

CREDIT SUISSE

SWISS CREDIT BANK



**Contract for the opening of a current account
and / or safe custody account**

Between

Mr Hussein Kamak Eddine I. SALEM
Mrs Nazima Abdel Magid Ismail SALEM

Depositor(s)

hereinafter called "Depositors"

on the one side

and SWISS CREDIT BANK

hereinafter called "Bank"

on the other side

the following agreement has been concluded:

1. Current Account(s)

The Depositors remit to the Bank funds for credit to current account(s) to be opened in the name of

R. 750.191

said account(s) to be subject to the terms and conditions communicated by letter.

2. Safe Custody Account

If the Depositors, at the same time or later, deliver to the Bank securities or other valuables for safe custody, these items are to be placed into a safe custody account carried in the same name as the current account(s).

3. Accounting

In the absence of instructions to the contrary, transactions executed on behalf of the Depositors will be passed over the current account(s) referred to under cipher 1; the same account(s) to be credited also with the income derived from securities lodged in safe custody, as well as with all remittances received in favour of the Depositors in other currencies, provided the conversion is possible.

4. More than one Depositor

In the case of two or more Depositors they enjoy the rights of joint creditors within the meaning of Art. 150 of the Swiss Federal Code of Obligations.

Consequently, each Depositor is entitled, individually and independently from the other(s),

- a) to dispose of the cash funds in the current account(s) in whole or in part,
- b) to operate the safe custody account on his sole signature, namely to place securities and other valuables into, to withdraw all or part of the securities or other valuables from the safe custody account, to pledge these items, etc.

The right to act individually and independently will continue in the event of death, or loss of capacity to act of one of the Depositors. The Bank, when fulfilling its obligations towards one of the Depositors, is legally released towards all of them.

Each Depositor may confer power of attorney on any third person or persons who will then be entitled to act as agent or agents for all Depositors.

Provided no other instructions are given, all remittances, securities or valuables received by the Bank in favour of one of the joint Depositors will be credited to the current account(s) or placed into the safe custody account referred to under ciphers 1 and 2.

In case the Depositors are husband and wife they authorize each other to dispose individually and without any restrictions of the cash funds in the current account(s), and/or of the securities or other valuables lodged in safe custody.

The wife, in particular, approves also all actions of her husband that exceed the ordinary administration of the matrimonial property.

5. Correspondence

The correspondence and statements pertaining to the current account(s) and/or safe custody account are to be mailed regularly to the following address:

to be retained by the Bank on behalf of the Depositors and,
 upon special request quarterly half-yearly yearly

to be mailed to:

The correspondence mailed, and/or retained, by the Bank in accordance with the above instructions shall be deemed to have been duly delivered to the Depositors who assume full responsibility for any consequences and possible damages that might occur due to the mailing, and/or retaining, of the correspondence in the prescribed manner.

The Bank has no obligations whatsoever to take any action with regard to the administration of the holdings of the Depositors unless specific instructions are given to this effect by the latter.

Correspondence not collected by the customer will be destroyed by the bank 10 years after its date of issue.

6. "General Conditions" and "Regulations"

Moreover, all mutual rights and duties resulting from this Contract, as well as all questions regarding jurisdiction and the law applicable to this Contract, are subject to the Bank's

- "General Conditions"
- "Regulations for the safekeeping of securities and other valuables", together with the "Schedule of Safekeeping Fees",

as per printed copies attached, which form part of the present Contract.

7. Special Arrangements

Geneva, the 14.8.1974

Place and date

SWISS CREDIT BANK

The Depositor(s)

Hussein Sabeh
Nazima Ismail

Mark your instructions by

(Current and safekeeping account
under number or pseudonym
with number- or-pseudonym signature)

Special arrangements to the contract for the opening of a current- and safekeeping account

1. Formalities for the current- and safekeeping account under number or pseudonym

a) General rules

The Depositor declares that he considers all correspondence which, instead of his name, bears the number (pseudonym) agreed upon in the contract for the opening of a current- and safekeeping account, as destined for himself.

All risks or consequences which could result from the fact that the current- and safekeeping account with the Bank is carried under the said number (pseudonym), are to be borne by the Depositor.

The Bank examines conscientiously the signatures of the Depositor and his attorneys. The Bank is not bound to make further examinations of identity. No responsibility is assumed by the Bank for any consequences of forgeries which could not be recognized as such in spite of the employment of the usual care.

The Depositor is not allowed to effect commercial transactions over this number (pseudonym) account.

b) Signature by number or pseudonym

The Depositor is authorized to sign his correspondence with the number (pseudonym) of the account, written by hand in full letters according to the specimen at the bottom of this agreement. The Depositor may also use his ordinary signature. This applies to his attorneys likewise. The Bank on its part reserves the right to request for certain documents, in particular for acknowledgments of the balance and of the statements of securities, the ordinary signature instead of the number-(pseudonym) signature.

The Depositor fully recognizes all orders, receipts as well as all other correspondence and documents which bear the agreed number-(pseudonym) signature, as binding on himself in the same way as if they were signed with his or his attorneys' ordinary signatures. The Depositor and his attorneys will keep the number (pseudonym) secret. The Depositor bears the risk for all consequences which could result from the fact that he or his attorneys use the number (pseudonym) as signature.

2. Custody and administration fee

The Bank will charge a custody and administration fee amounting until further notice to min. S.Frs.

% p. a..

In case of securities deposited abroad, this fee will be increased by the safekeeping charges of the Bank's foreign correspondents.

Geneva, the 14.8.1974

Place and date

Mr. Hussein Kamal Eddine I. SALEM
Mrs Nazima Abdel Magid Ismail SALEM

The Bank:

SWISS CREDIT BANK

Muhammad Joub

Depositor:

Agreed signature:

750.191

Seven hundred fifty thousand one hundred and ninety one.

Ordinary signature:

Hussein

750.191

Seven hundred fifty thousand one hundred and ninety one.

*Nazima Ismail
Nazima Salem*