

THIS ORDER IS MADE SUBJECT TO THE FOLLOWING CONDITIONS:

Payment / Currency

Payment of this order shall be made in the currency of the U.S. Dollars.

Use of Agency / Responsibility

We may use any correspondent or agent in connection with the handling of this order and we shall not be responsible for any of their errors, defaults, delays, insolvency or omissions. Neither we nor any correspondent or agent shall be responsible for any loss or delay in the transmission or delivery of messages, documents, or instructions, or for any failure to complete any transmission or delivery, resulting from failure to locate, or error in identifying, the beneficiary or resulting from changes in exchange rates, war, censorship, blockade, revolution, insurrection, criminal acts by persons other than our personnel, civil commotion, equipment malfunction or interruption of communication facilities, or from any law or decree of any government, de facto or de jure, or resulting from any other cause whatsoever beyond our control or that of any correspondent or agent. We shall have no liability for any loss or expense which you may incur unless such loss or expense is attributable to our gross negligence or willful misconduct. In no event shall we be liable for indirect, special, consequential or punitive damages. We shall also not be responsible for liability, loss or damage which may be caused by our acting in accordance with applicable laws, regulations or rules.

Governing Law

This order is governed by the laws of the state of New York, without regard to conflict of laws.

Cancellation / Refund

If the payment of this order has not been completed and a refund is requested, we will endeavor to notify the appropriate office, branch, correspondent or agent to cancel the transaction. A fee of \$10.00 will be charged for processing any such request for refund and cancellation. If this order is expressed in the currency of the country where this order was issued, refund will be made in such currency. We need not, however, make any refund unless and until we are in receipt of proof satisfactory to us that payment of this order has not been completed, that this order is no longer operative, that no charge by virtue of this order exists or will be made against the account upon which this order was drawn, and that any portion of that account which was charged or earmarked for payment is at our free disposal. All cable and other expense in connection with establishing such proof shall be borne by you.

Mega International Commercial Bank

New York Branch