ON COMPANY'S LETTERHEAD

Date:

Kuwait Finance House (Bahrain) BSC (closed) PO Box: 2066 Manama- Kingdom of Bahrain

1. Account No.

We understand that Kuwait Finance House – Bahrain ("**KFHB**") will take all reasonable steps, while providing the Service, to ensure accuracy of the statements at the time of sending. We also understand that the Internet may not be a secured means of communication and when we choose to communicate or receive the Service through such means, we do so at our own risk. Therefore, KFHB shall not be liable for any loss or damage we or any third party may suffer directly or indirectly as a result of or in connection with any tampering, manipulation, misappropriation, breach of confidentiality or any malicious act while receiving the Service, and we shall not hold KFHB liable for any information contained therein which turns out to be incorrect or inaccurate as a result of the above wrongful acts.

We agree that, provided KFHB takes all reasonable care, due diligence and skill, KFHB shall not by reason of providing the Service be liable to us for any negligence, breach of contract, breach of confidentiality, misrepresentation, or otherwise for any loss howsoever caused whether direct, indirect, incidental, consequential, and irrespective of whether any claim is based on loss of revenue, investment, production, good will, profit, interruption of our business by reason of but not limited to any loss of data, interruption or failure from our part to use or access the Service at any time or any error in the provision of any part of it, network failure due to any reason or causes beyond KFHB's reasonable control.

We undertake in consideration of KFHB providing us with the Service to indemnify and hold KFHB harmless from and against all actions, claims, demands, proceeding, losses, damages, costs, charges or expenses whatsoever which KFHB may at any time suffer, sustain, or be put to as a consequence of or by reason of, arising out of KFHB providing the Service to us or from refusal or failure of KFHB in good faith to take any action at our request. KFHB is authorized to send the service to the following e-mail addresses:

- -----

E-mail Address 1:

The declaration and undertaking contained herein shall deem to have been repeated whenever the Service is required or provided.