

**TO
NABIL BANK LIMITED**

Date

Gentlemen,

In consideration of your granting to the undersigned the use of your safe deposit facilities or any of them, the undersigned hereby agrees to all the Rules and Regulations set forth in the Schedule hereto, and the undersigned further agrees that all such Rules and Regulations aforesaid shall constitute the terms and conditions under which the use of any of the said safe deposit facilities may be granted to the undersigned.

Signature _____

Witness _____

**RULES AND REGULATIONS OF NABIL BANK LIMITED
RELATING TO SAFE DEPOSIT FACILITIES**

1. The customer shall properly fill up and sign all such Bank forms or blanks as may be required from time to time by the Bank, and any authority given therein and any representation made thereby deemed to be conclusive evidence of such authority and of the facts so represented.
2. The vaults are open on business days from 10:00 A.M. until 2:30 P.M. except on Saturdays. The vaults may be closed on any national, state or city holidays or on any other days when the Bank shall deem such closing prudent and proper. The Bank shall have the exclusive right to fix the hours for opening and closing of the vaults, and the said hours may be changed by the Bank from time to time without notice.
3. The Bank may terminate the use and require the vacation and surrender of the safe and of the keys thereto at any time by a notice mailed to the lessee or deputy, if any, at the last known address on the Bank's records, and upon the repayment or tender of repayment for the unexpired time by the Bank of a pro-rata portion of the amount paid for the use of the safe.
4. No one is allowed access to a safe except the persons properly authorized on the records of the Bank. Lessees are warned not to deliver their keys or impart their safe numbers, passwords, or combinations to anyone not properly authorized by them.
5. A safe taken in the name of two persons as co-lessees is under the control of each of them as fully as if it stood in his name alone. Either co-lessee may have access alone, may surrender the safe, may appoint deputies or attorneys to have access to or surrender the safe, and may cancel and such appointment made by either co-lessee and the Bank may, without liability to the other, act on such authorization of either co-lessee.
6. Deputies or attorneys may also be appointed by corporate, individual or partnership lessees to have access to or surrender the safe. Such appointments must be in form satisfactory to the Bank, and in the case of corporations must be made by resolution of the board of directors, and in the case of individuals, partnerships and co-lessees must be in writing, blanks for which may be had on application. The authorization should not be restricted as to the purpose of access, such as specifying what is to be placed in or removed from the safe.

Until the receipt by the Bank at the office or branch where the safe is located of written notice of revocation of any power of attorney or deputy appointment or of conclusive notice of the death or legal incapacity of the lessee or of one of the co-lessees, any action of the Bank in reliance upon such power of attorney or deputy appointment or in permitting the other co-lessee to have access to the safe for any purpose shall be fully binding upon the lessee of the safe and their respective heirs, executors, administrators, personal representative, committee, successors and assigns and to that extent such power of attorney or deputy appointment and such authorization to each co-lessee shall not be deemed to have been revoked by the death or legal incapacity of the grantor of the power of attorney or deputy appointment or of such co-lessee, and the respective lessees will indemnify the Bank against any unauthorized act of the attorney, deputy or co-lessee.

7. Deputies or attorneys may also be appointed by corporate, individual or partnership depositors to have access to or to remove the stored article. Such appointments must be in form satisfactory to the Bank, and in the case of corporations must be made by resolution of the board of directors and in the case of individuals, partnerships and co-depositors must be in writing, blanks for which may be had on application. The authorization should not be restricted as to the purpose of access, such as specifying what is to be placed in or removed from the stored article. Until the receipt by the Bank at the office or branch where the stored article is located of written notice of revocation of any power of attorney or deputy appointment or conclusive notice of the death or legal incapacity of the depositor or of one of the co-depositors, any action of the Bank in reliance upon such power of attorney or deputy

- appointment or in permitting the other co-depositor to have access to the stored article for any purpose shall be fully binding upon the depositor of the stored article and representatives, committee, successors and assigns, and to the extent such power of attorney or deputy appointment and such authorization to each co-depositor shall not be deemed to have been revoked by the death or legal incapacity of the grantor of the power of attorney or deputy appointment or of such co-depositor, and the respective depositors will indemnify the Bank against any unauthorized act of the attorney, deputy or co-depositor.
8. Fiduciaries are required to file, with the Bank papers evidencing their authority as such and in the form approved by the Bank.
 9. Partnerships should give prompt notice of changes in membership, and file a partnership certificate from, blanks for which may be had on application.
 10. The Bank should be notified immediately of any changes of address of the lessee or any person who has right of access to the safe or to remove the stored articles.
 11. The Bank should be notified immediately of any changes of address of the depositor or any person authorized to have access to or to remove the stored article.
 12. The Bank has the right to consider that a safe has not been surrendered until it has been emptied, the keys returned, or combination recased, and the Bank notified of the surrender by the lessee in writing.
 13. Safes must not be left unlocked at any time.
 14. If a key is lost the Bank should be notified without delay, lost key must be paid for by the lessee. When key to a safe is lost the safe must be broken open in the presence of the lessee, the cost of which must be paid for by the lessee.
 15. Charges for the use of safes are due and payable annually in advance and applicant shall provide the authorization to charge card duly signed.
 16. These Rules and Regulations may be amended and new rules and regulations may be made at any time by the Bank without notice. It shall be the duty of the customer to ascertain from the Bank whether any such amendment or additional rules and regulations shall have been made.
 17. No inflammable, combustible, perishable, illegal or dangerous goods shall be placed in any safe or in any packages deposited in the Bank.
 18. The Bank may forcibly open any safe with the prior knowledge of the lessee and may remove the contents thereof the Bank's general safe if charges due to the Bank are unpaid for a period of two years or if the Bank terminates the use of the safe pursuant to Rule 3 herein and the keys to or the combination of the safe are not surrendered to the Bank after a period of six months from the date of the notice sent by the Bank, provided always that any such forcible opening of a safe by the Bank shall only be done by the Bank in the presence of a Notary Public and an inventory of the content therein shall be made by the Notary Public.
 19. Subject to Rule 17 herein the Bank is deemed to have no knowledge of the contents of any safe or of any packages stored.
 20. In these Rules and Regulations and in any forms or blanks signed by the customer pursuant to these rules and Regulations.

21. That in case of non payment of the locker rental in time, Bank shall take appropriate action and if necessary shall overdraw the lessee's account for the rental account or force open the locker and the related overdraft interest/cost of which shall be borne by the lessee.

"depositor" shall mean any person who has been granted the use of the Bank's storage facilities.

"Lessee" shall mean any person who has been granted the use of the Bank's safe deposit box facilities.

"Bank" shall mean NABIL BANK LIMITED.

"customer" shall include both depositor and lessee.

"vaults" shall mean the vaults of the Bank.

"safe" shall mean a safe deposit box/locker.

"deputy" shall mean an agent appointed in writing by a customer in the presence of an official of the Bank.

"In writing" shall include printed, lithographed and type-written.

"month" shall mean calendar month.

Words importing the singular number only shall include the plural and the converse shall also apply.

Words importing a natural person shall include a corporation.

Words in the masculine gender shall include the feminine gender.