



Dear Valued Client,

This letter sets out amendments to the General Account Conditions and the Local Conditions executed between your goodselfs (Customer) and Citibank N.A Lebanon Branch ("Citibank") governing Citibank's and the Customer's relationship. Kindly read the outlined amendments under this document, provide information where necessary and sign and return this document to Citibank N.A. Lebanon at your earliest convenience.

The signed document and your continued use of your Account(s) and Services will be deemed to be your written agreement to the amended terms as set out herein.

This letter supplements and amends the General Account Conditions and/or Local Conditions and/or other documentation as may be in effect between the Customer and Citibank.

The amendments are:

1. The Customer is responsible for all taxes and, if required by any valid and applicable domestic or foreign law, Citibank may deduct or withhold from any payments made to the Customer for or on account of any such taxes, and Citibank may suspend or block an Account.
2. The Customer confirms that Citibank and its affiliates have the right to use and disclose the Customer's confidential information (including personal information) to any domestic or foreign governmental authorities, its affiliates or third parties to the extent necessary to fulfil applicable, valid, foreign or domestic legal, regulatory or compliance requirements, including, without limitation, US tax authorities and Internal Revenue Services ("IRS") in compliance with US Foreign Account Tax Compliance Act provisions ("FATCA") as well as for internal compliance or due diligence purposes.
3. The Customer shall notify Citibank in writing within 30 days of any change making the information provided by the Customer to Citibank inaccurate.

In addition, Customers who are resident for tax purposes and/or acting in Lebanon will agree to the additional amended terms as set out in below:

The Customer agrees to lift all his rights under the Lebanese Banking Secrecy Law and notably in relation to all and/or to any of the matters referred to in this document and thereby grants Citibank and its affiliates the right to use and disclose the Customer's confidential information (including personal information) to US tax authorities and the IRS in compliance with FATCA.

Citibank shall not assume, shall not be liable for and shall not bear, towards any person without limitation including the Customer and/or any third party whatsoever, any civil and/or criminal liability and/or any other consequences or liabilities whatsoever relating to and/or resulting from and/or engendered by, whether directly or indirectly, any lifting by Citibank of the Lebanese banking secrecy on the basis of this document and/or any related matter including but not limited to any judiciary annulment of such lifting of the Lebanese banking secrecy and any consequences thereof.

Yours faithfully,

I have read the above and agree to the terms of this document.

Customer Name:

Name and Title of the authorized signatory:

Signature:

Date: