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### General Terms and Conditions

1. We hereby undertake and agree that:
  - 1.1 the Bank assumes no responsibility for the authenticity or genuineness of documents delivered to the Bank, nor for the quantity, quality, condition, genuineness, identity, title or delivery of the goods to which the documents relate.
  - 1.2 the Bank shall not be responsible for any act, omission, default, suspension, insolvency or bankruptcy of any correspondent, agent or sub-agent.
  - 1.3 the Bank shall not be responsible for any delay in remittance or loss in exchange during transmission or in the course of the transaction.
  - 1.4 the Bank shall not be responsible for loss or delay of any bill of exchange or documents in transit or in the possession of any correspondent, agent or sub-agent.
2. We hereby acknowledge our indebtedness to you for the full amount of the loan plus interest at such of your current rates as you may determine applicable (subject to any fluctuations without notice) and confirm that such loan, until repaid, will remain as a continuing liability on our part. We further confirm that notwithstanding anything to the contrary stated herein, this loan remains subject to your overriding right to repayment on demand.
3. In consideration of the Bank granting us the TR-IF financing, we hereby hold ourselves responsible for all losses and consequences and agree to indemnify you against all liabilities, losses and expenses that may be incurred by you in connection thereto.
4. Unless otherwise stipulated, we agree the number of days for this advance is calculated from the date of acceptance (in respect of bills under Documents against Acceptance) or from the date of invoice (in any other cases) notwithstanding any credit term given by the supplier to us.
5. We agree to keep this transaction and the accounts relating thereto separate from any other.