



CORPORATE ACCOUNT USAGE POLICY

1. If no payments are debited from a corporate account for 12 consecutive months, HSBC Bank Middle East Limited (UAE branch) (the "**Bank**") may place restrictions on any such account(s) (each a "**Restricted Account**"). Incoming credits to your accounts and any fees and charges debited by the Bank relating to an account do not count as account activity.
2. In order to re-activate a Restricted Account, the Bank will require certain information from you. Please contact your Relationship Manager, or your Bank representative who will be able to provide further information on this requirement.
3. If the Bank does not hear from you or you fail to provide the information required from us, your relationship may be subject to further rules as required by the UAE Central Bank, which could include transferring any unclaimed funds in your Restricted Account(s) (the "**Unclaimed Funds**") to the UAE Central Bank.
4. Any Unclaimed Funds that are transferred to the UAE Central Bank will be sent in United Arab Emirates Dirhams ("**AED**"). Any Unclaimed Funds in a currency other than AED will be converted into AED at the prevailing market rate at the time of such transfer to the UAE Central Bank.
5. If you wish to claim any Unclaimed Funds that have been transferred to the UAE Central Bank, please visit any of the branches listed below to obtain information on how to make a claim.
6. Unclaimed Funds can be re-paid to you in AED or another currency of your choice (provided that it is a currency supported by the Bank) at the prevailing market rate at the time of re-payment. Please note this rate may differ from the rate used by the Bank when transferring the Unclaimed Funds to the UAE Central Bank in accordance with clause 4 above. This may mean that you receive less funds back than were originally transferred to the UAE Central Bank.

List of Corporate Branches:

1. Abu Dhabi, Omeir Bin Yousuf Building, Opposite Etisalat building, Old Airport Road.
2. Dubai, HSBC Bank Building, Al Suq Road, Bur Dubai.
3. Jebel Ali, Jebel Ali Free Zone main gate # 3, Dubai.
4. Sharjah, Abdul Aziz Majid Building, King Faisal Road, Sharjah.