

ANNEXURE-1: Pre-Term Matrix for Term Deposit Receipts (PKR)

TDR Type	Please Tick Relevant	Product	Description	Less than 1 Month	Equal to 1 Month but Less than 2 Months	Equal to 2 Months but Less than 3 Months	Equal to 3 Months but Less than 6 Months	Equal to 6 Months but Less than 1 Year	Equal to 1 Year but Less than 2 Years	Equal to 2 Years but Less than 3 Years	Equal to 3 Years but Less than 5 Years
1 Month Tenor - Profit Payment at Maturity		T1ML1M	NA'MAT PLUS TERM DEPOSITS 1 MONTH MATURITY	Imaan Saving Account (HSA)							
		R1ML1M	NA'MAT TERM DEPOSIT (1 Month Maturity)	Imaan Saving Account (HSA)							
		R4ML1M	FINANCIAL INSTITUTIONS TERM DEPOSIT (1 Month Maturity)	Imaan Saving Account (HSA)							
2 Month Tenor - Profit Payment at Maturity		T2ML2M	NA'MAT PLUS TERM DEPOSITS 2 MONTH MATURITY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)						
3 Month Tenor - Profit Payment on Monthly		T3ML1M	NA'MAT PLUS TERM DEPOSITS - 3 MONTH MONTHLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)					
		R3ML1M	FINANCIAL INSTITUTIONS TERM DEPOSIT (3 Month Monthly)	Imaan Saving Account (HSA)	FI TD 1-M Maturity (R4ML1M)	FI TD 1-M Maturity (R4ML1M)					
3 Month Tenor - Profit Payment at Maturity		T3ML3M	NA'MAT PLUS TERM DEPOSITS - 3 MONTH MATURITY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)					
		R3ML3M	NA'MAT TERM DEPOSIT (3 Months Maturity)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)					
6 Month Tenor - Profit Payment on Monthly		T6ML1M	NA'MAT PLUS TERM DEPOSITS - 6 MONTH MONTHLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)				
		R6ML1M	FINANCIAL INSTITUTIONS TERM DEPOSIT (6 Month Monthly)	Imaan Saving Account (HSA)	FI TD 1-M Maturity (R4ML1M)	FI TD 1-M Maturity (R4ML1M)	FI TD 3-M Monthly (R3ML1M)				
		N6ML1M	NISWAAN TERM DEPOSITS - (6 MONTH MONTHLY)	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)				
6 Month Tenor - Profit Payment at Maturity		T6ML6M	NA'MAT PLUS TERM DEPOSITS - 6 MONTH MATURITY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Maturity (T3ML3M)				
		R6ML6M	NA'MAT TERM DEPOSIT (6 Months Maturity)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)				
		HU6M6M	HAJJ & UMRAH TERM DEPOSIT (6 Months Maturity)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)				
1 Year Tenor - Profit Payment on Monthly		P1YL1M	NA'MAT PREMIUM PLUS TERM DEPOSIT (1 YEAR MONTHLY)	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Na'mat Plus TD 6-M Monthly (T6ML1M)			
		T1YL1M	NA'MAT PLUS TERM DEPOSITS - 1 YEAR MONTHLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Na'mat Plus TD 6-M Monthly (T6ML1M)			
		A1YL1M	AASOODGI TERM DEPOSIT 1 YEAR	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Na'mat Plus TD 6-M Monthly (T6ML1M)			
		R1YL1M	NA'MAT TERM DEPOSIT (1 Year Monthly)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)			
		5RYL1M	FINANCIAL INSTITUTIONS TERM DEPOSIT (1Year Monthly)	Imaan Saving Account (HSA)	FI TD 1-M Maturity (R4ML1M)	FI TD 1-M Maturity (R4ML1M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Na'mat Plus TD 6-M Monthly (T6ML1M)			
		N1YL1M	NISWAAN TERM DEPOSITS - 1 YEAR MONTHLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Niswaan TD 6-M Monthly (N6ML1M)			
1 Year Tenor - Profit Payment on Quarterly		T1YL3M	NA'MAT PLUS TERM DEPOSITS - 1 YEAR QUARTERLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Maturity (T3ML3M)	Na'mat Plus TD 6-M Maturity (T6ML6M)			
		R1YL3M	NA'MAT TERM DEPOSIT (1 Year Quarterly)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)			
1 Year Tenor - Profit Payment at Maturity		T1YL1Y	NA'MAT PLUS TERM DEPOSITS - 1 YEAR MATURITY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Maturity (T3ML3M)	Na'mat Plus TD 6-M Maturity (T6ML6M)			
		R1YL1Y	NA'MAT TERM DEPOSIT (1 Year Maturity)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)			

		HU1Y1Y	HAJJ & UMRAH TERM DEPOSIT (1 YEAR Maturity)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)			
2 Years Tenor - Profit Payment on Monthly		T2YL1M	NA'MAT PLUS TERM DEPOSITS - 2 YEAR MONTHLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Na'mat Plus TD 6-M Monthly (T6ML1M)	Na'mat Plus TD 1-Y Monthly (T1YL1M)		
		R2YL1M	NA'MAT TERM DEPOSIT (2 Years Monthly)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Monthly (R1YL1M)		
2 Years Tenor - Profit Payment on Quarterly		T2YL3M	NA'MAT PLUS TERM DEPOSITS 2 YEAR QUARTERLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Maturity (T3ML3M)	Na'mat Plus TD 6-M Maturity (T6ML6M)	Na'mat Plus TD 1-Y Quarterly (T1YL3M)		
		R2YL3M	NA'MAT TERM DEPOSIT (2 Year Quarterly)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Quarterly (R1YL3M)		
2 Years Tenor - Profit Payment at Maturity		T2YL2Y	NA'MAT PLUS TERM DEPOSITS 2 YEAR MATURITY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Maturity (T3ML3M)	Na'mat Plus TD 6-M Maturity (T6ML6M)	Na'mat Plus TD 1-Y Maturity (T1YL1Y)		
		R2YL2M	NA'MAT TERM DEPOSIT (2 Years Maturity)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Maturity (R1YL1Y)		
3 Years Tenor - Profit Payment on Monthly		P3YL1M	NA'MAT PREMIUM PLUS TERM DEPOSIT (3 YEARS MONTHLY)	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Na'mat Plus TD 6-M Monthly (T6ML1M)	Na'mat Premium Plus TD 1-Y Monthly (P1YL1M)	Na'mat Premium Plus TD 1-Y Monthly (P1YL1M)	
		T3YL1M	NA'MAT PLUS TERM DEPOSITS - 3 YEAR MONTHLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Na'mat Plus TD 6-M Monthly (T6ML1M)	Na'mat Plus TD 1-Y Monthly (T1YL1M)	Na'mat Plus TD 2-Y Monthly (T2YL1M)	
		R3YL1M	NA'MAT TERM DEPOSIT (3 Years Monthly)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Monthly (R1YL1M)	Na'mat TD 2-Y Monthly (R2YL1M)	
		N3YL1M	MCB ISLAMIC NISWAAN TERM DEPOSITS - 3 YEAR MONTHLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Niswaan TD 6-M Monthly (N6ML1M)	Niswaan TD 1-Y Monthly (N1YL1M)	Na'mat Plus TD 2-Y Monthly (N2YL1M)	
3 Years Tenor - Profit Payment on Quarterly		T3YL3M	NA'MAT PLUS TERM DEPOSITS - 3 YEAR QUARTERLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Maturity (T3ML3M)	Na'mat Plus TD 6-M Maturity (T6ML6M)	Na'mat Plus TD 1-Y Quarterly (T1YL3M)	Na'mat Plus TD 2-Y Quarterly (T2YL3M)	
		R3YL3M	NA'MAT TERM DEPOSIT (3 Year Quarterly)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Quarterly (R1YL3M)	Na'mat TD 2-Y Quarterly (R2YL3M)	
3 Years Tenor - Profit Payment at Maturity		T3YL3Y	NA'MAT PLUS TERM DEPOSITS - 3 YEAR MATURITY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat Plus TD 3-M Maturity (T3ML3M)	Na'mat Plus TD 6-M Maturity (T6ML6M)	Na'mat Plus TD 1-Y Maturity (T1YL1Y)	Na'mat Plus TD 2-Y Maturity (T2YL2Y)	
		R3YL3Y	NA'MAT TERM DEPOSIT (3 Years Maturity)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Maturity (R1YL1Y)	Na'mat TD 2-Y Maturity (R2YL2M)	
5 Years Tenor - Profit Payment on Monthly		T5YL1M	NA'MAT PLUS TERM DEPOSITS - 5 YEAR MONTHLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Monthly (T3ML1M)	Na'mat Plus TD 6-M Monthly (T6ML1M)	Na'mat Plus TD 1-Y Monthly (T1YL1M)	Na'mat Plus TD 2-Y Monthly (T2YL1M)	Na'mat Plus TD 3-Y Monthly (T3YL1M)
		R5YL1M	NA'MAT TERM DEPOSIT (5 Years Monthly)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Monthly (R1YL1M)	Na'mat TD 2-Y Monthly (R2YL1M)	Na'mat TD 3-Y Monthly (R3YL1M)
5 Years Tenor - Profit Payment on Quarterly		T5YL3M	NA'MAT PLUS TERM DEPOSITS 5 YEAR QUARTERLY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Maturity (T3ML3M)	Na'mat Plus TD 6-M Maturity (T6ML6M)	Na'mat Plus TD 1-Y Quarterly (T1YL3M)	Na'mat Plus TD 2-Y Quarterly (T2YL3M)	Na'mat Plus TD 3-Y Quarterly (T3YL3M)
		R5YL3M	NA'MAT TERM DEPOSIT (5 Year Quarterly)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Quarterly (R1YL3M)	Na'mat TD 2-Y Quarterly (R2YL3M)	Na'mat TD 3-Y Quarterly (R3YL3M)
5 Years Tenor - Profit Payment at Maturity		T5YLSY	NA'MAT PLUS TERM DEPOSITS 5 YEAR MATURITY	Imaan Saving Account (HSA)	Na'mat Plus TD 1-M Maturity (T1ML1M)	Na'mat Plus TD 2-M Maturity (T2ML2M)	Na'mat Plus TD 3-M Maturity (T3ML3M)	Na'mat Plus TD 6-M Maturity (T6ML6M)	Na'mat Plus TD 1-Y Maturity (T1YL1Y)	Na'mat Plus TD 2-Y Maturity (T2YL2Y)	Na'mat Plus TD 3-Y Maturity (T3YL3Y)
		R5YLSY	NA'MAT TERM DEPOSIT (5 Years Maturity)	Imaan Saving Account (HSA)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 1-M Maturity (R1ML1M)	Na'mat TD 3-M Maturity (R3ML3M)	Na'mat TD 6-M Maturity (R6ML6M)	Na'mat TD 1-Y Maturity (R1YL1Y)	Na'mat TD 2-Y Maturity (R2YL2M)	Na'mat TD 3-Y Maturity (R3YL3Y)

By signing this document, the Customer acknowledges that he/she/they have received a copy of the prevailing pre-term matrix at the time of above-selected Term Deposit booking and also agrees that the Bank can change / amend / update / alter this pre-term matrix from time to time and also agrees that at the time of premature encashment the Bank will pay profit in accordance with the prevailing pre-term matrix as appearing on the Bank's website.

Customer [Authorized Signatory(ies)]

ANNEXURE-2: Pre-Term Matrix for Foreign Currency Term Deposit Receipts (USD, GBP & EURO)

TDR Type	Please Tick Relevant	Product	Description	Less than 1 Month	Equal to 1 Month but Less than 3 Months	Equal to 3 Months but Less than 6 Months	Equal to 6 Months but Less than 1 Year	Equal to 1 Year but Less than 2 Years	Equal to 3 Years but Less than 5 Years
1 Month Tenor Profit Payment at Maturity		F1ML1M	Na'mat Plus FCY Term Deposit 1-M Maturity	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)					
3 Month Tenor Profit Payment at Maturity		F3ML3M	Na'mat Plus FCY Term Deposit 3-M Maturity	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)				
3 Month Tenor Profit Payment on Monthly		F3ML1M	Na'mat Plus FCY Term Deposit 3-M Monthly	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)				
6 Month Tenor Profit Payment at Maturity		F6ML6M	Na'mat Plus FCY Term Deposit 6-M Maturity	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)	3 Month Tenor - Profit Payment at Maturity (F3ML3M)			
6 Month Tenor Profit Payment on Monthly		F6ML1M	Na'mat Plus FCY Term Deposit 6-M Monthly	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)	3 Month Tenor - Profit Payment on Monthly (F3ML1M)			
1 Year Tenor Profit Payment at Maturity		F1YL1Y	Na'mat Plus FCY Term Deposit 1-Y Maturity	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)	3 Month Tenor - Profit Payment at Maturity (F3ML3M)	6 Month Tenor - Profit Payment at Maturity (F6ML6M)		
1 Year Tenor Profit Payment on Monthly		F1YL1M	Na'mat Plus FCY Term Deposit 1-Y Monthly	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)	3 Month Tenor - Profit Payment on Monthly (F3ML1M)	6 Month Tenor - Profit Payment on Monthly (F6ML1M)		
2 Years Tenor Profit Payment at Maturity		F2YL2Y	Na'mat Plus FCY Term Deposit 2-Y Maturity	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)	3 Month Tenor - Profit Payment at Maturity (F3ML3M)	6 Month Tenor - Profit Payment at Maturity (F6ML6M)	1 Year Tenor - Profit Payment at Maturity (F1YL1Y)	
2 Years Tenor Profit Payment on Monthly		F2YL1M	Na'mat Plus FCY Term Deposit 2-Y Monthly	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)	3 Month Tenor - Profit Payment on Monthly (F3ML1M)	6 Month Tenor - Profit Payment on Monthly (F6ML1M)	1 Year Tenor - Profit Payment on Monthly (F1YL1M)	
3 Years Tenor Profit Payment at Maturity		F3YL3Y	Na'mat Plus FCY Term Deposit 3-Y Maturity	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)	3 Month Tenor - Profit Payment at Maturity (F3ML3M)	6 Month Tenor - Profit Payment at Maturity (F6ML6M)	1 Year Tenor - Profit Payment at Maturity (F1YL1Y)	2 Years Tenor - Profit Payment at Maturity (F2YL2Y)
3 Years Tenor Profit Payment on Monthly		F3YL1M	Na'mat Plus FCY Term Deposit 3-Y Monthly	Imaan Foreign Currency Saving Account (USD, GBP & EURO)(NFS)	1 Month Tenor - Profit Payment at Maturity (F1ML1M)	3 Month Tenor - Profit Payment on Monthly (F3ML1M)	6 Month Tenor - Profit Payment on Monthly (F6ML1M)	1 Year Tenor - Profit Payment on Monthly (F1YL1M)	2 Years Tenor - Profit Payment on Monthly (F2YL1M)

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Customer [Authorized Signatory(ies)]