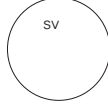


Please follow the instructions marked 'V' below and subject to below Terms and Conditions

For Collection documents only	For documents drawn under DC only
Release documents against <input type="checkbox"/> Payment <input type="checkbox"/> Acceptance Collect your charges from <input type="checkbox"/> Us <input type="checkbox"/> Drawee Collect drawee bank charges from <input type="checkbox"/> Us <input type="checkbox"/> Drawee Charges <input type="checkbox"/> May be waived <input type="checkbox"/> May not be waived For non-payment/non-acceptance: <input type="checkbox"/> Protest <input type="checkbox"/> Do not protest Collect interest @ % start from until date of payment.	<input type="checkbox"/> Check documents and advise discrepancies to us for correction. <input type="checkbox"/> Request restricted bank to forward documents to the issuing bank for acceptance / payment. <input type="checkbox"/> Obtain issuing bank's approval for any discrepancies before forwarding documents to them for acceptance/payment. <input type="checkbox"/> Send documents to issuing bank without checking.
Insurance instruction:	 Authorized Signature & Co. stamp <div style="border: 1px solid black; display: inline-block; padding: 2px;"> D D M M Y Y Y Y </div>
Please credit proceeds to A/C no.	
Charges to be debited from A/C no.	

For Bank use only						
Bill Ref No				Charges	<input type="checkbox"/> Applicant	<input type="checkbox"/> Beneficiary
Checked	<input type="checkbox"/> 1st	<input type="checkbox"/> 2nd		Reimburse	<input type="checkbox"/> Claim / MT 754	<input type="checkbox"/> Remit
Remarks						

Terms and Conditions

1. We agree to pay to the Bank on first demand the full amount due (as determined by the Bank) under any and all bills negotiated, whether by way of discount or otherwise, accepted or endorsed by the Bank or for which the Bank has advanced funds against, whether or not drawn under a Documentary Credit, which was dishonored or not paid on their maturity date. Non-payment of a bill shall be deemed to have taken place as at the date the Bank has not received unconditionally the whole sum due.
2. Except for bill negotiation under Documentary Credits confirmed by the Bank, we will reimburse the Bank on demand for any advances made against any documents which have not been properly taken up on presentation or in respect of which payment has not been duly made to the Bank.
3. Unless the bill is drawn and/or documents are presented under an Irrevocable Documentary Credit issued or confirmed by the Bank, we agree that:
 - a. Notwithstanding our instruction not to protest the bill, the Bank retains recourse on us in the event of dishonour.
 - b. The Bank shall not be responsible for any act, omission, default, suspension, insolvency and bankruptcy of any correspondent, agent or sub-agent.
 - c. The Bank shall not be responsible for any delay in remittance or loss in exchange during transmission or in the course of collection.
 - d. The Bank shall not be responsible for loss or delay of any bill of exchange or documents in transit or in the possession of any correspondent agent or sub-agent.
4. Representations and undertakings:
 - a. We represent that we validly exist under the law of our jurisdiction of incorporation and have the full power and authority to enter into, and perform the transactions contemplated by, these instructions and any other document entered into in connection with these instructions.
 - b. We shall maintain in full force and effect any authorization required to enable us to perform our obligations under these instructions and to ensure the legality, validity, enforceability or admissibility in our jurisdiction of incorporation of these instructions.
 - c. Except in the ordinary course of our business activities and for full market value, we shall not (i) sell, transfer, or otherwise dispose of any part of our assets, nor make any loans, grant any credit or give any guarantee or indemnity to, or for the benefit of, any person or otherwise voluntarily assume any liability, whether actual or contingent, in respect of any obligation of any other person or (ii) create or permit to exist any pledge, mortgage, charge, assignment, hypothecation, encumbrance or any other security interest, or other arrangement having the effect of a security interest, over any of our assets, including without limitation future revenues, to secure obligations to other creditors.