

STANDING INSTRUCTIONS FORM

Date: 14 June 2009

CREDIT CARD STANDING INSTRUCTION

The Manager,
Main Branch,
Kabul Bank,
Kabul,
AFGHANISTAN.

1. I/We hereby irrevocably and unconditionally authorize you to debit my account number _____, held with _____ branch of Kabul Bank and titled _____ for Total Amount Due outstanding in my credit card numbered _____ and titled _____ on payment due date every month.
2. I understand that incase my credit card is swapped to a new card, the above mentioned standing instruction will be transferred for the payment due for the new credit card.
3. This authorization is valid up to _____.

Indemnity

- I hereby agree to keep the bank and its officials fully and effectually indemnified at all times from and against all claims and demands that the Bank may receive from the beneficiary for non-execution or delay in execution of my above Standing Instructions either on account of non-availability of sufficient funds in my account or delays in the mail/courier service or for any other reason whatsoever or for your being unable to accept the Standing Instructions for any reason and from all costs, charges and expense that the Bank may be put to incur in the behalf;
- I take full responsibility to amend/modify/cancel the expiry date mentioned above;
- I agree in case the Standing Instruction is to be executed on a bank holiday, the Standing Instruction will get executed on the next working day;
- The bank shall be in no way responsible for no-execution or delay in execution of the Standing Instructions either on account of non-availability of sufficient funds in my account or delays in the mail/courier services or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason;
- I hereby give my unconditional consent to Kabul Bank to debit my account for all/any charges as may be applicable from time to time;
- I hereby confirm that I have read and understood the terms and conditions given overleaf.

SIGNATURE OF THE CUSTOMER

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SIGNATURE VERIFIED.

AUTHORISED SIGNATORY.

Terms & Conditions

- Kabul Bank shall not be liable to act on incomplete information furnished by the Customer in this Standing Instruction Form;
- The Instructions issued shall be irrevocable and the Customer understands that the Customer shall not be entitled to withdraw the same under any circumstances;
- The Customer understands and acknowledges that Kabul Bank shall debit the Customer's account as mentioned in this Standing Instruction Form upon receipt of the Instructions. As these Instructions are in the nature of standing instructions for periodic transfers, Kabul Bank shall be entitled to make such transfers upon receipt of this Instruction Form and until such time as mentioned in the Standing Instruction form;
- The Customer shall be solely liable and responsible for the accuracy of all information provided in the Instruction Form. The Customer understands and acknowledges that Kabul Bank shall act upon the Instructions on the basis of the information provided in this Instruction Form and shall not be liable to verify the correctness of such information;
- The Customer further understands that a transaction may be rejected or cancelled in case the Instructions and/or any information provided by the Customer in this Instruction Form does not meet the security procedures of Kabul Bank;
- A transaction may be also cancelled/rejected due to any of the reasons like the an attachment order having been passed in respect of the designated account by a competent authority / court;
- The Customer hereby confirms that the account to be credited, in accordance with these Instructions, is not an account on which there are restrictions, as per applicable law, on crediting monies;
- The Customer hereby agrees and confirms that Kabul Bank shall be entitled to charge such fees and charges as it determines as adequate for provision of the Facility. Without prejudice to any other rights of recovery that Kabul Bank may have, Kabul Bank shall be entitled to debit any account of the Customer held with Kabul Bank for any such fees and/or charges;
- Kabul Bank may accept and act upon the Instructions based on any one field in the Application Form;
- The Customer also understands that Kabul Bank may amend the above terms and conditions, at any time, and such amended terms and conditions will thereupon apply to and be binding on the Customer;
- The Customer hereby agrees to indemnify and save harmless and free at all times, against any and all harm, injury, costs, losses, liabilities, damages, charges, actions, legal proceedings, claims and expenses, including without limitation any costs between attorney and client, whether direct or indirect which Kabul Bank may suffer or sustain or incur at any time as a consequence of or arising out of provision of the Facility to the Customer by Kabul Bank in good faith, taking or attempting to take or refusing to take or omitting to take action on any Instructions of the Customer due to any government order, law, levy, tax, embargo, moratorium, exchange restriction, action of the Customer or any beneficiary or any other third party whosoever or any other cause beyond Kabul Bank's control. Without prejudice to the generality of the foregoing, the Customer shall indemnify and save, keep harmless and indemnified Kabul Bank against any improper/ fraudulent instructions purporting to be received from the Customer;
- The Customer understands that an Instruction shall not be revoked once processing for the same has been initiated by Kabul Bank. However, Kabul Bank may, in its sole and absolute discretion without being obligated to do so, revoke an Instruction under exceptional conditions (decision of Kabul Bank as to what shall be treated as exceptional conditions should be final) and only if possible to do so for Kabul Bank.

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