POHS SOCIETY SOVEREIGN PRIVATE FINANCIAL INSTITUTION

(Under Friendly Societies Act)

A STATE-OWNED (GOVERNMENT) COMPANY OF THE STATE OF SCNRFP FOREIGN OFFSHORE.

State of (Southern Cherokee Nation and The Red Fire People) SCNRFP, International Independent Recognized Sovereign Neutral Unaligned Country, a Theocracy Government located within the State of SCNRFP Recognized Sovereign Jurisdictions and Sovereign Boundaries, Global Foreign Diplomatic Offices and Foreign Territories Under International Diplomacy Agreements, International Accords, and Foreign Capital.

***IF THE FOLLOWING IS NOT COMPLETED THE FORM CAN BE CONSIDERED INCOMPLETE AND NOT ACCEPTABLE:**

Return completed form to scnrfp@stategov.services

"A FRIENDLY SOCIETY"

Date: _____

POH SOCIETY SOVEREIGN PRIVATE FINANCIAL INSTITUTION (Under Friendly Societies Act)

A STATE-OWNED COMPANY OF THE SOUTHERN CHEROKEE NATION AND THE RED FIRE PEOPLE, STATE OF SCNRFP FOREIGN OFFSHORE.

Southern Cherokee Nation and The Red Fire People, State of SCNRFP, International Independent Recognized Sovereign Neutral Nation and State, a Theocracy Government Located within the Recognized Sovereign Jurisdictions and Sovereign Boundaries, Global Foreign Diplomatic Offices and Territories Under International Diplomacy Agreements.

Website: https://statescnrfpgov.ag/
Email: scnrfp@stategov.services

DATE: _____

ALL OF THE FOLLOWING IS OFFSHORE AND NOT WITHIN AMERICA:

- BENEFITS OF BEING AND BECOMING A MEMBER CITIZEN OF THE SOUTHERN CHEROKEE NATION AND THE RED FIRE PEOPLE, STATE OF SCNRFP
- POHS, a state-owned company (government owned company) POHS RESPECTS POINTS OF BASEL ACCORDS. UNDER THE LAWS OF THE SOUTHERN CHEROKEE NATION AND THE RED FIRE PEOPLE, STATE OF SCNRFP.
- FINANCIAL INSTITUTION AND SYSTEMS LOCATED WITHIN STATE OF SCNRFP'S OFFSHORE FOREIGN DIPLOMATIC ETMO (EXTRATERRITORIAL TRADE MISSION OFFICE), AND SOVEREIGN OFFSHORE TERRITORIES, UNDER INTERNATIONAL DIPLOMACY AGREEMENTS
- POHS OWNED BY THE STATE OF SCNRFP, AN INTERNATIONAL INDEPENDENT RECOGNIZED SOVEREIGN NEUTRAL NATION AND STATE

- AS A NEUTRAL NATION CAN BANK WITH ANY COUNTRY GLOBALLY
- SCNRFP HAS MADE AVAILABLE THEIR SCNRFP GOVERNMENT ACCOUNTS WITHIN OTHER COUNTRIES
- PRIVATE TRUST ACCOUNTS AVAILABLE
- ACCOUNTS ARE ZERO TAX STATE TAX SAVINGS
- ACCOUNTS LEGALLY EXEMPT FROM FATCA
- ACCOUNTS LEGALLY EXEMPT FROM CRS
- ACCOUNTS NO ADDED VALUE TAX
- ACCOUNTS NO CAPITAL GAIN TAX
- CURRENCY REGULATION REDUCED VIA CRANE EXCHANGE
- LEGALLY ACCEPTS LEGAL CANNABIS INDUSTRY FUNDS
- TRUST and ACCOUNT IS SOVEREIGN, PRIVATE AND OFFSHORE
- SECURE, LICENSED, INSURED AND BONDED
- HIGHLY TRAINED AND EXPERIENCED LEADERSHIP AND STAFF
- DEPOSITORY PHYSICAL GLOBAL LOCATIONS - UL CLASS 2 SAFE DEPOSITORY AVAILABLE
- SAFE HARBOR DEPOSITORY WITHIN INTERNATIONAL ENCLAVE WITHIN AND UNDER THE STATE OF SCNRFP INTERNATIONAL FOREIGN SOVEREIGN BOUNDARIES AVAILABLE
- LICENSE FOR PRIVATE FINANCIAL INSTITUTIONS, TRADING, EXCHANGE, AND INSURANCE AVAILABLE
- LICENSE FOR CROWDFUNDING
- TRANSPORTATION SECURE CASH PICK UP SERVICE AVAILABLE
- OFFLEDGER AND OFFBOOK BACK ONLEDGER AND BACK ONBOOK, FROM GRAY SCREEN TO BLUE SCREEN AVAILABLE
- MONETIZATION OPPORTUNITES WITH BACKED ACCOUNTS.
- TRUST ACCOUNTS FOR EXISTING TRUSTS AND MEMBER CITIZENS
- POHS OPERATES WITH NON-PROFIT HUMANITARIAN FUNDS ON BEHALF OF AND UNDER THE THEOCRACY GOVERNMENT
- LOW INTEREST LOANS AVAILABLE
- FACTORING AVAILABLE
- NON-RECOURSE LOANS AVAILABLE

- INVESTMENTS AVAILABLE
- PUBLIC PRIVATE PARTNERS AVAILABLE
- CORRESPONDENT BANKS GLOBALLY
- NOSTRO ACCOUNTS GLOBALLY
- DTC ACCOUNTS AVAILABLE
- INSTRUMENTS
- CRYPTO CONVERSION AND TRADING
- CYPTO AND FIAT GLOBAL EXCHANGE AND TRANSACTIONS

NDA, CITIZENSHIP, INCORPORATION FORMS AVAILABLE ON STATE OF SCNRFP AG SITE CITIZENSHIP PAGE: https://statescnrfpgov.ag/member-citizenship-page

CLIENT MUST PROVIDE COMPLETE DETAILED TRANSPARTENT FINANCIAL PACKAGE TO INCLUDE BUT NOT LIMITED TO A KYC, ATV MADE OUT TO STATE OF SCNRFP POHS AND OTHERWISE

FOLLOWED BY SIGNING A STATE OF SCNRFP POHS TRUST DOCUMENT

IF REQUESTING A LICENSE, PLEASE CONTACT STATE OF SCNRFP TO BE INTERVIEWED

STATE OF SCNRFP LICENSE ALLOWS FOR THE FOLLOWING OR USE OF STATE OF SCNRFP BANK AND OR GOVERNMENT ACCOUNTS:

- ONLINE FINANCIAL SERVICES/MOBILE APPLICATIONS AVAILABLE
- NO HIGH-RISK FEES ON CARDS AVAILABLE
- LOW CARD FEES AVAILABLE
- NO LARGE CHARGE BACK REQUIREMENTS
- LEGAL CASH DEPOSIT OF (REGISTERED AND UNREGISTERED) SERVICES ACCEPTABLE
- REDUCED COST OF CASH: FINANCIAL INSTITUTION CAN ACCEPT CASH AND ISSUE CARDS
- ELECTRONIC CHECKING
- ELECTRONIC WALLET
- SWIFT WIRING
- KTT WIRING
- MERCHANT PROCESSING SYSTEMS
- WEALTH MANAGEMENT

- TRADING OPPORTUNITIES WTH COMMODITIES AND FUNDS ONLINE. TRADING POOLS ARE ALSO AVAILABLE FOR GROUPS.
- ORGANIZATIONAL HEIRARCHICAL ACCOUNTS OPENING IS AVAILABLE. (GROUPS/CENTER/SUB-ACCOUNTS)
- GOLD EXCHANGE
- CURRENCY EXCHANGE
- ANY CURRENCY CAN BE DEPOSITED AVAILABLE
- COMMODITIES TRADING
- INSTRUMENTS
- CRYPTO CONVERSION AND TRADING
- CYPTO AND FIAT GLOBAL EXCHANGE AND TRANSACTIONS
- BLOCKCHAIN P2P SYSTEMS
- LEGAL CANNABIS LOANS TO INCLUDE THE CANNABIS INDUSTRY
- PRIVATE DEPOSIT BOXES (WITHIN THE STATE OF SCNRFP JURISDICTION)
- SANCTIONS SHALL BE OBSERVED

MUTUAL CONFIDENTIALITY AGREEMENT – NDNCA

This **MUTUAL CONFIDENTIALITY AGREEMENT** (the "Agreement"), is made effective as of _____ (the "Effective Date"), by and between,

_____

_____

(Complete Name and Contact Information)

and the State of SCNRFP, an International Independent Recognized Sovereign Neutral Nation and State, POHS Society, a state-owned (government) company of the State of SCNRFP, and the NNIA Treaty – Convention and all the members of the NNIA, a sovereign international intergovernmental alliance under a Headquarters Agreement, ETMO Foreign Office The State of SCNRFP ETMO Diplomatic Office PMB 268, Stade Area, Port Vila, EFATe, Vanuatu, South West Pacific (Under Diplomacy Agreement and Diplomatic Jurisdiction of The State of SCNRFP) State of SCNRFP is located within Nation and State Recognized Sovereign Jurisdictions and Sovereign Boundaries, Global Foreign Diplomatic Offices and Foreign Territories Under International

Diplomacy Agreements, International Accords, and Foreign Capital (Each a “Party,” and collectively, the “Parties”).

RECITALS

WHEREAS, each Party to this Agreement possesses certain confidential and/or trade secret information which such Party considers to be confidential and proprietary; and

WHEREAS, the Parties would like to disclose such information to each other for the sole purpose of discussions regarding the feasibility of a potential business relationship (the “Discussions”) subject to the terms and conditions of this Agreement; and

WHEREAS, the Party disclosing confidential information shall be referred to as the “Disclosing Party”, and the Party receiving confidential information shall be referred to as the “Receiving Party”.

NOW, THEREFORE, the Parties do agree as follows:

1. “Confidential Information” shall include, but not be limited to, the terms and conditions of this Agreement, ideas and plans, materials, information and material pertaining to standard operating procedures, research and development activities, product and development activities, regulatory applications or submissions, existing or contemplated products or inventions, improvements, devices, know-how, processes, formulas, formulations, trade secrets, commercialization or licensing activities and strategies, manufacturing plans and activities, protocols, natural and manmade, details of the Disclosing Party’s relationships with third parties, and other non-public or proprietary information applicable to the business of the Disclosing Party or the business of the Disclosing Party’s customers, affiliates, licensors, licensees or collaborators.

2. The Disclosing Party shall disclose to the Receiving Party certain Confidential Information in its possession which is, in the Disclosing Party’s sole discretion, necessary or useful for the performance of the Discussions herein described. Confidential Information may be disclosed in oral, visual, electronic, or written form. Any information which by its nature is confidential and would be judged so under a reasonable standard or is disclosed or provided under circumstances reasonably indicating it is confidential or proprietary shall be considered Confidential Information regardless of whether the Disclosing Party has marked the Confidential Information “Confidential” or otherwise provided a written notice confirming the confidentiality of the information. All such Confidential Information shall at the Disclosing Party’s request be returned to the Disclosing Party; provided, however, that one (1) copy may be retained by the Receiving Party for the sole purpose of evidencing the Receiving Party’s obligations under this Agreement.

3. The Receiving Party agrees to keep such Confidential Information in strict confidence and to not disclose it to any third party, or otherwise use such Confidential Information for any purpose other than for the performance of the Discussions herein described without the prior written consent of the Disclosing Party. Accordingly, the Receiving Party agrees to treat the Confidential Information which it receives as it would its own proprietary information and to take all reasonable precautions to prevent the unauthorized disclosure to any third party of the Confidential Information which the Receiving Party receives hereunder.

4. The Receiving Party shall limit access to Confidential Information received hereunder to the affiliates, agents or employees of the Receiving Party to whom disclosure of Confidential Information is necessary for the purpose of the Discussions and who are bound by similar obligations of confidentiality and non-use to the Receiving Party.

5. The above notwithstanding, the Receiving Party's obligation of confidence with respect to the Confidential Information disclosed hereunder shall not include the following:

a) Information which, at the time of disclosure to the Receiving Party is published, known publicly or is otherwise in the public domain and can be demonstrated as such;

b) Information which, after disclosure to the Receiving Party is published or becomes known publicly or otherwise becomes part of the public domain, through no fault of the Receiving Party;

c) Information which, prior to the time of disclosure to the Receiving Party, is known to the Receiving Party, as evidenced by its written records;

d) Information which has been or is disclosed to the Receiving Party in good faith by a third party who was not, or is not, under any obligation of confidence or secrecy to the Disclosing Party at the time said third party discloses to the Receiving Party;

e) Information which is independently developed by the Receiving Party without the aid, application or use of the Confidential Information.

6. In case the Receiving Party is required to disclose any Confidential Information received hereunder to comply with laws, regulations or court order, the Receiving Party may disclose such Confidential Information only to the extent necessary for such compliance; provided, however, that the Receiving Party shall give the Disclosing Party reasonable advance written notice of such disclosure and shall use its best efforts to secure the confidential treatment of the Confidential Information to be disclosed.

7. The Disclosing Party retains all right, title and interest in and to its Confidential Information, and the Receiving Party will not acquire any rights in or to the Disclosing Party's Confidential Information. No license under any trademark, patent, copyright or other intellectual property right of the Disclosing Party is either granted or implied under this Agreement.

8. The obligations of confidentiality and non-use set forth under this Agreement shall remain in effect for a period of seven (7) years from the Effective Date hereof.

9. Each Party warrants (i) that it is permitted to enter into this Agreement and (ii) that the terms of this Agreement are not inconsistent with any other contractual obligations (express or implied) that it may have, and (iii) that all evaluations conducted under the Discussions will comply with all applicable laws, regulations and government rules.

10. ALL CONFIDENTIAL INFORMATION IS DISCLOSED WITH NO WARRANTIES OF MERCHANTIBILITY OR FITNESS FOR A PARTICULAR PURPOSE. FURTHER, THE DISCLOSING PARTY DOES NOT WARRANT OR MAKE ANY REPRESENTATION REGARDING THE USE, RESULTS OF THE USE OR APPROPRIATENESS OF THE USE OF CONFIDENTIAL INFORMATION IN ACCORDANCE WITH THE DISCUSSIONS.

11. This Agreement shall not by amended orally, but only by an agreement in writing signed by duly authorized officers or representatives of both Parties.

12. A Signing Party to this agreement shall not circumvent and/or attempt to circumvent what another signing party has introduced or represented, to include Systems, Technologies, Services, Products, Projects, Clients, Customers, Financing and Investments. The Systems, Technologies, Services, Products, Projects, Clients, Customers, Financing and Investments shall stay exclusive to the parties who made the introduction or representation of the same. A signing party shall at no time create a third party or join in concert with a third party to circumvent and/or attempt to circumvent a signing party.

At such time a signing party desires Systems, Technologies, Services, Products, Projects, Clients, Customers, Financing and Investments of which a signing party introduced or represented, they must negotiate and properly contract with the signing parties who presented or represented any of the same, as not to go direct or circumvent said party. At such time this agreement ends for any reason, this term shall stay in full force for a period not less than 7 years beyond the ending date of this said agreement.

13. Nothing in this Agreement shall be construed as obligating either Party to enter into any future agreement with the other Party in connection with the subject matter of this Agreement. Any subsequent agreement can only be made in writing, executed by duly authorized officers or representatives of both Parties.

14. Unless otherwise mutually agreed to in writing by the Parties or terminated as provided in this Agreement, the Agreement shall be effective as of the Effective Date hereof. Each Party shall have the right to terminate this Agreement upon written notice to the other Party at any time and for any reason upon thirty (30) days' written notice to the other Party; provided, however, that the obligations of confidentiality and non-use set forth herein shall remain in effect for the period set forth in Section 8 herein.

15. The Parties acknowledge that Confidential Information is valuable and proprietary and gives each Party and its subsidiaries a competitive advantage. The Parties agree that any breach by a receiving Party of the covenants of confidentiality or non-use would result in irreparable harm to the disclosing Party and its subsidiaries. Accordingly, the Parties agree that, in the event of any breach or imminently threatened breach of any of such covenants by a receiving Party, the disclosing Party may obtain a temporary restraining order, preliminary injunction and/or permanent injunction to prevent such breach or threatened breach. In the event either Party obtains any such relief against the other for breach or imminently threatened breach of this Agreement, the aggrieved Party shall be entitled to recover against the other all reasonable attorneys' fees, expenses, and court costs incurred in connection with the enforcement of the aggrieved Party's rights under this Agreement.

16. Governing Law: This Agreement shall be governed by and construed in all respects in accordance with the laws of the State of SCNRFP, a Theocracy Government, Ancient Axe of Authority (including laws & regulations adopted with the regularity of the governance of the State of SCNRFP). Parties agrees in fact that the parties will not agree with any party or entity that shall attempt to diminish and/or impede in theory or action in-part or whole the sovereignty of the State of SCNRFP, further the Parties to this agreement shall not attempt to diminish and/or impede in theory or action in-part or whole the sovereignty of the State of SCNRFP.

17. In the event any one or more of the provisions contained in the Agreement shall be invalid, illegal or unenforceable in any respect, the validity, legality and/or enforceability of the remaining provisions contained herein shall not in any way be affected or impaired hereby. In such event, such invalid provision(s) shall be validly reformed to as nearly approximate the intent of the Parties as possible and, if irreformable, shall be severed and deleted from this Agreement.

18. This Agreement constitutes the entire agreement of the Parties with respect to the subject matter hereof.

19. This Agreement and the Parties' rights and obligations under this Agreement may not be transferred or assigned without the prior written consent of the other Party hereto. Notwithstanding the foregoing, either Party may assign this Agreement, in its entirety, without consent, to an affiliate or to a successor to all or substantially all of its business or assets relating to this Agreement whether by sale, merger, operation of law, or otherwise. Any assignment not in conformance with this Section 17 shall be null, void and of no legal effect.

20. This Agreement may be executed in counterparts, each of which shall be an original, and together shall constitute one and the same document.

IN WITNESS WHEREOF, the Parties hereto have caused this Agreement to be executed by their duly authorized officers or representatives as of the Effective Date listed above. By signing below Parties acknowledge they have read and understand the complete agreement.

FOREIGN TAX NOTICE & ACKNOWLEDGMENT
People of the Heart Society

I. Notice.

An applicant for an account with the People of the Heart Society of the State of SCNRFP", a Recognized International Independent Sovereign Neutral Nation and State (State of SCNRFP Foreign Territorial Jurisdiction and Foreign DPL Office), should comply with the tax requirements of its/her/his home jurisdiction prior to transferring money to the Bank and State of SCNRFP jurisdiction; however, following the transfer of any funds to the Bank, such funds may be put in a trust or investment vehicle at an account holder's ("Account Holder") election. Generally speaking, an Account Holder may enjoy certain benefits of accruing growth in his account, in the event that such accruals are not immediately made available to the Account Holder because they are locked in a fund or investment, held in an "arms-length" trust, or management delegated to an independent money manager to be managed, and made available only at the manager's discretion.

Accordingly, the undersigned hereby acknowledges the following:

1) Applicant has read and understands the above Notice and will comply with the requirements set forth in the Notice and herein.
2) Any funds transferred to the POHS Society, State of SCNRFP must have been earned by approved means and are not the product of any enterprise or activity that would be considered criminal under the laws of the State of SCNRFP, the Ancient Axe of Authority.
3) In the event that the Account Holder may wish to accrue funds without tax consequence, the law in various jurisdictions may require that the funds be managed in one of the ways described above, and taxes will likely be required to be paid if and when funds are transferred out of the nontax State of the SCNRFP jurisdiction into a jurisdiction that is that of a tax state.
4) While it is possible to accrue growth in a portfolio or investment of funds transferred as described in the Notice above, the Applicant shall be solely responsible for determining such tax legalities, and the Applicant hereby covenants and agrees to defend, hold harmless and indemnify the POHS Society, State of SCNRFP and anyone acting through or on behalf of the POHS Society or State of SCNRFP from and against any liability of any nature arising from or in any way relating to the imposition of taxes as to the Applicant with the Applicant's government, governmental authorities, or the Applicant himself/itself.
5) This Foreign Trust Agreement being provided by the signer, and shall be received by POH Society, State of SCNRFP, recorded by the State of SCNRFP, and accepted by POH Society, the State of SCNRFP, by the State of SCNRFP and by the signer as being a revokable trust or irrevocable trust as needed to accomplish legally non reporting to FATCA and CRS, and legally no tax reporting to the foreign or home country.

Acknowledged and Agreed by Applicant:

_____

By:
Its: Authorized Agent. Signatory Authority.

POHS SOCIETY
ACCOUNT OPENING FORMS AND DIRECTIONS

In order to open an account with the POHS Society, of the State of SCNRFP") the applicant must:

1. Form a corporation **under** the laws of the State of SCNRFP and within the legal and Sovereign confines;

2. Complete the attached Account Opening and Background forms (the "Account Opening Forms") (pages 1-4);

3. Supply the documents required by the Account Opening Forms;
   a) State of SCNRFP Incorporation Certificate for the business entity provided by the Head Foreign Office
   b) Organizational and Governing documents for the business entity
   c) For every Person who will be accessing the account please provide:
      a. State of SCNRFP Member Citizen Certificate or ID card
      b. Foreign Tax Notice and Acknowledgement *(please see attached)*
      c. POHS Society, State of SCNRFP Template Trust Agreement *(please see attached)*
      d. Identification such as a State of SCNRFP ID card and/or National Passport or Driver's License.
      e. Complete Contact Information, to include current legal address, phone number and email address
      f. Evidence of residency such as a utilities bill or cellular phone bill
      g. Background check from a recognized provider like a policing authority or party authorized to certify the records of a policing authority or pay the State of SCNRFP to complete the background for you

4. Assure that all information is truthful and accurate.

Trust Account Opening Application

Legal Entity Profile

Legal Name of Entity or Individual:			
Applicant Referred By:			
Office (or individual) Address:			
City	**Province / Region**	**Country**	**Postal Code**
Business Phone Number	**Fax**	**Other**	**Email**
Banking – Financial Institution Reference			
Source of Funds (transferred from)	**Account Number**	**Branch**	
Nature of Principal Business of Applicant			
Type of Account **Custody _____ Actively Managed Account _____Trading Account _____**			

Intended Use of Account (Please specify i.e.: Income generation, Investment of Earnings)

Business Name / Entity	
Character of Foreign Financial Entity Making Deposits (Ltd., A.G., Corporation) ☐	Foreign Pension Fund ☐
Foreign Securities Dealer ☐	Foreign Insurance Company ☐
Foreign Broker – Dealer ☐	

Private Company	Partnership	Charities (Registered)

*** Applicant must provide the following supporting documents:**
1. Applicant must attach organizational and governing documents for its current business entity.
2. The Owners of any interest in the business entity together all officers of the entity must provide:
(i) notarized passport copy;
(ii) evidence of residency;
(iii) a background check from a recognized provider (a policing authority or party authorized to certify the records of a policing authority); and,
(iv) a signed statement concerning the nature of funds to be transferred or deposited in the form attached hereto as the "FUNDS ORIGIN STATEMENT".

Client Agreement for Account Opening

We, the Applicant, confirm that We are opening a non-advisory institutional trading and/or custody account with POH Society, State of SCNRFP. We are capable of our own independent investment decisions and our authorized traders are proficient and responsible for executing our investment policy and trading strategy. We waive any suitability requirement associated with this institutional trading account. (If "NO" below, a suitability determination must be conducted by POH Society, State of SCNRFP and additional client information will be required.)

☑ ☐ NO

The undersigned person(s) certify that the information provided pursuant to this application, including any documents provided and agreements entered into with People of the Heart Society, State of SCNRFP, are true and complete and may be relied upon by POH Society, State of SCNRFP, until such time as We, through our Authorized Officer(s) Identified Below, send written notification of any material change to our information and our information, shall be maintained in accordance POH Society, State of SCNRFP privacy agreement. Any misstatement in the application documents may result in a "Suspicious Activity Report" being sent to the appropriate authorities and/or seizure or freezing of a client's account.

Date

Signature of Authorized Officer
Signatory Authority

Print

Title/Occupation

Signature of Authorized Officer
Signatory Authority

Print

Title/Occupation

GENERAL BUSINESS CONDITIONS

POHS ("Financial Institution")

A financial institution of the State of SCNRFP

CR no. (will be completed by the Financial Institution) Family Name/First Name (hereinafter referred to as the "Client")

_____ _____

The following General Business Conditions govern the relationship between the financial institution and its Clients, unless otherwise specified in the separate agreements between the financial institution and a Client or in specific regulations applicable to individual cases and/or to certain categories of business. These General Business Conditions must be read in conjunction with other financial institution procedures and documents including Account Opening documents; "Verification of Beneficiary Owners Identity"; "Safe Custody Regulations" and "external Asset Management Mandate; as well as other documents and conditions that may be added from time to time.

1. The Financial Institutions obligation to exercise due diligence and observe financial institution secrecy

The Client has approached the financial institution and requested an account to be opened in Client's behalf, and the financial institution is obliged to exercise due diligence in the execution of all business entrusted to it. The members of the financial institution's executive bodies, its management and its employees are legally bound by the provisions governing financial institution secrecy as laid down by general financial institution practice, Basel Accords and the State of SCNRFP (Ancient Axe of Authority Theocracy Government) and must observe strict confidentiality in respect of all aspects of business dealings with the Clients of the financial institution. Financial Institution Secrecy shall among other things, be limited by the events set forth in Paragraph 15 hereof.

2. Power of dispositions

Until written notice of revocation is received by the financial institution, instructions regarding authorized signatures communicated to the financial institution in writing shall alone be valid notwithstanding any information to the contrary contained in the Commercial Register or any public announcement of any jurisdictions outside State of SCNRFP.

3. Communications from the Financial Institution

Communications from the financial institution shall be deemed to have been duly transmitted if sent to the last address supplied to the financial institution by the Client or, as authorized by Client, the electronic address provided. The date of dispatch shall be deemed to be the date shown on the copies of the mailing lists in the financial institution's possessions or as archived electronically. Mail that Client directs to be retained by the financial institution shall, in case of doubt, be deemed to have been delivered on the date it bears.

4. Verification of signatures and identity

Although the financial institution shall, by visual examination, check the signatures of its Clients and their duly authorized agents, it shall not be bound to undertake any further examination with respect to identity. No liability or is assumed for the consequences of forgeries or faulty identification which the financial institution does not detect after exercising reasonable care.

5. Legal incapacity

The Client is not liable for any damages resulting from incapacity to act on his/her own part or the part of a third party unless, in the Client's country of domicile, such incapacity in respect of his/her own person has been given

in an official publication where it concerns his/her own person or has been communicated to the financial institution in writing where it concerns his/her authorized agent or other third party.

6. Errors in transmission
Damages resulting from the use of the postal services, telephone, telefax, telex or other means of electronic communication or transport, and in particular from loss, delay, misunderstanding, mutilations, distortion, or duplicate dispatch shall be borne by the client, except where the financial institution has acted with gross negligence.

7. Non-execution or late execution of instructions
In the event of damage resulting from non-execution (especially late execution) of instructions (with the exceptions of instructions relating to trading transactions) identified as time sensitive, the financial institution's liability shall be limited to an amount equal to the lost interest, unless its attention has been expressly directed to the risk of more extensive damage at the time of and in respect of such instructions.

8. Complains by the Client
Complaints by the Client relating to the execution or non-execution of instructions, or objections by a Client concerning statements of account or concerning a safe custody account must be lodged forthwith upon the Client receiving notice of the matter for complaint and at the latest within the period specified by the financial institution, otherwise the execution or non-execution or statements of account or safe custody account or other information shall be deemed to have been approved. If the financial institution fails to send a notice, the complaint must be lodged at the time at which the Client would have received the notice within the normal course of business. Any damage arising from delay in lodging a complaint shall be borne by the Client.

9. Right of lien and set-off
The financial institution has a right of lien on all assets it holds for the account of a Client, whether in its own custody or placed elsewhere, and a right of set-off as regards all funds credited to a Client's account in respect of all claims, or currencies in which they are denominated, and whether or not credit facilities have been granted unsecured or against special security. Immediately upon default by the Client, the financial institution shall be entitled to dispose, whether by enforced sale or in the open market, of any assets over which it has a right of lien. The financial institution is also entitled to realize the assets for its own account.

10. Account transactions
The accounts, including crediting or debiting at the agreed or ordinary market rates of interest, commissions, expenses and taxes, are balanced quarterly, half-yearly or annually at the financial institution's discretion, unless specifically agreed otherwise in writing with the Client. The financial institution reserves the right to alter its interest and commission rates at any time according to changes in market conditions and to advise the Client thereof by circular letter or in any other suitable form. Transaction statements were requested in printed form may be issued to Clients without financial institution signature.

The financial institution is entitled to demand that its Clients sign a certification of correctness concerning statements and/or reports. If objections concerning statements of account have not been submitted within one month of receipt of such statements, they shall be deemed to have been approved, even if the approval of a statement shall imply approval of all entries contained therein as well as possible reservations mentioned in such statement by the financial institution.

POHS Trust works in relationship with the State of SCNRFP Treasury and or, State of SCNRFP Government, to included but not limited to State of SCNRFP Treasury Account and or, State of SCNRFP Government Account and or, State of SCNRFP Bank Accounts.

Whatever is placed into POHS Trust may be placed into POHS Trust via State of SCNRFP Treasury Account and or, State of SCNRFP Government Account and or, State of SCNRFP Bank Accounts and or, direct to POHS Trust Account. POHS Trust agreement is assignable and may be assigned to any State of SCNRFP government entity for the purpose of Wealth Management of the Client, to include but not limited to trading, buying and selling of gold, trading precious metals and minerals, currency exchange, currency market trading, instruments and or any other Wealth Management activities and or functions. POHS Trust may use said assets into any program deemed by POHS

Trust for the purpose of Wealth Management of the POHS Client. Anytime any activity is direct with the State of SCNRFP Government it shall be as a Public Private Partnership as not to impede nor diminish the sovereignty of the State of SCNRFP.

Nothing within this agreement shall or attempt to impede and or diminish the Sovereignty of the State of SCNRFP, any matter that is or attempts to impede and or diminish the Sovereignty of the State of SCNRFP shall be deemed invalid and have no effect.

11. Client understands and Agrees to the following:
It shall be the Clients obligation to pay any taxes and make required billings in is/its domicile (See para. 11 hereafter). An applicant for an account with the financial institution shall in all respects comply with the tax requirements of its/his home jurisdiction, or jurisdiction of origin or any other intermediate jurisdiction, prior to transferring money to the financial institution and SCNRFP jurisdiction. Applicant understands and agrees that, following the transfer of any funds to the financial institution, such funds may be put in a trust or investment vehicle at the account holder's ("Account Holder") election. Generally speaking, an Account Holder may enjoy certain benefits of accruing growth in his account if observing appropriate procedures. In some cases, such accruals may not become immediately available to the Account Holder. Such cases may result in a status whereby the accruals are temporarily locked in a fund or investment, held in an "arm's length" trust, or management delegated to an independent money manager to be managed, and made available only at the manager's discretion, all in accordance with the terms and conditions of such applicable governing documents.

12. Accounts in foreign currencies
The financial institution's assets corresponding to the Client's credit balances in foreign currency shall be held in that same currency if outside the country whose currency is involved. The Client bears, to an extent proportionately to his/her share, a portion of all the economic and legal consequences of legal restrictions and administrative measures affecting the financial institution's total assets held in the country of that currency or in the country where the funds are invested. The obligations of the financial institution arising from accounts in foreign currencies shall be discharged exclusively at the registered office of the financial institution and solely by establishing credit entry in the country of the currency at correspondent financial institution or designated by the financial institution.

13. Crediting and debiting payments in foreign currency
In the absence of timely instructions to the contrary, and except where the Client holds an account in a currency other than Swiss Franc credits and debits of amounts in foreign currency shall be executed in Swiss Franc. If all the Client's accounts are held only in foreign currencies, the financial institution may credit or debit amounts in whole or in part in any of these currencies at its discretion.

14. Drafts, cheques, and similar instruments
The financial institution reserves the right to debit the Client's account from drafts, cheques or similar instruments ("Instrument") previously credited or discounted, in the event of Client's non-payment of any sums owed to the financial institution. Notwithstanding this, pending the collection of the existing outstanding debt or debit balance, the financial institution retains the claim to payment of the total amount of Instrument together with related claims against any party liable under the instrument, whether such claims emanate from the instrument or exist for any other legal reason. In terms of a Client's annual "Custodial Fee" the Client agrees to that fee being deducted from cash sums deposited by Client, with further permission from Client.

15. Termination of business relationship
In the absence of written arrangements to the contrary, the financial institution reserves the right in its sole discretion to terminate, with immediate effect, existing business connections, and in particular to cancel credit facilities granted or used. Outstanding debt of any nature must be settled immediately upon such termination. Furthermore, the financial institution reserves the right to terminate an account and to hold Clients funds in the event that: (i) Client provides false information; (ii) Client fails to properly identify the source of funds in a Client's account; (iii) Client fails to properly identify the reason for any transfer of funds or the identity of the transferee; (iv) Clients cash deposit(s) contains any counterfeit currency; (v) the financial institution suspects criminal activity; (vi) Client engages in any activity potentially damaging, or calling into question, State of SCNRFP

sovereignty. In any of the above events financial institution shall also have the right to breach confidentiality by issuing a suspicious activity report to third parties.

16. Saturdays treated as official holidays
In all business transactions with the financial institution, Saturday shall be treated as an official financial institution holiday.

17. Special Provisions
In addition to these General Business Conditions, special regulations, provisions and schedules of tariffs issued by the financial institution for certain categories of business may apply should Client engage in activities requiring licensing from SCNRFP. In the case of stock exchange transactions, the established stock market conventions shall apply. In the case of documentary business, the uniform guidelines and practices drawn up by the International Chamber of Commerce for documentary letters of credit, and in the case of debt collection and discounting, the general regulations of the Foreign Offices of the State of SCNRFP Bankers Association and Basel Accords shall apply.

18. Amendments to the General Business Conditions
The financial institution reserves the right to amend these General Business Conditions at its discretion and to advise the Client thereof by circular, letter or in any other suitable form. In the absence of objections, the amendments shall be deemed to be approved one month after notice thereof has been given.

The Client acknowledges herewith receiving from the financial institution a copy of these General Business Conditions and a copy of the Safe Custody Regulations. The Client has read the provisions contained in the General Business Conditions and in the Safe Custody Regulations, is fully acquainted with their contents and acknowledges them as binding on him/her/it.

19. Remote data processing
The Client expresses his/her/its consent to the financial institution transferring its data processing to its parent company and/or the POHS financial institution, and that, therefore any data concerning him/her/it personally and his/her relations with the financial institution will be transmitted to the parent company's IT system. This remote data processing will be performed with the permissions of and in accordance with the principles laid down by Basel Accords.

20. Applicable law and place of jurisdiction
All legal relations between the Client and the financial institution are governed by State of SCNRFP law (Ancient Axe of Authority) and Basel Accords. In that Regard, the Place of Performance, the place of debt collection for client's residence outside the territory of the state of SCNRFP and the sole jurisdiction for any legal proceedings shall be within the legal boundaries of SCNRFP unless financial institution agrees otherwise. In the event that the financial institution agrees to another jurisdiction that Agreement shall be for convenience and shall not constitute any surrender of sovereignty of the State of SCNRFP. The financial institution is entitled, however, to assert its rights against the Client before the courts of the Client's domicile or before any other competent court as Special Appearance.

Place and Date

Clients Signature

_____

_____

Signatory Authority

POHS

SAFE CUSTODY REGULATIONS AND AGREEMENT

CR no. (will be completed by the Financial Institution) Family Name/First Name (hereinafter referred to as the "Client")

_____ _____

A. General Regulations

1. Scope of validity.
These Safe Custody Regulations shall apply, in addition to General Business Conditions of the financial institution, to all assets and other objects of value (hereinafter called "Safe Custody Assets") accepted by the financial institution for custody. These regulations shall be regarded as supplementary to any special contractual agreements or other special agreements with the financial institution with respect to assets requiring special safe custody arrangements.

2. Acceptance of safe custody assets.
The financial institution will accept, as a rule, the following assets under custody:

a) Securities for safe keeping and administration in open safe custody accounts.
b) Precious metals of marketable quality for safe keeping in open safe custody accounts.
c) Money market and capital market investments not issued in the form of securities, as well as other vested rights not issued in the form of securities (book entry securities) for entry and administration in pen safe custody accounts.
d) Documents of proof, in particular life insurance policies, for safe keeping in open safe custody accounts.
e) Valuables and other appropriate articles for safe keeping in an open safe custody account or sealed safe deposit.

The financial institution reserves the right to accept Safe Custody Assets or to demand the removal of such assets from the financial institution without stating any reasons. Furthermore, the financial institution reserves those rights set forth in paragraph 15 of its "General Business Conditions" with respect to Client's account and Assets.

The financial institution shall furnish the Client with a "Safe Keeping Receipt" confirming its acceptance of custody. A separate receipt shall not be issued for securities the financial institution has procured for Client, and the receipt is neither transferable nor can it be pledged, except by the Trustee of the Trust.

3. Financial Institution's obligation to exercise due diligence and observe financial institution secrecy.
The financial institution shall treat the Safe Custody Assets with the same degree of diligence as its own property. The members of the financial institution's executive bodies, its management and employees are legally bound by the provisions of financial institution secrecy laid down in the "General Business Conditions" and must observe strict confidentiality in respect of all aspects of business dealings with the financial institution's Clients, except as limited by Paragraph 15 of the "General Business Conditions".

4. Delivery of safe custody assets.
The Client shall be entitled at any time, subject to other contractual arrangements, the terms of notice and binding legal regulations, to request that the Safe Custody Assets be delivered to him/her or be placed at his/her disposal. The Client must take into consideration the usual time to effect delivery and the financial institution's opening hours. The financial institution expressly reserves the right to assert any rights of lien, of retention or any other entitlement to withhold assets. Delivery of the Safe Custody Assets shall take place solely against signature of a confirmation of receipt and on settlement of any safe keeping fees outstanding or in arrears. The delivery and insurance of assets shall take place at the depositor's own risk and expense. Unless otherwise instructed, the financial institution shall arrange insurance and make a declaration of value at its discretion.

5. Compensation.
The compensation pertaining to the financial institution is calculated according to the schedule of tariffs in effect from time to time but shall commence at an annual fee of ___%. The financial institution reserves the right to alter the schedule of tariffs at any time. The depositor must be notified of those changes. Furthermore, the financial institution is entitled to charge a commission for administrative actions (collecting principal and income, exercising subscription rights, stock splits, etc.) and to debit separate amounts calculated according to the schedule of tariffs for outlays as well as for extra ordinary services (delivery of securities, transfers or securities etc.).

6. Duration of this Agreement.
This Agreement shall, as a rule, be valid for an indefinite period. The legal relationships established by these regulations shall not lapse through the death, incapacity to act, or bankruptcy of the depositor.

7. Amendment to the safe custody regulations.
The financial institution reserves the right to amend the Safe Custody Regulations at its discretion and to advise the Client thereof by circular, letter or in any other suitable form in the absence of objections the amendments shall be deemed to have been accepted one month after notice thereof has been given.

B. Special Regulations for open safekeeping accounts

8. Type of safekeeping.
The financial institution is explicitly authorized by the depositor to deposit Safe Custody Assets in the vaulting facilities of the POHS Society (Friendly Society), a State-Owned Company of State of SCNRFP for the account and at the risk of the depositor, or, with respect to Assets requiring special handling, with third parties of the financial institution's choice, who are recognized professional custodians.

In the absence of other instructions from the Client, which the financial institution has accepted in writing, the financial institution is entitled to hold the Safe Custody Assets in collective deposit, to entrust a third party with the safe custody or to deposit them with a central collective depository. Special arrangements may be made for safe custody assets which, because of their form or for other reason, have to be kept separately in safe custody. The financial institution may deposit foreign and precious metals abroad in accordance with local practice and the local laws and conventions.

In particular, the depositor shall bear the risk of legal or administrative restrictions and impositions. The depositor shall bear the risk entailed if Safe Custody Assets held on behalf of the depositor are frozen, confiscated or offset owing to actions of the State of SCNRFP or financial institution, by virtue of actions permitted to the financial institution under Paragraph 15 of the financial institution's "General Business Conditions", or the courts and official tribunals, war or other occurrences. The financial institution is entitled, but not obliged, to take suitable countermeasures at the depositor's expense.

In the case of delivery of securities from a collective depository, the depositor does not have a claim to specific numbers or denominations, or in the case of ingots and coins to specific dates or minting.

Assets in registered form shall be registered, in the name of the Client. If, in the case of book-entry securities or assets in registered form, registration in the name of the Client is not customary or possible, the financial institution may, with the Client's permission, have these assets registered in the name of the financial institution or a third party, but always for the account and at the risk of the depositor.

9. Postponed printing of certificates.
The financial institution is explicitly authorized, if physical issuance of certificates has been postponed for the duration of safe custody with the financial institution, to:
a) to cancel the respective certificates if they are received or in safe custody.
b) to carry out the usual administrative transactions during the safe custody for the account of the Client.
c) to give the issuer the necessary instructions and to obtain the necessary information.

d) to demand the physical issuance of the certificates whenever required, particularly if they are to be withdrawn from the safe custody account for delivery to the Client.

10. Administration.
The financial institution shall, without specific instructions from the Client, perform the usual administrative transactions such as:
a) The collection of interest due, dividends and principal amounts due for repayment as well as other distributions.
b) Monitoring drawings, calls for redemption, rights issues, the amortization of safe custody assets, etc. on the basis of the sources of information customarily available to financial institutions, without the financial institution assuming any responsibility over and above its duty to exercise due diligence.
c) Obtaining new coupon sheets and/or, exchanging provisional for definitive certificates of title.
d) The exercise or the sale of rights in accordance with proposals that the financial institution has made to the depositor in each individual case.
e) The payment of calls on securities or book-entry securities not fully paid up, provided that the date of payment was fixed at the time of issuance.

The administrative transactions on registered shares without coupons shall be carried out only if the dividends and rights are directed to the financial institution. If expressly instructed by the depositor in due time, the financial institution shall undertake other necessary arrangements to safeguard the rights attaching to the safe custody assets, such as handling conversions, exercising, purchasing or selling rights other than as proposed by the financial institution, exercising conversion rights and warrants, arranging for payment of calls on paper not fully paid up, administrative services in respect of mortgage bonds, etc., and exercising the depositor's voting rights at General Meetings. If the depositor's instructions are not received in due time, the financial institution is authorized, but not obliged, to act at its own discretion. In particular, the financial institution is authorized, but not obliged, to sell rights at the best price on a date set by the financial institution.

If administrative transactions with respect to securities or book-entry securities result in the financial institution incurring a duty to report to the respective issuers or the authorities, the financial institution is entitled at any time to refuse to execute all or part of such transactions, provided that it advises the depositor of its decisions. The financial institution shall not provide administrative services for safe custody assets deposited with the financial institution in a sealed envelope or for insurance policies.

11. Voting Rights.
The financial institution shall exercise voting rights attached to Safe Custody Assets only on the basis of a written power of attorney.

12. Safe Custody account statements and certification of correctness.
The financial institution shall provide the depositor, as a rule once a year, with a statement of the contents of his/her Safe Custody Assets. The statement can also include assets that are not covered by the safe custody regulations. If written objections concerning the correctness of safekeeping account statements are not received by the financial institution within one month of receipt of such statements, said statements shall be deemed to be correct and approved. The financial institution is entitled to demand the depositor to sign a certification of correctness.

Valuations of the contents of the Safe Custody Assets are based on approximate values drawn from the sources of information customarily available to financial institutions. The declared values serve solely as guidelines and are not binding on the financial institution.

C. Special Regulations for Sealed Safe Deposits

13. Acceptance.
Sealed deposits must be provided with a declaration of value. The exact address of the depositor must appear on the covers of sealed deposits. The deposit must be sealed with wax or lead in the presence of a representative of the financial institution in such a manner that it cannot be opened without demanding the wax or leaden seal.

The seal deposit shall be presented together with a declaration on a special form bearing a specimen of the full seal and the depositor's signature.

14. Contents.
The financial institution shall accept only suitable assets for the form of deposit and Safe Custody Assets indicated herein and, under no circumstances shall these include articles that are highly flammable or otherwise dangerous or in any way unsuitable to be held in safe custody on the financial institution premises. The depositor shall be liable for any loss or damage resulting from contravention of this regulation.

15. Financial Institution's right of Inspection.
The financial institution is entitled at the time the sealed deposit is presented, to ask the depositor for proof of the nature of the articles deposited or to inspect the contents of the sealed deposit. If in exceptional circumstances, this inspection is to take place in the absence of the Client after the deposit has been presented, the financial institution shall draw up a record of the contents of the sealed deposit for the purpose of preserving evidence.

16. Liability.
The financial institution shall be liable only for loss or damage proven by the Client to be due to its own gross negligence. Liability for such loss or damage shall not exceed the declared value. The financial institution shall not accept any responsibility for loss or damage caused by atmospheric influences, in particular high or low humidity, force majeure or elemental occurrences, in particular war and unrest, and by the effects of ionizing radiation, earthquakes or floods. Such loss or damage shall be borne by the depositor alone.

On withdrawal of a sealed deposit, the depositor must immediately register any complaint about the condition of the wax or leaden seal, the packaging or the contents. On signing the receipt, the depositor releases the financial institution from all liability.

17. Insurance.
The depositor is responsible for insuring the contents of a sealed deposit.

D. Applicable law and jurisdiction for legal proceedings

18. All legal relations between the Client and the financial institution are governed by the Ancient Axe of Authority of the State of SCNRFP and Basel Accords as identified in the "General Business Conditions".

19. The Place of Performance, the place of debt collection for Client's residence outside the territory of the state of SCNRFP and the sole jurisdiction for any legal proceedings shall be within the legal boundaries of SCNRFP, unless financial institution agrees in writing otherwise. In the event that the financial institution agrees to another jurisdiction that Agreement shall be for convenience and shall not constitute any surrender of sovereignty of the State of SCNRFP. The financial institution is entitled, however, to assert its rights against the Client before the courts of the Client's domicile or before any other competent court as Special Appearance.

Client hereby agrees to these Safe Custody Regulations and conditions and shall be bound by them:

Place and Date

Client's **Signatory Authority**

_____

_____

Financial Institution ref. / initials

_____

POH SOCIETY by State of SCNRFP Online Privacy Policy

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1. General

Your privacy is important to us. We want you to understand how we may collect, use, share and keep information about you and the choices that are available to you. This Online Privacy Policy describes the types of information we may collect about you, the purposes for which we use the information, the circumstances in which we may share the information, the steps that we take to safeguard the information and to protect your privacy, our do not call policy; and other important privacy terms (as updated from time-to-time, this **"Online Privacy Policy"**) that apply when you visit the POHSOCIETY by POHSSOCIETY FRIENDLY SOCIETY website and any associated websites, products, services or mobile applications (collectively, the "**Site**"). By using the Site, you are accepting the terms of this Online Privacy Policy and you are consenting to our collection, use, disclosure and protection of your information as described in this Online Privacy Policy.

As used throughout this Online Privacy Policy, the terms (1) "**POHSSOCIETY FRIENDLY SOCIETY,**" "**we,**" "**us**" or "**our**" means POHSSOCIETY FRIENDLY SOCIETY and its affiliates, agents and assigns worldwide; (2) "**you**" or "**your**" means

any user of the Site; (3) "**Products**" means the Online Savings Accounts and Certificate of Deposit Accounts (each an "Account"), loans, financial education materials and any other products or services provided through the Site; and (4) "**includes**" or "**including**" means "including but not limited to" or "includes but is not limited to."

As you review this Online Privacy Policy, please remember information you provide to us in connection with a Product may be governed by a separate notice called the **POHSSOCIETY FRIENDLY SOCIETY Privacy Notice.** Please refer to that notice for additional information about our privacy practices and your rights and choices.

We may change this Online Privacy Policy from time-to-time. If we make changes to this statement, we will update the "Last Modified" date at the top of this page. Any changes to this Online Privacy Policy will become effective when posted unless indicated otherwise. Your continued use of the Site following the posting of any changes will mean that you accept those changes.

We may make links to websites or applications that are owned by third parties ("**third-party websites**") available on the Site. Information collected by providers of such third-party websites is governed by their privacy policies, which we encourage you to review. These third-party websites operate independently from us and are not subject to this Online Privacy Policy or any of our privacy policies.

2. Sources of Information

The personal information we collect about you comes primarily from the information that you provide to us during the course of your relationship with us. We may also collect information about your transactions and experiences with us relating to your use of the Site and/or the Products. In addition, depending on the Products that we provide to you, we may obtain additional information about you from third parties (for example, we may

obtain your credit history from consumer reporting agencies or demographic information maintained by third parties). When you interact with the Site on a social media platform, we may collect the personal information that you make available to us relating to that platform, including your account ID or username and other information included in your posts.

Finally, in the provision of Products to you, information may be collected about you indirectly through monitoring or other means (for example, recording of telephone calls, monitoring emails and information collected through your use of the Site). By communicating with us, you acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

Information That You Provide

When you visit the Site, apply for a Product, establish a customer relationship with us, use a Product or otherwise interact with us, the typical information we may collect about you depends on the Product and may include:

- Your name, address, phone, email and other contact details and similar information;
- Your age and occupation;
- Your Social Security Number/ Individual Taxpayer Identification Number;
- Financial information (for example, information about your income and your full bank account numbers);
- Documents to verify your identity, occupation and income, such as photographs or copies of government IDs, checks, tax documents and other similar materials; and
- Other personal information that you disclose as part of any Product enrollment, Account application, loan application or in other communications with us.

Of course, you are not required to supply any of the personal information that we request. However, your failure to do so may result in our being unable to open or maintain an Account or to provide Products to you. You agree to promptly notify us if there are any changes to your personal information by updating your online account in the following manner:

- For POHSSOCIETY Savings Products write to us at

Head Foreign Office State of SCNRFP is located within Nation and State Recognized Sovereign Jurisdictions and Sovereign Boundaries, Global Foreign Diplomatic Offices and Foreign Territories Under International Diplomacy Agreements, International Accords, and Foreign Capital. None of our Domestic Traditional Offices should be contacted since all is based solely on Foreign Offshore International Agreements and since our Domestic Traditional Offices does not conduct these duties.

Automatically Collected Information

In addition to the information that you provide to us, we collect certain information automatically through your use of the Site or interaction with our advertisements. For example, we may collect data regarding your use of the Site directly or through our service providers using cookies, web beacons, page tags, pixels or similar tools that are set when you visit the Site or when you view an advertisement that we have placed on another site ("**Clickstream Data**"). Clickstream Data may include computer and connection information such as statistics on your page views, pathways to and from the Site, referral URL, ad data, IP address (which can be used to derive the location of your device), device identifiers, the type of operating system and browser you use, and other device settings. Clickstream Data also may include your browsing history, transaction history, your web log information and other information that may be aggregated and/or de-identified. Clickstream Data helps us suggest Products or service offerings that may be of interest to you. This information may be used by us (or third parties on our behalf) for the purposes described in this Online Privacy Policy or for other business purposes as permitted by law. For more information about how this Site uses cookies, web beacons, page tags, pixels and similar choices and your rights and choices, please see Cookies and Other Tracking Technologies below.

Location Information

We may receive information about your location and your mobile device, including a unique identifier for your device. In addition, in some instances, location information can be derived from your IP address or through your wi-fi connection. You can change

whether you share specific geo-location information in your device settings; however, some Products or features on the Site may not function properly without this information.

3. Our Use of Your Information

We use your information to provide you with Products and information and to help us personalize and continually improve the Site and Products, including fulfilling requests for information, processing applications, analyzing and compiling trends and statistics and communicating with you.

We may also use your information to:

- Administer, operate and manage your relationship and/or Products with us. This may include sharing such information internally as well as disclosing it to third parties, as described in this Online Privacy Policy and other privacy notices that we may provide to you in connection with specific Products;
- Contact you through various channels, including mail, telephone, text message, in-app and Site messaging, and email, in connection with your Products;
- Provide you with customized information and reports, tailored content and marketing messages;
- Authenticate your identity, including during the application process;
- Support our internal business operations, including assessing and managing risk and fulfilling our legal and regulatory requirements;
- Comply with contractual obligations, relevant industry standards and our policies;
- Mitigate fraud, enhance the security of your Products and our online services and manage institutional risk;
- Operate, evaluate and improve our business (including developing new Products and services; improving existing Products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Improve Site performance and personalize your experience with the Site;
- Notify you about changes to the Site, Products and policies;
- Perform analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
- Respond to your requests and otherwise fulfill any purpose for which you provide to us;
- For any other purpose that we disclose at the time you provide, or when we collect, your information; and
- Other purposes permitted by applicable law.

In addition to the above, we may use data that we collect on an aggregate or anonymous basis for various business purposes, where permissible under applicable laws and regulations.

We also may use or combine information that we collect offline or that we receive from third-party sources for many reasons, including to enhance, expand and check the accuracy of our records. Additionally, data collected from a particular browser, device or application may be used with or to recognize you on another browser, device or application linked to you.

We provide you with certain communication choices relating to certain types of communications and information sharing. See the *Do Not Call Policy* below for more details on your telemarketing options. You may also receive a privacy notice in connection with certain Products that you receive from us describing certain communication choices associated with that Product. You can exercise your communications choices by following any instructions contained in our privacy notices or marketing materials, or:

- For POHSSOCIETY Savings Products write to us at
  Head Foreign Office State of SCNRFP is located within Nation and State Recognized Sovereign Jurisdictions and Sovereign Boundaries, Global Foreign Diplomatic Offices and Foreign Territories Under International Diplomacy Agreements, International Accords, and Foreign Capital. None of our Domestic Traditional Offices should be contacted since all is based solely on Foreign Offshore International Agreements and since our Domestic Traditional Offices does not conduct these duties.

If your relationship with us ends, we will continue to treat your personal information, to the extent we retain it, as described in this Online Privacy Policy or as set forth in the privacy notice for the applicable Product.

4. Disclosures of Your Personal Information within POHSSOCIETY FRIENDLY SOCIETY

In order to provide efficient and reliable Products and to improve product and service options available to you, more than one entity within POHSSOCIETY FRIENDLY SOCIETY may be given, or given access to, your personal information. For example, one POHSSOCIETY FRIENDLY SOCIETY entity might share your information with another in order to facilitate your transactions, assist in the Account application process, for the maintenance of your accounts or for other purposes permissible under applicable law. When we share your personal information in this way, we adhere to all applicable legal requirements regarding the sharing and protection of personal information. The privacy notice for an applicable Product may have information about your rights and choices regarding sharing your personal information within POHSSOCIETY FRIENDLY SOCIETY. Additional information on how your personal information is protected while within POHSSOCIETY FRIENDLY SOCIETY is provided below, under Information Security: How We Protect Your Privacy.

5. Disclosures of Your Personal Information to Third Parties

We only share your personally identifiable information with third parties as described below. In addition, we may share information that does not specifically and personally identify you, such as aggregated information, device identifiers or other unique identifiers to third parties.

We will not sell information that personally identifies you to any third party for their own marketing purposes.

Third-Party Service Providers

We may share your personal information with non-affiliated companies that perform support services for us or in connection with any Product that you apply for or may receive from us (“**Third-Party Service Providers**”). Third-Party Service Providers that

assist us are required to protect any non-public personally identifiable information that they receive from us and to use that information only for the purposes that we instructor for other business purposes as permitted by law.

Law Enforcement, Legal Process and Emergency Situations

Your personal information may be disclosed to third parties as permitted by, or to comply with, applicable laws and regulations of the state of State of SCNREP. We may disclose your information if we believe it is necessary or appropriate to protect our rights, property or safety or the rights, property or safety of our employees, customers or others, or to enforce our contractual rights.

Sale, Assignment or Change of Control

In the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of any or all of our assets or liabilities, some of the personal information that we hold may be among the assets or liabilities transferred to a buyer or other successor. We may transfer to another entity or its affiliates or service providers some or all information about you in connection with, or during negotiations of, any merger, acquisition, sale of assets or liabilities or any line of business, change in ownership control or financing transaction.

6. Cookies and Other Tracking Technologies

Like many websites, we use tracking technologies such as cookies, web beacons and similar technologies. We may also use these technologies to, when applicable, record your preferences, track your use of the Site across multiple devices, measure exposure to our online advertisements, monitor traffic, analyze use of the Site, for security purposes, to display information more effectively, to personalize a user's experience, and to improve the Site and make the Site easier to use.

You have choices to limit some tracking mechanisms that collect information when you use the Site. Many web browsers automatically accept cookies, but you can usually modify your browser's setting to decline cookies if you prefer. If you choose to decline cookies, certain features of the Site may not function properly or may not remain accessible to you. In addition, you may also render some web beacons unusable by rejecting or removing their associated cookies. Note that, if you choose to remove cookies, you may remove opt-out cookies that affect your advertising preferences.

For more information about your choices, see *Interest-Based Advertising* below.

Cookies

Cookies are small text files that may be placed on your device when you visit the Site or when you view advertisements that we have placed on other websites. Cookies allow your browser to remember some specific information which the web server can later retrieve and use. When you quit your browser, some cookies are stored in your computer's memory, while some expire or disappear.

Tags, Pixels, Web Beacons, Clear GIFs

A web beacon, also known as an Internet tag, pixel tag or clear GIF, is typically a one-pixel, transparent image located on a webpage or in an email. These may be used when you are served with advertisements, when you interact with advertisements outside of our online services or when you interact with our communications. They are generally used to transmit information back to a web server.

Interest-Based Advertising

Interest-based advertising refers to collecting information about your online activities over time and across different websites, devices, and other online services to deliver advertisements to users of that device based on their web-viewing behavior. We use

interest-based advertising to deliver advertisements and other targeted content to you. To facilitate interest-based advertising, we partner with third-party advertising companies who also use these tracking tools to provide advertisements on the Site or other websites. These third parties may use these technologies to collect information about you when you use the Site and your other online activities. They may collect information about your online activities over time and across different websites and other online services. They may also use persistent identifiers to track your Internet usage across other websites and devices in their networks beyond the Site. They may use this information to provide you with interest-based advertising or other targeted content.

We, and many of the third-party advertisers that place tracking tools on the Site, are members of the Interactive Advertising Bureau's *Self-Regulatory Program for Online Behavioral Advertising*. Some of our ads that are displayed on third-party websites will feature an Ad-Choices icon inside the ad. Clicking on the AdChoices icon inside the ad will provide you with an opportunity to opt out of interest-based advertising by the third parties that participate in the program. In addition, you can learn more about the options available to limit these third parties' collection and use of your information by visiting our websites for the **Network Advertising Initiative** and the **Digital Advertising Alliance**, as well as the webpages for **Facebook's ad preferences tool** and **privacy policy**.

If you choose to opt-out, a cookie will be placed on your browser or device indicating your decision. This cookie is specific to a particular device and browser, so if you use different browsers or devices, you will need to opt-out on each. In addition, because the opt-out is facilitated via cookies, if you clear your cookies you will need to opt-out again.

Additional Technology

We use Google Analytics, a web analytics service provided by Google, Inc. ("**Google**"), on the Site. Google Analytics uses cookies or other tracking technologies to help us

analyze how users interact with and use the Site, compile reports on the Site's activity and provide other services related to Site activity and usage. The technologies used by Google may collect information such as your IP address, time of visit, whether you are a return visitor and any referring website. The Site does not use Google Analytics to gather information that personally identifies you. The information generated by Google Analytics will be transmitted to and stored by Google and will be subject to Google's privacy policies. To learn more about Google's partner services and to learn how to opt out of tracking of analytics by Google,
click https://www.google.com/policies/privacy/partners/.

In addition to Google Analytics, we use the Google Maps API to help pre-fill in address information. To learn more about Google's privacy practices,
click http://www.google.com/policies/privacy.

7. Information Security: How We Protect Your Privacy

We take the security of your personal information seriously. We seek to limit access to your personal information to authorized employees, agents, contractors or vendors. We also maintain physical, electronic and procedural safeguards designed to protect the information against loss, misuse, damage or modification and unauthorized access or disclosure while in our possession.

8. Other Important Information

You must be an individual of at least eighteen (18) years of age in order to use the Site. If you do use the Site outside of the United States, you understand and consent to the transfer of your personal information to, and the collection, processing and storage of your personal information in, the United States and elsewhere. The laws in the United

States and these countries regarding personal information may be different from the laws of your state or country.

9. Other Privacy Policies or Statements

This Online Privacy Policy provides a general statement of the ways in which we protect your personal information through the Site. We may, however, in connection with other specific Products, provide you with privacy notices, disclosures, policies or terms that supplement this Online Privacy Policy, such as the **POHSSOCIETY FRIENDLY SOCIETY Privacy Notice.** Please refer to that notice for additional information about our privacy practices and your rights and choices. To the extent that there is a conflict between this Online Privacy Policy and any privacy notice, disclosure, policies or terms relating to any Product, the privacy notice, disclosure, policies or terms relating to the Product will govern.

10. Do Not Track Signals

Your browser or device may include Do Not Track functionality. The Site is not built to respond to Do Not Track signals. That means that, even if your browser is set to “Do Not Track,” our information collection and disclosure practices (including the choices that we provide to customers) will continue to operate as described in this Online Privacy Policy.

11. Do Not Call Policy

POHSSOCIETY FRIENDLY SOCIETY does not place marketing telephone calls to numbers appearing on a state or federal do not call list (unless permitted by applicable law) or to the number of a person who has requested not to receive telemarketing calls made by or on behalf of POHS. If you ask not to receive telemarketing calls from us,

you will be placed on our internally maintained do not call list and will not be called during any future telemarketing campaigns. Any request to be placed on our internally maintained do not call list will be processed within a reasonable amount of time, not to exceed 30 days. POHS employees involved in GS Bank's telemarketing campaigns receive training on how to use our internally maintained do not call list, and how to document, process and honor requests to be placed on our internally maintained do not call list. It is our policy to honor a do not call request for five (5) years from the time the request is made. Subject to applicable law, if you communicate with us by telephone, we may monitor or record the call. We reserve the right to revise this Do Not Call Policy.
POHSSOCIETY by State of SCNRFP is a brand of POHSSOCIETY FRIENDLY SOCIETY, which is a wholly owned subsidiary of The POHSSOCIETY FRIENDLY SOCIETY
All savings deposit products provided by POHSSOCIETY FRIENDLY SOCIETY.

SAFE CUSTODY REGULATIONS AND AGREEMENT

CR no. (will be completed by the Bank)

Family Name/First Name (hereinafter referred to as the "Client")

_____

_____

A. General Regulations

1. Scope of validity.
These Safe Custody Regulations shall apply, in addition to General Business Conditions of the Bank, to all assets and other objects of value (hereinafter called "Safe Custody Assets") accepted by the Bank for custody. These regulations shall be regarded as supplementary to any special contractual agreements or other special agreements with the Bank with respect to assets requiring special safe custody arrangements.

2. Acceptance of safe custody assets.
The Bank will accept, as a rule, the following assets under custody:

a) Securities for safe keeping and administration in open safe custody accounts.
b) Precious metals of marketable quality for safe keeping in open safe custody accounts.
c) Money market and capital market investments not issued in the form of securities, as well as other vested rights not issued in the form of securities (book entry securities) for entry and administration in pen safe custody accounts.
d) Documents of proof, in particular life insurance policies, for safe keeping in open safe custody accounts.

e) Valuables and other appropriate articles for safe keeping in an open safe custody account or sealed safe deposit.

The Bank reserves the right to accept Safe Custody Assets or to demand the removal of such assets from the Bank without stating any reasons. Furthermore, the Bank reserves those rights set forth in paragraph 15 of its "General Business Conditions" with respect to Client's account and Assets.

The Bank shall furnish the Client with a "Safe Keeping Receipt" confirming its acceptance of custody. A separate receipt shall not be issued for securities the Bank has procured for Client. The receipt is neither transferable nor can it be pledged.

3. Bank's obligation to exercise due diligence and observe banking secrecy.
The Bank shall treat the Safe Custody Assets with the same degree of diligence as its own property. The members of the Bank's executive bodies, its management and employees are legally bound by the provisions of banking secrecy laid down in the "General Business Conditions" and must observe strict confidentiality in respect of all aspects of business dealings with the Bank's Clients, except as limited by Paragraph 15 of the "General Business Conditions".

4. Delivery of safe custody assets.
The Client shall be entitled at any time, subject to other contractual arrangements, the terms of notice and binding legal regulations, to request that the Safe Custody Assets be delivered to him/her or be placed at his/her disposal. The Client must take into consideration the usual time to effect delivery and the Bank's opening hours. The Bank expressly reserves the right to assert any rights of lien, of retention or any other entitlement to withhold assets. Delivery of the Safe Custody Assets shall take place solely against signature of a confirmation of receipt and on settlement of any safe keeping fees outstanding or in arrears. The delivery and insurance of assets shall take place at the depositor's own risk and expense. Unless otherwise instructed, the Bank shall arrange insurance and make a declaration of value at its discretion.

5. Compensation.
The compensation pertaining to the Bank is calculated according the schedule of tariffs in effect from time to time but shall commence at an annual fee of ___%. The Bank reserves the right to alter the schedule of tariffs at any time. The depositor must be notified of those changes. Furthermore, the Bank is entitled to charge a commission for administrative actions (collecting principal and income, exercising subscription rights, stock splits, etc.) and to debit separate amounts calculated according to the schedule of tariffs for outlays as well as for extra ordinary services (delivery of securities, transfers or securities etc.).

6. Duration of this Agreement.
This Agreement shall, as a rule, be valid for an indefinite period. The legal relationships established by these regulations shall not lapse through the death, incapacity to act, or bankruptcy of the depositor.

7. Amendment to the safe custody regulations.
The Bank reserves the right to amend the Safe Custody Regulations at its discretion and to advise the Client thereof by circular, letter or in any other suitable form in the absence of objections the amendments shall be deemed to have been accepted one month after notice thereof has been given.

B. Special Regulations for open safekeeping accounts

8. Type of safekeeping.
The Bank is explicitly authorized by the depositor to deposit Safe Custody Assets in the vaulting facilities of the Central Depository for the account and at the risk of the depositor, or, with respect to Assets requiring special handling, with third parties of the Banks choice, who are recognized professional custodians.

In the absence of other instructions from the Client, which the Bank has accepted in writing, the Bank is entitled to hold the Safe Custody Assets in collective deposit, to entrust a third party with the safe custody or to deposit them with a central collective depository. Special arrangements may be made for safe custody assets which,

because of their form or for other reason, have to be kept separately in safe custody. The Bank may deposit foreign and precious metals abroad in accordance with local practice and the local laws and conventions.

In particular, the depositor shall bear the risk of legal or administrative restrictions and impositions. The depositor shall bear the risk entailed if Safe Custody Assets held on behalf of the depositor are frozen, confiscated or offset owing to actions of the SCNRFP or Bank, by virtue of actions permitted to the Bank under Paragraph 15 of the Bank's "General Business Conditions", or the courts and official tribunals, war or other occurrences. The Bank is entitled, but not obliged, to take suitable countermeasures at the depositor's expense.

In the case of delivery of securities from a collective depository, the depositor does not have a claim to specific numbers or denominations, or in the case of ingots and coins to specific dates or minting.

Assets in registered form shall be registered, in the name of the Client. If, in the case of book-entry securities or assets in registered form, registration in the name of the Client is not customary or possible, the Bank may, with the Client's permission, have these assets registered in the name of the Bank or a third party, but always for the account and at the risk of the depositor.

9. Postponed printing of certificates.

The Bank is explicitly authorized, if physical issuance of certificates has been postponed for the duration of safe custody with the Bank, to:

a) to cancel the respective certificates if they are received or in safe custody.
b) to carry out the usual administrative transactions during the safe custody for the account of the Client.
c) to give the issuer the necessary instructions and to obtain the necessary information.
d) to demand the physical issuance of the certificates whenever required, particularly if they are to be withdrawn from the safe custody account for delivery to the Client.

10. Administration.

The Bank shall, without specific instructions from the Client, perform the usual administrative transactions such as:

a) The collection of interest due, dividends and principal amounts due for repayment as well as other distributions.
b) Monitoring drawings, calls for redemption, rights issues, the amortization of safe custody assets, etc. on the basis of the sources of information customarily available to banks, without the bank assuming any responsibility over and above its duty to exercise due diligence.
c) Obtaining new coupon sheets and/or, exchanging provisional for definitive certificates of title.
d) The exercise or the sale of rights in accordance with proposals that the Bank has made to the depositor in each individual case.
e) The payment of calls on securities or book-entry securities not fully paid up, provided that the date of payment was fixed at the time of issuance.

The administrative transactions on registered shares without coupons shall be carried out only if the dividends and rights are directed to the Bank. If expressly instructed by the depositor in due time, the Bank shall undertake other necessary arrangements to safeguard the rights attaching to the safe custody assets, such as handling conversions, exercising, purchasing or selling rights other than as proposed by the Bank, exercising conversion rights and warrants, arranging for payment of calls on paper not fully paid up, administrative services in respect of mortgage bonds, etc., and exercising the depositor's voting rights at General Meetings. If the depositor's instructions are not received in due time, the bank is authorized, but not obliged, to act at its own discretion. In particular, the bank is authorized, but not obliged, to sell rights at the best price on a date set by the Bank.

If administrative transactions with respect to securities or book-entry securities result in the Bank incurring a duty to report to the respective issuers or the authorities, the Bank is entitled at any time to refuse to execute all or part of such transactions, provided that it advises the depositor of its decisions. The Bank shall not provide administrative services for safe custody assets deposited with the bank in a sealed envelope or for insurance policies.

11. Voting Rights.

The Bank shall exercise voting rights attached to Safe Custody Assets only on the basis of a written power of attorney.

12. Safe Custody account statements and certification of correctness.
The Bank shall provide the depositor, as a rule once a year, with a statement of the contents of his/her Safe Custody Assets. The statement can also include assets that are not covered by the safe custody regulations. If written objections concerning the correctness of safekeeping account statements are not received by the Bank within one month of receipt of such statements, said statements shall be deemed to be correct and approved. The Bank is entitled to demand the depositor to sign a certification of correctness.

Valuations of the contents of the Safe Custody Assets are based on approximate values drawn from the sources of information customarily available to banks. The declared values serve solely as guidelines and are not binding on the Bank.

C. Special Regulations for Sealed Safe Deposits

13. Acceptance.
Sealed deposits must be provided with a declaration of value. The exact address of the depositor must appear on the covers of sealed deposits. The deposit must be sealed with wax or lead in the presence of a representative of the Bank in such a manner that it cannot be opened without demanding the wax or leaden seal. The seal deposit shall be presented together with a declaration on a special form bearing a specimen of the full seal and the depositor's signature.

14. Contents.
The Bank shall accept only suitable assets for the form of deposit and Safe Custody Assets indicated herein and, under no circumstances shall these include articles that are highly flammable or otherwise dangerous or in any way unsuitable to be held in safe custody on the Bank premises. The depositor shall be liable for any loss or damage resulting from contravention of this regulation.

15. Bank's right of Inspection.
The Bank is entitled at the time the sealed deposit is presented, to ask the depositor for proof of the nature of the articles deposited or to inspect the contents of the sealed deposit. If in exceptional circumstances, this inspection is to take place in the absence of the Client after the deposit has been presented, the Bank shall draw up a record of the contents of the sealed deposit for the purpose of preserving evidence.

16. Liability.
The Bank shall be liable only for loss or damage proven by the Client to be due to its own gross negligence. Liability for such loss or damage shall not exceed the declared value. The Bank shall not accept any responsibility for loss or damage caused by atmospheric influences, in particular high or low humidity, force majeure or elemental occurrences, in particular war and unrest, and by the effects of ionizing radiation, earthquakes or floods. Such loss or damage shall be borne by the depositor alone.

On withdrawal of a sealed deposit, the depositor must immediately register any complaint about the condition of the wax or leaden seal, the packaging or the contents. On signing the receipt, the depositor releases the Bank from all liability.

17. Insurance.
The depositor is responsible for insuring the contents of a sealed deposit.

D. Applicable law and jurisdiction for legal proceedings

18. All legal relations between the Client and the Bank are governed by the Ancient Axe of Authority of the State of SCNRFP and Basel Accords as identified in the "General Business Conditions".

19. The Place of Performance, the place of debt collection for Client's residence outside the territory of the state of SCNRFP and the sole jurisdiction for any legal proceedings shall be within the legal boundaries of State of

SCNRFP, unless Bank agrees in writing otherwise. In the event that the Bank agrees to another jurisdiction that Agreement shall be for convenience and shall not constitute any surrender of sovereignty. The Bank is entitled, however, to assert its rights against the Client before the courts of the Client's domicile or before any other competent court.

Client hereby agrees to these Safe Custody Regulations and conditions and shall be bound by them:

Place and Date | Client's Signature

_____ _____

Signatory Authority

Bank ref. / initials

_____

6) POHS Society (Friendly Society), a State-Owned Company of the State of SCNRFP DURABLE POWER OF ATTORNEY FOR BANK ACCOUNT I, _____

_____

(Insert name and address of principal), do hereby appoint _____

_____

(Insert name and address of the agent, or each agent, if more than one is designated. If more than one agent is designated and the principal wishes each agent alone to be able to exercise the power conferred, insert in this blank the word "severally". Failure to make any insertion or the insertion of the word "jointly" shall require the agents to act jointly.) my attorney-in-fact to deposit, withdraw, monetize, finance, to my credit in account No. _____ (Insert account number) in _____ (Insert name of financial institution) moneys, negotiable instruments or credits acceptable by said financial institution for deposit, to withdraw from said account, either personally or by order payable either to said agent individually or to another payee, all moneys now and hereafter deposited in my name and to my credit in said account, and to sign in my name any and all required receipts, orders, drafts and withdrawal slips therefor, giving said agent full power and authority to do and perform anything whatsoever requisite and necessary to be done with respect to said account as fully as I might or could do if personally present, hereby ratifying and confirming all that said agents shall do or cause to be done by virtue hereof. This power of attorney shall not be affected by my subsequent disability or incompetence.

_____ Signed this ___ day of _____, 2026

Signatory Authority

7) Witnessed By Signature: _____

8) Print Witness Name: _____

9) **Signatory Authority**

10) (Acknowledgement)

POHS Society Website Terms of Use

PLEASE READ THESE TERMS OF USE CAREFULLY. THESE TERMS OF USE ARE SUBJECT TO CHANGE. ANY CHANGES WILL BE INCORPORATED INTO THE TERMS OF USE POSTED TO THIS SITE FROM TIME-TO-TIME. IF YOU DO NOT AGREE TO THESE TERMS OR ANY MODIFIED VERSION OF THESE TERMS, YOU SHOULD STOP USING THIS SITE IMMEDIATELY.

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1. Definitions

"**POHS Society,** "**we**," "**us**" or "**our**" means POHS Society, A state owned Friendly Society, State of SCNRFP Head Foreign Offices, Foreign ETMO, Foreign Territories and its affiliates, agents and assigns worldwide.

"**Products**" means the Online Savings Accounts and Certificate of Deposit Accounts (each an "Account"), loans, financial education materials and any other products or services provided through the Site.

"**Site**" means the POHS by State of SCNRFP website and any associated websites, products, or services.

"**Terms**" means these Terms of Use as they may be updated from time-to-time.

"**You**" or "**your**" means any user of the Site.

When the word "**including**" or "**includes**" are used in these Terms they mean "including but not limited to" or "includes but is not limited to".

2. General

By accessing and/or using the Site, you are agreeing to these Terms. These Terms apply to any use by you of the Site. For example, these Terms apply: (1) when you use the Site as a guest, (2) when you register as a user of the Site or (3) when you sign up for one or more Products. If you sign up for a Product, you may be required to acknowledge and agree to be bound by additional terms and policies for that Product.

You agree to provide accurate, current and complete information when you register as a user of the Site and when you sign up for a Product. You further agree to promptly update User Content when it changes.

3. Changes; Conflicts

We reserve the right, at any time without notice to you and in our sole discretion, to change or discontinue all or any portion of the Site, the Products, or the Terms. We may modify these Terms from time to time by notifying you of such modifications by any reasonable means, including by posting revised Terms through the Site. Continued use of the Site or the applicable Products following such modifications constitutes your acceptance of those modifications. Any such modifications will not apply to any dispute between you and us arising prior to the date on which we posted the revised Terms incorporating such changes, or otherwise notified you of such modifications. To the extent that there is a conflict between these Terms and the terms of any Product, the terms of the Product will govern.

4. Eligibility

You must be an individual of at least eighteen (18) years of age in order to use the Site. The Site is controlled or operated (or both) from the State of SCNRFP, Head Foreign Office, Foreign ETMO, Foreign Territories and is not intended to be, nor is it, subject to any U.S. jurisdiction, nor any of the domestic states of the U.S. or law, due to the fact that POHS is only within foreign jurisdictions outside the boundaries of the U.S. and outside any of the domestic states of the U.S. Any use of the Site is at your own risk, and you must comply with all applicable laws, rules and regulations in doing so. We may limit the Site's availability at any time, in whole or in part, to any person, geographic area or jurisdiction that we choose.

5. Site Requirements

To use the Site and to view documents presented in connection with certain of our Products, you will need:

- A Current Version (defined below) of an Internet browser we support;
- A connection to the Internet;
- A Current Version of a program that accurately reads and displays PDF files (which may be either a browser that supports native PDF rendering or a program such as Adobe Acrobat Reader); and
- A computer or mobile device and an operating system capable of supporting all of the above.

By "**Current Version**", we mean a version of the software that we support and that is currently being supported by its publisher. We support the Current Version and, for a period of time (at least three (3) months), the version immediately prior to the Current Version of Firefox, Google Chrome, Microsoft Internet Explorer and Safari.

6. License

Subject to these Terms, we grant to you a personal, non-exclusive, non-transferable, limited and revocable license to access the Site for your own personal use and **not** for any commercial or business purpose ("**Your License**").

7. User Content

The Site may enable you to transmit, post, communicate or otherwise make available text, photos, videos, links, information, ideas, suggestions, content and other materials ("**User Content**"), including through the Site's interactive features or functionality, such as chat features, message boards, forums and other communications tools. User Content may be accessible to and viewable by other users of the Site and the public. We do not claim ownership of User Content; however, by uploading or posting to the Site, you hereby grant to us a worldwide, royalty-free, fully paid-up, non-exclusive, perpetual, irrevocable, transferable and fully sub-licensable (through multiple tiers) license, without additional consideration to you or any third party, to reproduce, transmit, print, publish, distribute, index, exhibit, perform, display (publicly or otherwise), create derivative works of, adapt, modify, translate, comment on, use, analyze and otherwise exploit User Content for any purpose, including the right to use your name and likeness

as contained therein, in whole and in part, in any format, media or channels now known or hereafter developed (including in connection with the Site and on third-party sites and platforms such as Facebook, Twitter and YouTube), without further notice to you and without further requirement of permission from or payment to you or any other person or entity. You acknowledge and agree that we may use any ideas, concepts, know how or techniques contained in User Content for any purposes whatsoever, including in advertising or informational articles.

You are solely responsible for User Content. This means that you, and not us, are entirely responsible and liable for any claims, loss or damages relating to User Content. When you post User Content, you represent and warrant that you have permission to do so, including permission from any third parties whose names or likenesses are included.

In addition, if you provide to us any ideas, proposals, suggestions or other materials ("**Feedback**"), whether related to the Site, a Product or otherwise, such Feedback will be deemed to be User Content, and you hereby acknowledge and agree that such Feedback is not confidential, and that your provision of such Feedback is gratuitous, unsolicited and without restriction, and does not place us under any fiduciary or other obligation.

You represent and warrant that you have all rights necessary to grant the licenses granted in this section, and that User Content, and your provision thereof through and in connection with the Site, are complete and accurate, and are not fraudulent, tortious or otherwise in violation of any applicable law or any right of any third party. You further irrevocably waive any other rights with respect to attribution of authorship or integrity of materials regarding User Content that you may have under any applicable law under any legal theory.

In addition, some functionality of the Site will involve the transmission of information that personally identifies you (including information that we obtain directly from your browser) (collectively "**Your Personal Information**"). Please review the Site's **Privacy Policy** and any privacy notice or disclosure relating to a Product that you apply for or obtain from us for more information about how we collect, use and share Your Personal Information. By using the Site, you are consenting to the Site's Privacy Policy.

A Few Rules of the Road Regarding User Content. We do not endorse or control User Content, so we have to ask that you follow a few rules:

- User Content Must Comply with Our Acceptable Use Policy. Don't post content or materials that are obscene or that promote illegal activity, or that defame, abuse, harass, threaten or otherwise violate the legal rights of others (including rights of privacy and publicity). Any content or materials containing things like hate speech, nudity and violence (as examples) is strictly prohibited.
- User Content Must Be Yours. This means that you have created the content or materials containing User Content and, where applicable, you must have permission from everyone whose name or likeness is contained in your content or materials to share such content or materials. User Content should not contain any visible logos, phrases or trademarks or other third-party materials. Do not post any content or materials that belong to a third party (including any content that you might have found elsewhere on the Internet).
- User Content Must Be Accurate and Truthful. Do not impersonate any other user, person or company or upload or post any content or materials that you know is inaccurate, fraudulent, or deceptive. If you are not authorized to speak on behalf of POHS, please do not do so. Anything you say or post on the Site should reflect your true opinions or experiences.
- User Content Must Not Include Sensitive Information. Please avoid including your sensitive personal information (such as your social security number, credit card number, etc.) in any of User Content posted on the Site.
- User Content Must Not Be Commercial. Don't post advertisements, offers, or other commercial content designed or intended to sell yours or a third party's goods or services.

No Obligation to Monitor User Content. We may and expressly reserve the right (but have no obligation) to monitor, scan, intercept, review, analyze, store, evaluate, alter or remove User Content (and any messages, information, content or other materials sent

to you, or received by you, in connection with the Site or its features or functionalities), at any time, including while it is in transit, and before and after it is stored or made available through the Site, and to monitor, review, analyze or evaluate your access to or use of the Site (including any Site features or functionality), in each case by manual, automated or other means, and in each case for any purpose (including analytics, advertising (including sharing with ad brokers), marketing and any purposes as may be described in the Site's Privacy Policy).

8. Information Made Available through This Site or Third-Party Sites

You are permitted to use the tools, content, information, links or materials made available to you on or through the Site ("**Site Information**") only for your own personal use and **not** for any commercial or business purposes. You are not permitted to publish, transmit or otherwise reproduce any Site Information in any format without our express written consent. In addition, you are not permitted to change, hide or remove any copyright, trademark or any other notices contained on the Site. We reserve the right, in our sole discretion, to add, change or remove any Site Information at any time and from time-to-time. These Terms do not provide you with any rights to any Site Information other than those specifically described in these Terms. All rights not expressly granted in these Terms are reserved by us or the third-party providers of any Site Information.

The Site may contain links and other functionality that connect with websites and applications not provided by us, including social media sites ("**Third-Party Sites**"). We are providing these links and functionality solely as a convenience to you. We are not responsible for and have no liability for the content, features, products, services, privacy policies or terms of service of any Third-Party Sites. The fact that we have provided a link to a Third-Party Site is not an endorsement of that Third-Party Site (including any information or content made available throughout such site) or its owners, sponsors or operators. We have not tested any information, software or products found on any

Third-Party Site and therefore do not make any representations about those sites or any associated products or services.

EXCEPT AS OTHERWISE PROVIDED BY APPLICABLE LAW, WE ARE NOT LIABLE FOR ANY LOSS OR DAMAGE CAUSED BY (1) YOUR RELIANCE ON ANY SITE INFORMATION INCLUDING ANY OPINION, ADVICE, PRODUCT, SERVICE, CONTENT OR OTHER INFORMATION AVAILABLE THROUGH THE SITE OR ANY THIRD-PARTY SITE OR (2) YOUR RELIANCE ON ANY PRODUCT OR SERVICE OBTAINED FROM A THIRD-PARTY SITE. IT IS YOUR RESPONSIBILITY TO EVALUATE THE ACCURACY, COMPLETENESS OR USEFULNESS OF ANY OPINION, ADVICE, PRODUCT, SERVICE, CONTENT OR OTHER INFORMATION AVAILABLE ON OR THROUGH THE SITE OR OBTAINED FROM A THIRD-PARTY SITE. PLEASE SEEK THE ADVICE OF PROFESSIONALS, AS APPROPRIATE, REGARDING THE EVALUATION OF ANY SPECIFIC OPINION, ADVICE, PRODUCT, SERVICE, CONTENT OR OTHER INFORMATION CONTAINED ON THIS SITE OR ANY THIRD-PARTY SITE.

9. Acceptable Use

You accept sole responsibility for all of your activities using the Site. You may not use the Site in a manner that:

- Uses technology or other means not authorized by us to access the Site Information or our systems;
- Uses or launches any manual or automated device or system, including "robots," "spiders," or "offline readers," to (a) retrieve, index, “scrape,” “data mine,” access or otherwise gather any Site Information or our systems, (b) reproduces or circumvents the navigational structure or presentation of the Site or (c) otherwise harvests or collects information about users of the Site;
- Reverse engineers, decompiles or disassembles any portion of the Site, except where such restriction is expressly permitted by applicable law;
- Attempts to introduce viruses or any other computer code, files, or programs that interrupts, destroys, or limits the functionality of any computer software, hardware, or telecommunications equipment;

- Attempts to gain unauthorized access to our computer network or user accounts;
- Encourages conduct that would constitute a criminal offense or that gives rise to civil liability;
- Harasses, abuses, stalks, threatens, defames, or otherwise infringes or violates the rights of us or any other party (including rights of publicity or other proprietary rights);
- Is unlawful, fraudulent, or deceptive;
- Attempts to damage, disable, overburden, or impair our servers or networks;
- Reproduces, modifies, adapts, translates, creates derivative works of, sells, rents, leases, loans, timeshare, distributes or otherwise exploits any portion of (or any use of) the Site except as expressly authorized herein, without our express prior written consent;
- Fails to comply with applicable third-party terms; or
- Otherwise violates these Terms.

10. Termination

Subject to applicable law and the terms of any Product, we reserve the right, in our reasonable discretion, to terminate Your License, your use of the Site, your user account or any Product provided to you and to assert our legal rights with respect to content or use of the Site that we reasonably believe is, or might be, in violation of these Terms or the terms of any Product.

11. Protecting Your Devices and User Account

You are solely responsible for (a) maintaining the security of your devices used for accessing the Site, and (b) for the confidentiality of your user account information, including your access credentials. You are solely responsible for any and all activity that occurs under your user account as a result of your sharing this information or failing to keep this information secure and confidential, except as otherwise provided by law. You agree to notify us immediately of any unauthorized use of your user account, or any other breach of security, by call POHS Security Office, POHS Products.

12. Warranties; Disclaimers

WE MAKE NO WARRANTY, EXPRESS OR IMPLIED, CONCERNING THE SITE. THE SITE AND PRODUCTS PROVIDED BY US AND OUR THIRD-PARTY PROVIDERS ARE PROVIDED ON AN "AS IS" BASIS. WE EXPRESSLY DISCLAIM ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, INCLUDING ANY WARRANTY WITH RESPECT TO THE CORRECTNESS, QUALITY, ACCURACY, COMPLETENESS, RELIABILITY, PERFORMANCE, TIMELINESS OR CONTINUED AVAILABILITY OF THE SITE OR ANY SITE INFORMATION. ALL DISCLAIMERS OF ANY KIND (INCLUDING IN THIS SECTION AND ELSEWHERE IN THESE TERMS) ARE MADE FOR THE BENEFIT OF BOTH POHS FRIENDLY SOCIETY AND ITS AFFILIATES AND THEIR RESPECTIVE SHAREHOLDERS, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS AND REPRESENTATIVES, AND THEIR RESPECTIVE SUCCESSORS AND ASSIGNS.

THE SITE INFORMATION, SOFTWARE, PRODUCTS AND DESCRIPTIONS OF SERVICES PUBLISHED OR MADE AVAILABLE THROUGH THE SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS, AND WE SPECIFICALLY DISCLAIM ANY LIABILITY FOR SUCH INACCURACIES OR ERRORS. WE DO NOT WARRANT OR REPRESENT THAT THE SITE INFORMATION IS COMPLETE, CORRECT, SECURE OR UP-TO-DATE. ANY DATED INFORMATION IS PUBLISHED AS OF ITS DATE ONLY AND WE DO NOT HAVE ANY OBLIGATION TO UPDATE THAT INFORMATION. NEITHER WE NOR ANY OF OUR THIRD-PARTY PROVIDERS HAVE ANY RESPONSIBILITY TO MAINTAIN THE DATA, SITE INFORMATION OR PRODUCTS MADE AVAILABLE THROUGH THE SITE OR TO SUPPLY ANY CORRECTIONS, UPDATES OR RELEASES IN CONNECTION WITH THAT DATA, SITE INFORMATION OR PRODUCTS. THE SITE INFORMATION AND AVAILABILITY OF THE SITE IS SUBJECT TO CHANGE WITHOUT NOTICE. WE DO NOT REPRESENT OR GUARANTEE THAT THE SITE WILL BE AVAILABLE OR FREE

FROM LOSS, ATTACK, HACKING OR OTHER SECURITY INTRUSION, AND WE EXPRESSLY DISCLAIM LIABILITY FOR ANY SECURITY-RELATED LOSSES OR DAMAGES.

13. No Liability

YOU AGREE THAT YOUR ACCESS TO AND USE OF THE SITE IS AT YOUR OWN RISK. IN NO EVENT SHALL WE BE HELD LIABLE FOR (A) ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, LOSSES OR EXPENSES ARISING IN CONNECTION WITH YOUR USE OF THE SITE, SITE INFORMATION, ANY PRODUCT (INCLUDING ANY APPLICATION FOR SUCH PRODUCT) OR ANY THIRD-PARTY SITE, OR (B) ANY SITE FAILURE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION; COMPUTER VIRUS; OR LINE OR SYSTEM FAILURE, EVEN IF WE OR OUR REPRESENTATIVES ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES OR EXPENSES.

14. System Outages, Slowdowns and Capacity Limitations

Any computer system, service or electronic device, whether it is yours, an internet service provider's, a mobile network operator’s or ours, can experience unanticipated outages, slowdowns and/or capacity limitations. As a result of high internet traffic volume, transmission problems, systems capacity limitations and other problems, you may, at times, experience difficulty accessing the Site or communicating with us through the internet or other electronic and wireless services. The Site may be unavailable during system maintenance, for security precautions or when interrupted by circumstances beyond our control.

15. Marks and Content

The names “POHS: By State of SCNRFP” and “POHS by State of SCNRFP”, the “POHS: By SCNRFP” logo, the “POHS:” logo and other SCNRFP/POHS trademarks, service marks, graphics and logos used in connection with the Site are our trademarks or registered trademarks (collectively “**POHS Marks**”). Other trademarks, service marks, graphics and logos used in connection with the Site are the trademarks of their respective owners (collectively “**Third-Party Marks**”). The POHS Marks and Third-Party Marks may not be copied, imitated or used, in whole or in part, without our prior written permission or the prior written permission of the applicable trademark owner. The Site and its content are protected by copyright, trademark, patent, trade secret, international treaties, laws and other proprietary rights.

16. Terms Specific to POHS Savings

All Accounts (Online Savings Accounts and Certificate of Deposit Accounts as defined above) offered on and that may be accessible through the Site are held by POHS Society, Antigua.

A. If you are an Account owner, you may use the Online Banking portion of the Site to access your Account, transfer funds to and from your Account, and perform other actions related to your Account, provided you have created credentials and been authenticated and consented to our People of Heart Society eSign Agreement (“**eSign Agreement**”). In the case of a joint Account, each joint owner must separately create his/her own credentials and consent to the eSign Agreement. Your use of the Online Banking portion of the Site is governed by these Terms, as well as the Deposit Account Agreement, including section XIII. Online Banking, and the eSign Agreement. As applicable to your Accounts and the Online Banking portion of the Site, if these Terms conflict with the Deposit Account Agreement or the eSign Agreement, unless specially stated otherwise in the other agreements, the other agreements will control.

B. You may cancel your access to the Online Banking portion of the Site by calling Customer Service. If you withdraw your consent to the e-Sign Agreement, you will no longer be able to access the Online Banking portion of this Site.

C. We may suspend, terminate, or limit your use of the Online Banking portion of this Site for any reason and without notice, except as may be required by law.

17. Terms Specific to Our Credit and Debt Tools

As part of our credit and debt tools, you agree that we may provide you with updates regarding changes to your consumer report and important notifications related to your credit profile, which we may do on our website, push notifications, emails or text messages.

You may cancel your participation in our credit and debt tools at any time by contacting scnrfp@stategov.services . We may cancel your participation if you do not login for 6 consecutive months and we reserve the right to modify or eliminate the credit and debt tools, at any time. Our credit and debt tools are only available to customers who have a valid and verifiable email ID and phone number and Tax Identification number.

18. International Copyright Law Notice - How to Provide Notice of Alleged Copyright Infringement

You may not use the Site for any purpose or in any manner that infringes the rights of any third party. In accordance with the International Copyright Law (the “ICL“), we have a designated agent for receiving notices of copyright infringement and we follow the notice and take down procedures of the ICL. We may terminate your access to the Site in the event of repeated violations.

Procedure. If you believe that your work has been copied in a way that constitutes copyright infringement, please provide our copyright agent the following information as required by the ILC: (a) a physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed; (b) identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site; (c) identification of the material that is claimed to be infringing or to be the subject of infringing activity and information reasonably sufficient to permit us to locate the material; (d) information reasonably sufficient to permit us to contact you (e.g. your name, email address and phone number); (e) a statement that you have a good-faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and (f) a statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed. It is often difficult to determine if your intellectual property rights have been violated. We may request additional information before we remove any allegedly infringing material. Please direct copyright infringement notifications to our DMCA Agent via email.

19. Additional Technology

We may use Google, Inc. ("Google") Maps API to help pre-fill in address information on the Site. By using this service, you agree to be bound by Google's Terms of Service. To learn more about Google's Terms of Service, please visit https://www.google.com/policies/terms.

20. Severability / No Waiver

If any provision of these Terms is deemed unlawful, void or unenforceable for any reason, then such provision shall be deemed to be removed from these Terms and shall not affect the validity and enforceability of any remaining provisions. Our failure to enforce the strict performance of any provision of these Terms or additional terms for the Products will not waive our right to later enforce those provisions.

21. Applicable Law

A. Terms shall be governed by and construed in accordance with any applicable laws of the State of SCNRFP without regard to rules concerning conflicts of law or choice of law.

22. Filtering

We hereby notify you that parental control protections (such as computer hardware, software or filtering services) are commercially available that may assist you in limiting access to material that is harmful to minors. Information identifying current providers of such protections is available from https://en.wikipedia.org/wiki/Comparison_of_content-control_software_and_providers and providers. Please note that we do not endorse any of the products or services listed on such site.

23. Accessibility

We are committed to making our Products accessible to our customers and the public, including individuals with disabilities.

A. **Reasonable Accommodations:** Individuals who need a reasonable accommodation to access our Products should write to our Customer Care Center for other Products (including POHS Loans) and ask to speak to our ADA Coordinator. Requesters will need to provide the date on which the reasonable accommodation is needed and

information about the nature of the requested accommodation. Requesters should include contact information such as an email address or telephone number at which they can be reached. Depending on the nature of the request, we may need significant advance notice to provide a reasonable accommodation.

B. **Feedback:** In the event that a user with a disability experiences accessibility issues with the Site, please notify and in your communication to us, please specify the nature of the accessibility difficulty, including the web address that may have presented an accessibility challenge.

C. **Third-Party Sites:** The Site contains links to Third-Party Sites. We do not make any representations with regard to the accessibility of Third-Party Sites and are not able to remediate accessibility barriers on such sites.

24. Contact Us

Many questions regarding our Products and the Site can be answered through our FAQs found here. Any other questions, complaints or claims regarding the Site or the Products should be directed to our Customer Care Center

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NOTE: Provide a copy of your passport, copy of your driver's license, and CV with a completed trust document to scnrfp@stategov.services

NOTE: Complete a State of SCNRFP dual citizenship form and incorporation form and NDA and return to scnrfp@stategov.services

Said "Trust" may not become active without first completing this form and providing all requested.

Please Witness Below This Entire Trust Agreement As It Appears Above:

IN WITNESS WHEREOF, (I) (we), have hereunto set (my hand) (our hands) this _____ day of

_____, 20_____

_____
Name:
Signatory Authority