

**HABIBSONS BANK LIMITED
LONDON, UNITED KINGDOM
GLOBAL CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN
BANKS**

The information contained in this Certification is sought pursuant to Sections 5318(i) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-Sb).

This Certification should be completed by any foreign bank that maintains a correspondent account with any U.S. bank or U.S. broker-dealer in securities (a covered financial institution as defined in 31 C.F.R. 103.175(f)). An entity that is not a foreign bank is not required to complete this Certification. A foreign bank is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(0)). A bank includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 G.F.R. 103.11(c)).

A Correspondent Account for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank, Special instruction for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for each branch or office that maintains a Correspondent Account with a Covered Financial Institution,

The undersigned financial institution, Habibsons Bank Limited hereby certifies as follows:

A. Correspondent Accounts Covered by this Certification:

This Certification applies to all Correspondent Accounts established for Habibsons Bank Limited.

B. Physical Presence/Regulated Affiliate Status Check one box and complete the blanks;

Foreign Bank maintains a physical presence in any country. That means: Habibsons Bank Limited has a place of business at the following street address: 9 Portman Street, London W 1H 6D and at Beckenhof Strasse 1, 8042 Zurich, Switzerland where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.

- The above address is in the London, United Kingdom and Zurich, Switzerland where Foreign Bank is authorized to conduct banking activities.
- Habibsons Bank Limited is subject to inspection by the Financial Services Authority, the banking authority that licenses the Bank to conduct banking activities.

C. Indirect Use of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Habibsons Bank Limited hereby certifies that it does not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

D. Ownership Information.

Habibsons Bank Limited has no owner(s) except as set forth below. For purposes of this Certification, owner means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) person means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) voting securities or other voting interests means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family" shall be considered one person.

Habib Allied International Bank PLC, trading as Habib Bank UK 63 Mark Lane, London EC3R 7NQ

E. Process Agent:

The following individual or entity, resident of the United States at the following address:

CT Corporation 111 Eighth Avenue New York, NY 10011
Tele: 212 590 9330
Fax: 212 894 8581

is authorized to accept service of legal process on behalf of Habibsons Bank Limited

F. General:

Habibsons Bank Limited hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification, Notification shall be given within 30 calendar days of such change. Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, S N Haider certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this certification on behalf of Habibsons Bank Limited.



S N Haider
General Manager
Executed on this 23rd day of August 2011