

TERMS AND CONDITIONS OF SERVICE

1. AAA FINANCE's working hours are between the hours of 8am and 5pm from Monday to Friday, excluding public holidays.
2. Account mandate and advice can be done via written instruction, email and online portal.
3. Transaction deadline for the receipt of mandate is 30 minutes before the closure of each market day, instruction is to be executed.
4. All mandates received after the stipulated deadline as stated in (3) will be treated as having been received on the next business day following the actual date of receipt.
5. Non-business days (weekend or public holidays) will be treated as received on the business day following the weekend or public holiday.
6. AAA FINANCE, with respect to client's mandate, acts as financial advisors and executors on client's behalf.
7. Transactions will be executed based on client's mandate/the current market rate on the date of execution.
8. Professional expertise and utmost best support will be applied in the execution of mandates.
9. Rates however, are subjected to marginal daily changes therefore; we do not guarantee a specific market price.
10. The acceptable standard formats for mandates can be given to the client, downloaded from our website or may be forwarded to client's mailbox.
11. A contract note will be sent automatically once a mandate is executed.
12. Copies of application forms and other required documents from the client should be attached, to facilitate prompt verification of documents.
13. AAA FINANCE will not be held responsible for delays in verification as a result of incomplete documentation, irregular signature or process delays by third-party.

INDEMNITY FOR HONOURING ELECTRONIC INSTRUCTIONS

I/We are fully aware that sell orders, purchase orders, payment instructions and other instructions on this account shall be written instruction signed according to my/our mandate. I/we hereby acknowledge that the use of facsimile (fax), telephone, e-mail, online portal, SMS messages etc. or other unsecured means of communication to convey instructions is associated with additional risks and fraud exposure. In consideration of AAA Finance and Investment Company Limited ("the company") acceding to our demand as regards:

- (a) funds transfer requests by facsimile (fax), telephone, e-mail, SMS messages, online portal etc.
- (b) Honoring payment instructions emanating from our facsimile (fax), telephone, e-mail, SMS messages, online portal etc.

We, _____ ("Customer") hereby irrevocably and unconditionally agree to keep the Company indemnified against all actions, proceedings, liabilities, claims, losses, damages, costs (including legal costs) and expenses in relation to or arising out of its accepting the transfer of funds from/into our account(s) with the company and to pay the Bank, on demand, all payments, losses, costs and expenses suffered or incurred by it in consequence thereof or arising therefrom.

The company is hereby authorized to debit any of the customer's accounts with any sum payable hereunder without prior reference to the customer, set off the customer's liability or any amounts due by the customer hereunder against any money standing to the credit of the customer's account and retain as security for amounts due, any shares, stock or other security or interest in securities held by the company for safe keeping or otherwise. In consideration of AAA FINANCE agreeing to accept and act upon any such instructions, communications and documents by facsimile (fax), telephone, e-mail, SMS messages, online portal etc. unaccompanied by my/our signed written instruction. I/we hereby irrevocably undertake to indemnify AAA FINANCE and hold it harmless from and against all costs (including without limitation, legal fees and expenses, claims, losses, liabilities, damages and proceedings) whatsoever that the company may suffer or incurred that may arise as a result of AAA FINANCE accepting upon such instructions, communication or documents. Furthermore, I/we hereby irrevocably release AAA FINANCE from all liability in the event that any telephone, e-mail, SMS messages, online portal, facsimile transmission or letter is not received, or is mutilated, altered, illegible or interrupted, duplicated, incomplete, unauthorized, or delayed for any reason.

This indemnity shall be a continuing security for each and every fund transfer request received by the finance company from the customer's account(s) during the subsistence of the relationship between the company and the customer or during the subsistence of the transaction in respect of such transfer received by the company as aforesaid.

Confirmation:

- ★ The company shall have absolute discretion, for any reason whatsoever, to act or not to act upon documentation received by facsimile, e-mail or SMS messages, telephone, etc. unaccomplished by my/our signed written instruction.
- ★ The undersign certifies that all the information contain in this application and the accompanying documents are true, complete and correct. The undersign authorizes AAA FINANCE to contact any organisation it deems fit without further notice to verify the information provided therein.
- ★ I, the undersigned, hereby acknowledge that I have read, understood, accept to be bound by the terms/conditions and hereby affix my Name, signature and date below:

Signature: _____

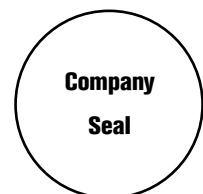
Date: _____

Signature: _____

Date: _____

Signature: _____

Date: _____



REQUIREMENTS

In addition to the personal identification of the (applicants and/or Directors), please provide the following:

1. Driver's License/National ID/ International Passport/Voters' Card (Please provide any one of the aforementioned)
2. Copy of Utility Bill
3. Account opening fee
4. Two Passport Photograph
5. Signature Mandate.
6. Others

APPROVALS & AUTHORISATIONS

S/N	NAME, SIGNATORY & DATE	DOCUMENT CHECK
ACCOUNT OFFICER		
PROCESSED BY		
AUTHENTICATED BY		
APPROVED BY		