



CFI International Ltd
The Catalyst, Ground floor suite 207, 40 Cybercity 72201 Ebene, Silicon Avenue

Subject: Request to open a joint account at CFI International Ltd hereinafter referred as “the Company”

This is to inform you that, CFI International Ltd (hereinafter referred to as “the Company”) sets forth the following terms and conditions for the opening and operation of a joint account. By signing below, the account holders acknowledge and agree to these terms:

a) In the case of two persons being the Client, unless otherwise agreed in writing by the Company, the term “Client” hereunder shall refer to each person jointly and severally. Each account holder shall be individually and collectively responsible for all obligations and liabilities arising from the account.

b) In case of a joint account, and if conflicting instructions are issued by the account holders regarding orders, the Company shall execute the first instruction received in good faith. The Company shall not be liable for any loss or damage arising from such actions. The Company reserves the right to decline conflicting instructions or request additional written authorization if deemed necessary.

c) In case of a joint account, all decisions, orders, and transactions executed by any of the account holders, whether jointly or separately, shall be deemed final and binding on all account holders. Each account holder may withdraw or deposit funds independently unless otherwise agreed in writing and approved by the Company.

d) Upon the death of any joint account holder, the surviving account holder(s) shall automatically assume full control of the account. The Company shall not be obligated to notify or seek approval from the heirs of the deceased. However, the Company reserves the right to request a death certificate or other necessary documentation before transferring account control.

Additional Provisions:

a) In the event of any disputes between the joint account holders, the Company shall not be obligated to mediate, arbitrate, or resolve such disputes. The Company’s role is limited to executing instructions as provided by the account holders in accordance with the terms and conditions of the account.

b) All account holders are jointly responsible for notifying the Company of any changes in contact information, financial status, or other relevant information that may affect the account.

c) The account holders jointly and severally indemnify and hold the Company harmless from any losses, claims, or liabilities arising due to actions or instructions provided by any account holder.

NAME, SURNAME	SIGNATURE	DATE

December, 2024