank are applicable.

2. We herewith authorise [Name of Bank] to accept and process payment orders received on our behalf from Fides Treasury for our following account(s):

Currency	Account Number
Currency 1	Account Number 1
Currency 2	Account Number 2
Currency 3	Account Number 3

The payment orders will be transmitted by Fides Treasury to your bank in the form directly agreed with you by Fides Treasury. If the SWIFT system is used, Fides will forward the payment orders from its SWIFT address CRESCHZFEFT.

Authorisation to issue payment orders will be verified by Fides Treasury. Fides Treasury will use the authorisation rules as agreed directly with your bank to forward payment orders on

our behalf. [Name of Bank] should regard such duly authorised payment orders as payment orders issued by ourselves.

In other respects, the usual payment rules and regulations of your bank as well as the agreed prices are applicable for such payment orders.

We also request you to confirm to Fides Treasury at the address below using, if available, for this purpose your internal designate account sheet, the following information:

- **Exact account number format required in SWIFT MT10x messages for above accounts**
- **For each account, SWIFT BIC to be used for MT10x payment instruction**

Signed by [Company holding the account(s)]

Copy to: Fides Treasury Services Ltd., attn. Account Administration,
Badenerstrasse 172, P.O. Box, CH-8036 Zurich, Switzerland, Fax +41 44 298 65 81