

- Visa Business Debit Card with the highest transaction limit and host of privileges
- Free Cheque Book*
- Dedicated Relationship Manager providing proactive Account management services
- State-of-the art Online Banking service
- 24-hour Phone Banking
- Foreign exchange services with fine pricing and trade services
- Fees and charges applicable based on Account type

Documents required for Account Opening:

- Duly completed Application Form
- Passport with Valid Visa page Or National ID Card (Copy with Original Sighted)
- Valid Trade License, Commercial License, Professional License, Free Zone Authority Letter as applicable
- All legal documents as applicable (Partnership Deed/MOA/AOA)
- Power of Attorney/Board Resolution (If applicable)
- Share certificate (If owner details not provided on the TL)
- Certificate of Incorporation, Good standing/Bank reference letter (If applicable)

Account Type	Business Value Plus	Business Premium	Business Platinum
Minimum Average Monthly Balance	AED 25,000 or equivalent in other currencies	AED 150,000 or equivalent in other currencies	AED 350,000 or equivalent in other currencies
Fall Below Fee	AED 350	AED 400	AED 600
Teller Charges	First 7 transactions Free thereafter AED 10 per transaction	NIL	NIL
Account Closure Fee	Within 0 - 6 months, AED 500 Over 6 months-waived	Within 0 - 6 months, AED 250 Over 6 months-waived	Within 0 - 6 months, AED 400 Over 6 months-waived
Under Formation Letter	AED 1,000	AED 300	AED 300

For detailed Schedule of Charges please visit www.mashreq.com

STEP 1

- Your application form should be completed with all the supporting documentation as stated above in order to initiate the Account Opening Process

STEP 2

- We will review your file for complete documentation, eligibility criteria being met and compliance with Mashreq's policy
- We may contact you for any additional document requirement

STEP 3

- Based on provision of all additional documents or clarifications, we will complete the account opening along with any other request like Cheque Book, Debit Card, and Online banking access (If applicable)
- For Under Formation companies, accounts will be opened with a Debit freeze until a Valid Trade License is submitted to the bank as per Central Bank guidelines

STEP 4

- Account number will be provided within 2 business days upon completion of all required documents and checks as per Mashreq's policy
- Cheque book and Debit Card will be issued within 3 business days of the account opening (If applicable)
- You may contact our call centre at 04-4244763 anytime after the account is opened and register for Mashreq Online Banking

Sales Officer Name and Signature _____ Contact Number _____ Date _____

Disclaimer

At any stage of your account opening process Mashreq has the right to request you for additional documents or cheques
 *Value Plus accounts are entitled to get first chequebook free. Any additional chequebook is charged AED 1 per cheque leaf
 Terms and conditions apply

I/We acknowledge to have read the above details and agree to the process guidelines.

NICHOLAS DAVID ONLY
 Customer Name and Signature

[Signature]
 Customer Name and Signature

11.05.14
 Date

Mashreqbank psc
 United Arab Emirates

SIGNATURE ADMITTED
 Staff ID# 25123

Company Name: PROSPERIA FZE
 Trade License No. (according to Trade License): 4901/2014
 Annual Turnover: 25 (M) No. of Employees: — Company Website: —

Legal Status of Business:
 Residency Resident Non-Resident (If non-resident, country of domicile): —

Specific Nature of Business: Business Management Consultancy

Business Address (for all Official communication):
 Building Name: REEF Tower Shop/Apartment/Office No.: 801 P.O. Box: 62201
 Locality/Area: JLT Street Name/or No.: Sheikh Zayed
 Landmark: Dubai Marina (MS) City: Dubai Emirate: UAE
 Listed Telephone No.: 04-44860110 Fax: —
 Mobile No. (For sending alerts): 056-7159039
 E-mail ID (Mandatory): ncully@sovereigngroup.com

Registered Address (please provide if different from business address above):
 Building Name: CREATIVE Tower Shop/Apartment/Office No.: 101 P.O. Box: 422
 Locality/Area: Media Fara Zone Street Name/or No.: FuJairah
 Landmark: Media Fara Zone City: FUJairah Emirate: UAE
 Listed Telephone No.: 09-20711333 Fax: —
 E-mail ID (Mandatory): 056-7159039

Name of Proprietor/Partners/Directors/POA Holders

	Name	Designation	Mobile No.
1	<u>Martin Rudolf Alexander-Bleidenbach</u>	<u>owner</u>	<u>—</u>
2	<u>Nicholas David Cully</u>	<u>General Manager</u>	<u>056-7159039</u>
3			
4			
5			
6			

Contact Information

Account Related Issues and Call Back (Do not designate an authorized signatory) & New Product and Marketing Related Communication to be sent to

Particulars	Company Representative 1	Company Representative 2	Company Representative 3
Contact Person	<u>Nicholas David Cully</u>	/	/
Designation	<u>General Manager</u>	/	/
Work Phone	<u>04-4486010</u>	/	/
Mobile Number	<u>056-7159039</u>	/	/
Fax Number	<u>—</u>	/	/
E-mail ID	<u>ncully@sovereigngroup.com</u>	/	/

Account Details

Preferred Branch: DIC (79)
 Account Type: Current Account Call Notice Deposit Fixed Deposit Others
 Currency: AED USD EURO GBP Others
 Method of Initial Deposit: Cash Cheque Inward Remittance Others

Mashreqbank psc
 United Arab Emirates

Yes No

Account Title	Account Number	Branch	City	Borrowing Relationship (Y/N)

Existing Account with Other Banks

Account Title	Bank Name	Account Number	Branch	Emirate/City	Borrowing Relationship (Y/N)

Services Required

Preferred Language : Arabic English

Type of Account Statement : Paper Statement (Quarterly) E-Statement

Please provide e-mail ID for e-statement : N.Cully@Coveleighgroup.com

E-statement frequency : Weekly Monthly Half yearly Yearly

(If no selection is done then by default frequency will be monthly)

(Please note that the frequency for paper statement (if selected) will be Quarterly)

Cheque Book Type : Standard Custom Number of Cheque Books : 01

Name of Authorised Signatory receiving the Cheque Book : Nicholas David Cully Mobile No. : 056711591039

Debit Card (applicable to a/c operated singly) : Yes No

If yes, company name as on card (to be filled in block letters) : PROSPERITA FZC

Cardholder name as on card (to be filled in block letters) : NICHOLAS DAVID CULLY

Name of Authorised Signatory receiving the Debit Card : Nicholas David Cully Mobile No. : 056711591039
(UAE mobile No. to be provided for delivery of Cheque book and Debit Card.)

Mashreq Online Services

Mashreq Online (please fill annex 1 to avail the facility) : Yes No

Mashreqbusinessonline (Please fill mashreqbusinessonline form to avail the facility) : Yes No

TIN Generation : Yes No

IMS (Instant Messaging System)

Name of the authorized signatory receiving the Swift :

Email : _____ or Fax : _____

(Please do not select both the options i.e. email and fax together, as only 1 option can be selected)

IMS system will automatically send copy of outward swift messages. For all IMS, service charges will be applicable as per SOC (schedule of charges)

I/We, the undersigned being/the present of the known as being properly constituted under the laws of UAE the Emirates of and applicable Federal laws of the United Arab Emirates and having its principal address at hereby certify that a meeting of the of the Company duly convened and held on the day of the following resolutions of the Company were duly adopted:-

(i) That Mashreqbank PSC (the "Bank") be, and are hereby, appointed Bankers of the Company and that the Company open and/or continue a current account or any other accounts in the name of the Company denominated in Dirhams (or any other currency as may be approved by the Bank from time to time) and that the Bank be authorized, until any duly certified amending resolution to the contrary or other legal document acceptable to the Bank shall have been provided to the Bank, to treat and consider any of the following persons (the "Authorized Signatory(ies)") acting

Name | Nicholas David Cully

Signature | 

Name |

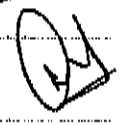
Signature |

Name |

Signature |

Name |

Signature |



as fully empowered to act and sign on behalf of the Company in all transactions with the Bank.

Delegation to Third Party/Power of Attorney | Yes | No

To conduct operations on the Account and will sign | Individually | Jointly | Any jointly | Separately Provided

| Others (please specify here) |

(ii) That the Bank be instructed to debit all or any such accounts (whether in credit or overdrawn) with cheques, bills of exchange, promissory note, commercial paper, orders for payment and other documents drawn, accepted, made or given by the Authorized Person(s) or the Authorized Manager(s) on behalf of the Company;

Name |

Designation |

Signature |

Name |

Designation |

Signature |

Name |

Designation |

Signature |

Customer Signature and Acceptance of Business Current Account Terms and Conditions

I/We being duly authorized by the applicant partnership/ branch/ company/ other legal entity hereby agree to the account opening and banking Terms and Conditions of Mashreqbank psc a copy of which has been received by us and which we have understood. I/We hereby request Mashreq to open the account/s requested.

We confirm that this Account Opening form as completed by us and the Bank's Terms & Conditions shall apply insofar as the circumstances shall permit to all accounts opened by us with the Bank and all products and services obtained from or provided by the Bank to us, without any requirement for further written confirmation. We further confirm that all the information set out above is true and correct in all particulars. We understand that any incorrect information or omission in the information may result in the termination of banking services and facilities from Mashreqbank psc. Any material changes in or developments concerning the information provided will be promptly notified by us to Mashreqbank psc. In particular, we understand that any changes in the Authorized Signatories shall be supported by a Board Resolution or other legal document acceptable to Mashreqbank psc. We undertake to abide by any changes that are made to the account opening and banking Terms and Conditions of the Bank in the future as may be communicated to us by the Bank from time to time. Further, we confirm that we have read, understood and agreed by the terms and conditions covering our Debit Card, approval of the card is at Bank's discretion.

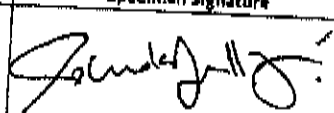
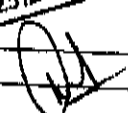
Credit Bureau declaration

In order to comply with the applicable laws and regulations and for the purposes of (i) getting my/our personal or business information, (ii) managing my / our account(s) and the transactions entered into by me / us and (iii) executing any product or service subscribed by me / us including but not limited to loans and credit cards, I / We hereby irrevocably and unconditionally agree, consent and authorize the Bank, its subsidiaries, agents and bank's third party service providers, and any others as the Bank may deem appropriate and at its sole and absolute discretion, to:

- Collect, seek, obtain, confirm and keep updated all information relating to me/us including but not limited to my/our personal or business details, details of my/our accounts, statements, loans, current and previous credit card, banking transactions, repayment history and any default (the "Information").
- Disclose and exchange the information with any government authority and/or quasi government authority and/or private entities, including but not limited to Al Etihad Credit Bureau, or any other third party.

I/We undertake to regularly provide the Bank with the requested information and keep this information updated as long as I/we shall remain Customer(s) of the Bank.

Mashreqbank psc
United Arab Emirates

Authorised Signatory	Particulars	Signing Instructions	Specimen Signature
1 Nicholas David Cully	Designation: General Manager	<input checked="" type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> E or S <input type="checkbox"/> Anyone singly	 Date 11.05.14
	Passport No.: 099267359	<input type="checkbox"/> Singly up to limit <input type="checkbox"/> Jointly with A <input type="checkbox"/> Jointly with A or B <input type="checkbox"/> Others	
2	Designation:	<input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> E or S <input type="checkbox"/> Anyone singly	Date  SIGNATURE ADMITTED Staff ID# 25123
	Passport No.:	<input type="checkbox"/> Singly up to limit <input type="checkbox"/> Jointly with A <input type="checkbox"/> Jointly with A or B <input type="checkbox"/> Others	
3	Designation:	<input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> E or S <input type="checkbox"/> Anyone singly	Date
	Passport No.:	<input type="checkbox"/> Singly up to limit <input type="checkbox"/> Jointly with A <input type="checkbox"/> Jointly with A or B <input type="checkbox"/> Others	
4	Designation:	<input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> E or S <input type="checkbox"/> Anyone singly	Date
	Passport No.:	<input type="checkbox"/> Singly up to limit <input type="checkbox"/> Jointly with A <input type="checkbox"/> Jointly with A or B <input type="checkbox"/> Others	

POA	Authorised Signatory	Particulars	Signing Instructions	Specimen Signature
A		Designation:	<input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> E or S <input type="checkbox"/> Anyone singly	Date
		Passport No.:	<input type="checkbox"/> Singly up to limit <input type="checkbox"/> Jointly with 1 <input type="checkbox"/> Jointly with 1 or 2 <input type="checkbox"/> Others	
B		Designation:	<input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> E or S <input type="checkbox"/> Anyone singly	Date
		Passport No.:	<input type="checkbox"/> Singly up to limit <input type="checkbox"/> Jointly with 1 <input type="checkbox"/> Jointly with 1 or 2 <input type="checkbox"/> Others	
C		Designation:	<input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> E or S <input type="checkbox"/> Anyone singly	Date
		Passport No.:	<input type="checkbox"/> Singly up to limit <input type="checkbox"/> Jointly with 1 <input type="checkbox"/> Jointly with 1 or 2 <input type="checkbox"/> Others	

CIF No. _____ Account No. _____

DISCLAIMER

In case of any mismatch of information on this application form with information provided on certified copies of the original documents, the information on the certified copies of the original document will be taken by the Bank as true and accurate, and will supersede the information on the application form for the purpose of opening the account, and updating the Bank's official records.

For Bank Use Only

CIF No.	Branch	Group CIF No.
Account No.		
Debit Card No.		
Date	EDMS Number	Date of Account Opening on System
Waiver on PBF	Yes	No
Waiver on RF	Yes	No
Industry Code	Market Sector	
Business Code	731	
Purpose Code	825	
I/We certify that we have verified the relevant document against originals and copies thereof are stamped and initialed in evidence. Also certified that the specimen signature(s) has/have been affixed in my presence.		
Seller Name	Kashif Amir	Seller ID 185123 Signature [Signature] Date 12/05/2014
Supervisor Name	Asif A	Supervisor ID 2388 Signature [Signature] Date 13/09/14
Documents deferred/waived, if any		
Documents Forwarded to	Bank Authorized Signature	

Bank's schedule of charges, and agree to be bound and abide by them and any other rules which may be applicable. I/we understand and accept the following:

I/we understand that I/we should maintain the following monthly average balance and that failing to do so, my/our Account will be subject to the following charges:

Account Type	Business Value Plus	Business Premium	Business Platinum
Minimum Average Monthly Balance	AED 25,000 or equivalent in other currencies	AED 150,000 or equivalent in other currencies	AED 350,000 or equivalent in other currencies
Fall Below Fee	AED 350	AED 400	AED 600
Teller Charges	First 7 transactions Free thereafter AED 10 per transaction	NIL	NIL
Account Closure Fee	Within 0 - 6 months, AED 500 Over 6 months-waived	Within 0 - 6 months, AED 250 Over 6 months-waived	Within 0 - 6 months, AED 400 Over 6 months-waived
Under Formation Letter	AED 1,000	AED 300	AED 300

Valid Trade License:

I/we also undertake to provide and maintain a valid trade license with Mashreqbank psc at all times, and failing to do so, my/our Account will be subject to the following charges:

Trade License (TL) if Expired	Charges Applicable
Valid TL not provided within 60 days after expiry	NIL
Valid TL not provided within 61-89 days after expiry	AED 200
Valid TL not provided within 90-119 days after expiry	AED 350
Valid TL not provided every 30 days thereafter	AED 550

PROSPERIA FZE

Name of the Authorised Signatory	Specimen Signature	Date
Nicholas David Cully	<i>[Signature]</i>	11.05.14

SIGNATURE ADMITTED
Staff ID# 25123

For more information, call 04-424 4763, log on to mashreq.com, e-mail us at smequeries@mashreq.com or walk into any Mashreq branch. Terms and conditions apply. For detailed Schedule of Charges, please visit www.mashreq.com

Trade License

رخصة تجارية

License No. 4901/2014	CODE F CZ	رقم الرخصة: 4901/2014
Operating Name : PROSPERIA FZE		الاسم التجاري: بروسبيريا
Owner : Martin Rudolf Alexander Breidenbach		المالك: مارتن رودولف ألكساندر بريدينباخ
Place of Inc. : Creative City - Media Free Zone		مناشأة الشركة: المنطقة الإعلامية الحرة - مدينة الإبداع
Legal Status : Free Zone - Establishment	ORIGINAL SEEN Staff ID# 25123	الشكل القانوني: منطقة حرة - مؤسسة فردية
Activity : Business Consultancy		النشاط: استشارات أعمال
Address : Fujairah - Creative Tower		العنوان: برج الإبداع - الفجيرة
Person in Charge : Nicholas David Cully	الموظف المسؤول: نيكولاس ديفيد كولي	Position : General Manager المهنة: مدير عام
Establishment Date: 30-04-2014		تاريخ التأسيس: 30-04-2014
Date of Issue: 30-04-2014	تاريخ الاصدار:	Expiry Date: 29-04-2015 تاريخ الانتهاء:



Operated by:

FUJAIRAH
MANAGEMENT SERVICES FZ LLC

Rashid Bin Hamad Bin Mohammad Al Sharqi
Chairman



CREATIVE CITY
FUJAIRAH

SHARE CERTIFICATE

"PROSPERIA FZE"

Licence No.: 4901/2014

P. O. Box 4422, Fujairah, UAE

Pursuant the Law (4) of the year (2007) in respect to the Media Free Zone Laws in the Emirate of Fujairah

Certificate Number: (1)

Number of Shares: 100

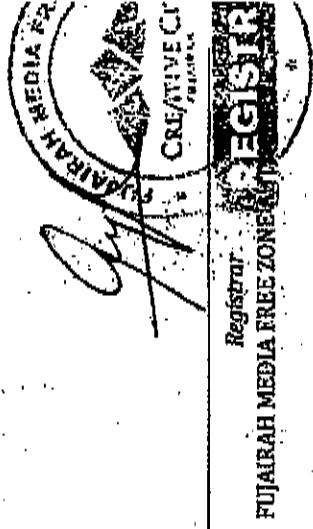
Nominal Capital 100000/- AED divide into 100 shares of per value 1000/- AED each

This is to certify that "Martin Rudolf Alexander Breidenbach" is the 100 % owner of the said company and holds 100 Shares of 1000 /- AED each, inclusive in the above named company, subject to the Memorandum and Article of Association.

Given under the common seal of the company, this 30-04-2014.

ORIGINAL SEEN
Staff ID# 25123

Company Representative



No transfer on the above mention shares will be registered until this Certificate has been deposited at the registrar's in Fujairah Media Free Zone Authority.
No transfer on the above mention shares will be registered until this Certificate has been deposited at the registrar's in Fujairah Media Free Zone Authority.

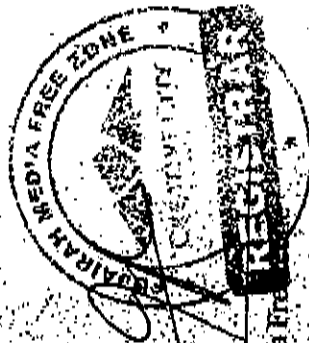




CERTIFICATE OF INCORPORATION

This is to certify that "PROSPERIA FZE" is incorporated in Fujairah Media Free Zone on 30-04-2014, as Free Zone Establishment with License Number (4901/2014) in respect of creation of the Media Free Zone amended by Emiri Decree No. (4) for the year 2007.

ORIGINAL SEEN
Staff ID# 25123



Fujairah Media Free Zone



حكومة الفجيرة

Government of Fujairah



إمارة الفجيرة
Fujairah Emirate & Media Free Zone



BOARD RESOLUTION

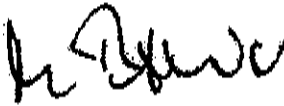
PROSPERIA FZE

Munich 07.05.14

RESOLUTION RE: OPERATION OF BANK ACCOUNT IN DUBAI

It was resolved to permit Nicholas David Cully, holder of UK Passport number 099267359, to open, operate and close bank accounts with any bank in the UAE that he deems to be suitable.

SIGNED

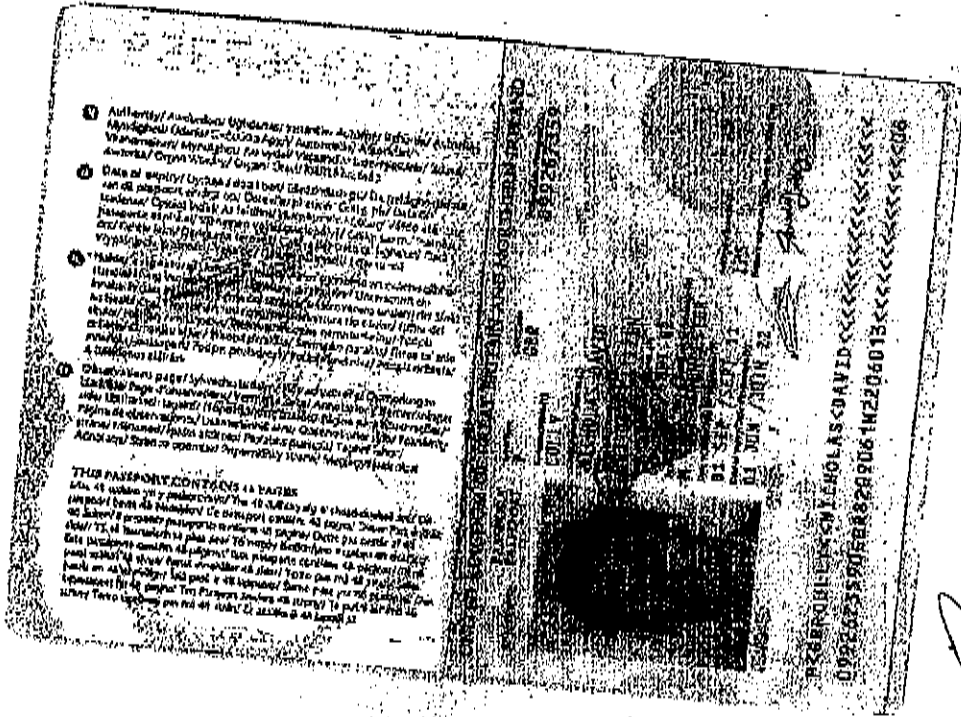


MARTIN BREIDENBACH

SHAREHOLDER

ORIGINAL SEEN
Staff ID# 25123





David
11-05-14

ORIGINAL SENT
Staff ID# 25123

FD