

Customer Name: \_\_\_\_\_

Account Number: \_\_\_\_\_ (For Official Use Only)

## **CUSTOMER COVENANT. REGULATION**

### **AGREEMENT ON ESTABLISHMENT OF OVER-THE-COUNTER FINANCIAL FUTURES TRANSACTIONS ACCOUNT FOR TRADING IN FOREIGN EXCHANGE CONTRACTS**

#### **TOKIWA INVESTMENTS INC.**

Tokiwa Investments Inc. is incorporated in Japan as a company with limited liabilities and it is registered with the Financial Services Agency of Japan with a license to deal in financial futures transactions (over-the-counter foreign exchange transactions).

Registration Number: 156

#### **PRINCIPAL PLACE OF BUSINESS/ CORRESPONDING ADDRESS:**

4F Minato Shintomi Building, 2-11-4 Shintomi, Chuo-ku, Tokyo, 104-0041, Japan.

#### **IMPORTANT NOTICE:**

You (the "**Customer**") must read and make sure that you fully understand the Terms and Conditions provided in this Customer Covenant (for trading in foreign exchange contracts). This Customer Covenant creates rights and obligations between you and Tokiwa as counterparties to each other on foreign exchange transactions. If in doubt, you should consult your lawyer or seek professional advice (being professional advice given by a third-party person independent from Tokiwa) before signing it. This Customer Covenant must be read together with all the Schedules referred hereof.

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CUSTOMER NAME:	
CUSTOMER ADDRESS:	

The Customer fully understands Tokiwa’s explanation of the substance, characteristics, methods and mechanics of trading over-the-counter financial futures transactions (in over-the-counter foreign exchange contracts) as provided in the Guide to Foreign Exchange Margin Trading, the Risk Disclosure Statements Form and by the Financial Futures Trading Law, and shall conduct over-the-counter financial futures transactions in the Customer’s own judgment and at the Customer’s responsibility. In establishing an over-the-counter financial futures transactions account with Tokiwa, the Customer shall comply with the Financial Futures Trading Law, other relevant laws or orders and the rules of the Financial Futures Association of Japan, agree to the terms and conditions provided in the following Paragraphs, sign, execute, and submit this Agreement to Tokiwa as proof of the above.

**Paragraph 1 – Handling of over-the-counter Financial Futures Transactions Account.**

- 1.1 The Customer hereby agrees to open one or more accounts with Tokiwa, to be designated by name and account numbers assigned by Tokiwa, for the purpose of entering into over-the-counter financial futures transactions with Tokiwa.
  
- 1.2 With respect to an over-the-counter financial futures transaction for which the Customer places an order with Tokiwa hereinafter, all payments and receipts of a customer margin or other guarantee money for such transactions (hereinafter referred to as “customer margin”), profits or losses arising from a resale or repurchase of such transactions and other moneys shall be handled through this over-the-counter financial futures transactions account.
  
- 1.3 An agreement with Tokiwa about over-the-counter foreign exchange margin trading is established in this covenant and the Customer and Tokiwa, each being a counterparty to the other party, shall observe this covenant in handling over-the-counter foreign exchange margin trading according to this covenant.

**Paragraph 2 – Trading Object and Settlement Method.**

- 2.1 An over-the-counter financial futures transaction for which the Customer places an order with Tokiwa shall be a purchase and sale transaction of such financial products (including an over-the-counter foreign exchange contract) which fall under Article 2.4(1) of the Financial Futures Trading Law.
  
- 2.2 An over-the-counter financial futures transaction for which the Customer places an order with Tokiwa shall be settled by delivery, or in cash by means of resale or repurchase and accounting deposit money with the balance of profit and loss by reversing trade without delivery (hereinafter referred to as “cash settlement”) according to the terms and conditions provided in the Contract Specifications and Contract Terms of the respective over-the-counter foreign exchange contract.

**Paragraph 3 – Instructions at the Time of Placing Orders.**

- 3.1 On entering an order to Tokiwa to execute an over-the-counter financial futures transaction, the Customer shall conduct all such transactions in the Customer's own judgment and at the Customer's responsibility. Tokiwa shall have no obligation to the Customer in providing any recommendation or opinion as to the suitability or otherwise concerning any over-the-counter financial futures transaction.
- 3.2 Orders for over-the-counter financial futures transactions which the Customer place with Tokiwa shall be executed, to the extent acceptable to Tokiwa, as instructed in advance by the Customer with respect to type, volume, prices and other details of the order and the method of executing such order.

**Paragraph 4 – Execution and Handling of Orders.**

- 4.1 The contract date of an over-the-counter financial futures transaction (hereinafter referred to as the "contract date") shall be dated on which Tokiwa has confirmed the conclusion of the transaction concerning the Customer's order.
- 4.2 In principle, orders shall be placed with Tokiwa during the business hours designated by Tokiwa.
- 4.3 Provided that Tokiwa handles the Customer's order in a timely manner, the date and time of the order may differ, due to time zone differences, Tokiwa's service hours etc., from the date and time of the contract.
- 4.4 Upon confirming the conclusion of the transaction, Tokiwa shall promptly notify the Customer of the conclusion of the transaction by email sent to the mailbox or by post to the address the Customer has given to Tokiwa in the form of the Open Account & Risk Confirmation Sheet.

**Paragraph 5 – Handling of Customer Margins.**

Customer margins for an over-the-counter financial futures transaction for which the Customer places an order with Tokiwa shall be handled as provided in the following provisions:

- 5.1 In placing orders for a sale or purchase to establish new positions, the Customer shall in advance deposit with Tokiwa as customer margin an amount equal to or greater than the required amount of the customer margin prescribed by Tokiwa (hereinafter referred to as the "required margin amount" or "necessary margin") in the manner prescribed by Tokiwa.
- 5.2 Customer margins exceeding the amount required to be deposited in cash may be deposited in the form of securities or other properties (hereinafter referred to as "securities, etc.") in the manner prescribed by Tokiwa. Valuation or haircut rates for immediate realization into cash equivalence applicable to the securities, etc. deposited as customer margins shall be determined in the manner prescribed by Tokiwa.
- 5.3 In the event that an additional deposit is required with respect to customer margins for an over-the-counter financial futures transaction for which the Customer has placed an order with Tokiwa, the Customer shall deposit with Tokiwa as a customer margin an amount equal to or greater than the amount prescribed by Tokiwa no later than the date and time specified by Tokiwa.

- 5.4 Cash or securities, etc. which the Customer deposits with Tokiwa as customer margin for an over-the-counter financial futures transaction shall be withdrawn, replaced or returned as prescribed by Tokiwa in accordance with the terms of this covenant: provided, that cash shall be returned within five business days after the date of the Customer's request.
- 5.5 Tokiwa may change the customer margin rate with an advanced notice posted on one of its designated websites in response to changes in economic conditions, and upon a change in the customer margin rate, Tokiwa may apply the new customer margin rate to customer margins for outstanding positions.
- 5.6 Unless otherwise provided in the foregoing items, customer margins for an over-the-counter financial futures transaction for which the Customer places an order with Tokiwa shall be handled as prescribed by Tokiwa.

**Paragraph 6 – Position Limit.**

The Customer's open position on an over-the-counter financial futures transaction shall not exceed the limit prescribed by Tokiwa.

**Paragraph 7 – Time Limits of Cash Settlements or Delivery Settlements.**

Cash settlements or delivery settlements after the conclusion of an over-the-counter financial futures transaction shall be dealt with in accordance with the terms and conditions provided under the contract specification and terms in respect of each relevant financial products, and the terms and conditions hereunder:

- 7.1 Cash settlements by means of resale or repurchase shall be conducted no later than the date and time specified by Tokiwa within two business days after the contract date of such resale or repurchase.
- 7.2 In the case of delivery settlement, funds payable by the Customer shall be paid on or before the date and time specified by Tokiwa, and funds payable to the Customer by Tokiwa shall be paid no later than the date and time specified by Tokiwa within one business day after the day on which Tokiwa has confirmed the receipt of the funds paid by the Customer. The Customer shall not object to a change, at Tokiwa's convenience, in the deadline for the payment of funds payable by the Customer or funds payable to the Customer. If a penalty or cost is imposed upon Tokiwa due to a delay in delivery settlements, the Customer shall be liable for and, upon Tokiwa's demand, pay to Tokiwa the amount of such penalty or cost, provided, that penalties or costs imposed as a result of Tokiwa's own error, gross negligence or willful act or misconduct shall be exempted.
- 7.3 Payment or receipt of money in relation to an over-the-counter financial futures transaction shall be made in the currency designated by Tokiwa or as specified in the relevant contract specification and terms.

**Paragraph 8 – Changes in Settlement Terms.**

The Customer shall abide by any changes made by Tokiwa in settlement terms, such as the settlement date of an over-the-counter financial futures transaction for which the Customer places an order, due to natural disasters, drastic changes in economic conditions, or other unavoidable circumstances.

**Paragraph 9 – Notices.**

- 9.1 When the Customer receives any of the following notices from Tokiwa, the Customer will follow such notices after the Customer confirms the details of such notices: (A) a change in the customer margin rate for the Customer's over-the-counter financial futures transactions (limited to unsettled transactions); and (B) a change in important terms and specifications of transactions concerning the Customer's over-the-counter financial futures transactions.
- 9.2 Tokiwa shall make a monthly report of the outstanding positions, the current balance of customer margins and other details concerning the Customer's over-the-counter financial futures transactions by email message sent to the Customer's mailbox or by post to the address the Customer has reported to Tokiwa.

**Paragraph 10 – Commission, Fees, etc.**

- 10.1 The Customer shall pay commission, fees, taxes and other charges to Tokiwa as prescribed by Tokiwa and by the deadline and in the manner prescribed by Tokiwa.
- 10.2 The Customer shall reimburse Tokiwa each time for costs incurred for special treatment based on the Customer's instructions.
- 10.3 Tokiwa may charge to the Customer's account and debit such amounts directly from the Customer's account when the following situations occur: (A) if the Customer withdraws the full amount of the initial deposit for customer margin without placing order to Tokiwa to enter into an over-the-counter financial futures transaction throughout after opening, Tokiwa may charged and debit directly from the Customer's account a handling fee of an amount as posted on the fees schedule (as posted and maintained on a website designated by Tokiwa) upon the Customer's instruction for such withdrawal; (B) if the Customer's account for over-the-counter financial futures transactions should remain inactive for a period of three consecutive months, Tokiwa may charge and debit from the Customer margins a management fee of an amount as posted on the fees schedule (as posted and maintained on a website designated by Tokiwa) for each of the months in which the Customer's account remains inactive.

**Paragraph 11 – Acceleration of Payment.**

- 11.1 In the event that any of the following circumstances occur to the Customer, the obligations the Customer owes Tokiwa in connection with an over-the-counter financial futures transaction shall become due as a matter of course and shall be immediately payable even without notice or demand, etc. from Tokiwa: (A) suspension of payments, or filing of a petition for commencement of bankruptcy proceedings, commencement of rehabilitation proceedings, commencement of reorganization proceedings, commencement of arrangement or commencement of special liquidation; (B) becoming subject to a disposition to suspend a bill clearing house transaction; (C) dispatch of an order or notice for provisional seizure, preservative seizure or seizure with respect to any of the Customer's rights in connection with an over-the-counter financial futures transaction with respect to Tokiwa or any of the Customer's other rights with respect to Tokiwa; (D) seizure or commencement of public auction procedures of collateral which the Customer deposits with Tokiwa in connection with the obligations the Customer owes Tokiwa regarding an over-the-counter financial futures transaction; (E) an event equivalent or similar to any of

the events referred to in the foregoing items under foreign laws or orders; or (F) the Customer's whereabouts become unknown to Tokiwa due to the Customer's failure to notify Tokiwa of a change in the Customer's address or any other reason attributable to the Customer.

- 11.2 In the event that any of the following circumstances occur, the obligations the Customer owes Tokiwa in connection with an over-the-counter financial futures transaction shall, upon Tokiwa's demand, become due and immediately payable: (A) delay in performance of even a part of the obligations the Customer owes Tokiwa in connection with an over-the-counter financial futures transaction or any of other obligations the Customer owes Tokiwa; (B) seizure or commencement of public auction procedures (including cases subject to circumstances equivalent or similar to any of these events under foreign laws or orders) of collateral which the Customer deposits with Tokiwa with respect to the obligations the Customer owes Tokiwa (excluding obligations in connection with an over-the-counter financial futures transaction); (C) the Customer's breach of any provision of this Agreement or any other business agreement with Tokiwa; or (D) in addition to the foregoing three items, reasonable grounds which necessitate the preservation of Tokiwa's rights.

**Paragraph 12 – Resale or Repurchase of over-the-counter Financial Futures Transactions in Cases of Acceleration of Payment, etc.**

- 12.1 In the event that the Customer is subject to any of the items of Paragraph 11.1, the Customer shall not object to Tokiwa's resale or repurchase, for the Customer's account and at Tokiwa's sole and absolute discretion without giving the Customer prior notice, to settle all of the over-the-counter financial futures transactions which the Customer has conducted through the Customer's over-the-counter financial futures transactions account with Tokiwa. In this case, all of the Customer's over-the-counter financial futures transactions with Tokiwa shall terminate in a lump sum as a matter of course as a result of the resale or repurchase of all of the over-the-counter financial futures transactions conducted by Tokiwa for the Customer's account, and the obligations the Customer owes Tokiwa as a result of such termination shall become a single set of obligations the Customer owes Tokiwa subsequent to account deduction prescribed in Paragraph 13 and shall be paid by the Customer immediately without demand.
- 12.2 In the event that the Customer delays to perform even a part of the Customer's obligations in connection with an over-the-counter financial futures transaction set out in Paragraph 11.2(A), the Customer shall not object to Tokiwa's repurchase or resale, for the Customer's account and at Tokiwa's sole and absolute discretion without giving the Customer prior notice, to settle the over-the-counter financial futures transaction for which such delay has occurred.
- 12.3 In the event that the Customer is subject to any of the items of Paragraph 11.2, the Customer shall upon Tokiwa's demand and no later than the date and time specified by Tokiwa effect resale or repurchase by placing an order with Tokiwa to settle all of the over-the-counter financial futures transactions which the Customer conducts through the Customer's over-the-counter financial futures transactions account with Tokiwa (excluding cases where Tokiwa effects repurchase or resale pursuant to the provisions of Paragraph 12.2).

- 12.4 In the event that the Customer fails to place an order with Tokiwa for the resale or repurchase no later than the date and time referred in Paragraph 12.3, the Customer shall not object to Tokiwa effecting the resale or repurchase to settle such transactions for the Customer's account at Tokiwa's sole and absolute discretion without giving the Customer prior notice.
- 12.5 In the event that any losses are incurred as a result of the resale or repurchase under Paragraphs 12.1 to 12.4, the Customer shall be solely and fully liable for such losses and pay Tokiwa forthwith the amount of money equivalent to such losses.
- 12.6 If conditions established in advance after an agreement between Tokiwa and the Customer for the purpose of limiting a loss incurred by the price fluctuation of unsettled over-the-counter financial futures transactions for the Customer's account (hereinafter such conditions are referred to as "loss cut condition") has been satisfied, the Customer shall not object to Tokiwa effecting the resale or repurchase for the Customer's account to settle all of the over-the-counter financial futures transactions account with Tokiwa at Tokiwa's sole and absolute discretion without giving prior notice to the Customer.

**Paragraph 13 – Account Deduction.**

- 13.1 In the case where an obligation the Customer owes Tokiwa becomes due and payable upon maturity or acceleration of payment or for any other reason, Tokiwa may at any time set off such obligation against the Customer's rights with respect to Tokiwa in connection with an over-the-counter financial futures transaction or any other with respect to Tokiwa's right regardless of the maturity of such right.
- 13.2 In cases where Tokiwa may set off under Paragraph 13.1, Tokiwa may directly debit from the Customer's account money-deposits or customer margins and apply such money-deposits for the payment of the Customer's obligation on the Customer's behalf without prior notice or the prescribed procedures otherwise required.
- 13.3 In the case where Tokiwa makes any deductions in the Customer's account pursuant to Paragraphs 13.1 and 13.2, interest and compensation for losses, etc. on rights or obligations shall be calculated for the period up to the date on which the calculation is made, and the interest rate on rights or obligations and the rate of compensation for losses arising from the delay shall be calculated based on the rates for interest and compensation for losses specified by Tokiwa. With respect to the application of a foreign exchange rate to account deduction in cases where rights and obligations are paid in different currencies, the spot telegraphic transfer selling rate for customers quoted on the Tokyo foreign exchange market at the time of the calculation shall be applied when converting into yen the obligations the Customer owes Tokiwa which are denominated in a foreign currency, and the spot telegraphic transfer buying rate for customers quoted in the Tokyo foreign exchange market at the time of the calculation shall be applied when converting into yen the Customer's rights with respect to Tokiwa which are denominated in a foreign currency: provided, that if a spot telegraphic transfer selling or buying rate for customers is not quoted at the time of the calculation, the rate quoted on the Tokyo foreign exchange market immediately prior thereto shall apply.

**Paragraph 14 – Disposal of Customer Margins, etc.**

14.1 All customer margins and other collateral which the Customer deposits with Tokiwa under this Agreement shall secure obligations which the Customer owes Tokiwa in relation to an over-the-counter financial futures transaction.

14.2 If the Customer fails to perform by the prescribed time limit the obligations the Customer owes Tokiwa regarding an over-the-counter financial futures transaction including the case where obligations have become due or if the Customer has become subject to owing obligations to Tokiwa as a result of repurchase or resale pursuant to Paragraph 12, the Customer shall not object to Tokiwa disposing, for the Customer's account, of any of the following items in such manner and at such time, place and price, etc. as Tokiwa determines at Tokiwa's sole and absolute discretion without Tokiwa's notice or demand and regardless of the procedures prescribed by the laws, or to Tokiwa applying the remaining amount, after deduction of expenses, to the payment of obligations regardless of legal priority, and if obligations remain unpaid after such payment or application, the Customer shall pay them forthwith: (A) if the Customer deposits with Tokiwa such assets in the form of securities, etc. as customer margins, such securities, etc.; and (B) securities, etc. or other property for the Customer's account in Tokiwa's possession.

**Paragraph 15 – Designation of Application.**

If the payments of obligations or account deductions under Paragraph 13 are insufficient to extinguish the entire amount of the Customer's obligations, Tokiwa may apply such payments or deductions in the priority and manner Tokiwa deems proper.

**Paragraph 16 – Payment of Compensation for Losses Arising from Delay.**

If the Customer fails to perform any obligations the Customer owes Tokiwa regarding an over-the-counter financial futures transaction, upon Tokiwa's demand the Customer shall not object to the Customer's payment to Tokiwa of compensation for losses arising from the delay in accordance with the rate and manner of calculation specified by Tokiwa for the period from the date immediately following the due date of performance (inclusive) until the date of performance (inclusive).

**Paragraph 17 – Prohibition on Assignment, etc. of Rights.**

The Customer shall not assign, pledge, set rights on or make other disposal on the Customer's rights with respect to Tokiwa in connection with an over-the-counter financial futures transaction without Tokiwa's consent.

**Paragraph 18 – Reports.**

In the event that any of the circumstances set out in Paragraphs 11.1 and 11.2 occur, the Customer shall promptly report to Tokiwa thereof in writing.

**Paragraph 19 – Notice of Changes in Reported Matters.**

In the event of a change in any of the matters reported to Tokiwa in the form of Customer Information Statement, such as name or trade name, seal or signature, authorized persons, email mailbox address, address or office location, status of the Customer's financial situation, the Customer shall promptly notify Tokiwa thereof in writing.

**Paragraph 20 – Preparation and Submission of Report, Disclosure, etc.**

- 20.1 The Customer shall not object to Tokiwa reporting or disclosing of the details of the Customer's over-the-counter financial futures transactions to the relevant persons authorized by the Japanese government authorities, etc., if Tokiwa is so required under Japanese laws or orders, etc. In such case, the Customer shall follow Tokiwa's instructions and cooperate in preparing such reports and other documents.
- 20.2 Tokiwa is exempt from liability for any and all losses arising from the preparation and submission of reports and other documents under the provisions of Paragraph 20.1.

**Paragraph 21 – Termination of Agreement.**

- 21.1 In the event that any of the following circumstances occur or the Customer is subject to any of the circumstances set out in Paragraph 11, this Agreement shall be terminated. However, in the event that there are any outstanding balances or rights or obligations on the over-the-counter financial futures transactions, etc. for which the Customer has placed an order, or the Customer is liable to Tokiwa under this Agreement at the time of the termination, the provisions in this Agreement shall continue to have effect to the extent thereof: (A) the Customer submits to Tokiwa an application for termination; (B) the Customer breaches any provision of this Agreement and Tokiwa issues a notice of termination of this Agreement; (C) the Customer does not agree to an amendment of this Agreement pursuant to Paragraph 26; or (D) in addition to the foregoing items, Tokiwa submits a request to the Customer for the termination of this Agreement for unavoidable reasons.
- 21.2 In the case of Paragraph 21.1, any remaining balance in the Customer's over-the-counter financial futures transaction account after the settlement of all obligations to Tokiwa shall be handled in accordance with the Customer's instructions.
- 21.3 The Customer shall reimburse Tokiwa for any loss or costs incurred by Tokiwa in carrying out the instructions referred to in Paragraph 21.2 each time when incurred.

**Paragraph 22 – Exemption Clause.**

Tokiwa is exempt from liability for any of the losses incurred by the Customer in the following circumstances: (A) losses arising from the delay or inability in execution of an over-the-counter financial futures transaction, delivery of physicals, procedures for the payment, receipt or deposit of money, etc., for reasons deemed beyond Tokiwa's control including natural disasters, political changes, strikes, sudden changes in foreign currency conditions and closure or disorders of financial markets; (B) losses arising from the impossibility of Tokiwa's acting as a broker due to the closure or disorders of financial markets or for other reasons; (C) losses arising from the impossibility of Tokiwa's responding to the Customer's orders due to a national holiday in Japan or time outside Tokiwa's business hours; (D) losses arising from a delay of receipt of a notice due to a national holiday in Japan or time outside Tokiwa's business hours concerning an over-the-counter financial futures transaction; (E) losses arising from the internet network system or postal fault or delay, etc. not attributable to Tokiwa; (F) losses arising from the payment or receipt of money, return of deposited securities or other handling after Tokiwa has verified with due care and adjudged that the seals or signatures on the prescribed documents do not differ from the seal or signature certificates; or (G) losses arising from the trouble or error of hardware, software, system of computer or online used for transactions such as trouble or error of hardware or software of the Customer's computer or trouble or error of

Tokiwa's computer system or software (excluding those occurred as a result of Tokiwa's willful act or gross negligence).

**Paragraph 23 – Effect of Notice.**

In the event that a notice from Tokiwa addressed to the Customer's email address or the Customer's post address or office as reported to Tokiwa regarding the Customer's over-the-counter financial futures transaction is delayed in arrival or fails to reach the Customer due to a change in the Customer's address, the Customer's absence or for any other reason attributable to the Customer, such notification shall be deemed to have arrived at the time it normally should have arrived.

**Paragraph 24 – Applicable Law.**

This Agreement shall be governed by and construed in accordance with the laws of Japan.

**Paragraph 25 – Agreed Jurisdiction.**

The Customer agrees that Tokiwa may designate a court having jurisdiction over the location of Tokiwa's head office for legal proceedings regarding the Customer's over-the-counter financial futures transactions.

**Paragraph 26 – Amendment of Agreement.**

In the event that Tokiwa proposes to the Customer an amendment of any provision of this Agreement, specifying a deadline for acceptance or rejection of such amendment, and the Customer fails to object within the specified period, the Customer shall be deemed to have agreed to such amendment.

IN WITNESS whereof this Agreement has been duly executed by the Parties hereto on the date first above written.

SIGNED AND EXECUTED BY: In the presence of:

\_\_\_\_\_  
Authorised Signatory of Customer  
PRINT NAME OF CUSTOMER

\_\_\_\_\_  
Signed by witness  
PRINT NAME OF WITNESS

In the case where the Customer executes a copy of this Agreement that is downloaded from the Tokiwa website, the Customer shall be additionally required to sign and execute the part provided below, and provide additional evidence of identity of the Customer and the person who has witnessed the signing process:

ACCEPTANCE OF AGREEMENT

To: Tokiwa Investments Inc.

1. I/We, who have undersigned as Authorised Signatory (ies) of the Customer and in full representation of the Customer, have read, understood, and agreed to be bound by the terms and conditions of this Agreement and all the Schedules.
  
2. I/We hereby provide you with the documents including, inter alia: (i) a specimen of my/our signatures as certified and witnessed by the person whose signature is provided below (as the witness); (ii) information for making correspondence with the witness are also attached herewith; and (iii) certificates of my/our digital signature for the authentication procedures that you may exercise for the purpose of identification and verification.
  
3. I/We hereby authorize you to do whatever you may deem appropriate to verify the authenticity of my/our identity, my/our signature(s), and the documents that I/we have provided to you with the executed copy of this Agreement.
  
4. I/We understand that the Account we intend to establish and maintain with you under this Agreement will not come into effect until you have completed your due process of verification, and confirmed to us your acceptance in writing.

SIGNED AND EXECUTED BY:

\_\_\_\_\_  
Authorised Signatory of the Customer

Date: \_\_\_\_\_

\_\_\_\_\_  
Print name of the Customer

Witnessed by: \_\_\_\_\_  
Print name of witness