



The Anglo Far-East Company

CLIENT ACCOUNT INFORMATION AND USER AGREEMENT

This form is to be completed by persons wishing to establish an Anglo Far-East Bullion Account for personal or institutional accounts. Please see detailed instructions on Page 3 of this form.

Please follow this procedure :

- 1) Print this document
- 2) Complete and sign the statements
- 3) Return the completed and signed pages , or initial bottom right of pages with no signature line
- 4) TOGETHER with a copy of your Passport, Drivers License, or government issued identification by scanning and emailing to your Authorized AFE Representative or by FAX :

Facsimile : + 64 9337 0716 (*Asia/Pacific*) or +61 8 8334 6866 (*Asia/Pacific*)

Facsimile : +1 877 349 5913 (*USA*) or + 507 832 2476 (*Panama*)

Facsimile : +1 416 628 1616 (*Canada*) or +41 43 430 2006 (*Zurich*)

Facsimile : +44 1326 330 480 (*UK*) or +852 3010 9777 (*Hong Kong*)

*Note - If there is more than one authorized account manager, copies of identification and signatures on the Bullion User Agreement of all managers must be included.

If the account is for an institution, notarized copies of all corporate or trust formation documents must be included, as well as identification documents of all Directors and Signatory Executives or Trustees.

- 4) Please complete and return these forms as soon as possible. You should receive notification of account approval and further instructions on how to fund your account within 24 business hours.

For Assistance in completing this application, please contact your authorized AFE Representative. You may also contact AFE Client Services Directly at:

Client Services Operations
Email : clientservices@anglofareast.com

Global Re-Direct Phone Numbers:

Unites States	+1 206 905 9961 or +1 786 8669432
Panama	+507 836 5515
New Zealand	+64 9337 0715
Australia	+61 8 8334 6855
Switzerland	+41 43 508 0351
United Kingdom	+44 208 819 3911
Hong Kong	+852 8124 1265



The Anglo Far-East Company

YOUR CONTACT DETAILS *

Name	
Address	
City	
Country	
Zip(Postal)Code	
Telephone	
Fax	
Email	

LEGAL NAME OF ACCOUNT HOLDER * - THIS MAY BE AN INDIVIDUAL, CORPORATION, OR TRUST

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NAMES OF AUTHORIZED MANAGERS FOR THIS ACCOUNT * - YOU MAY ELECT UP TO TWO MANAGERS OF THIS ACCOUNT, ADDITIONAL SIGNATORIES MAY BE REQUESTED AFTER ACCOUNT APPROVAL

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The Anglo Far-East Company

HOW TO CORRECTLY COMPLETE THIS FORM

This form is to be completed by persons wishing to establish an Anglo Far-East Bullion Account. Fields marked with* are required and must be completed, other fields are optional. For information about the fields you are completing, please read these instructions. Our Bullion Account User Agreement should be read and fully understood before this form is submitted.

ABOUT YOUR PRIVACY

Information security and client privacy is one of the highest priorities of AFE. As a client you entrust AFE with your personal identification and financial information.

OUR INTERNAL PRIVACY POLICY AND PROCEDURES: We maintain strict corporate policy and procedures to ensure the privacy and security of our client records. These practices ensure that your records will not at any time fall into the hands of unauthorized third parties, and include;

Strict non-disclosure, non-information sharing policy. At no time will your identification or account information or records be made available to non-affiliated third parties.

A blend of international jurisdictions that strictly protect client privacy by law.

Leading edge technology and encryption systems and methodology.

MANAGEMENT AND STAFF: Our hand-selected staff understand the responsibility that comes with managing client's personal information, and are committed to protecting and upholding our client's complete right to full privacy.

How AFE will use this information: All information you are providing with this application and agreement will be used for the purposes of qualification and identification of account applicants and new accounts. Once your account is approved this information is sealed and cannot be accessed other than authorized AFE Treasury personnel.

NAME AND ADDRESS

When completing this section, be sure to include what country you are domiciled in.

ENHANCED TRANSACTIONAL VERIFICATION AUTHORITY:

Client may request additional verification on account transactions to include, a verification email, a verification SMS message, or verification phone call.

This extra level of protection guarantees that no assets can be transferred out of your account without our Client Services department completing the verification step you request. Be advised, if you select this additional verification on your account, if Client Services is unable to reach you through your requested verification method, your transaction request will be delayed until verification can be established.

ACCOUNT MANAGEMENT AND ACCOUNT STATEMENTS

The default method in which you will manage your account and receive account statements is via AFE Secure Online Account Management. You may at any time request a formal printed statement of your account holdings to be delivered to you by post. If you prefer to have an overnight courier, you may elect this option, standard courier rates will apply.



The Anglo Far-East Company

CLIENT IDENTIFICATION AND SOURCE OF FUNDS DECLARATION

SECTION 1 : CLIENT IDENTIFICATION

Client/applicants and Beneficiaries are required to provide one (1) copy of passport (or photo ID card - passport preferred).

Passport copies MUST be fully legible, high quality black and white photocopies, or scanned full color digital files.

NOTE: Poor quality copies will not be accepted. AFE may, at its discretion, request a notarized copy of the original document, certified to be a true copy by a Justice of the Peace, Commissioner of Oaths or Public Notary.

IDENTIFICATION DOCUMENTATION

I, the client/applicant, have supplied the following document as proof of my identity;

Passport

Photo ID Card

Name on Document : _____

Document Number : _____

Country and Place of Issue : _____

Date of Issue : _____

Additional Account Manager or Beneficiary;

Passport

Photo ID Card

Name on Document : _____

Document Number : _____

Country and Place of Issue : _____

Date of Issue : _____

NOTE: If there are additional Account Managers, each manager must provide proper identification as per this section. You may print additional copies of this section to provide additional beneficiary or account manager information.



The Anglo Far-East Company

SECTION 2 : IDENTIFICATION REFEREE

Applicant is required to provide a personal referee.

AFE, at its discretion, may choose to contact the applicant's personal referee, either at the time of application, or at some time in the future.

The referee will be asked to confirm that they have known the applicant for a minimum of five years, and to verify the client/applicants name and country of residency.

Institutional Clients will be asked to provide 3 professional references. If applying for an institutional account, please attach references as an addendum to this document.

1. Legal - Legal Counsel for the Institution
2. Banking - Banking reference for the Institution
3. Business - A Business reference who the Institution has done business with and is in good standing

NOTE: AT NO TIME will the client/applicants private dealings, personal or financial information be disclosed to the personal referee (*refer to the AFE Privacy Policy*).

Please provide contact details for referee ;

Referee Name	
Address	
Phone	
Email	
Country of Referee's Domicile	



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SECTION 3 : BENEFICIAL OWNERSHIP AND SOURCE OF FUNDS

BENEFICIAL OWNERSHIP

- I am the sole beneficial owner of the funds to be deposited with AFE to fund my bullion/investment account and/or debit card sub/account.
- The following person(s) have beneficial ownership or interest in the funds to be deposited with AFE to fund my bullion/investment account and/or debit card sub/account.

For multiple beneficiaries such as husband and spouse, if one spouse succeeds the other and you wish 100% of the assets of the account to transfer to the spouse, please list each spouse with 100%. Heirs may be listed with fractions of the holding, or 100% of the assets of the account as appropriate.

Applicant may elect to complete a "Letter of Wishes" for detailed instructions to AFE as trustee of the assets of the account. A sample of this letter can be found in your AFE Secure Online Account.

Beneficial Owner	%	Passport Number	Country of Issue
NAME_____	_____ %	No. _____	_____
NAME_____	_____ %	No. _____	_____
NAME_____	_____ %	No. _____	_____

SECTION 4: SOURCE OF FUNDS DECLARATION

I/we have earned the funds to be deposited with AFE to fund my bullion/investment account and/or debit card sub/account from;

- Investments
- Inheritance
- Income
- Other

(please provide details) :

CLIENT/APPLICANT SIGNATURE

_____/_____/_____
DATE



The Anglo Far-East Company

SECTION 5 : ACKNOWLEDGMENT, AGREEMENT AND DECLARATION

- I) I, the client/applicant, declare that all the information provided by me in this application, including this and all other associated forms, is the complete and full truth;
- II) I, the client/applicant, declare that the Photo ID documentation supplied by me with this application, is a truthful replication of the original, and that the document has not been modified or changed in any way from its original form, as issued by the official office in the country of issue;
- III) I, the client/applicant, agree to allow AFE to verify my personal ID, including contacting my identification referee;
- IV) I, the client/applicant, declare that all information provide by myself in relation to the beneficial ownership and source of funds both in this application and in future instructions, is the full and complete truth;
- V) I, the client/applicant, declare that the funds to be deposited with AFE to fund my bullion/investment account and/or debit card sub/accounts, now and at all times in the future, are in no way derived from, nor in any way the proceeds of any form of unlawful activity, nor were or will these funds be obtained in any manner contrary to the laws of their country of origin or any other relevant country;
- VI) I, the client/applicant, agrees that in the event that AFE, or any of its officers and employees, in any way suffers any loss or damage, or incurs any liability, including any fines or penalties, direct or indirect, as a result of any funds deposited with AFE being proven, or suspected to be, derived from proceeds of criminal activities, I the client/applicant, hereby indemnifies, and agrees to continue to indemnify, AFE and each and all of its officers and employees against such loss, damage or liability.

CLIENT/APPLICANT SIGNATURE

_____/_____/_____
DATE



The Anglo Far-East Company

AFE BULLION PURCHASE, SALE AND STORAGE USER AGREEMENT

This agreement sets forth the terms and conditions of Anglo Far-East Co. providing services for the acquisition, storage, and liquidation of gold and silver bullion.

Definitions:

1. 'AFE' - The Anglo Far-East Company
2. 'Account Holder' - Legal Owner of the bullion on account with AFE
3. 'Agreement' - This Agreement, the Client Account Application, and the Bullion Purchase, Sale, and Storage User Agreement.
4. Custodial storage - Secure Storage and Vaulting facilities managed by an LBMA accredited security transport and vaulting provider
5. 'LBMA' - The London Bullion Market Association, consisting of a non commonly owned group of refineries, security transport and vaulting providers, and market makers (usually banks).
6. 'Bullion' - Gold and silver meeting the form factor and fineness according the LBMA standards of 'Good Delivery'.
7. 'Good Delivery' - A standard set for by the LBMA which requires specific weights, fineness, and form factor for gold and silver bars that are acceptable within the 'Good Delivery System'.
8. 'Weight List' - A physical inventory of gold or silver bullion bars provided by an LBMA certified refinery with a specific lot of gold or silver bars being entered into custodial storage. The weight list will include specific serial numbers for each bar, with its exact weight and fineness.
9. Independent Trustee Company - An independent, fully licensed and registered auditing and accounting firm, who is responsible for appointing the 'Bullion Auditor', and instructing the Bullion Auditor to be present for all bullion entered into or withdrawn from custodial storage. The Independent Trustee Company also has visibility into AFE Client Accounts for purposes of reconciling AFE Client Accounts with physical bullion inventories provided by the Bullion Auditor.
10. Bullion Auditor - An independent, fully licensed and registered auditing firm who must be present at all vault access, whether to enter bullion into the vault, remove bullion from the vault, or other auditing purposes. The Bullion Auditor is responsible for sight verification of all weight lists and serial numbers of bars being entered into or removed from custodial storage, and to provide those reports to the Independent Trustee for purposes of accounts reconciliation.
11. Bailment / De-Bailment - Entering bullion into, or removing bullion from Custodial storage
12. Bullion Account Statement - Provides statement of gold and silver bullion on account to three decimal places in troy ounces. Provides serial numbers of Allocated bars in gold or silver, as applicable. Provides a detailed transaction record of gold and silver purchased or sold, at what prices, and in troy ounces. This statement is available through AFE Secure Online Account management.

BETWEEN:

The Anglo Far-East Company (AFE)

AND:

IN THAT:

(i) A person or entity (Account Holder) wishes to open an Account for the purpose of buying, holding, and selling gold and silver bullion, and;

(ii) The Anglo Far-East Company (AFE) provides bullion services and operates, administers and manages physical gold and silver bullion on behalf of the Account Holder, and;

(iii) The Anglo Far-East Company (AFE) buys, sells, vaults and insures physical gold and silver bullion on behalf of the Account Holder, and;



THE SIGNATORY PARTIES TO THIS AGREEMENT CONTRACT AS FOLLOWS:

CLAUSE 1: DEFINITION AND INTERPRETATION
CLAUSE 2: ACCOUNT HOLDER APPLICATION AND WARRANTS
CLAUSE 3: AFE WARRANTS AND AUDITING PROCEDURES
CLAUSE 4: BULLION STORAGE, ACCOUNT, TRADING AND DELIVERY
CLAUSE 5: TERMINATION OF ACCOUNT HOLDER ACCOUNT
CLAUSE 6: ACCOUNT HOLDER JOINT PARTNER
CLAUSE 7: CONFIDENTIALITY OF ACCOUNT HOLDER RECORDS
CLAUSE 8: CHANGES IN OPERATION AND FEES
CLAUSE 9: FORCE MAJEURE
CLAUSE 10: DISCLAIMER AND INDEMNITY

CLAUSE 1: DEFINITION AND INTERPRETATION

1.1 DEFINITIONS AND INTERPRETATION: in this Bullion Account User Agreement;

- a) Account Holder will mean client and/or applicant and applicant will mean Account Holder and/or client;
- b) a reference to a person shall also include a incorporated legal entity, body corporate, natural person or government body or authority or trading entity;
- c) clause headings and sub-headings will not change or in any way alter the interpretation or context of the clauses within this User Agreement;
- d) every agreement, representation, warrant or undertaking in which two more persons agree, represent, warrant, or undertake, shall bind such persons in respect of that matter or thing jointly and severally;
- e) Any information contained within The Anglo Far-East Bullion Company's information documents, websites, or promotional materials will in no way or at any time change the interpretation or make invalid any of the clauses contained within this User Agreement.

CLAUSE 2: ACCOUNT HOLDER APPLICATION AND WARRANTS

2.1 ACCOUNT HOLDER APPLICATION AND DISCLOSURE:

- a) When applying for an account, the applicant will formally apply to AFE using a fully completed 'Agreement', which includes Account Holder Identification and a Source Of Funds Declaration. The applicant warrants that all information supplied to AFE in respect to the 'Agreement' is a complete and factual representation of the truth;
- b) The applicant is responsible for meeting and complying with all applicable local jurisdictional regulations, statutes and law.
- c) AFE reserves the right at any time to decline or to not approve an 'Agreement' as the board of directors of AFE may deem appropriate.

2.2 ACCOUNT HOLDER IDENTIFICATION:

It is the sole responsibility of the Account Holder to ensure the full and complete security and responsibility of it's own Account Number and records. AFE shall at no time or in any way be liable for the misuse of an Account Holder's account and/or records. The Account Holder agrees at all times to indemnify AFE from any and all liability and hold it blameless from any loss arising from the misuse of Account Holder's records of which AFE was not a party.

2.3 ACCOUNT HOLDER INSTRUCTIONS:

- a) AFE shall only act on the instructions of a Account Holder who is able to supply full account details and identification verification details.
- b) AFE is not bound to act on Account Holder's instructions other than those instructions submitted to AFE on fully completed official AFE Instruction Forms.

2.4 ACCOUNT HOLDER FEES:

- a) The Account Holder agrees that it is solely responsible and liable for any and all fees payable to AFE in the course of bullion purchase, sale, certificate issuance (if applicable), bullion fabrication, storage and/or vaulting, bullion shipping and bank transfer fees in accordance with AFE's fee schedule.



The Anglo Far-East Company

CLAUSE 3: AFE WARRANTS AND AUDITING PROCEDURES

3.1 AFE OBLIGATIONS.

AFE warrants and agrees to meet all the obligations and guarantees contained within this Agreement.

3.2 INDEPENDENT TRUSTEE COMPANY

AFE retains the services of a Independent Trustee Company to act as a third party auditor of AFE Client Account records, and to prevent un-authorized vault accesses. By contract with the Custodial storage provider, no access to bullion storage vaults may be made without the attendance of the Bullion Auditor, acting on the instructions of the Independent Trustee Company.

AFE will annually engage the services of the Independent Trustee Company for the purposes of conducting an audit of Account Holder accounts against weight lists provided by the Bullion Auditor to confirm the existence of a minimum of 100% bullion backing. The findings of these audits are made available to Account Holders via AFE Secure Online Account Management.

3.3 INDEPENDENT BULLION AUDITOR

The Bullion Auditor is required to be present at all Bailments or De-Bailments of bullion at Custodial storage.

Additionally, the Bullion Auditor is required to sight verify each bullion bar of gold or silver and reconcile its serial number versus a 'Weight List' at anytime bullion is entered into or removed from Custodial storage. A report must be provided to the Independent Trustee Company.

3.4 ANGLO FAR-EAST CUSTODIAL STORAGE

AFE contracts the services of LBMA accredited security shipment and vaulting companies for the purpose of storing gold and silver bullion on behalf and for the express benefit of Account Holders, and; gold and silver bullion held on behalf of AFE's Account Holders is held in custodial trust, is not considered an asset of the company, and in the event of insolvency of AFE, such bullion may not be attached by any creditor claims against AFE or any of its Directors.

3.5 BAILMENT, DE-BAILMENT AND ACCESS TO DEPOSITORY VAULTS

AFE restricts all access to Custodial storage vaults accept under the following conditions;

- a) All access is for the sole purpose of bailment, de-bailment, verification and/or auditing only.
- b) AFE has authorised the access with the Custodial storage company for the sole purpose of bailment, de-bailment, verification and/or auditing only.
- c) The Independent Trustee Company has authorised the access with the security vault company for sole purpose of bailment, de-bailment, verification and/or auditing only.
- d) Access is only made by the attendance of AFE and or its agent or representative at the same time together with the attendance of the Bullion Auditor acting under instructions from the Independent Trustee Company.
- e) No bars may be removed from storage without pre-authorisation by both AFE and the Independent Trustee Company.

3.6 THIRD PARTY CLAIM

AFE will not recognize any unauthorized third party claim, lien or interest in Account Holder's bullion and will act only upon the instructions of Account Holders in accordance with the terms and conditions of this Agreement.

3.7 ANNUAL AUDITS

AFE will annually engage the services of a qualified independent auditor for the purposes of conducting an audit on Allocated Bar Accounts against audited allocated bar inventories to verify the existence and allocation numbers of unencumbered bars to the Allocated Bar Account holder.



CLAUSE 4: BULLION STORAGE, ACCOUNT, TRANSACTIONS AND DELIVERY

4.1 BULLION BACKING

All gold and/or silver bullion administered and managed by AFE is held 100% in the form of 'Good Delivery' bars from approved refiners of the LBMA; and AFE agrees to hold and store bullion on behalf of its Account Holders; and the Account Holder at all times has legal claim over the full total troy oz of bullion as defined by their account balance, subject to applicable redemption/withdrawal fees and any applicable VAT and other taxes in the jurisdiction that the Account Holder resides.

4.2 BULLION GUARANTEE AND STORAGE

- a) The Account Holder contracts AFE for the buying, selling and safe storage of bullion on its behalf.
- b) Bullion held and stored by AFE on behalf of the Account Holder is at all times insured and guaranteed against loss or damage for a full 100% of its market value.
- c) AFE warrants to take all due care and diligence in the safe keeping of bullion held on behalf of its Account Holders.
- d) AFE may use one or more specialist high security storage facilities for the safe keeping of bullion held on behalf of its Account Holders as it sees fit from time to time;
- e) AFE will provide the Account Holder a Bullion Account Statement via the AFE Secure Online Account system. The Bullion Account Statement will provide full detailed account transaction history, current account balances and allocated bar details (if applicable).

4.3 BULLION DEALINGS MAY NOT ENCUMBER CLIENT ASSETS

AFE will not at any time deal, use, sell or encumber bullion held on behalf of its Account Holders. AFE will not engage in short or long selling, bullion market speculation or the employment or use of futures, hedging or derivative positions on behalf its Account Holders and/or bullion held under AFE's Custodial storage.

4.4 BULLION AND ALLOCATED BAR ACCOUNTS

- a) AFE deals in 'Good Delivery' gold and silver bars only. These bars are approximately 400 oz of gold, and 1000 oz of silver respectively as defined in good delivery list from the refiner. If an Account Holder purchases less than 400 troy ounces of gold, or less than 1000 troy ounces of silver, the Account Holder will be assigned ounces in a partial AFE Treasury bar. This partial ownership is 100% bullion backed, and cannot be encumbered in any way. All partial positions are held in Allocated Bar form, such bars being held as an Allocated position of AFE within Custodial storage.
- b) If a Account Holder purchases more than 400 oz in gold, or 1000 oz in silver, the Account Holder will be assigned an Allocated Bar Account and will be allocated individual numbered bar(s) for the bars they own. These bars are considered Allocated and Segregated from other bullion holdings. Allocated bars are allocated to Account Holders accounts upon bailment of bars into AFE's bullion storage vaults.

4.5 BULLION PURCHASE

- a) Gold and silver bullion may be purchased through AFE for the credit to the Account Holder's account, and;
- b) Upon receiving Account Holders funds and purchase instructions, AFE will reserve or endeavour to purchase bullion on behalf of the Account Holders on that business day, or the first business day thereafter, pursuant to;
- c) any bullion purchase made on behalf of the Account Holder is entirely subject to international market availability. AFE cannot guarantee an international market for the purchase of gold or silver bullion. If at any time or for any reason AFE is unable to reserve or execute the purchase of the full amount of bullion on behalf of the Account Holder within a 48 hour timeframe, AFE will continue with the buy order until filled, and inform the Account Holder of the current buy order status;
- d) Account Holder's account will be credited only upon the acquisition of the full amount of gold or silver bullion by AFE.
- e) AFE entirely at it's discretion may choose to utilize the services of international bullion banks and dealers when buying gold or silver bullion on the international market.



4.6 BULLION SALE AND ACCOUNT WITHDRAWAL

- a) Upon receiving Account Holder's sell instructions, AFE will endeavour to liquidate bullion on behalf of the Account Holder on that business day, or the first business day thereafter, pursuant to;
- b) any bullion liquidated on behalf of the Account Holder is entirely subject to the international bullion market. AFE cannot guarantee an international market for the sale of gold or silver bullion. If at any time or for any reason AFE is unable to liquidate the full amount of bullion on behalf of the Account Holder within the normal redemption timeframe, AFE will continue with the sell order until filled, and inform the Account Holder of the current sell order status.
- c) Upon the sale of any gold and silver holdings all obligations of AFE in relation to those holdings will be fully discharged.
- f) AFE entirely at its discretion may choose to utilize the services of international bullion banks and dealers when selling gold bullion on the international market.

4.7 BULLION DELIVERY

Account Holder's may elect to take delivery of their bullion.

All costs associated with delivery to include De-bailment from Custodial storage, Bullion Auditor verification, transport and delivery, insurance, and duty are borne by the Account Holder.

AFE's obligation to the Account Holder for the safe keeping of its gold or silver bullion ceases upon the delivery of the said bullion into the hands of the Account Holder or its designated agent, and the signing of the AFE Release into Safe Custody Form by the Account Holder or its designated agent.

CLAUSE 5: REVIEW AND TERMINATION OF ACCOUNT HOLDER

AFE reserves the right at any time to review the Account Holder and Account Holder's account activity. If AFE suspects that the Account Holder is involved in unlawful activities, or the subject of investigation by other institutions or regulatory authorities, AFE may suspend activity on the account until such time it has conducted its review.

AFE reserves the right to demand full bullion withdrawal and sale of Account Holder's bullion, and the terminate of the Account Holder's account upon thirty (30) days notice as the board of directors may deem appropriate.

CLAUSE 6: ACCOUNT HOLDER JOINT PARTNER

An Account Holder may constitute a joint partnership held by two (2) or more persons understanding that;

- a) The Account Holder will be treated by AFE as a single person, and;
- b) Bullion Accounts held by the Account Holder will be deemed by AFE to be owned jointly and equally, and;
- c) AFE will accept and act upon instructions from the Account Holder even though these instructions may originate from one or more of the joint partners without the remaining partners knowledge or consent, and;
- d) In the event of AFE receiving conflicting instructions, or AFE being advised by one or more of the joint partners of a dispute, AFE will freeze the current status of the bullion account and/or certificates and their underlying bullion held by AFE on behalf of the Account Holder, and;
- e) AFE will not act on any further instructions from the Account Holders until such time as it receives a written release authorized by signature and/or identification security details from all joint partners (as verified by original Account Holder application form), and that AFE is fully satisfied that the Account Holder joint partners dispute has been fully resolved, and;
- f) AFE will not at any time be asked to be party to or in any way resolve any disputes between the Account Holder joint partners, and;
- g) The Account Holder joint partners agree to at all times hold AFE harmless and not liable in anyway to any disputes arising from the said partnership, or AFE's execution of Account Holder's instructions.

CLAUSE 7: CONFIDENTIALITY OF ACCOUNT HOLDERS RECORDS AND AGREEMENT

All Account Holder records, Account Holder instructions, details and terms of this User Agreement shall remain confidential between AFE and the Account Holder subject to obligations and terms under this agreement and any applicable statutes and laws in the jurisdiction that the company operates or its Account Holders reside.

