



CORPORATE APPLICATION

Account Type

Are you politically exposed?

GENERAL CORPORATE INFORMATION

Company Name*

Street Address*

City *

County*

Postal Code*

Country*

This is the country taxes we pay in.

Is your company in good standing?

Phone 1*

Phone 2*

Fax*

Email Address*

INCORPORATION INFORMATION

Director's Name

Secretary's Name

Date of Incorporation

Country of Incorp.

Country

Mailing Address (If your mailing address is different from your residential address.)

Street Address

Street Address 2

County

Zip Code

Country

I am not a US Citizen or a resident of the US. I do not pay tax in the US.

TELL US ABOUT YOUR INVESTMENT EXPERIENCE:

Risk Tolerance

Knowledge Level

Years of Experience

Transactions per year

Average size per trade

Amount to Deposit Account

Main source of Funds for trading

Funding Method

Source of Funds (Country)

TRADING SUMMARY

Do you use Market Data solely for your personal, non-business use?

Do you receive Market Data for your business or any other entity?

Are you engaged to provide investment advice to any individual or entity?

Are you engaged as an asset manager?

INCORPORATION INFORMATION

Director's Name	
Secretary's Name	
Date of Incorporation	
Country of Incorporation	

Is your company in good standing?

FINANCIAL & EMPLOYMENT INFORMATION

Financial Information

COMPANY ANNUAL INCOME (total amount of income or salary earned annually.)

COMPANY NET WORTH

COMPANY LIQUID NET WORTH (The part of your net worth that can be readily turned into cash)

INDUSTRY

INDUSTRY AND AFFILIATIONS

Are you or any of your immediate family members employed by this firm?

**if yes was checked enter details here*

Are you or any of your immediate family members employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, or branch manager of a broker-dealer firm) or a financial regulatory agency?

**if yes was checked enter details here*

Are you or any of your immediate family members an officer, director or 10%(or more) shareholder in a publicly-owned company?

**if yes was checked enter details here*

Have you ever been convicted of an indictable offence, fraud, or any other serious criminal offense?

**if yes was checked enter details here*

Have you ever had a bank or investment account involuntarily closed or frozen in any jurisdiction?

**if yes was checked enter details here*

DIRECTORS

Director 1		Director 4	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Director 2		Director 5	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Director 3		Director 6	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	

OFFICERS

Officer 1		Officer 4	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Officer 2		Officer 5	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Officer 3		Officer 6	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	

BENEFICIAL OWNERS

Beneficial Owner 1		Beneficial Owner 4	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Beneficial Owner 2		Beneficial Owner 5	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	
Beneficial Owner 1		Beneficial Owner 1	
Full Name		Full Name	
Point of Authority (y/n)		Point of Authority (y/n)	

REFERENCES

Financial Reference (Financial Institution)

Full Name

Phone Number

Company Name

Email Address

Professional Reference (example: Banker, Lawyer, Accountant)

Full Name

Phone Number

Company Name

Email Address

Professional Reference (example: Banker, Lawyer, Accountant)

Full Name

Phone Number

Company Name

Email Address

How did you hear about us?

DIRECTOR # 1 PERSONAL INFORMATION		DIRECTOR # 2 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
County		County	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	
DIRECTOR # 3 PERSONAL INFORMATION		DIRECTOR # 4 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
County		County	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	

OFFICER # 1 PERSONAL INFORMATION		OFFICER # 2 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
County		County	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	
OFFICER # 3 PERSONAL INFORMATION		OFFICER # 4 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
County		County	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	

BENEFICIAL OWNER # 1 PERSONAL INFORMATION		BENEFICIAL OWNER # 2 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
County		County	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	
BENEFICIAL OWNER # 3 PERSONAL INFORMATION		BENEFICIAL OWNER # 4 PERSONAL INFORMATION	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Date of Birth		Date of Birth	
Place of Birth		Place of Birth	
Citizenship		Citizenship	
Street Address		Street Address	
Street Address 2		Street Address 2	
City		City	
County		County	
Zip Code		Zip Code	
Country of Residence		Country of Residence	
Phone Number		Phone Number	
Mobile Number		Mobile Number	
Email Address		Email Address	

W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

- For use by individuals. Entities must use Form W-8BEN-E.
- Information about Form W-8BEN and its separate instructions is at www.irs.gov/formw8ben.
- Give this form to the withholding agent or payer. Do not send to the IRS.

PART 1: Identification of Beneficial Owner (see instructions)

1. Name of individual who is the beneficial owner

2. Country of citizenship

3. Permanent residence address (street, apt. or suite no., or rural route). Note: Do not use a P.O box or in-care-of address

City or town, state or province. Include postal code where appropriate

Country

4. Mailing address (if different from above)

City or town, state or province. Include postal code where appropriate

Country

5. U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)

6. Foreign tax identifying number

7. Reference number(s) (see instructions)

Date of birth (MM – DD – YYYY)
instructions)

PART II: Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9. I certify that the beneficial owner is a resident of [redacted] within the meaning of income Between the United States and that country.

10. Special rates and conditions (if applicable—see instructions): The beneficial owner is claiming the provisions of Article of the treaty identified on line 9 above to claim a % rate of withholding on (specify type of income):

Specify type of income: [redacted]

Explain the reasons the beneficial owner meets the terms of the treaty article:

[redacted] (treaty article)

PART III: Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself as an individual that is an owner or account holder of a foreign financial institution,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
 - a) not effectively connected with the conduct of a trade or business in the United States,
 - b) effectively connected but is not subject to tax under an applicable income tax treaty, or
 - c) the partner's share of a partnership's effectively connected income,
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.
- Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.

**I agree that the above information is correct*

For Paperwork Reduction Act Notice,
See separate instructions.

Cat. No. 25047Z Form W-8BEN (Rev. 2-2014)

Please read the following document carefully understand and agree to the terms and conditions of service.

Introduction

This document contains important information regarding the terms and conditions which apply to your brokerage account with Mint Global Markets UK Ltd /MintBroker. Mint Global Markets UK Ltd is an appointed representative of Thornbridge Investment Management LLP which is authorised and regulated by the Financial Conduct Authority ("FCA") (hereinafter referred to as "MB"). When we refer to "you" and "your" we mean a registered user of the Trading Platform or a visitor to the Website, www.MintBroker.com. If you decide to download our Software to use the trading platform or demo, then the terms and conditions contained within this Agreement (to the extent applicable) apply to you and by downloading the Software you accept this Agreement and agree to adhere by the terms and conditions therein. PLEASE READ THIS DOCUMENT CAREFULLY and retain it for future reference.

Please note that the information contained herein is subject to change without notice¹.

1. I understand that this Agreement ("Agreement") between me and MB states the terms and conditions of my use of MB's online trading service maintained and operated by MintBroker.

In consideration for MB opening and maintaining one or more Accounts (each an "Account"), you agree to the terms and conditions contained in this Agreement, as amended.

Liquidation

You acknowledge MintBroker reserves the right to liquidate any securities which are/may become illiquid for the undersigned at zero-dollar value.

Definitions

As used in the Agreement, these terms are defined as follows:

- a. Account Application. The application you prepare and submit to open a Brokerage Account.
- b. Available Funds. The sum of all funds on deposit in your account, plus funds receivable from settled sales, minus funds needed to pay for recent purchases and minus funds needed to pay for any open orders and any uncleared deposits.
- c. Brokerage Account. A Cash Account or Margin Account.
- d. Business Day. Monday through Friday, excluding stock exchange holidays.
- e. Cash Account. The basic brokerage account MB offers wherein you make all purchases on a cash basis.
- f. Customer Agreement. The agreement you make with us when you open a brokerage account, as amended.
- g. Debit Balance. An account balance representing money owed us, MB.
- h. Free-Riding. The practice of purchasing and selling securities in rapid succession without submitting to MB payment for the purchase order (the proceeds of the sale are expected to cover the purchase price).
- i. Good Delivery. The delivery to MB of freely transferable securities (properly endorsed, registered and fully negotiable stock certificates which clear transfer).
- j. Password. Your Personal Password used to access the MB online trading service.
- k. Securities and/or Other Property. This means, but is not limited to, cash, stocks, bonds, mutual funds, money funds, financial instruments and related contracts and options, whether for present or future delivery. This definition includes securities or other property currently or hereinafter held, carried or maintained by MB or any of its affiliates, in MB's possession or control, or in the possession or control of any such affiliate, for any purpose, in and for any of your Account(s) now or hereinafter opened, including any Account in which you may have an interest.
- l. Service. MB's online services.
- m. Short Sale. The sale of a security you do not own.
- n. Settlement date. The day on which a transaction is to be completed. On this day, buyers are to pay for their purchases and sellers are to deliver their securities. Generally, for equity transactions, settlement date is three (3) days after your trade executes.
- o. User ID. Your alphanumeric code which is required for you to access your account through the Service.

p. "We," "us". "We" and "us". These terms refer to "MintBroker".

q. "You" or "your". Each person who signs an account application or a designee of any person who signs an account application.

2. Opening Your Account. You may apply for a Brokerage Account by completing an Account Application. You hereby confirm that the information supplied by you, in your Account Application (or other information that MB may require) is accurate and truthful. If your application is approved, MB will open a Brokerage Account (an "Account") for you.

3. Location of transactions. I understand and agree that all transactions, communications and exchanges of information using this website are to be considered as having taken place in the jurisdiction in which the servers providing the service are physically located and as such, are governed by the laws of these jurisdictions. You further understand that this website is operated in compliance with the laws of the jurisdiction in which the servers hosting this service are physically located. Compliance with the laws of the jurisdiction in which you are a resident or citizen is your responsibility alone. MB, its agents, representatives or any of its affiliate Membersites, including this domain name, only conduct business in the jurisdiction in which its servers are hosted. Neither MB, its agents, representatives or any of its affiliate Membersites, by offering you the opportunity to do business through them, are agreeing to subject themselves to the laws, customs and procedures of the jurisdiction of your residence.

4. Non-Solicitation or recommendation. Nothing in this customer agreement should be construed as a solicitation or recommendation to buy or sell any security. You acknowledge that all orders to buy/sell securities in your account must be placed by you directly through the MB online trading interface.

5. No Legal, Tax or Accounting Advice. You acknowledge that MB will not be providing you with any legal, tax or accounting advice. You assume full responsibility with respect to transactions in or for your Account and your investment decisions. MB and their officers, directors, employees, agents and affiliates will have no liability with respect to transactions in or for your Account and your investment decisions.

6. Tax Liabilities. You acknowledge that MB will report any information regarding your Account or income derived therefrom, to any taxing authority or agency. You further acknowledge that it is your obligation and responsibility to comply with the laws of the country of your residence with respect to tax liability.

7. Applicable Rules and Regulations. All transactions in your Account shall be subject to the rules, customs and usages of MB.

8. Minimum Deposits and Balances. MB will require you to make a minimum deposit of \$500 to open your Account, either in the form of cash or marketable securities and to maintain a minimum balance of \$500 in your Account thereafter. The minimum deposit and balance may consist of cash or marketable securities, or a combination of cash and marketable securities. This deposit is in addition to any funds required to pay for any purchases of securities in your account.

9. Commissions and Fees. You agree to pay our brokerage commissions and other fees as they apply to your Account, transactions, and the services you receive. You also agree to pay all applicable taxes.

10. Transactions and Settlements. All orders for the purchase and/or sale of securities and/or other property will be directly entered by you through the MB online trading system with the understanding that no trade or order will be accepted and/or executed unless and until good funds are in your account. The transaction you wish to execute or securities which have cleared transfer are in your account. Though orders are usually directed to the marketplace shortly after entry, certain orders, at MB's sole discretion, may be subject to manual review upon entry, which may cause delays in the processing of your orders. You also understand that you will receive the price at which your order executes in the marketplace, which may be different from the price at which the security or option is trading when your order is entered into our system.

11. Instructions from you are assumed to be genuine. You agree that MB shall not be under a duty to inquire as to the authenticity or propriety of any instructions given to MB by you and shall be entitled to act upon any such instructions; and MB will not be liable for any loss, cost, expense or other liability arising out of any such instructions.

12. Purchases of Securities. To process orders to purchase securities, MB generally requires that the Account contain "Available Funds" or "Buying Power" equal to or greater than the purchase price of the securities prior to trade date. Any order inadvertently accepted and/or executed without sufficient funds in the Account will be subject, at MB's discretion, to cancellation or liquidation. You are responsible for your orders, including any orders which exceed Available Funds or Buying Power in your Account. If full funds are not available in the Account and an order is processed, your payment via bank transfer or personal check, cashier's check or money order payable to MintBroker must be promptly submitted to MB, pursuant to the instructions for transferring funds and/or securities contained on the MB website, 'Make a Deposit' under Banking.

13. Sales of Securities; Short Sales. MB generally requires that share certificates be cleared by the transfer agent for the security deposited into the Account prior to the acceptance of a sell order. All other sell orders will be for securities owned by you at the time the order is placed and must be long and in good deliverable form in your Account on or before settlement date of the transaction. Proceeds of the sale cannot be paid to you until the certificate(s) have been received by MB in good deliverable form from the transfer agent for the company whose securities were deposited into your account. If the certificate(s) are not received on or before settlement date, or as market conditions warrant, the securities may be purchased on the open market by MB. If the securities are bought in, you will be responsible for any resulting losses and all associated costs incurred by MB. The proceeds of all sales will be retained in your Account unless you request otherwise. You may withdraw un-invested cash from your Account upon request to MB. We may require that you make these requests in writing.

14. Customer's Responsibility Regarding Certain Securities. Certain securities may grant the holder thereof valuable rights that may expire unless the holder takes action. These securities include, but are not limited to, warrants, stock purchase rights, convertible securities, bonds and securities subject to a tender or exchange offer. You are responsible for knowing the rights and terms of all securities in your Account. MB is not obligated to notify you of any upcoming expiration or redemption dates, or to take any other action on your behalf, without specific instructions from you. However, if any such security is about to expire, become worthless or be redeemed for significantly less than its fair market value, and we have not received instructions from you, MB may, at its discretion, sell the security and credit your Account with the proceeds. Similarly, you are responsible for knowing about reorganisations related to securities, which you hold, including but not limited to stock splits and reverse stock splits. MB is not obligated to notify you of any such reorganisation. If, due to reorganisation, you sell more shares of a security than you own, or if you become otherwise exposed to risk requiring MB to take action in your Account, MB will not be responsible for any losses you incur.

15. Cancellation Requests; Late and Corrected Reports. When you place a request to cancel an order, the cancellation of that order is not guaranteed. Your order will only be canceled if your request is received in the marketplace and matched up with your order before your order executes. Market orders are subject to immediate execution. During market hours, it is rarely possible to cancel your market order. For the best chance of ensuring that a market order is cancelled, a cancellation request should be placed at least fifteen (15) minutes prior to the opening of the market. Please do not assume that any order has been executed or cancelled until you have received a transaction confirmation from MB via e-mail. Also, please be aware that, MB receives late reports from exchanges and market makers reporting the status of transactions. Accordingly, you will be subject to late reports related to orders that were previously unreported to you or reported to you as being expired, cancelled, or executed. In addition, any reporting or posting errors, including errors in execution prices, will be corrected to reflect what actually occurred in the marketplace.

16. Telephone Recording. You understand and agree that for our mutual protection, MB may electronically record any of your telephone conversations conducted with MB.

17. Satisfaction of Indebtedness. You agree to satisfy, upon demand, any indebtedness, and to pay any debit balance in any of your Accounts. No Account of yours may be closed without MB first receiving all securities and/or other property for which the Account is short and all funds to pay in full for all securities and/or other property in which the Account is long. The reasonable costs and expenses of collection of any such indebtedness or debit balance, including but not limited to attorney fees, shall be payable by you to MB.

18. Liens. All of your securities and/or other property in any Account in which you have an interest or which at any time are in the possession or under the control of MB, shall be subject to a lien for the discharge of any and all indebtedness or any other obligation you may have to MB. All of your securities and/or other property shall be held by MB as security for the payment of any such obligation or indebtedness to MB in any Account in which you have an interest. MB may, at any time and without giving you prior notice, use and/or transfer any or all securities and/or other property in any Account in which you have an interest, without regard to MB having made any advances in connection with such securities and/or other property and without regard to the number of Accounts you may have with MB. In enforcing its lien, MB at its sole discretion may determine which securities and/or other property are to be sold or which contracts are to be closed.

19. Restrictions on Trading. You understand that MB may at any time, at their sole discretion and without prior notice to you, prohibit or restrict your ability to trade securities, or to substitute securities, in your Account.

20. MB as Agent. You understand that MB is acting as your agent unless MB notifies you, electronically or in writing, before the settlement date for the transaction that MB is acting as a dealer for its own account or as agent for some other person.

21. Receiving Your Securities. Without abrogating any of MB's rights under any other portion of this Agreement and subject to any of your indebtedness to MB, you are entitled, upon appropriate demand and upon paying any applicable fees, to receive physical delivery of fully paid for securities in your Account.

22. Confirmations. It is your responsibility to review upon first receipt, whether delivered to you in the mail, by electronic mail, or other electronic means, all confirmations of transactions. Transactions shall be binding upon you, if you do not object, either in writing or via electronic mail, within two (2) days after the confirmation is first received by you. In all cases, MB reserves the right to determine the validity of your objection to the transaction.

23. Account Statements. It is your responsibility to review upon first receipt, whether delivered electronically or in hard copy, all account statements. The information contained in your account statements (excluding transactions which are covered under Confirmations above) shall be binding upon you, if you do not object, either in writing or via electronic mail, within two (2) days after the account statement is first received by you. In all cases, MB reserves the right to determine the validity of your objection to the information contained in the account statement.

24. Liability of MB. Any liability arising out of any action or omission by MB to provide services to you hereunder shall be limited to an amount equal, to the benefit which would have resulted from the transaction, during the three (3) business days in which we should have acted.

25. Notices and Other Communications. Notices and other communications, delivered or mailed to the mailing address or to the electronic-mail address provided by you shall, until MB has received notice in writing of any different address, be deemed to have been personally delivered to you whether actually received or not. Notices and other communications may also be provided to you verbally. Such notices and other communications left for you on your answering machine, or otherwise, shall be deemed to have been delivered to you whether actually received or not.

26. Resolution of disputes and/or complaints. Any and all disputes and/or complaints which arise as a result of any activity having to do with your MB account shall be resolved by submission to the Board of Governors of MB. Any such dispute and/or complaint should be submitted by you, in writing, directly to MB. Any such submission should contain a complete statement of the dispute and/or complaint with all relevant documentation attached. MB will promptly acknowledge the complaint in writing upon receipt. We will investigate the complaint and provide a holding response or final response within an eight-week period from date of receipt. MB will endeavour to send a final response within eight (8) weeks of receipt of the complaint. If MB is unable to provide a final response within this time frame, MB will write to you explaining why and advise when you can expect a final response. If more than eight (8) weeks from the date of the complaint has passed and you haven't received a final response, or are dissatisfied with the final response received (at any stage of the process), you can write to:

The Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR

They must refer their complaint to the FOS within six (6) months of the date on the final response.

27. Dividends, and Subscription Rights. MB will receive dividends on your behalf and will credit your Account on or shortly after the payable dates. You will be notified of any subscription rights that are received by MB for your Account.

28. Proxy Materials. MB will not forward you any proxy materials that are received and any other material provided to MB by issuers whose securities you own, including annual reports, quarterly reports and notices of meetings.

29. Joint Accounts. If this is a Joint Account, each of you signing this Agreement (each a "joint owner") agrees that each joint owner shall have authority to (i) buy, sell and otherwise deal in, through MB as broker, securities and/or other property (ii) to receive confirmations, statements and communications of every kind related to the Account; (iii) to receive and to dispose of money, securities and/or other property in the Account; (iv) to make, terminate, or modify this Agreement and any other written agreement relating to the Account or waive any of the provisions of such agreements; and (v) generally to deal with MB as if each of you alone was the sole owner of the Account, all without notice to the other joint owner(s). Each of you agrees that notice to any joint owner shall be deemed to be notice to all joint owners. Each joint owner further agrees that they shall be jointly and severally liable for the Account. MB may follow the instructions of any of the joint owners concerning the Account and make delivery to any of the joint owners of any and all securities and/or other property in the Account, and make payments to any of the joint owners, of any or all monies in the Account as any of the joint owners may order and direct, even if such deliveries and/or payments shall be made to one of the joint owners personally. MB shall be under no obligation to inquire into the purpose of any such demand for such deliveries and/or payments. In the event of the death of any of the joint owners, the surviving joint owner(s) shall immediately give MB written notice thereof, and MB may, before or after receiving such notice, take such proceedings, require such documents, retain such portion and/or restrict transactions in the Account as it deems advisable in its sole discretion to protect itself against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any deceased joint owner shall be liable and each survivor will be liable, jointly and severally, to MB for any debt or loss in the Account resulting from the completion of transactions initiated prior to MB's receipt of a written notice of such death or debt or loss incurred in the liquidation of the Account or the adjustment of the interests of the joint owners. Any taxes or other expense becoming a lien against or being payable out of the Account as the result of the death of any of the joint owners, or through the exercise by his or her estate or representatives of any rights in the Account, shall be chargeable against the interest of the surviving joint owner(s) as well as against the interest of the state of the deceased joint owner's estate

from any liability arising under this Agreement. Unless the joint owners notify us otherwise and provide us such documentation as we may require, we may presume that it is the express intention of the joint owners to hold the Account as joint tenants with rights of survivorship. In the event of the death of any of the joint owners, the entire interest in the Account shall be vested in the surviving joint owner(s) on the same terms and conditions as theretofore held, without in any manner releasing the deceased joint owners' estate from liability. We reserve the right to require written instructions from all account holders, at our discretion.

30. Credit Interest and Money Market Fund Information. MB does not offer Credit Interest or Money Market Funds.

31. Online Service. You shall use the MB online trading service (the "Service") only in accordance with this Agreement and any additional services offered through the Service in the future will only be used in accordance with this Agreement. You shall be the only authorised user of the Service under this Agreement. You shall be responsible for the confidentiality and use of your User ID and password. You understand that you shall be solely responsible for all orders entered through the Service using your User ID and password. You further understand and agree that, as a condition of using the Service to place orders and/or send information, you shall immediately notify MB if: (a) an order has been placed through the Service and you have not received an order confirmation number; (b) an order has been placed through the Service and you have not received an accurate acknowledgment (whether through hard copy, electronic, or verbal means) of the order or of its execution; (c) you have received acknowledgment (whether through hard copy, electronic, or verbal means) of an execution for an order which you did not place or any similar conflict; or (d) you become aware of any unauthorised use of your User ID and password. If you fail to notify MB immediately after any of the above conditions occur, neither MB nor any of its officers, employees, agents, affiliates or subsidiaries can or will have any responsibility or liability to you or to any other person whose claim may arise through you for any claims with respect to the handling, mishandling or loss of any order. You further agree that MB and its affiliates will not be liable for any consequential, incidental, special, or indirect damage (including lost profits, trading losses and damages) that result from inconvenience, delay or loss of the use of the Service even if MB has been advised of the possibility of such damages. You agree that MB and its affiliates will not be liable for any losses resulting from a cause over which MB or its affiliates does not have direct control, including but not limited to the failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problems (e.g. if you are unable to access your online service provider), unauthorised access, theft, operator errors, severe weather, earthquakes, floods and strikes or other labour problems. MB offers you various ways of accessing your Account, including telephone and online services. You agree that should you experience any problems in reaching MB through any particular method, you will attempt to use alternate methods to communicate with us. You agree that MB may modify the Service or change the terms of this Agreement, in whole or in part, upon notice through the Service and/or in writing.

32. Market Data. You understand that each participating securities exchange or association asserts a proprietary interest in all of the market data it furnishes to the parties that disseminate the data. You also understand that neither any participating securities exchange or association nor any supplier of market data guarantees the timeliness, sequence, accuracy or completeness of market data or any other market information, or messages disseminated by any party. Neither MB nor any disseminating party shall be liable in any way, and you agree to indemnify and hold harmless MB and such disseminating party, for (a) any inaccuracy, error, or delay in, or omission of (i) any such data, information, or message or (ii) the transmission or delivery of any such data, information, or message; or (b) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay, or omission, (ii) non-performance, or (iii) interruption of any such data, information, or message, due either to any negligent act or omission by MB or any disseminating party or to any "FORCE MAJEURE" (i.e. flood, extraordinary weather conditions, earthquake, or other act of God, fire, war, insurrection, riot, labor dispute, accident, action of government, communications, power failure or equipment or software malfunction) or any other cause beyond the reasonable control of MB or any disseminating party. You understand that the terms of this Agreement may be enforced directly against you by the securities exchanges and associations providing market data.

33. Extraordinary Events. MB and/or its agents will not be liable for losses caused directly or indirectly by government restriction, exchange or market rulings, suspension of trading, computer or telephone failure, war, earthquakes, strikes or any other conditions beyond MB's control.

34. Termination of Accounts. You may close your Account at any time by giving us written notice. MB may terminate your Account at any time and for any reason. Closing an Account will not affect rights and obligations of either party incurred prior to the date the Account is closed.

35. Severability. If any provision of this Agreement is held to be invalid, void or unenforceable by reason of any law, rule, administrative order or judicial decision, that determination shall not affect the validity of the remaining provisions of this Agreement.

36. Waiver. Except as specifically permitted in this Agreement, no provision of this Agreement can be, nor be deemed to be, waived, altered, modified or amended unless agreed to in writing signed by an authorised officer of MB and approval is obtained from a representative of MB.

37. Successors. You hereby agree that this Agreement and all the terms hereof shall be binding upon your heirs, executors, administrators, personal representatives and assigns. This Agreement shall inure to the benefit of MB and its successors, assigns and agents. MB may assign its rights and duties under this Agreement to any of its subsidiaries or affiliates without giving you notice, or to any other entity upon prior written notice to you.

38. Power of Attorney. You agree and hereby irrevocably appoint MB, with full power as your true and lawful attorney-in-fact, to the full extent permitted by law, for the purpose of carrying out the provisions of this Agreement and taking any action and executing any instrument that MB deems necessary or advisable to accomplish the purposes of this Agreement.

39. Headings. The heading of each provision of this Agreement is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

40. Entire Understanding; Assignment. This Agreement, together with all other written agreements between you and MB related to your Account and terms contained on statements and confirmations sent to you, contains the entire understanding between you and MB concerning the subject matter of this Agreement. You may not assign your rights and obligations hereunder without first obtaining the prior written consent of MB.

BY SIGNING THIS AGREEMENT, YOU CONFIRM THAT YOU HAVE READ THIS AGREEMENT AND ANY REQUIRED DISCLOSURES GOVERNING THIS RELATIONSHIP. YOU AFFIRM THAT THE INFORMATION YOU HAVE PROVIDED IS ACCURATE TO THE BEST OF YOUR KNOWLEDGE AND YOU AGREE TO NOTIFY US OF ANY CHANGES IN THE INFORMATION PROVIDED. BY SIGNING THIS AGREEMENT, I ACKNOWLEDGE THAT AN ELECTRONIC SIGNATURE HAS THE SAME LEGAL EFFECT AND CAN BE ENFORCED IN THE SAME WAY AS A WRITTEN SIGNATURE UNDER PENALTY OF PERJURY AND FOR GIVING FALSE INFORMATION.

Signature

GENERAL CLIENT AGREEMENT: Throughout this Agreement, "I", "My", "We", and "Us" refer to the Client in any and all applicable forms (Individual, Joint, Corporate), and all others who are legally obligated on the account.

In consideration of Mint Global Markets UK Ltd. (MGM) accepting my account and agreeing to act as my registered representative, I agree to the following with respect to any of my accounts with MGM for extensions of credit and the purchase and sale of securities, options, and other property. This Agreement shall not become effective until accepted by MGM.

1. MY REPRESENTATIONS. I represent that I am of the age of majority according to the laws of my place of residence and that I am not an employee of any securities exchange or a member firm of any exchange or of a bank, trust company, insurance company, registered investment company or registered investment advisory firm, unless I have notified MGM otherwise. If I become employed by any of the above companies, I will notify MGM promptly. I represent that no persons other than those signing this agreement have an interest or beneficial ownership in my account and that the securities in my account time are solely for my benefit. I represent that the financial information and investment objectives provided to MGM are accurate in all material respects and that I will promptly inform MGM of any material changes in my financial or other circumstances, including investment objectives.

2. DEFINITION OF "PROPERTY". In this agreement the word "property" means securities of all lands, certificates of deposit, commercial paper, monies, cash deposits, options commodities and contracts for the future delivery of, or otherwise relating to commodities or securities and all other property usually and customarily dealt with by brokerage firms.

3. ORDERS, EXECUTIONS, DELIVERIES, SETTLEMENTS, ORAL AND ELECTRONIC AUTHORISATIONS. In giving orders to sell, I will inform MGM which sales are "short" and which are "long". A 'short sale' means any sale of a security not owned by the seller or any sale that is consummated by delivery of a borrowed security. If the security is not in MGM's possession at the time of the contract for sale, I will deliver it to MGM by settlement date. In case of non-delivery of a security, MGM is authorised to purchase the security to cover my position and charge any loss, commissions and fees to my account(s). If MGM fails to receive payment for securities purchased MGM, may without prior demand or notice, sell all securities and other property held by MGM in any of my accounts and charge any resulting loss to my accounts. Unless otherwise agreed, MGM will in its sole discretion and without prior notice, execute the order on the over-the-counter market or on any exchange in any location, including a foreign exchange where such security is traded, either on a principal or agency basis. In consideration of MGM acting in accordance with any electronic mail (e-mail) instructions received from me or any authorised signatories of my account I acknowledge and agree that if any instructions received by MGM purport or appear on their face to have been duly signed by me or an authorised signatory of my account or to have been sent via email by me or my authorised agent, such instruction(s) may be treated by MGM as though they had been duly signed by me or an authorised signatory on the account with the authority for and on behalf of me notwithstanding that it hold harmless MGM and any of its correspondents, affiliates or agents from or against any or all liability, obligations, losses, damages, penalties, judgments, suits, costs, expenses, claims, or disbursements of any kind which may be imposed upon, incurred, or served against MGM, its affiliates, or agents by reason of MGM acting on such instructions. I irrevocably authorise MGM to debit my account in respect of all amounts chargeable as a result of MGM receiving and acting on instructions in accordance with this Agreement. In the case of sensitive instructions being sent electronically by e-mail, I understand that mechanical and other technical difficulties outside of MGM's control may prevent my instructions from being received and acted upon, and that I will indemnify and hold harmless MGM from and against all action, proceedings, claims, demands, costs, charges, liabilities, and expenses whatsoever arising in consequence of MGM's failure to act on such instruction.

4. OPTION POSITIONS-MARGIN DEPOSITS. I agree not to buy or sell any equity, debt, foreign currency or index put or call options without having read and fully understood the terms, conditions, and risks, as set forth in the MGM Risk Disclosure and applicable supplements that MGM may provide in the future. Clients' short option positions can be assigned at any time, including the day written, and are assigned on an automated random basis. For purposes of entering into option positions, MGM may treat my account as a margin account. MGM may pledge, re-pledge, hypothecate or re-hypothecate my property in MGM's possession or control based on the terms of the margin agreement herein. I agree not to exceed the position or exercise limits set by the options exchange either acting alone or with others.

5. NOTICE TO EXERCISE OPTIONS. If I purchase any listed option, I will notify MGM of my intention to exercise such option no later than two (2) hours before the expiration of the option one (1) hour in the case of an over-the-counter option). Failure to give such notice constitutes abandonment of the option in which event it may, if profitable, be exercised for my account, except as required by the Options Clearing Corporation Rules. MGM has no obligation to exercise any option absent my specific instructions. If, due to commissions' expenses, exercising an option would not profit my account, the option may be permitted to expire or, at MGM's discretion, sold or acquired by MGM for some equitable payment to me based on MGM's expenses and risk, without liability or responsibility on MGM's part to me.

6. IMPARTIAL LOTTERY ALLOCATION SYSTEM; CALL FEATURES. When MGM holds on my behalf bonds or preferred stocks in street or bearer form that are callable in part. I agree to participate in the impartial lottery allocation of called securities in accordance with any given Stock Exchange's rules. When the call is favourable, no allocation will be made to an account in which either MGM's officers or employees, have a financial interest until all other Clients' positions in such securities are satisfied on an impartial lottery basis. For debt securities, there may exist call or other redemption features in addition to those disclosed on the trade confirmation. Debt securities subject to call or redemption features, such as sinking funds, may be redeemed in whole or in part before maturity or before the first scheduled call dates. The existence of sinking funds, or other special mandatory redemption features, may not be disclosed on a trade confirmation. It is my obligation to review all prospectuses and altering statements I may receive, and to understand risks of extraordinary calls or early redemptions, which may affect yield. MGM is not obligated to notify me of published calls or notices relating to calls or redemptions, nor will MGM tender securities on my behalf.

7. RESTRICTIONS ON TRADING; TERMINATION. MGM may in its sole discretion prohibit or restrict trading or substitution of securities in any of my accounts and refuse to enter into any transaction with me. MGM has the right to terminate my accounts (including multiple owner accounts) at any time by notice to me.

8. TRANSFER OF FUNDS. By giving MGM instructions to transfer funds from my accounts to a bank or other entity, I agree to provide an accurate account number designating the account to receive such funds. I indemnify and hold MGM harmless from and against any liabilities arising from providing any inaccurate account information.

9. TRANSFER OF EXCESS FUNDS; EXCHANGE RATE FLUCTUATIONS. MGM may transfer excess funds (also called "free credit balances") between my accounts (including commodity accounts) for any reason. If MGM effects transactions for me requiring foreign currency, my accounts will be charged loss and credited profit resulting from exchange rate fluctuations.

10. PRINCIPAL, INTEREST AND DIVIDEND PAYMENTS. With respect to principal and interest payments on debt instruments, MGM may credit my accounts with principal and interest due on the payment dates and is entitled to recover payments from me if the same are not received by MGM from the trustee or payment agent. MGM may redeem my money market or cash deposit investment without notice to satisfy debits arising in my accounts. Interest will not be paid on credit balances in my account(s) unless MGM specifically agrees in writing. MGM is not required to remit interest or dividends to me on a daily basis.

11. FEES AND CHARGES. MGM may impose various service charges and other fees relating to my accounts as well as charge commissions and other fees for execution of transactions to buy and sell securities, options or other property. Such charges, commissions and fees may be changed without notice. Accounts that produce insufficient commission revenue for any calendar year may be subject to administrative fees, with advance notice. If I purchase securities on a cash basis and plan to pay by settlement date, I will pay a late charge fee. Any late charges MGM imposes will be at the maximum interest rate set forth in MGM's most current fee schedule and may be charged from the trade date to the payment date. I agree to indemnify MGM and its counterparties for legal fees and expenses directly related to the structuring, support and/or defense of my account or the assets contained therein, and for fees and expenses related to any regulatory enquiry, legal action, litigation, or dispute, whether such situations occur or are anticipated. MGM shall be entitled to charge my account for such fees without further notice. Such fees may include, but are not limited to, seeking a suitable counsel's opinion in advance of a transaction; asking counsel for a legal opinion in respect of restricted stock; or costs incurred in order to defend MGM or the Account as a result of an action ordered by me including buying or selling a security. MGM will provide copies of all invoices on request. You agree that in instances where I am proposing to deliver out assets held within the Account and MGM is aware that action by regulatory authorities or litigation has been entered into or may reasonably be anticipated as a result of a transaction occurring in my Account(s), such that the amount remaining in the Account after such delivery may be insufficient to cover MGM's reasonably anticipated costs (including legal fees) then MGM shall be entitled to withhold a reasonable sum to cover such costs. Such a withholding by MGM shall be for a period of time as is reasonably necessary to resolve the regulatory or litigation issues and MGM may place any amounts garnered from me in cash and into a separate account and shall pay me the remaining balance after the noted issues are resolved. Furthermore, I agree that where such anticipated or actual actions relate to a specific asset in the Account, that asset may not be transferred out of the Account until the matter is resolved. I understand that the daily debit balance in my Account shall be charged with interest at a rate published by MGM or agreed between me and MGM, and the "Cash" accounts incurring debits will be charged a higher rate of interest. The published rate is subject to change without prior notification.

12. CONFLICTS OF INTEREST. My account may be invested in investment products or services from which MGM affiliates derive compensation and which MGM may have an incentive to use instead of other similar Investments. I understand that MGM and MGM's affiliates act in various capacities with respect to such products, services, and funds and may receive fees for doing so. MGM may compensate MGM's employees and agents who refer my accounts to the firm. The sale of certain investment products and funds may result in an additional payment to the selling registered representative.

13. ACCURACY OF REPORTS; COMMUNICATIONS. Confirmation of orders and statements of my accounts shall be conclusive if not objected to in writing within ten (10) days after mailing. If I fail to receive a confirmation within ten (10) days from the date of a transaction in my account, I will notify MGM immediately in writing. Until MGM receives written notice from me of a different address, communications mailed to me at the address specified by me shall be deemed to have been personally delivered to me and I waive all claims resulting from failure to receive such communications.

ONLINE STATEMENT ACCESS. By choosing the Internet delivery option and using MGM Online Statement Access to view my MGM Client Statement, I agree to the following: - that it is my sole responsibility to access and review my account on a regular basis, and that I agree to do so at least once per month. - that this service takes the place of having monthly statements mailed to me and that at any time I can choose to cancel my online access in favour of mailed statements; that I will be deemed to have accessed and reviewed my account on a monthly basis. If for any reason I am unable to do so, I will notify MGM immediately so that a statement can be delivered by other means. I accept that changes, delays, and reconciliation adjustments in my MGM Client Statement may occur due to the recent nature of the information available via MGM's Online Statement Access, and I acknowledge that statements dated as of each month end (as produced three (3) or more business days after each month end) shall override any interim statements to the extent of any inconsistencies. I acknowledge that the use of the internet is for our mutual benefit; the service provided shall not be used to impose liability for consequential damages or in any way increase the liability of either party in the event of a failure to perform its obligations beyond what it would have incurred if these documents had not been delivered via the Internet. MGM has sought to ensure that its electronic communications are secure according to industry standards. However, MGM cannot guarantee the delivery, security, timeliness, confidentiality, and compatibility or completeness of communication by Internet. Accordingly, I acknowledge that MGM shall not be liable for: (i) any loss or damage suffered by me and (ii) without limiting the generality of the foregoing, any loss of profits, revenues, or contracts, or any indirect,

consequential, incidental damages howsoever caused or arising, incurred by me or any other, related to the transmission of documents via the Internet.

14. SECURITY INTEREST. As security for the payment or performance of all liabilities or indebtedness to MGM or any of its affiliates now or hereafter existing (collectively, the 'MGM Entities') presently outstanding or to be incurred under this or any other agreement or otherwise, I grant the MGM Entities a security interest in any and all property belonging to me or in which I may have an interest, held by any MGM Entity or carried in any of my accounts with any MGM Entity including individual, multiple owner or commodity accounts (collectively, the 'collateral'). The collateral shall be subject to such security interest as collateral to discharge my obligations to the MGM Entities, wherever or however arising and without regard to whether or not any MGM Entity has made loans with respect to such collateral. The MGM Entities are authorised to sell and/or purchase any and all property in any of my accounts or to liquidate open options, commodity futures or forward contracts or redeem money market or cash deposit investments in any of my accounts without notice in order to satisfy such obligations. In enforcing MGM's security interest, the MGM Entities shall have the discretion to determine the amount, order and manner of property to be sold and shall have all the rights and remedies available. Without MGM's prior written consent, I will not cause or allow any of the collateral held in my accounts, whether now owned or hereafter acquired, to be or become subject to liens, security interest, mortgages or encumbrances of any nature other than MGM's security interest.

15. LIQUIDATION OF COLLATERAL OR ACCOUNT. MGM may sell property in my accounts and cancel open orders for the purchase or sale of property without notice in the event of my death, or whenever, in MGM's discretion, it is necessary for MGM's protection or in the event I fail to make payments on loan balances as set forth in the terms of this Agreement related to Margin Extension. In such events MGM also may borrow or buy-in all property required to make delivery against any sale, including a short sale, effected for me. Such sale or purchase may be public or private and may be made without advertising or notice to me and in such manner as MGM determines. No demands, calls, tenders or notices by MGM shall invalidate my waiver. At any such sale, MGM may purchase the property free of any rights of redemption and I shall be liable for any remaining deficiency on my accounts.

16. ANTI-MONEY LAUNDERING & ANTI-TERRORISM PROVISIONS. To comply with money laundering terrorism prevention initiatives, MGM may request identification, documents, or other information from me or other sources. MGM may, if legally bound, share this information with regulators or the government as necessary. Until required information or documentation is provided, MGM may not be able to open an account or effect any transactions in an existing account for me.

17. POLITICALLY EXPOSED PERSONS (PEP). If applicable I have disclosed to MGM my identity as and my relationships and connections to significant international political officials. This includes my immediate family, close associates, and any corporation, business, or other entity that has been formed by, or for the benefit of a significant international political official.

18. CREDIT AND BUSINESS CONDUCT INFORMATION AND INVESTIGATION. I authorise MGM, at its discretion, to obtain reports concerning my credit standing and business conduct. I warrant and agree that no funds presently invested or to be invested in the future with MGM are the direct or indirect proceeds of any criminal activity. I understand and agree that for our mutual protection MGM may electronically record any of my telephone conversations. I acknowledge that MGM does not provide legal or tax advice and agree that, to the extent I deem necessary, I will consult with qualified professionals in my own jurisdiction prior to utilising MGM's account or implementing any financial plan.

19. JOINT ACCOUNTS; DESIGNATION OF TENANCY. If this is a Joint Account, each of us shall have the authority on behalf of the account and generally to deal with MGM as if each of us alone were the account owner, without notice to all account owners. Notice to any account owner is deemed notice to all account owners. Each account owner shall be jointly and severally liable for this account. MGM is authorised, in its discretion, to require joint action by the joint tenants with respect to any matter

concerning the joint account, including giving or cancelling of orders and withdrawal or transfer of monies, securities or other property in the event of the death of any of us, the survivor(s) shall immediately give MGM written notice, and MGM may, before or after receiving notice, take actions, require papers, retain a portion of the account and/or restrict transactions in the account as MGM deems advisable to protect MGM against any liability, penalty or loss under any present or future laws or otherwise. It is our express intention to create an estate or account as joint tenants with rights of survivorship and not as tenants-in-common; unless a separate Tenancy-in-Common form is properly completed and submitted to MGM. In the event of the death of any of us, the entire interest in the joint account shall be vested in the survivor(s) on the same terms and conditions as heretofore held, without releasing the decedent's estate from liability unless properly designated as a Tenancy-in-Common.

20. GRIEVANCES. Any question or difference which may arise concerning the construction meaning or effect of this Agreement or concerning the rights and liabilities of the parties hereunder or any other matter arising out of or in connection with this Agreement shall be referred to the laws of England and Wales, regulated by the FCA, to be agreed between the parties - provided however that this provision will not be construed to oust the jurisdiction of the Courts in relation to proprietary rights of Customers in respect of Accounts. Failing such agreement within thirty (days of the request by one party to the other that a matter be referred to arbitration, such reference shall be to an arbitrator appointed by the senior partner of a major accounting firm. The decision of such arbitrator shall be final and binding upon the parties.

21. GOVERNING LAW AND APPLICABLE REGULATIONS. This Agreement shall be governed by and construed in accordance with the laws of England and Wales, regulated by the FCA, and the customer hereby irrevocably agrees that any legal suit, action or proceeding brought by him against MGM shall be brought in the courts of England and Wales. The customer hereby accepts and irrevocably submits to the jurisdiction of the said courts and acknowledges their competence and agrees to be bound by any judgment thereof, provided that nothing herein shall limit MGM's right to bring proceedings against the customer elsewhere. Cross Jurisdiction Accounts. In some cases, customers of MGM, may elect to use the services of an account advisor employed by a MGM affiliate in another jurisdiction. In those cases, the following terms will apply: the customer will be a customer of MGM; the MGM affiliate and the designated account advisor will serve as sub-managers to my account; so long as my account is sub-managed by the MGM affiliate, my account and its management shall be subject to relevant regulations in both England and Wales and also, the jurisdiction of the MGM affiliate.

22. BINDING EFFECT; ASSIGNMENT. This Agreement shall bind my heirs, executor's successors, administrators, assigns, committee and conservators ('successors'). In the event of my death, incompetency, or disability, whether or not successors of my estate and property shall have qualified or been appointed, MGM may continue to operate as though I were alive and competent and liquidate my account as described in Clause 15 without notice to or demand upon my successors. This Agreement shall inure to the benefit of MGM's assigns and successors, by merger, consolidation or otherwise, and MGM may transfer my accounts to MGM's successors and assigns at MGM's discretion.

23. WAIVER NOT IMPLIED. MGM's failure to insist upon strict compliance with this Agreement or with any of its terms or any continued course of such conduct on MGM part shall not constitute or be considered a waiver of any of MGM's rights.

24. NO ORAL MODIFICATION; EFFECT ON PRIOR AGREEMENTS. No modification of this Agreement shall be effective unless in writing and executed by MGM and I. The signing of this Agreement supersedes any prior agreement made with MGM or any of MGM's predecessors or assignors. To the extent this Agreement is inconsistent with any other agreement governing my account the provisions of this Agreement shall govern.

25. CUSTODY OF CUSTOMER ASSETS. Unless I otherwise direct in writing, any securities held or carried by MGM for or on my account may at MGM's discretion be kept at any of the places where MGM has a custodian and may be registered in the name of MGM or its nominee. In particular and without prejudice to MGM's right to use other brokers or nominees, MGM may at its

discretion contract with third party service providers to carry out and discharge securities execution, custody, clearing and administrative functions for and on behalf of MGM. MGM (or any of its associated companies) will act as principal, underwriter and/or agent with regard to cash or securities transactions that may or may-not be executed on listed exchanges. MGM and/or its associated companies and/or its/their officers, directors, employees or other Customers may have positions, or opposite positions, in investments held or purchased or sold for my Account. Notwithstanding the Margin related provisions of this Agreement and without prejudice to the right of indemnity or any lien or right of MGM to deal with securities in a Margin Account or other accounts pursuant to the provisions of Clause 9 of this Agreement, all securities in the Customer's Account shall be held by MGM as trustee on behalf of, to and for the order of that Customer. Subject to the margin provisions of this Agreement (if applicable) and the rights of lien which may arise in favour of MGM under this Agreement, MGM declares that the Customer will enjoy a beneficial ownership in (a) securities purchased on its behalf and (b) any free cash balances held by MGM for the account of the Customer and these assets are not to be treated as general assets of MGM. This is so even though securities purchased by MGM on the instruction of the Customer may be in fungible form and free cash balances may not be held in a separate bank account established specifically for the Customer.

FOREIGN SECURITIES. If my account contains securities issued by a foreign issuer (foreign to England and Wales) I acknowledge that MGM is acting solely as custodian with respect to such securities and has no obligation to provide me any proxies, annual statements or other disclosures from the issuer or to facilitate my participation in any rights offer or other transaction that the issuer conducts with or offers to holders of its securities.

DEPOSIT OF PHYSICAL OR RESTRICTED SECURITIES. If a security is deposited in physical form, subsequent withdrawals may be limited to physical form only, and may be required to be put back into the same name as it was originally received. At MGM's sole discretion such securities may be allowed to be transferred but may be charged the higher of 1.5% or \$500 per transfer. If MGM facilitates the lifting of a restriction on a security, MGM reserves the right to charge a fee of up to 1.5% of market value if that security is subsequently transferred out of my account in any form.

26. NOTICES. MGM will endeavor to notify me in advance of any calls in my Margin Account and to provide various other notices relating to activities in my accounts. However, MGM reserves the right to take any appropriate action for my accounts permitted by this Agreement and/or required by law or regulation without prior notice. I acknowledge and consent that MGM may monitor and/or electronically record conversations between me/us and MGM's employees or agents for quality assurance, future verification, employee training or the mutual protection of both of us. MGM may offer such recordings as evidence in any arbitration or other proceedings relating this Agreement.

27. FORCE MAJEURE. MGM's performance under this Agreement is excused in the event that a trade is prevented, delayed, or otherwise made impossible, due to an unforeseeable business-disrupting event or occurrence beyond MGM's reasonable control, including, but not limited to Acts of God, natural disasters, fire, epidemic, biohazard, or terrorism: civil commotion; acts of government or military; shortages or failures in transportation, telecommunications, labor, or energy, computer failures, hacking, or viruses; and natural or man-made disasters resulting in destructions of records.

28. MARGIN LOANS. MGM may, at its discretion, make loans to me to purchase, carry, or trade in securities ("Margins Loans"). Margin Loans will generally be made in a Margin Accounts. MGM will determine, in its discretion, the minimum and maximum amounts of any particular loan, regardless of the amount of collateral delivered to MGM, MGM may change such minimum and maximum amounts.

29. PAYMENT OF LOANS ON DEMAND. I will pay ON DEMAND any balance owing on my account(s), including interest, commissions, late charges and any collection costs, including attorney's fees MGM may incur. MGM may demand full payment of the balance due in my account(s) plus interest charges at MGM's sole option, at any time, whether or not demand is made for MGM's protection. Loans are not for any specific term or duration but are due and payable at MGM's discretion upon demand for payment. MGM may apply payments received for my account(s), including interest, dividends, premiums, principal or other payments, to balance(s) due in my account(s).

30. MAINTENANCE OF COLLATERAL. The securities or other instruments ("securities") in my Margin Account may be carried as general loans and may be pledged, hypothecated or otherwise used by MGM in a financing transaction and pledged separately or in common with other properties. I may not be entitled to vote the securities in my Margin Account during a period in which they have been pledged by MGM. In addition, while I will receive an amount equal to any dividends or other distributions in respect of

such securities, the actual dividend or other distributions may be made to the entity to which the securities have been pledged. MGM's pledge may secure MGM's indebtedness equal to or greater than the amount I owe MGM's. I will deposit additional collateral as MGM may in its discretion require, in the form of cash or securities, in accordance with any rules and regulations under whose jurisdiction MGM is subject and MGM's own minimum house margin maintenance requirements.

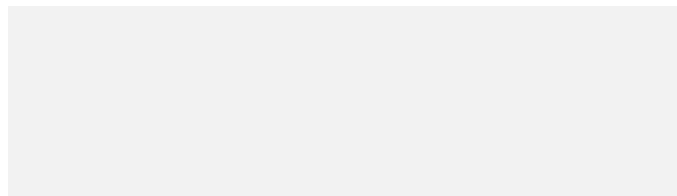
31. INTEREST CHARGES AND PAYMENTS. I will pay interest, to the extent not prohibited by the laws of England and Wales, upon amounts advanced and balances due in my account(s) in accordance with MGM's most current fee schedule. Interest on all debit balances shall be payable ON DEMAND and in the absence of demand, interest shall be due on the first business day of each interest period. My daily net debit balance includes any accrued interest I have not paid from prior interest periods. Thus, to the extent permitted by law, MGM may charge me compound interest. MGM may, in MGM discretion, not deem any cheque or other remittance to constitute payment until paid by the drawee and the funds representing such payments are available to MGM.

32. AUTHORISATION TO CHARGE CREDIT/DEBIT CARD. I authorise MGM to charge my credit/debit card on file any unsecured debit balance in my account.

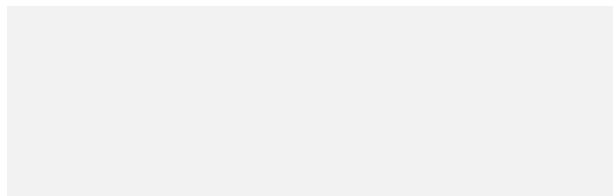
33. Client deposits may be protected through The Financial Services Compensation Scheme (FSCS), a compensation scheme for customers of UK authorised financial services firms. If MintBroker becomes insolvent or stops trading, the FSCS may be able to pay compensation to its customers. The maximum amount of this cover is £50,000 per eligible claimant.

By ticking this, I hereby acknowledge that the information provided will be stored in the UK and accesses in the Bahamas.

Signature:

A large, empty rectangular box intended for the user's signature.

Date:

A large, empty rectangular box intended for the user's date.



UNSOLICITED ACKNOWLEDGMENT AGREEMENT

To: Mint Global Markets UK Ltd (MintBroker):

i. I affirm that in no way did Mint Global Markets UK, Ltd solicit me to become a client. I initiated contact with Mint Global Markets UK, Ltd on an unsolicited basis.

ii. I understand that Mint Global Markets UK, Ltd does not target or intend their services for United States Citizens or residents. I confirm I do not pay tax in the United States. I acted on my own behalf in my choice to open an account, transact business and use the services of MintBroker Global Markets UK, Ltd.

iii. I have read all the disclaimers on MintBroker websites and account documentation and agree to the contents and terms of those disclaimers.

iv. I understand that Mint Global Markets UK, Ltd does not provide legal or tax advice and indemnify Mint Global Markets UK, Ltd for any issues that may arise in regards to reporting requirements.

v. I attest that I have independently sought professional legal and tax advice before opening an account with MintBroker.

Signature:

A large, empty rectangular box with a light gray background, intended for the user to provide their signature.

Date:

A large, empty rectangular box with a light gray background, intended for the user to provide the date.



CLIENT ACKNOWLEDGMENT

By affixing the appropriate signatures and other indications in the appropriate spaces that follow, I (we) hereby acknowledge that I (we) have read, understand and agree to the terms of this Agreement.

If this is a joint account (more than one owner), we further acknowledge that this Agreement establishes a Joint Account with Rights of Survivorship.

I (We) acknowledge that I (we) have received a copy of the Agreement(s). The Client Agreement contains a pre-dispute Grievances clause at Paragraph 20.

I (We) have read the Agreement(s) and agree to the terms. In consideration of MintBroker Ltd opening and maintaining one or more margin accounts on my behalf, I (we) hereby acknowledge that I (we) have read, understand and agree to the terms contained in Clauses 28 through 31 of this Agreement governing the use and operation of a margin account.

By signing this Agreement, I (we) acknowledge that my (our) securities may be loaned to you or loaned out to others. If this is a joint margin account, all parties must sign.

Signature:

A large, empty rectangular box with a light gray background, intended for the client's signature.

Date:

A large, empty rectangular box with a light gray background, intended for the client's date.



LETTER OF AUTHORISATION

I authorise MintBroker, Ltd. to debit my account for Quotes Fees as follows: Your software account starts the day we send your password. If your software account starts within the last three (3) days of the trading month you will receive the software for free. Your trades only count when they are settled.

All data feed cancellation requests must be made inwriting, no later than five (5) trading days before the last trading day of the month, or you will be billed for the following month.

Your account can remain open for phone trading. All data feed cancellation requests must be made in writing, no later than five (5) trading days before the last trading day of the month, or you will be billed for the following month. If you do not meet the monthly requirements, there will be a monthly charge on your account in the amount listed below.

BY SIGNING THIS LETTER OF AUTHORISATION BELOW, YOU AFFIRM THAT YOU HAVE READ THIS LETTER OF AUTHORISATION AND ANY REQUIRED DISCLOSURES GOVERNING THIS RELATIONSHIP. YOU CONFIRM THAT THE INFORMATION YOU HAVE PROVIDED IS ACCURATE AND YOU AGREE TO NOTIFY US OF ANY CHANGES IN THE INFORMATION PROVIDED.

Signature:

A large, empty rectangular box with a light gray background, intended for the user to write their signature.

Date:

A large, empty rectangular box with a light gray background, intended for the user to write the date.

The following is a synopsis of standard industry practice and knowledge and is intended to create general awareness on the part of industry participants.

The concepts stated here are not necessarily representative of any specific policy or protocol of MintBroker Ltd. Investing in a speculative investment has certain inherent risks of loss. You should be aware of these risks and consider carefully if you want and can accept them. If in doubt, please contact one of our Registered Professionals to have these risks explained in detail and to discuss if the contemplated investment is suited for you in view of your goals and/or profile. Risks and possible profits go hand in hand: the higher the possible profit, the higher the risk. Risks associated with Mutual Funds and Structured Instruments, guarantees: Please see the respective offering memorandum or fact sheet for the risks associated with the specific Mutual Fund or Structured Instrument and for any guarantees and information on the grantor. Investment Risk can take many forms. The following serves to indicate some of the most prominent forms (explained with an investment in a company's shares) Natural Risk: The Company can be negatively affected by an earthquake or drought and, consequently, the price of its shares may drop.

Political Risks: War or a political crisis may undermine the trust in a country or its economy, causing the revenues of the company to drop. The price of the shares will decline likewise. Economic or country risk: The economic situation of the country where the company is located may present high unemployment or high interest rates. This will negatively affect the financial results of the company. Exchange rate risk: The exchange rate of the currency of the country where the company operates can diminish in relation to the investor's home currency and, even all other things being normal, the value of the shares and their dividends will be reduced. Industry risk: The industry in which the company operates can be negatively affected for inherent reasons. For example, the tourism industry can be affected by terrorism or the aviation industry can be affected by high fuel prices. Management risks: Price of shares can drop simply because the management of the company is indecisive, and the competition is taking advantage of this.

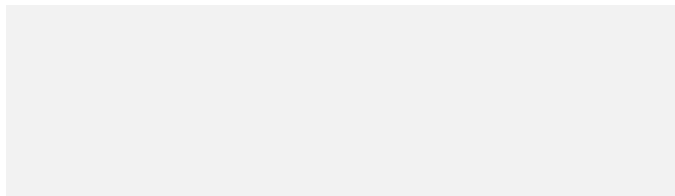
Market Risk: In a down market, generally, all stocks decline

Liquidity risk: There is not much demand for or offers of the shares of the company, therefore when you want to buy or sell them, you may have to wait before being able to do so. This risk is negligible when trading stocks of large, actively traded companies on regulated international exchanges. Time risk: The longer the maturity of an investment, the higher the risk. Margin Risk: When trading securities on margin, the risk of loss will always be greater than trading those same securities on a cash account. Due to its inherent nature, futures trading is always considered margined. You can only sell shares short or write options in a margin account. When you purchase securities, you may borrow part of the purchase price from your brokerage firm, their clearing broker or their clearing firm; this is called "trading on margin". The securities purchased are collateral for the firm that has made the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan and, as a result, the lender can take action or ask your brokerage firm to take action. Such action may include issuing a margin call and/or selling securities or other assets in any of your account held with the clearing broker or brokerage firm, in order to maintain the required equity in the account. There are several risks inherent in trading securities on margin. These risks include the following: You can lose more funds than you deposit in the margin account. A decline in the value of securities you have purchased on margin may require you to deposit additional funds to avoid the forced sale of those securities or other securities or other assets in your account(s). The firm that has made the loan may force the sale of securities or other assets in your account (s). If the equity in your account falls below the stated maintenance requirements, the firm can sell the securities or any other assets in your account(s) to cover the margin deficit. You will be responsible for any short-fall in the account after such sale. The firm can sell your securities or any other assets without contacting you. Most firms will attempt to notify their customers of margin calls, but they are not required to do so before selling your securities or other assets. Even if the firm still can take the necessary steps to protect its interests, including immediately selling the securities without notice. You are not entitled to choose which securities or assets in your account(s) are liquidated or sold to meet a margin call. The firm (or when trading futures the exchange) can increase maintenance margins at any time without prior written notice. These changes often take effect immediately and may result in the issuance of a margin call. You are not entitled to an extension of time on a margin call. However, an extension of time may be granted in certain conditions. Futures/ Forex/ Options/ Day Trading/ CFDs - Risk: There is a potential for large profits in Futures/ Forex/ Options/ Day Trading/ CFDs. However, Futures/ Forex/ Options/ Day Trading/ CFDs can also lead to large and immediate financial loss. Therefore, Futures/ Forex/ Options/ Day Trading/ CFDs is generally not suited to individuals of limited resources,

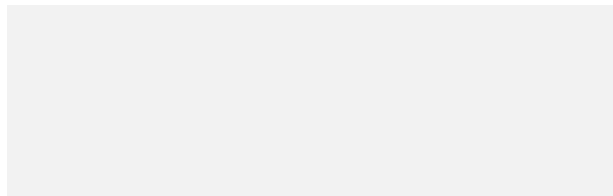
limited investment or trading experience and low risk tolerance. You should be prepared to lose all of the funds that you invest in Futures/ Forex/ Options/ Day Trading/ CFDs. Certain evidence indicates that a small investment will significantly impair the ability of making profits in Futures/Forex/ Options/ Day Trading/ CFDs. Of course, a large investment in no way will guarantee success. Futures/ Forex/ Options/ Day Trading/ CFDs require knowledge of the securities markets and a thorough understanding of the specific product. You will be competing with professional, licensed traders, employed by securities firms. Futures/ Forex/ Options/ Day Trading/ CFDs requires knowledge of a given firm's operations. You should be familiar with securities firm's business practices, including the operation of the firm's order execution system and procedures. Under certain market conditions, it might be difficult or impossible to liquidate a position quickly at a reasonable price. The more volatile a security is, the greater the likelihood that such problems may be encountered in execution of a transaction. In addition to normal market risks, you may experience losses due to system failures. If you are trading Futures/ Forex/ Options/ Day Trading/ CFD's electronically, these failures include computer and communications failures. Futures/ Forex/ Options/ Day Trading/ CFDs will generate substantial commissions, even if the cost per trade is low. Futures/Forex/ Options/ Day Trading/ CFDs involve aggressive trading and you will pay commissions for each trade. The total daily commissions will reduce your earnings or add to your losses. Futures/ Forex/Options/ Day Trading/ CFDs on Margin or Short Selling may result in losses beyond your initial investment. Bond/ Debt Instruments Risk: Most of the times, Bonds have clearly defined risks as they normally have a declared risk rating from a major service provider (Incl. S&P, Moody, Fitch).

I HEREBY CERTIFY THAT I HAVE REVIEWED THE INFORMATION CONTAINED IN THIS DOCUMENT AND I HAVE AN UNDERSTANDING OF THE VARIOUS RISKS INHERENT IN PARTICIPATION IN THE INTERNATIONAL SECURITIES INDUSTRY.

Signature:



Date:





SOFTWARE AND DATA SUBSCRIPTION

Active Web (Free)

Data: Exchange Fee (Level 1) Professional fees

*Please note that fees are not Pro-Rated

Name	Level	Cost	Agree
Nasdaq	Level 1	\$40	<input type="radio"/> Yes <input type="radio"/> No
NYSE, AMEX	Level 1	\$65	<input type="radio"/> Yes <input type="radio"/> No
Pink Sheet	Level 1	\$30	<input type="radio"/> Yes <input type="radio"/> No
OPRA Options	Level 1	\$25	<input type="radio"/> Yes <input type="radio"/> No
E-Mini Futures	Level 1	\$0	<input type="radio"/> Yes <input type="radio"/> No

Monthly Total \$

Mint Pro \$49

*Please note that fees are not pro-rated

Date: Exchange Fee (Level 1) Professional Fees

Name	Level	Cost	Agree
Nasdaq	Level 1	Included	<input type="radio"/> Yes <input type="radio"/> No
NYSE, AMEX	Level 1	Included	<input type="radio"/> Yes <input type="radio"/> No
Pink Sheet	Level 1	\$15	<input type="radio"/> Yes <input type="radio"/> No
OPRA Options	Level 1	\$15	<input type="radio"/> Yes <input type="radio"/> No
E-Mini Futures	Level 1	\$15	<input type="radio"/> Yes <input type="radio"/> No

Data: Market Depth Fee (Level 2)

*Additionally, \$40 plus monthly fees below

Name	Level	Cost	Agree
Regional Quotes	Basic Level 2	\$15	<input type="radio"/> Yes <input type="radio"/> No
Nasdaq Total View	Book Depth	\$20	<input type="radio"/> Yes <input type="radio"/> No
Pink Sheet	Level 2	\$50	<input type="radio"/> Yes <input type="radio"/> No
OPRA Options	Level 2	\$50	<input type="radio"/> Yes <input type="radio"/> No
News Body		\$25	<input type="radio"/> Yes <input type="radio"/> No

Monthly Total \$

Please make sure the below items are included when you submit your application:

Utility Bill or Bank Statement - Please upload a colour copy of a recent utility bill or bank statement for address verification. The document must contain Full Name, Address and must be less than 3 months old.

- Passport or Drivers License as proof of ID
- Proof of Funds - As proof of ownership of the funds being used to trade, please upload a copy of the credit card, that you will be using to make a deposit.

Valid Documents Must contain:

- Full name on Account or Card
- Card (last 4-digits) or Account Number
- Expiration or Account Statement Date
- Signature on the Back of Card (if applicable)
- Expiration or Account Statement Date
- Signature on the back of the card (if applicable)

Please check here if you do not wish to receive any marketing materials.