Standard Bank Limited

Head Office :
Metropolitan Chamber Building" (3rd Floor)
122-124 Motijheel C/A, Dhaka-1000, Bangladesh
PABX : 88-02-7175698, 7169134, 9558375
Fax   : 880-2-7176367, SWIFT : SDBLBDDH
E-mail : sblho@bangla.net, sbl_id@bangla.net,
            sblho@standardbankbd.com
Web   : www.standardbankbd.com

STANDARD BANK LIMITED, BANGLADESH
GLOBAL USA PATRIOT ACT CERTIFICATION

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (**a covered financial institution** as defined in 31 C.F.R. 103.175(f)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(o)). A **bank** includes office, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).

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

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instruction for covering multiple branches or a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A.   The undersigned financial institution, **STANDARD BANK LIMITED** (**"Foreign Bank"**) hereby certifies as follows:

B.   **Correspondent Accounts Covered by this Certification:**

        This Certification applies to **ALL** accounts established for **STANDARD BANK LIMITED** by Covered Financial Institutions.

C.   **Physical Presence/Regulated Affiliate Status:**

        STANDARD BANK LIMITED maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address: **HEAD OFFICE: METROPOLITAN CHAMBER BUILDING, 122-124 MOTIJHEEL C/A, DHAKA-1000, BANGLADESH**, where **STANDARD BANK LIMITED** employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- The above address is in **BANGLADESH**, where **STANDARD BANK LIMITED** is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by **BANGLADESH BANK** the banking authority that licensed **STANDARD BANK LIMITED** to conduct banking activities.

D.   **Indirect Use of Correspondent Accounts:**

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

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E. **Ownership Information:**

STANDARD BANK LIMITED'S **shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

F. **Process Agent:**

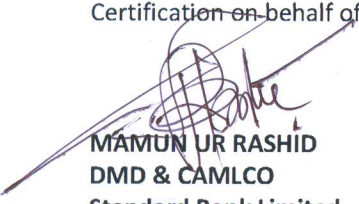The following individual or entity: *CT CORPORATION SYSTEM* is a resident of the United States at the following street address: *111, EIGHTH AVENUE, N.Y. 10011, U.S.A.*, **and** is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

G. **General**

STANDARD BANK LIMITED hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

STANDARD BANK LIMITED understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, *Mamun Ur Rashid* (name of signatory), certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of *STANDARD BANK LIMITED*.

MAMUN UR RASHID
DMD & CAMLCO
Standard Bank Limited

Executed on this 23^(RD) Day of March 2014

Received and reviewed by:

Name: _____
Title: _____
For: _____
[Name of Covered Financial Institution]

Date: _____