

GENERAL AND SPECIFIC CONTRACTUAL CONDITIONS FOR THE OPENING AND HANDLING OF A LEGAL PERSON ACCOUNT

The present document contains the General And Specific Contractual Conditions for the Opening and Handling of a Legal Person Bank Account (henceforth designated "Contract"), signed between BNP PARIBAS, a joint-stock company whose registered office is at 16 boulevard des Italiens, 75009 PARIS, with a share capital of 2.368.310.748 Euros, registered in the Paris Trade and Companies Registry under number B 662 042 449, with branch in Portugal, having main office at Av. 5 de Outubro, 206, 1050-065 Lisboa, registered in the Lisbon Trade Registry, with incorporation and tax number 980000416 (henceforth designated as the "Bank") and the respective Client identified in the Signatures Form (henceforth designated as "Client") and henceforth referred to jointly as the "Parties".

A) GENERAL CONDITIONS

1 – Definitions

In the present Contract, including its whereas and annexes, and except where the context results in a different meaning, the following underlined terms hold the following meanings:

Representative/Attorney: the natural person identified in the Signatures Form, member of the Client management body or Client's attorney, with power to handle the Account and, for this effect, the representative.

Account: An account for the deposit of values, which may also include a Term Deposit Account, designated by the abbreviation Account.

Signatures Form: Document containing the compulsory data for the Client and for each person authorised to handle the Account, as well as the respective signatures of these ones.

Business Day: A business day in accordance with the terms defined in Annex 1 of Decree-Law no. 317/2009, 30 October (henceforth designated as "SP Legal Framework").

The terms defined in this Article may henceforth be used either in the singular or in the plural as the meaning or the context requires.

2 – Applicable Law and Scope

The opening, maintenance and closure of any accounts held with the Bank are subject to the observance of the present General and Specific Conditions and the Portuguese law, to the exclusion of all others.

The current General and Specific Conditions are applicable to all accounts opened by the Client which have the same account holders and the same handling conditions as the present Account.

These General and Specific Conditions are furthermore applicable to other contracts agreed between the Bank and the Client, except where the contracts stipulated the contrary.

3 – Formalisation

The opening of the Account shall be formalised by filling in the Signatures Form. The data contained in the Signatures Form should be confirmed with the original documents or certified copy, which may be requested by the Bank at any time.

4 – Opening Requirements and Limits to Movements in the Account

The opening of the Account is dependent on the provision of information on all aspects of identification to be contained in the Signatures Form and delivery to the Bank of the originals or duly certified documents, without infringing on the contents of the following numbers.

Where the Account is opened without the physical presence of its holders or their representatives and/or without displaying the originals or duly certified identification documents, the Bank may impose restrictions on the movements in the Account, until such persons and/or documents are presented. These restrictions may include not being able to carry out any credit or debit transactions, not making available any payment instruments on the account or not making any changes to the Account holdership.

For all the purposes of this Contract, the address to be utilised by the Bank is the Client correspondence address given in the Signatures Form.

5 – Signatures

Unless otherwise instructed by the Client, the signatures included in the Signatures Form shall be deemed valid for all contracts and for all the other accounts existing in the Bank in the name of the same Account holders.

6 – Requisition and Issue of Cheques

The cheques delivered by the Bank have an expiry date from which they can no longer be used and must be returned to the Bank; these cheques are not refundable. The Bank reserves the right, however, to cash any cheque issued after its validity date, as long as it is presented according to the terms of the local Cheque Law (LURC).

Besides those cases in which the Bank is prohibited from issuing cheques to the customer, due to the application of the law or in compliance with the instructions of the respective competent authorities, the Bank always reserves the right not to issue cheques on behalf of the Client.

Other than those situations mentioned above, the Bank shall provide the Client with a chequebook for purposes of operating the Account. Should the cheque agreement be rescinded or should the Account be cancelled or become unavailable to the Client, for any reason, the Client shall be obliged to return all unused cheques; the Bank shall be exempt from any liabilities should the Client not comply with this obligation.

7 – Changes to the Handling Conditions of the and/or Identification Data

Any changes or cancellation to be made to the handling conditions of the Account should be communicated to the Bank through a document signed by the Client or through any other means that have legal force and that the Bank considers acceptable. The mandates of management bodies, as well as any powers of attorney or authorisations for the handling of the Account without a validity period, are considered in force until otherwise communicated by the Client.

Any change made to the identification data of the Account holders or of their representatives should also be communicated to the Bank by the Client.

Further subject to notification requirements are any changes that might impact on the classification or declassification of the Client as a "micro-enterprise", in accordance with the respective case, attributed by the Bank according to the criteria established by the SP Legal Framework.

The new handling conditions and/or change to the identification data may only come into effect once the respective communication has been received by the Bank.

8 – Credits in the Account

The credits relative to the depositing of cheques or any other values, with the exception of cash deposits, shall be pending until due settlement of such values.

9 – Debits in the Account

Should the Client's Account balance does not cover withdrawal requests of any item, the Bank is authorised to withdraw the amount from any other current account with the Bank under the Client's name.

Should there not be enough funds in another of the Client's current accounts and should the Bank decide to authorise the withdrawal request, the overdraft shall be subject to interest at the rate applied by the Bank under such conditions.

10 – Current Accounts

Current Accounts are subject to the conditions set out in the "Normalised Information Form for Current Accounts" that makes up Annex I to the present Contract.

11 – Term Deposits

The setting up of a Term Deposit Account (henceforth designated as TDA) is dependent on the Parties reaching an agreement complementary to the present General Conditions, with the application of all the remaining stipulations of this Contract and the "Normalised Information Form for Simple Non Current Deposits", contained in Annex II to the present Contract.

The Bank reserves the right not to accept the renovation of a term deposit, on its maturity date, namely if the Client's current Account does not have an average balance deemed fit by the Bank.

In this case, the amount of the term deposit shall be credited in the current Account.

12 – Commissions, Postage, Charges and Taxes

The Client hereby authorises the Bank to debit the Account of all sums corresponding to commissions, postage, charges and taxes relative to the Account and to its movements in accordance with the Pricing Schedule/Tariff Grid in effect, which may be found on display at Bank branches and on its website www.bnpparibas.pt (Informação ao Cliente), according to legal norms. The Pricing Schedule/Tariff Grid may also be sent to the Client's address, on request and where the Client bears the respective costs.

13 – Maintenance Charges

Should there be no movements in the Account for more than one year, or should it have a balance of less than that stipulated by the Bank, a maintenance tax may be charged. The amount charged shall be included in the first Bank statement subsequent to its debit.

14 – Changes in Interest Rates, Commissions and Charges

The Bank reserves the right to change the interest rates, commissions and other charges in force on the date the Account is opened, namely if imposed by the guidelines of the monetary authorities or changes in the money and financial markets.

15 – Information Disclosure Compliance

Except in case of agreement or legal requirements to the contrary, the Bank is to supply the Client with all information that it is legally bound to either on paper or any other lasting means of communication except where the Client explicitly requests the provision of such information on paper. Apart from legally stipulated reasons to the contrary, the Client expressly consents to the Bank, as an alternative or in addition to the aforementioned formats, providing the Client with the previously mentioned information through its website www.bnpparibas.pt (Informação ao Cliente), deeming this channel of communication appropriate to the relational context established.

Within the scope of the paragraph above, lasting means of communication is understood as any instrument that enables the Client to store personally addressed information so that its content may be later consulted throughout a period of time appropriate to the purposes of the aforementioned information and which also enables the exact reproduction of the information stored.

Should the information be provided on paper, date of dispatch corresponds to that stated in the respective Bank records, except where there are overriding alternative regulatory stipulations or instructions are handed down by an entity competent for such purposes. The post retained at the Bank, as per the Client's instructions, is considered delivered on the date printed on it.

16 – Liabilities and Transmission Errors

Except where stipulated to the contrary by agreement between the Parties or a higher ruling, the Bank may only accept liability towards a Client where the latter

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suffers loss resulting from actions by the Bank of a fraudulent or grossly negligent nature.

Whatever the case, the Bank holds no responsibility towards the Client neither for any losses the latter may suffer due to abnormal and unforeseeable circumstances beyond its control where such consequences cannot otherwise be avoided nor for any losses caused to the Client due to compliance with legal obligations including, among others, the reporting required under money laundering prevention regulation. The Bank does not assume any liability for losses arising out of utilisation of the postal service, telefax, S.W.I.F.T., telephone or any other means of communication, specifically those resulting in losses, delay or damage.

17 – Client Complaints

All Client complaints relative to the execution or non-execution of an order should be put in writing, no later than fifteen days after the dispatch of the Bank's correspondence regarding the transaction or the dispatch of the Bank statement in which they are highlighted.

18 – Phone Calls Recording

The Bank is expressly authorised to proceed with the recording and storage of telephone calls made with or without recourse to automatic systems with pre-recorded messages and make use of such means as evidence whether in the clarification of doubts or whether to be submitted to a court in case of litigation with the Client. The Client can request to the Bank provide a copy of the call content.

19 – Changes to the General and Specific Conditions

The Bank reserves the right to make any changes to these General and Specific Conditions, informing the Client via a letter, bulletin or any other suitable means. Where the Client does not express opposition within a period of thirty days as from the reception of the communication, the change is deemed to have been accepted.

20 – Personal Data Treatment

The personal data provided by the Client, as well as other information regarding access, consultation and transactions shall be processed by the Bank as provided for by law, for the general purpose of managing this Contract, as well as any other contracts entered into or to be entered into by and between the Client and the Bank. The personal data provided shall be used, namely, for the purpose of managing the opening of the account, controlling the transactions carried out, carrying out marketing initiatives, granting credit and providing information on financial and banking products.

The Client authorizes the Bank to process the personal data provided for the purposes identified above, as well as to communicate the data to any and all entities within the BNP PARIBAS Group (namely, the following limited liability companies: BNP Paribas, with head office in Paris and FORTIS Bank, with head office in Belgium, and any of their establishments, affiliates or branches in Portugal, France or Belgium and other countries), such entities being entitled to access and process the data in the same terms and for the same purposes as the Bank.

The Client is granted the legal right to access, rectify, oppose processing and eliminate the personal data provided, upon a communication in writing issued to the following address BNP Paribas, Av. 5 de Outubro, 206, 1050-065 Lisboa.

21 – Access to Information

The Client hereby declares full awareness, understanding and acceptance of:

- BNP PARIBAS, branch in Portugal (henceforth designated as "Bank"), is an integral part of BNP PARIBAS Group.

- The BNP PARIBAS Group installed software programme in order to optimise the global services provided to its clients around the world (henceforth collectively designated as "CRM Application") and that implementation involved the collection and centralisation of information relating to relationship between the Client and its Group (subsidiaries/branches henceforth collectively designated as "Group") with the Bank and by BNP PARIBAS Group, as well as the respective processing through a data base for which the global server is located in Paris, at the BNP PARIBAS headquarters.

- The aforementioned information (henceforth designated as "Information") includes any documents or information that at any moment is in either the possession or to the knowledge of the Bank and/or BNP PARIBAS Group and which relate to the Client and/or its Group and their banking relations with the Bank and with BNP PARIBAS Group, including the balances and movements of the Account(s) that the Client is holder of as well as any other associated banking operations and transactions.

- The BNP PARIBAS Group CRM Application was designed in such a way that access to Information is restricted to the following BNP PARIBAS Group staff:

- The "Central Marketing" team,
- Commercial and credit analysts who are attributed responsibility for evaluating and approving credit portfolios.

- Access to Information considered confidential is therefore fairly restrictive, Information relating to Corporate Finance, including the primary share and bond markets, is, by its very nature, confidential.

- The Bank and BNP PARIBAS Group, through the aforementioned members of staff (the "Authorised Staff"), establish and maintain the collection, centralisation and disclosure of Information procedures in the context of the CRM Application according to the terms and for the purposes deemed most convenient, necessary or purposeful for the optimised management of the banking relationship between the Client and the Bank and the BNP PARIBAS Group and that Information may be circulated by recourse to oral, written or electronic means.

22 – Transmission of Information

The Client hereby authorises BNP PARIBAS – Portugal Branch to disclose to any entity belonging to the BNP PARIBAS Group any documentation or information that at any moment is in its possession or is to its knowledge in relation to the Client and/or the banking relationship with BNP PARIBAS, including the balances and movements of the Account(s) that the Client is holder of as well as any other associated banking operations and transactions.

This transmission of documents or information seeks to enable BNP PARIBAS Group to reveal to the competent entities whenever BNP PARIBAS Group understands this as either necessary and/or convenient within the framework of obligations deriving from any law or regulation referring to money laundering or the campaign against the financing of terrorism and against corruption, applicable in any country in which any entity belonging to the same Group is located and where any entity belonging to this same Group may be requested, in any manner, by a judicial, fiscal, administrative, regulatory or any other type of authority, for such submission to be understood and completed.

23 – Instructions Submitted by Fax

The Client hereby authorises the Bank to execute instructions submitted by fax, relating to Account movements, thus allowing the Bank to act in accordance with the instructions received as if receiving instructions written and signed by the Client or its respective representative in document format.

The orders sent by the aforementioned means and received by the Bank are to be executed whenever having been sent by fax to the Bank at numbers 217 955 613 or 217 955 616.

In keeping with the above stated terms, the Client understands and accepts that the Bank does not have to make any enquiries into the genuineness or authenticity of the fax received, proceeding with the implementation of the respective instructions and, correspondingly, is not responsible for risks and subsequent liabilities incurred by the submission of instructions via this means, in particular errors or delays in dispatch and receipt or in the implementation of any instruction that has not been effectively substantiated by the Client.

The authorisation received under this item remains valid until written notification of cancellation being received by the Bank.

24 – Information Requirements

Without infringement of own obligations towards Representatives/Attorneys, the Client is required to provide information on all obligations set out under the terms of the General and Specific Conditions as well as any changes subsequently taking place.

25 – Cessation

Either of the Parties may at any time cause the Contract to terminate by sending a written notification to the other party at least thirty days prior to the date on which it considers the Contract to be so terminated.

Cessation by the Client remains subject to the condition that no negative balances or any other outstanding Client liability towards the Bank.

The cessation of the Contract implies that the Client should proceed to withdraw the existing Account balance prior to its closure.

Should the customer not withdraw the amounts deposited within the term defined by the Bank, the latter shall send, in the manner it deems fit, namely by bank cheque, the amount of the balance of the account, deducting the expenses related to the issue and dispatch thereof in accordance with the Pricing Schedule/Tariff Grid of the Bank in force. Following the closure of the Account, all cheques relating to the Account, presented to the Bank for payment, shall be returned.

26 – Jurisdiction

The Parties recognise Portuguese courts as competent for the judgement of any question arising out of the interpretation, application and enforcement of the Contract.

B) SPECIFIC CONDITIONS RELATING TO PAYMENT SERVICES

1 – Scope of Application

Without any infringement of the legal framework in force, these Specific Conditions apply exclusively to the provision by the Bank to the Client of payment services carried out in Euros or in the currency of a European Union Member State not belonging to the Eurozone whenever the provider of services to the beneficiary and the payee or sole provider, as applicable, is located in Portugal or whenever one of the providers is located in Portugal and/or another European Union member state or any one of the three European Economic Area countries (Iceland, Liechtenstein and Norway).

In particular, for this purpose, payment services are defined as:

- a) The services that enable the depositing or withdrawing of sums from a payment Account, in addition to all operation necessary to the management of this Account,
- b) The payment of direct debits, specifically on a regular basis,
- c) The payment of transactions carried out through a debit card or similar means,
- d) The payment of bank transfers, including the transfer of accounts,
- e) The issuing or acquisition of payment instruments.

Whatever the circumstances, these Specific Conditions do not apply to transactions excluded under the auspices of the payment service legal framework as set out in article 5 of the SP Legal Framework. In particular, these Specific Conditions do not apply to transactions based on paper or similar cheques, paper or similar bills, paper receipts, paper traveller's cheques, nor paper based postal payment orders.

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Those payment services not included within the scope of these Specific Conditions are correspondingly not regulated by their terms.

These Specific Conditions apply only to payment Accounts opened by the Client with the Bank as defined in the SP Legal Framework.

The remission of these Specific Conditions to legal or regulatory provisions is deemed in accordance with the stipulations in force on the date of the respective agreement or for any of the items subsequently subject to change, replacement or revocation, as applicable, without infringing that which may be agreed between the Parties at the moment of the change, replacement or revocation.

These Specific Conditions take precedence over the General Conditions in every aspect where they differ from the latter.

2 – Information Compliance Requirements

The Parties hereby agree to waive from application the legal terms governing transparency and the information requirements applicable to payment services set out in Chapter I of Title III of the SP Legal Framework, in particular, as regards the transparency of conditions and the information requirements for payment services.

3 – Payment Transactions

Client consent for launching a payment transaction is to be provided in writing and may be submitted in person, by fax or by postal service, or other contractually agreed means for a specific payment service or instrument. In case of Client failure to observe the agreed means of providing due consent, the Bank may, nevertheless, consider the transaction as duly authorised.

In cases where a specific payment instrument is deployed for the purpose of conveying consent, the Bank reserves the right to block that specific payment instrument on objectively founded motives deriving from:

- the security of the payment instrument,
- the suspicion of non authorised or fraudulent used of this instrument, or
- significant increase in the likelihood of the payee not being able to comply with their payment liabilities, where the payment instrument is associated with a credit line.

Where the Client denies having authorised a payment transaction in the meanwhile executed or alleges that the transaction was not correctly implemented, the general rules on onus of proof, legally and contractually in force, are to apply, with the exception of the content of art. 70 of the SP Legal Framework.

Without infringing any agreement between the Parties to the contrary, as a rule, the Client may only revoke consent up to the point of transaction implementation⁰, and the terms of nos. 1 to 6 of art. 77 of the SP Legal Framework are not applicable to the Parties.

In case of cancellation, the Bank is authorised to charge the Client for any resulting expenses in accordance with the General Conditions and the Pricing Schedule/Tariff Grid in force.

4 – Receipt of Payment Orders

Without infringing any agreement between the Parties to the contrary, the point in time of receipt of orders is to coincide with that when the Bank takes receipt of the order.

Payment orders are to be submitted to the Bank at least by the deadline defined by the Bank in the “Cut-off Time” document, available at Bank branches and on the website www.bnpparibas.pt (Informação ao Cliente). This document may also be sent to the Client address, on request, with the latter charged for the respective costs, and whenever the Bank decides to bring forward the aforementioned cut-off time from that previously defined.

Where such orders are transmitted outside of this timeframe or on a non business day for the Bank, they are deemed to have been received on the following business day, except where the Parties have pre-agreed a different deadline.

5 – Execution of Payment Orders

Without infringement of the contents to the following paragraphs of this Article, the Parties agree that until 1st January 2012 and as regards the following payment transactions the Bank is to ensure that the amount making up the transaction is credited to the Account of the payment service provider beneficiary by the end of the third business day as from receipt of the payment order or, in the case of paper based payment transactions by the end of the fourth business day as from reception of the order:

- Payment transactions is carried out in Euros,
- Payment transactions that involves a single conversion between the Euro and the currency of a Member State of the EEA outside the Euro area, provided that the required conversion is carried out in this Member State and, in the case of cross-border payment transaction, the cross-border transfer is carried out in Euros..

The Parties hereby agree that, as from 1 January 2012 and as regards payment transaction details in the previous item, the Bank is to ensure that the amount subject to the transfer transaction be credited to the Account of the payment service provider beneficiary by the end of the first business day following receipt of the order, or in cases of paper based transfer transactions, by the end of the second business day as from receipt of order.

As regards internal transactions, even when carried out between Accounts held by the Bank or between Accounts held by different service providers, the Parties agree that these are to ensure that the transaction amount is to be credited to the Account of the beneficiary by the end of the business day following receipt of the payment order or, in the case of paper based payment transactions, by the end of the second

business day as from receipt of the order, whenever the Bank does not proceed with debiting the payee Account at an earlier point in time.

The Parties also agree that in payment transactions not covered by the preceding items, the Bank is to ensure that the amount to be transferred is credited to the Account of the payment service provider beneficiary by the end of the fourth business day as from reception of the payment order.

When the Client is the beneficiary of a payment transaction and the Bank receives the amount in question in a currency different to that of the Client payment Account, the Parties agree that the Bank should automatically proceed with exchanging the amount into the payment Account currency, except where the Bank receives instructions from the Client to the contrary.

The execution of direct debits is subject to specific rules on reception and execution in accordance with specific rules on reception and execution to be agreed between the Bank and Client, which are to prevail over the content stipulated in this Clause.

6 – Charges

In cases of payment transactions not requiring currency conversion, the Client is to pay the Bank the charges and commission billed in accordance with the respective Pricing Schedule/Tariff Grid with the counterpart holding responsibility for the payment of charges and commissioned billed by the payment service provider.

The Bank reserves the right to alter any Client instruction issues in violation of that set out in the previous paragraph for purposes of compliance with that stipulated in the SP Legal Framework.

As a rule, the Bank is to abstain from deducting any charges or commissions from the amount transferred. However, when the Client is the beneficiary of the payment transaction, the Parties agree that the Bank may freely deduct its own charges and commissions from the total amount transferred prior to crediting the Client. In such cases, the integral payment transaction amount and the charges are to be indicated separately in the information provided to the Client.

The Parties furthermore agree that the Bank is authorised to charge the Client for the following within the terms set out in the Pricing Schedule/Tariff Grid:

- The charges inherent to compliance with reporting requirements and corrective and preventative measures, legal and contractual, set out for payment services,
- The charges for revocation payment orders within the legally and contractually established terms,
- The charges relative to notification of a justified refusal to execute a payment order within the legally and contractually established terms,
- Charges for fund recovery as detailed in item no. 3 of article 85 of the SP Legal Framework.

7 – Reimbursement of Payment Transactions

The Client, as the order issuer, renounces the right to reimbursement by the Bank in case of authorised payment transactions, initiated by the beneficiary or through this entity, that have already been executed in accordance with the terms set out in art. 73 and 74 of the SP Legal Framework except where there is an overriding legal or regulatory provision, agreement between the Parties or other binding rule on the Bank to the contrary.

8 – Complaints

The Client has the right to obtain rectification from the Bank only when, after having learned of a non-authorised or incorrectly executed payment transaction susceptible to complaint, communicating the fact to the Bank, where there are no mitigating circumstances, within a period of never greater than a month counting as from the moment when the information relative to the transaction is conveyed to the Client or made available, as applicable.

9 – Liabilities

In the case of any non-executed or incorrectly executed payment transaction, the Parties agree that the contents of Article 86 of the SP Legal Framework are not applicable, nevertheless the Bank should, independently of any liability and whenever so requested, immediately undertake efforts to investigate the payment transaction and notify the Client of the results obtained. In the latter case, the Bank may charge for investigation costs within the terms set out in the Pricing Schedule/Tariff Grid.

The Client incurs any losses relative to unauthorised payment transactions resulting from the loss, theft or abusive appropriation of payment instruments due to any breach of confidentiality of the personalised security mechanisms attributable to the Client up to the maximisation limit of the balance available in the Account associated with that instrument on the date of the first transaction deemed irregular, including that contained in any line of credit associated to the Account or to the payment instrument known to the Client.

In any case, the Client incurs all losses resulting from non-authorised payment transactions where these result from fraudulent actions or the deliberate non-compliance with Client obligations relating to the respective payment instrument, with the maximisation limit referred to in the paragraph above not applicable.

The contents of the second and third paragraphs of this Article do not harm the specific provisions contained under the auspices of the terms and conditions agreed by the Parties for each payment instrument type.

The Client may further incur financial consequences resulting from the utilisation of a lost, stolen or abusively appropriated payment instrument even after notification of the Bank of the loss, theft or abusive appropriation or non-authorised utilisation when such is specifically stated in the terms and conditions agreed between the Parties for each payment instrument type and whenever in conformity with the prevailing legal framework and applicable regulations.

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ANNEX I

STANDARDISED INFORMATION FORM FOR CURRENT ACCOUNTS

Type	Current accounts.
Terms of access	BNPP Clients.
Mode	Current account.
Means of transaction	Bank transfer, debit card, cheque, billing.
Currency	EUR and others.
Amount	Minimum opening or average Account balance - € 10,000.00.
Rate of return	0 % Except where otherwise negotiated with the Bank.
Calculation of interest	Calculated daily based on the incidence of 365 days for GBP and 360 for other currencies. Rounded up to the thousandth (to the upper unit for values equal to or greater than 5).
Payment of interest	Monthly / Quarterly / Six Monthly
Fiscal regime	Interest liable to retention of corporate taxation at a rate of 20%.
Commission and costs	<u>Account Maintenance:</u> Resident Clients - € 215.00 per Quarter Non Resident Clients - € 300.00 per Quarter
Overdraft facilities	Only in effect after prior agreement with the Bank.
Breaking of credit limits	Depending on case by case agreement by BNPParibas. Nominal Annual Rate = 18%. Settlement of interest on a monthly/quarterly basis.
Other conditions	Non applicable.
Deposit Guarantee Fund	The deposits held in this branch are guaranteed in accordance with the legislative terms applicable to the holding company, BNP Paribas SA, benefiting, within the legally established limits, from the reimbursement guarantee rendered by "Fonds de Garantie de Dépôts". This fund guarantees deposits held up to the amount of 70,000 Euros, within a period of two months as from the justifying incident, with this period subject to injunction within the terms of the applicable legislation. Complementary information on this Fund may be found on the Internet at the following address: http://www.garantiedesdepots.fr .
Holding institution	BNP Paribas
Validity of conditions	Conditions remain in force until revoked by the Bank.

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ANNEX II

STANDARDISED INFORMATION FORM FOR NON CURRENT ACCOUNTS

Designation	Term deposits.
Terms of access	BNPP Clients.
Mode	Fixed term deposit.
Term	Up to twelve months.
Early withdrawal	Possibility for early withdrawal subject to penalty clauses to be defined by the Bank.
Renewal	On the initiative of the Client at an interest rate negotiated with the Bank.
Currency	Euro or others.
Amount	Minimum amount for opening and maintaining a term deposit account - € 100,000.00.
Additional payments	Non applicable.
Rate of return	<p><u>Rates for capital amounts of up to €250,000.00 for between 30 and 365 days:</u> Nominal Net Rate – 0.080% Nominal Gross Rate – 0.100% Effective Annual Net Rate – 0.080%</p> <p>Except where other terms are agreed with the Bank.</p>
Capitalization Regime	Non applicable.
Calculation of interest	Calculated daily based on the incidence of 365 days for GBP and 360 for other currencies. Rounded up to the thousandth (to the upper unit for values equal to or greater than 5).
Payment of interest	On the maturing of term deposit Account.
Fiscal regime	Interest liable to retention of corporate taxation at a rate of 20%.
Other conditions	Non applicable.
Capital guarantee	Capital guaranteed.
Deposit Guarantee Fund	<p>The deposits held in this branch are guaranteed in accordance with the legislative terms applicable to the holding company, BNP Paribas SA, benefiting, within the legally established limits, from the reimbursement guarantee rendered by "Fonds de Garantie de Dépôts". This fund guarantees deposits held up to the amount of 70,000 Euros, within a period of two months as from the justifying incident, with this period subject to injunction within the terms of the applicable legislation.</p> <p>Complementary information on this Fund may be found on the Internet at the following address: http://www.garantiedesdepots.fr.</p>
Holding institution	BNP Paribas
Validity of conditions	Conditions remain in force until revoked by the Bank.

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For the Client

Name	Signatures (as Signatures Form)

To fill in by the Bank:

Conference of signatures
<hr/> (Signature of the employee of the Bank)