



Bank Mandate to _____

Dear Sir or Madam

_____ respectively our central cash management
 _____ will make use of the Electronic File Transfer Services
 (EFT) of Fides Treasury Services Ltd. (from here onwards referred to as Fides). We therefore
 mandate _____ as follows:

We herewith authorize _____ to accept and process payment orders
 received on our behalf from Fides for our account(s) listed on the enclosed EFT Account Sheet.

Furthermore, we allow Fides direct communication with _____ in
 regard to the delivery of the services mentioned above. In addition, _____
 is entitled to give Fides any kind of information in connection to the services.

The payment orders will be transmitted by Fides to _____ in the form agreed
 upon between you and Fides. If the SWIFT system is used, Fides will forward the payment orders
 from its SWIFT address CRESCHZFEFT.

Authorization to issue payment orders will be verified by Fides. Fides will use the authorization
 rules defined with _____ to forward payment orders on our behalf.
 _____ should regard such duly authorized payment orders as payment orders
 issued by ourselves.

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

We also request you to complete the section To be completed and signed by the bank on the EFT
 Account Sheet with the therein required information and forward all signed document to Fides.

The request is also valid for the following company or subsidiary:

Company:	_____	Contact Person:	_____
Address field 1:	_____	e-mail:	_____
Address field 2:	_____	Phone/Fax:	_____

 Signed by _____