

QDB REMOTE BANKING SERVICES AGREEMENT AND DISCLOSURE

This Remote Banking Services Agreement and Disclosure (the “Agreement”) is entered into between Qatar Development Bank (“QDB” or the “Bank”) and the customer of the Bank (the “Customer”), who hereby subscribes to QDB remote services available in this agreement (the “Services”), which can be accessed using one of remote banking platform made available by QDB (the “Portal” or “Portals”), such as, but not limited to, NUMU Portal (available at numu.qdb.qa), Corporate Internet Banking (available at ibportal.qdb.qa) and QDB Digital (available at digital.qdb.qa).

This Agreement applies to the submission, follow up, and use of any and all other services and applications in relation to the customer’s transactions by using the Portal. The terms and conditions set out in this Agreement (the “Terms and Conditions”) apply where the Customer’s transactions have been carried out (by using the Portal or other electronic communication means) by the customer or by any other person authorized by the customer, and the customer will be responsible for all such use. The Customer is sometimes referred to in the Agreement as “you” or “your” and the Bank is sometimes referred to as “we”, “us”, and/or “our”. If you use QDB Portal or permit another person to use QDB Portal on your behalf, you agree to these Terms and Conditions.

1.0 SCOPE OF AGREEMENT

1.1 The Services

QDB and the customer may enter into a Banking Master Agreement and General Terms and Conditions or such other finance documents (the “Finance Documents”) from time to time, pursuant to which QDB may agree to provide financing to the customer (“Finance Arrangements”). The customer may, utilize the Finance Arrangements approved under the Finance Documents, by providing utilization applications, offers, acceptances, supporting documents and confirmations (the “Utilization Documents”) using the Portal or such other electronic communication means approved under this Agreement.

This Agreement governs online access for the submission, follow up and utilization of a Finance Arrangement and any and all other services and applications (including submission of Utilization Documents) in relation to your transaction account(s) with the Bank. The terms and conditions set forth herein are in addition to, and do not cancel or supersede, any other agreements or signature cards governing your accounts or other business relationships with the Bank. All of the terms, conditions, agreements, representations, schedules, disclosures, and fees set forth in or associated with such other agreements including Finance Documents remain in full force and effect. However, the persons you authorize to have access to and use the Services or your Portal through QDB may not be the same persons who are authorized to act on your behalf or sign on the account under your other agreements and signature cards with us, or you may give them greater authority to conduct activities through QDB than they have under your other agreements and signature cards with us. You will be responsible for ensuring that any authority delegation for using the Services is legally done as per your corporate documents.

1.2 Instructions and Fee

Any instructions we may issue for the use of QDB and any fees we may charge are a part of this Agreement and are incorporated herein by reference. The Bank may debit the Customer’s account with fees and charges for any instructions through the Service. Such fees and charges shall be as per the Bank’s schedule of charges for the various services which can be amended by the Bank from time to time. You are also responsible for all telephone charges incurred in connecting to QDB and for charges by any internet service provider providing connection to the Internet.

1.3 Changes in Terms and Conditions and Amendments

We may add, delete or amend the Terms and Conditions described in this Agreement at any time upon at least thirty (30) days’ notice to you prior to the effective date of any amendment or change. We will notify you of any such change or amendment electronically by posting such notice on our QDB home page. You are bound by any such change if you use the QDB service after the effective date of the notice, unless you notify us in writing within ten (10) days of having received the notice that you reject these changes and close your account(s) with us.

1.4 Termination

This Agreement will remain in effect until your outstanding liabilities with QDB is repaid in full or until the Agreement is terminated by us. We may terminate this Agreement and the Services for any reason at any time. We will try to notify you in advance of any termination, but we are not obligated to do so. Upon termination, all applications, Utilization Documents and other Services submitted or requested through the Portal or other electronic communication means will remain valid. However, we reserve the right to make no further operation on your account(s) pursuant to this Agreement, including in relation to applications you have previously submitted following the termination of this Agreement.

QDB REMOTE BANKING SERVICES AGREEMENT AND DISCLOSURE

2.0 DESCRIPTION OF AND LIMITATIONS ON QDB

2.1 General Description of Services

In general, the Portals enable you to:

- View account balances
- View statements
- View facilities and transactions
- Submit trade finance transactions requests and documentation
- Submit disbursement requests
- Submit request for funds transfer against current account balance as per Bank policy, including international transfer
- Submit applications for new financing
- View and manage beneficiaries
- Renew & amend facilities
- Track progress of submitted requests
- Upload, store and manage documents
- View health check status
- View past dues and submit rescheduling requests
- Submit Utilization documents
- Submit requests for utilization of a Finance Agreement whatever its nature subject to the available limit
- Submit request for Tasdeer export credit insurance products
- E-services including:
 - Feedback and complaint
 - Email services
 - Document tracking
 - Offers tracking

This list is not exhaustive and the Bank may remove or offer additional or different services in the future, all of which will be governed by this Agreement, or as subsequently amended.

2.2 Internet banking requests

You can apply for Services through the Portal. By applying for a Service, completing the required form(s), providing required documents and filling in your details, you are deemed to have accepted the terms and conditions, of the respective agreement as adopted by the Bank, or additional terms and conditions specified on the Portal. In the enrollment form you will identify the duties of your authorized personnel (i.e maker, reviewer and approver) and you shall ensure that such individuals use their authorizations accordingly in connection with the Services and Portal.

Where you have submitted Utilization Documents in connection with a Finance Arrangement using the Portal, we may issue commercial terms, offers or such other documents relating to the utilization of a Finance Arrangement to you by sending a message to you. You should review the message received in connection with the Finance Arrangement and provide your confirmation (or rejection) of the commercial terms, acceptance or other documents requested by using the relevant functionality on the Portal or other method.

2.3 Submission of requests; Utilization Request, Order of Payments and other documents

You confirm that the entry into, submission of Utilization Documents and performance by you of, and the transactions contemplated by, the Finance Documents do not and will not conflict with (i) any law or regulation applicable to you, or (ii) any agreement or instrument binding upon you or any of your assets. You have the power to enter into, perform and deliver, the Utilization Documents and Finance Documents and the transactions contemplated by such documents using the Portal. You confirm that any information or document provided by you through the Portal is true, complete and accurate as at the date it was provided or as at the date (if any) at which it is stated.

2.4 Computer Requirements

In order to use the Portal, you must have your own internet service provider and the necessary computer equipment required by the browser, which you select. In this Agreement, your computer and the related equipment are referred to together as your "Computer". You are responsible for the installation, maintenance, security and operation of your Computer and your software.

2.5 Registration Process

You agree to use your State of Qatar ID Card number and PIN for registration.

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2.0 DESCRIPTION OF AND LIMITATIONS ON QDB

2.6 Access Code and Security

Once enrolled and registered by QDB to use the Portal, you have to mandatorily change the password on the first login. We will be able to assign you a new password if you forgot your password, as well as your "Hint Question and Answer". We recommend that you change your password every three (3) months at least or even more frequently if you deem it necessary. Your password can be changed within the Portal system available at the "Home" screen from the option "Security / Change Security Setting". For security purposes, it is recommended that you memorize your password and do not write it down. You are responsible for keeping your password and account data confidential. You will need the username and password to gain access to the Portal and to request Services. Use of the username and password is the agreed security procedure between you and the Bank. You should keep your username and password confidential in order to prevent unauthorized use of the Portal and possible loss to your accounts. Anyone to whom you give or disclose your username and password will have full access to your accounts, even if you attempt to limit that person's authority. You are responsible for all transactions you authorize or make on the Portal, including any transactions that may be unintentionally or inadvertently authorized or made, and any losses, charges, or penalties incurred as a result. In addition, except as otherwise provided in this Agreement, you are responsible for transactions by unauthorized persons using your username and password.

You may also be required to utilize a one-time password "OTP" provided to your representatives on their mobile device to authenticate a transaction.

You are required to provide to us with mobile phone number (the "Designated Mobile Number"). It is your responsibility to ensure that you authorize each person using the Designated Mobile Number. We will not be required to check that the person using the Designated Mobile Number is authorized by you to do so.

It is your responsibility to ensure that you authorize each person using the Portal (including for the purposes of utilizing the Finance Arrangements), in accordance with your constitutional documents and applicable laws and regulations. We will not be required to check that the person using the portal is authorized by you to do so.

2.7 Reporting Unauthorized Transaction or Theft or Loss of Access Codes

If you believe that an unauthorized transaction has been or may be made from your account, alert the Bank immediately by calling us at +974 44300000. You will be responsible for all actions taken using the Portal prior to such notification. QDB shall not be liable if you incur any loss before the date and time of reporting the unauthorized transaction.

3.0 E-MAIL COMMUNICATIONS

3.1 Designated E-mail Address

You are required to provide to us an e-mail address (the "Designated E-mail Address") for the purposes of communicating with you in relation to the Finance Arrangements. You must ensure that only those individuals who are authorized by you to utilize the Finance Arrangements and to submit Utilization Documents are permitted to send and receive e-mails through the Designated E-mail Address.

It is your responsibility to ensure that you authorize each person using the Designated E-mail Address (including for the purposes of utilizing the Finance Arrangements), in accordance with your constitutional documents and applicable laws and regulations. We will not be required to check that the person using the Designated E-mail Address is authorized by you to do so.

3.2 Documents Confirming Utilization of Finance Arrangements

Where you have submitted Utilization Documents in connection with a Finance Arrangement using the Portal, we may issue commercial terms, offers or such other documents relating to the utilization of a Finance Arrangement to you by sending a message to your Designated E-mail Address. You should review the message received in connection with the Finance Arrangement and provide your confirmation (or rejection) of the commercial terms, acceptance or other documents requested from your Designated E-mail Address.

3.3 Acknowledgement of Receipt

An e-mail sent by us to your Designated E-mail Address will also contain an accompanying automated request to acknowledge receipt of the message. You must acknowledge receipt in order for us to confirm that the message has been received by you. Once we receive your acknowledgment of the message we shall consider the message to be received by you. If you do not acknowledge the request to acknowledge receipt of the message we may consider that you have not received the message and we may disregard any further communications from you in connection with that message.

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3.0 E-MAIL COMMUNICATIONS

3.4 Security of E-mail Communications

You are responsible to ensure that your Designated E-mail Address and all communications received at that address and made from that address are secure. Any breach of security in connection with your Designated E-mail Address or unauthorized use of your Designated E-mail Address shall be your responsibility. We shall consider any message received from your Designated E-mail Address to be a message from you until you notify us of an unauthorized use. If you believe that unauthorized access to your Designated E-mail Address has occurred or is likely to occur, alert the Bank immediately by calling us at +974 44300000 or write us at: Qatar Development Bank Attn: Internet Banking Helpdesk, P. O. Box 22789, Doha, Qatar.

3.5 Contracts concluded using E-mail Communications

All offers, acceptances, confirmations, contracts, other transactions concluded and utilizations made in respect of the Finance Arrangements as a result of e-mail communications between you (from and to your Designated E-mail Address) and us shall be conclusive evidence of such transaction having occurred.

4.0 RESPONSIBILITY OF PARTIES

4.1 Privacy and Confidentiality

The importance of maintaining the confidentiality and privacy of the information provided by our customers is one of our highest priorities. You should carefully review our privacy policy as stated on our web site at www.qdb.qa and attached hereto for your reference. Our privacy policy is incorporated in this Agreement by reference and you hereby agree that you have read our privacy policy, understand it and agree to its terms.

4.2 Customer's Responsibilities

You are responsible for keeping your username, password and account data confidential. We are entitled to act on transaction instructions received using your username and password and you agree that the use of your username and password will have the same effect as your signature in execution of agreements, authorizing transactions, authenticating your identity, and verifying instructions you have provided to us. If you authorize other persons to use your username and password in any manner, your authorization will be considered unlimited in amount and manner until you have notified us in writing that you have revoked the authorization and changed your username and Password, and you are responsible for any transactions made by such persons until you notify us that transfers by that person or instructions regarding your account(s) are no longer authorized and we have a reasonable opportunity to act upon the change of your Username and Password. If you believe your username and password has become known by an unauthorized person, or that an unauthorized transaction has been or may be made from your account, alert the Bank immediately by calling us at +974 44300000 or write us at the Bank Address: Qatar Development Bank Attn: Internet Banking Helpdesk, P. O. Box 22789, Doha, Qatar.

4.3 Things for Which We Will Not Be Responsible and Further Limitations on Our Liability

(a) Access. We will not be liable under this Agreement for failure to provide access or for interruptions in access to the Services due to a system failure or due to other unforeseen circumstances.

(b) Your Computer Equipment & Your Software. We will not be responsible for any errors or failures from any malfunction of your computer or a computer virus, hacking or other problems relating to your computer equipment used with the Services. We are not responsible for any error, damages or other loss you may suffer due to malfunction or misapplication of any system you use, including your browser, your Internet service provider, or any equipment you may use (including your telecommunications facilities, Computer hardware and modem) to access or communicate with the Services. You will solely responsible for any information security breach to your computer.

(c) Warranty & Software Limitations. NEITHER WE NOR ANY SOFTWARE SUPPLIERS NOR ANY INFORMATION PROVIDERS MAKE ANY WARRANTY, EXPRESS OR IMPLIED, TO YOU CONCERNING THE SOFTWARE, EQUIPMENT, BROWSER OR OTHER SERVICES INCLUDING, BUT NOT LIMITED TO, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD-PARTY RIGHTS, UNLESS DISCLAIMING SUCH WARRANTY IS PROHIBITED BY LAW.

(d) Computer-related Warranties. Neither we nor any software supplier nor information provider represents and warrants to you that the software we supply to you for the Services is free from any defects, computer virus or other software-related problems. In the event of such defects or computer virus caused by the QDB software, our sole responsibility shall be limited to the replacement or the reasonable cost of replacement of the software we provided in connection with the Services. We will not be liable for any indirect, special, consequential, economic or other damages. In states which do not allow the exclusion or limitation or liability is limited to the extent permitted by applicable law.

(e) General Limitation on Liability: IN NO EVENT SHALL THE BANK BE LIABLE FOR SPECIAL, INDIRECT, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL LOSS OR DAMAGE OF ANY KIND INCLUDING LOST PROFITS WHETHER OR NOT THE BANK HAS ADVISED YOU OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE ARISING OR RELATED TO YOUR USE OF THE PORTALS.

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4.0 RESPONSIBILITY OF PARTIES

4.4 Customer Liability and Indemnity

QDB will only be liable for any direct and actual loss you incur after the date and time of reporting to QDB the loss or theft of your username and password. QDB shall not be liable if you incur any loss before the date and time of reporting your loss or theft of username and password.

You will indemnify and hold the Bank and any other member of QDB harmless from all losses and liabilities incurred by the Bank or any other member of QDB as a result of:

- any breach by you of your obligations under this Agreement; or
- the Bank or any other member of QDB acting on any of your instruction or other communication relating to the Services, whether or not such instruction or communication was: (a) authorized by you, or (b) in an agreed form.

4.5 Bank's Responsibility

The Bank is responsible for completing a payment order on time according to your properly entered and transmitted instructions. However, the Bank will not be liable for completing payment orders, if, through no fault of ours, you do not have enough available funds under the Finance Arrangement or in your account; if you have not properly followed QDB instructions on how to make a payment order or other transaction through the Portal; if you have not given the Bank complete, correct, and current instructions, account numbers, username and password, requested information and documentation or other identifying information so that the Bank can properly credit your account or otherwise complete the transaction; if withdrawals from any of your linked accounts have been prohibited by regulatory authority (s) or a court order such as a garnishment or other legal process; if your Computer, your software, or the Services was not working properly and this problem should have been apparent to you when you attempted to authorize a transfer; if you, or anyone you allow, commits fraud or violates any law or regulation; if circumstances beyond the Bank's control prevent making a transfer or payment, despite reasonable precautions that the Bank has taken. Such circumstances include telecommunications outages, postal strikes, delays caused by payees, fires, and floods. There may be other exceptions to the Bank's liability as stated in the other agreements between you and the Bank.

The Bank and/or any other member of the QDB shall only be liable for any loss, damage or delay which you suffer or incur as a direct result of the Bank's or the other QDB member's gross negligence or willful misconduct and shall not be liable for any other loss or damage of any kind.

Neither the Bank nor any other member of the QDB shall in any event be liable to you for any loss of business or profits or data, or indirect, consequential or special loss or damage arising out of your use of, or in connection with, the Services, whether or not the Bank or that other member of QDB has been advised of the possibility of such loss or damage and whether or not arising out of negligence, breach of this Agreement or otherwise.

Neither party nor any other member of the QDB purports to exclude or limit liability in relation to fraud, personal injury or death.

The Bank and each other member of QDB aggregate liability due to you, under and/or arising out of or in connection with this Agreement shall, in aggregate in any calendar year, not exceed QR 20,000.

4.6 Disclosure of Account Information to Third Parties

To the extent necessary to carry out the Bank functions, the Bank may disclose information about your accounts to third parties in the following instances: when it is necessary for completing transfers; in order to verify the existence and condition of a payment account; in order to comply with laws, Qatar Central Bank directives, government agency rules or orders, court orders, subpoenas or other legal process, or in order to give information to any government agency or official having legal authority to request such information; to protect and enforce our rights; in order to share information with our affiliates to the extent allowed by law; in order to contract with outside agents or service providers to prepare account statements, enter or calculate transactions and balances, or provide other materials or services on our behalf; if you give us your written permission (which may be by authorized personnel through electronic or telecommunications transmission as well as on paper).

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5.0 MISCELLANEOUS

5.1 Business Days and Hours of Operation

The Portal is available twenty-four (24) hours a day, seven (7) days a week but the official working hours to customer service and call center will be available during the official working hours ("Business Day") which are from Sunday to Thursday from 7:30 AM until 2.30 PM excluding any bank holidays and other national holidays. However, some or all of QDB Service may not be available (i) on weekends and (ii) at certain times due to system maintenance.

5.2 Notices and Communications

Except as otherwise provided in this Agreement, all notices required to be sent to you will be effective when we mail or deliver them to the current address that we have for you in our records. Notices from you will be effective when received by mail at the address specified in clause 4.2.

5.3 Assignment

The Bank may assign its rights and delegate its duties under this Agreement to a company affiliated with the Bank or to any other party. The customer may not assign its rights and/or obligations under this Agreement to any third party without the express prior written consent of the Bank.

The Bank shall not be deemed to have waived any of its rights or remedies unless such waiver is in writing and signed by the Bank. No delay or omission on the part of the Bank in exercising its rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

5.5 Governing Law and competent courts

This Agreement shall be governed by, construed and enforced in accordance with the laws of the State of Qatar provided that they are consistent with the principles of Islamic Sharia. The courts of the State of Qatar have exclusive jurisdiction to settle any dispute arising out of or in connection with this Agreement in consistency with the Islamic Sharia.

5.6 Severability

Should any part of this Agreement be held invalid or unenforceable, that portion shall be construed consistent with applicable law as nearly as possible to reflect the original intent of the Agreement, and the remaining portions shall remain in full force and effect.

5.7 Copyright and Trademarks

The content, organization, graphics, design, compilation, magnetic translation, digital conversion and other matters related to our web-site and QDB are protected under applicable copyrights, trademarks and other proprietary rights. The copying, redistribution, use or publication by you of any part of our website, except as allowed by this Agreement, is strictly prohibited. You do not by virtue of this Agreement acquire any ownership rights to any content, document or other materials accessed through our website or QDB. The posting of information or materials on our website or through QDB does not constitute a waiver by us of any proprietary or other right we have in such information or materials.

QDB REMOTE BANKING SERVICES AGREEMENT AND DISCLOSURE

6.0 Terms and Conditions for Letter of Guarantee Applications

The below terms and conditions shall apply to all applications for Letters of Guarantee

Letter of Guarantee Applicant's Declaration

We do hereby priorly authorize you, against issuance of this Letter of Guarantee, to renew it whenever the beneficiary requests you for that. We undertake, in advance to indemnify you against any damage or liability that may be caused to you resulting from the issuance of this Letter of Guarantee or its renewal. We also authorize you to pay the amount specified in this Letter of Guarantee or any pay thereof whenever the beneficiary requests you to do so and without referring to us or obtaining our prior consent.

We undertake to pay immediately upon your first requests all amounts paid by you and/or amounts you may be requested to pay according to this authorization and a full commitment to implement all the necessary arrangements that are/will be done from your side to recover the amounts you pay in addition to all expenses, fees and actual damages incurred by you at any time as a results of the issuance of this Letter of Guarantee.

We also authorize you priorly and without intimation to us to deduct from any of our accounts the amount of the Letter of Guarantee before it is returned to you or cancelled or paid and to retain the deducted amount as a guarantee for the value of this letter until the settlement of all liabilities you may incur in accordance with it.

We also undertake to deposit with you, and upon your first written request during the validity of this Letter of Guarantee or the renewed period, in cash or in securities acceptable to you, sums equivalent to cover the value of the letter of guarantee, even if that is not requested by the beneficiary. In case we fail to comply with this undertaking, you have the full right to debit our A/C and/or charge us a due debit.

In case that this application is made by two or more persons, we hereby consent that every one of them is severally and jointly responsible with others towards all liabilities and obligations that may result from the issuance of this letter of guarantee.

We agree that any dispute arising from the interpretation or execution of this Letter of Guarantee shall be referred to the civil courts of the State of Qatar, to have the judgment on the dispute taken as per the provisions of the Qatar laws that do not contradict with the Islamic Sharia.

QDB REMOTE BANKING SERVICES AGREEMENT AND DISCLOSURE

Disclaimer

NOTICE. PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY.

BY ACCESSING THIS SITE AND ANY PAGES THEREOF, YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, DO NOT ACCESS THIS SITE, OR ANY PAGES THEREOF. COPYRIGHT © QDB 2016. ALL RIGHTS RESERVED. Copyright in the pages and in the screens displaying the pages, and in the information and material therein and in their arrangement, is owned by QDB unless otherwise indicated.

TRADEMARKS

QDB, and the QDB logo are registered trademarks and service marks. QDB may also claim trademark and service mark rights in other marks contained in the pages.

USE OF INFORMATION AND MATERIALS

The information and materials contained in these pages - and the terms, conditions, and descriptions that appear - are subject to change. Your eligibility for particular products and services is subject to final QDB determination and acceptance.

SUBMISSIONS

All information submitted to QDB via this site shall be deemed and remain the property of QDB and shall be free to use, for any purpose, any ideas, concepts, know-how or techniques contained in information a visitor to this site provides QDB through this site. QDB shall not be subject to any obligations of confidentiality regarding submitted information except as agreed by the QDB entity having the direct customer relationship or as otherwise specifically agreed or required by law.

Agreement Authorization

You have taken all necessary action to authorize the entry into and performance of this Agreement; the person(s) who sign the enrollment form to which this Agreement is attached have been duly authorized to sign the Agreement on your behalf; the Agreement and such authorizations are in accordance with your applicable constitutional documents; and such person(s) have also been duly authorized to appoint such other person(s) to give instructions to the Bank in respect to all matters regarding the Services including, without limitation, subscribing for and withdrawing from any Services.

You have read and understood the Bank's terms and conditions in relation to the Portals Services Agreement and agree to abide by them and any amendments thereto from time to time at the sole discretion of the Bank.

QDB REMOTE BANKING SERVICES AGREEMENT AND DISCLOSURE

PRIVACY POLICY

This privacy policy applies only to this Site "www.qdb.qa"

We are committed to the protection of your information, and to the secure and responsible handling of information about you. We will only collect personally identifiable information such as your name or email address when it is voluntarily submitted to us at this Site.

Our use of your information

"Your information" is defined as any and all information such as personal information, email correspondence or any other data you provide through this Site. We may use your information to inform you by letter, telephone, text (or similar) messages, email and other electronic methods, about products and services (including those of others) which may be of interest to you. You may tell us at any time if you do not wish to receive marketing communications by contacting us by writing or through our Call Centre on 4430 0000. We may also use your information for research and statistical analysis with the aim of improving our services.

Consent

By providing personal information, users consent to the processing of such information by us as described in this privacy policy.

Disclosure of data to third parties

We may, in limited circumstances, share such data with carefully selected third parties who may contact users about future events. If, at any time, you would like us to stop using your personal information in this way, please contact us.

Verifying, updating and amending your personal information

If, at any time, you would like to verify, update or amend your personal information, please contact us.

Cookies

A "cookie" is a small text file that is put by a website on a user's computer hard drive. Internet browsers normally accept cookies by default; however, it is possible to set a browser to reject cookies. Cookies are often used to tell the website a user is registered and to personalize the user's visit to the website. Cookies are used by us to track movement by the user purely for statistical analysis. We do not use cookies to analyse visits to other websites, or Internet searches undertaken whilst on our Site.

Authorized signatorie(s)

Name

Date

/ /

Client Signature

Signature must be witnessed by QDB representative *