

DO-IT-YOURSELF OFFSHORE BANKING GUIDE

XXX operates a three-level access identification system: User ID, Password and a Level 3 Card – a code table matrix with 4 digits per cell. The Level 3 Card is changed on an annual basis.

If same day or next day wire transfer is a major requirement then do not consider XXX as the bank's standard value date and transmission is set at 3 days after the date of online request. International wire transfer charge is at US\$15, one of the lowest compared to many banks.

Account Highlights:

Account Type: Personal and Corporate Account
 Account Opening Fee: FREE
 Minimum Deposit: CHF 1000
 Monthly Fees: Free for personal accounts. CHF300 per year after end of year 1 for corporate accounts.
 International Wire Transfer Charges: US\$15
 Currency: USD, EUR, CHF, GBP. Other currencies can be requested.
 Debit Card: NIL
 Internet Banking: Full internet banking. Auto setup by bank. No setup fees
 Time frame for account to be setup: Approximately 1 to 2 weeks for personal account, 2 to 4 weeks for corporate account.

Guide to Account Opening:

PERSONAL ACCOUNT

Complete the online application at:
<http://www.xxx.com>

In the XXX folder you will find a copy of the completed forms:

- XXX Per acct online form1C.pdf
- XXX Per acct online form2C.tiff
- XXX Per acct online form3C.tiff
- XXX Per acct online form submit response.pdf)

You will received a personalized bank kit via courier within 7 to 10 working days. Call the bank at +41 XXX to check if nothing is received after 2 weeks. The bank kit should contain:

- Welcome letter
- Document checklist
- Account Opening Contract – note the User-ID and Account Number at top left corner of document

- General Business Conditions and Safe Custody Regulations booklet
- A set of COPY documents for your records
- User Guide

Read through the documents to ensure the information are correct and understand the terms and conditions. Sign at page 2 of Account Opening Contract and last page of General Business Conditions and Safe Custody Regulations booklet. Remember to complete the DATE and PLACE field just above the signature blocks. Use the XXX envelope provided and enclose the signed forms and a passport copy of each account holder and authorized signer duly certified by a notary public. The Notary Public's contact information must be on the signed document.

Courier the package to bank at:

XXX Bank
 Administration
 XXX
 XXX, Switzerland
 Tel: +41 XXX

Upon bank's receipt of the required documents, it will send you by post within the next 7 working days, an Account Opened Confirmation letter with your personal access code.

For security, the bank will post the Level 3 Card separately.

Upon receipt of both, follow the bank's activation instruction and your bank account is now fully functional. We recommend that you remit US\$500 as initial deposit to fund your new account.

CORPORATE ACCOUNT

Complete the online application at <https://XXX.com>
 In the XXX folder accompanying this eBook you will find a copy of the completed forms:

- XXX Corp acct online1.tiff
- XXX Corp acct online2.tiff
- XXX Corp acct online3.tiff
- XXX Corp acct online4.tiff
- XXX Corp acct online form submit response.tiff)

The bank will contact you either via email or telephone to acknowledge your application and discuss the purpose of setting up this account. It is important to mention that the account will be used for investments & trading and in which markets. Be prepared to answer the following questions over the phone or via email: