

CONDITIONS

1. H B Z Finance Ltd., Hong Kong, (hereinafter called "The Company") shall not be liable for any loss or damage to delay in payment or in giving advice of payment. Loss of items in transit or otherwise, mutilation, error, omission, interruption or delay in transmission or delivery of any item i.e. letter, swift, fax, cable. The actions of our correspondents, sub-agent, other agency, declared or undeclared war; censorship; blockage; insurance; civil commotion; or any law, decree, regulation, control, restriction or other act of a domestic or of foreign government or other group or groups exercising governmental powers, whether de jure or de facto, any act or event beyond our control, etc.,
2. All payment instructions which are written hereon should be checked carefully by the customers in each case. The Company shall have no liability for incorrect decipherment of any messages or instructions written by the customer.
3. The Company may send any message relative to this transfer in explicit language, code or cipher and is not to be liable for errors, neglects or defaults of any correspondents, sub-agent, or other agency.
4. Refund or cancellation is to be made if requested by the customer, but only if and after The Company having received confirmation from its foreign correspondent of effective cancellation of the remittance and in the case of funds already converted into foreign currencies by the company or its correspondents, refund is to be made only on the basis of the amount actually received from the correspondents and The Company's buying rate on the day of refund.
5. The Company is entitled to reimbursement for the expenses of The Company, its correspondents and agents.
6. Cheques accepted for reimbursement will be subject to final realization.



H B Z Finance Limited

(Associate of Habib Bank AG Zurich)

HONG KONG

Date: _____

DD/TT No. _____

D.D./T.T. TRANSFER APPLICATION

Please/issue transfer US\$/HK\$/Rs. _____ by DD/TT,

The details and beneficiary are as follows:

Name:	A/C No.	Foreign Currency		Local Currency	
Bank:					
Branch:					
By order:					
Purpose:					

() You are authorised to debit our US\$/HK\$ A/c no. _____ Title _____

() We tender herewith Cash/Cheque/Draft for US\$/HK\$ _____

We confirm that this transfer being done from our own legitimate income and for the sole purpose mentioned above. We further confirm I/we are not acting on behalf of any third party and are aware of its legal implication of funds are improperly remitted.

H B Z Finance Limited

Signature of Remitter / a/c holder

Name:

Address:

Tel:

Officer

Manager