

ACCOUNT OPENING TERMS AND CONDITIONS

1. For the purposes of these terms and conditions, the term "Bank" refers to EQUITYBCDC, its successors in title and assigns.

2. Any person opening an account with the Bank (whether resident or non-resident) will be deemed to have read and understood these general conditions and the applicable bank fee schedule, as published and amended time to time.

3. The account is opened by a natural person or legal entity who may or may not hold an account in our books and who meets the criteria of the "Equity BCDC" Customer Acceptance Policy. "Holder

4. The General Operating Regulations, including appendices, are available on the EquityBCDC website via the link:
<https://equitygroupholdings.com/cd/>

5. The opening an account by the Bank is conditioned by :

- The presence of a duly completed account opening form
- The presence of the supporting documents required by the " opening checklist" provided by the bank.

the Bank will generate an account number for the customer in accordance with the account opening policies and procedures. Each account has a distinctive number, which must be quoted in all correspondence with the Bank relating to the account.

6. Any change name, address, certificate of registration (trade names) and certificate of incorporation (Sociétésj must be notified to the Bank in writing immediately.

7. Mail and other communications on the account may also be transmitted via a , a proxy on the account or any other person designated by customers. In this case, the Bank declines all responsibility in the event of access by a third party, or in the event of loss, delay or non-delivery of any item sent one of these channels.

8. Accounts may be denominated in Congolese francs, US dollars, euros or any other currency specified by the Bank, in accordance with applicable local regulations.

9. When the account is opened, the customer must make a minimum deposit in accordance with the bank's recommendations .

10. The customer declares on his or honour that the funds credited to or debited from his or her account are not linked to any illegal activity covered by the legal provisions and regulations in force, in particular law N°22/068 of December 27, 2022 on the fight against money laundering, the financing terrorism and the proliferation of weapons of mass destruction.

11. In the case of legal entities, beneficial owners are identified in the same way as an agent.

12. customers open their account, they are provided with digital tools that enable them to access your account 24 hours a day and carry out transactions.

13. The customer is required to pay the monthly account maintenance fees in accordance with the applicable rates. They must ensure that they always have a sufficient balance in their account.

14. In the case of the savings account, interest will be paid to the customer on a monthly basis, based on interest rates.

15. If the interest due date falls on a weekend or public holiday, the Bank will pay interest on the next business day.

16. When the Bank is informed of the death of an account holder, it must immediately suspend all debit transactions on the account concerned. In the case of a joint account, available funds will automatically revert to the surviving joint account holder(s).

17. Access to the account of a deceased account holder is conditional upon presentation of a death certificate and a judgment of a competent court or any other document accepted by the Bank in accordance with the Bank's procedure in matters of succession.

18. The Bank will comply with its legal obligations, in particular by applying any applicable tax to all charges levied on the customer's account, as may be required by any competent authority or institution under applicable laws, without incurring any liability in this regard.

19. Any statement of account can be supplied to the customer on request, subject to payment of the applicable fees in accordance with the price list in force at the time of the request.

20. The account statements issued by the Bank are, absence of manifest error, considered to be a true and accurate representation of the transactions carried out on the customer's account.

21. Both the Bank and the customer are free to close the account. The Bank may close the account to meet its obligations under the law.

22. The Bank rejects all forms of corruption, including tips, bribes and similar practices. Consequently, it reserves the right to close the account of any customer who violates or attempts to violate its moral values.

23. The Bank shall discharge its liability in respect of an account so closed by complying with its obligations under the law or by making a transfer on the instruction of the customer, up to the amount of the credit balance of such account, less the amount of any claim the Bank may have on the funds constituting the credit balance.

24. The Bank reserves the right, at any time and without prior notice, to charge fees for the use of its services, within the limits authorized by law.

25. The Bank , at any , revise, amend, delete or supplement these terms and conditions, in whole or in part, including, but not limited to, the fees charged for its services. **T h e s e c o n d i t i o n s w i l l b e e g i n e d f r o m t h e d a t e s p e c i f i e d b y t h e b a n k f o r s u c h a m e n d m e n t .** Such amendments/alterations will be notified to the customer/depositor and/or posted on the Bank's premises/website.

26. These terms and conditions are governed by the laws of the Democratic Republic of Congo. The parties submit to the exclusive jurisdiction of its .
Therefore, in consideration of the Bank authorizing us to open or maintain an account with it, we agree to hold the Bank , indemnify and compensate for any loss, liability or cost incurred by it in connection with the maintenance and/or operation of the account, except to the extent that it is solely due to gross negligence or fraud attributable to the Bank.
We hereby accept the conditions and commitments made, which we have read and understood, and confirm that the information provided is correct and verifiable.

N°	NAMES	ID number	Signature
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