ACESSION AGREEMENT To MyBIAT Corporate

Between the undersigned :

Banque Internationale Arabe de Tunisie, "BIAT", a Public Limited Company with a share capital of 178,500,000s TND, registered in the National Register of Companies under the Unique Identifier No. 0000110 F, whose registered office is located at 70-72 Avenue Habib Bourguiba 1080 Tunis, represented by Mr. / Mrs. …………………..………………., the Director of the Bank Branch ………..................

Hereinafter referred to as the "**Bank**",

AND

The Company (Trade name and legal form) …………………………………., registered in the National Register of Companies under the Unique Identifier No. ………………….., whose registered office is located at (address)…………………., represented by ……………………………………… in his/her capacity of ……………………….……

Hereinafter referred to as the "**Customer**"

On the other hand.

The Customer and the Bank are, hereinafter, collectively referred to as the "**Parties**" and individually as the "**Party**".

PREAMBLE

MyBIAT Corporate is an electronic banking Platform, hereinafter referred to as the "**Platform**" available to Customers to enable them to carry out the banking transactions, to consult accounts opened with the Bank and to communicate via secure messaging with the Bank.

The Platform is reserved exclusively for legal entities operating in the form of companies and duly registered under the legislation of the State of their registered office.

Now therefore, it is agreed between the parties as follows:

DEFINITIONS

The terms and expressions below written in the text of the AGREEMENT with a capital letter will have for the Parties the meaning of the definition given below:

"Company Administration": means all the acts carried out by the company in order to define the Functionalities used by its Users and notably their respective authorizations, as well as the operations that they will be authorized to carry out by means of the Platform, to determine the signature levels as well as the validation rules for each category of operation.

"**Company Administrator**": means any natural person designated, under the conditions defined in the Agreement, who is responsible for the acts of attribution, to each User, of the Functionalities and the rights of access to data and operations.

"Functionality": means the service chosen by the Customer within the framework of the Platform.

"Site": means the website allowing the access to the Platform.

"User": means any natural person expressly authorized, under the conditions defined in the Agreement, to use one or more Functionalities and holder of the corresponding accesses.

"**Reference role":** means the profiles predefined by the Bank containing the authorizations necessary to access cand to use the Platform. These profiles are detailed in the Appendix.

Article 1 - Purpose

The purpose of this Agreement is to define the terms and conditions applicable to the use of **MyBIAT Corporate** Platform and to set the terms by which the Bank provides the necessary technical means and assistance to the Customer.

The functionalities and any other obligation arising from the contractual relationship established between the Parties, under this Agreement, are executed in accordance with these stipulations.

Within the framework of the Platform, the Bank acts exclusively as a technical service provider.

Article 2 - Description and Functionalities of MyBIAT Corporate

In accordance with the module(s) chosen by the Customer, the Platform **MyBIAT Corporate** allows the customer to carry out the banking transactions.

Under this Agreement, the Customer authorizes the Bank, which accepts it, to execute the instructions relating to his/her bank account(s) as being validly issued by him/her.

Article 3 - Conditions of access and use of MyBIAT Corporate

3.1 Computer equipment

To use the Platform, the Customer must have a microcomputer equipped with access to the Internet network and browser software. All the communication costs via the Internet and telephone are payable exclusively by the Customer.

The Customer ensures:

• The rental and/or purchase, installation and maintenance of all hardware and computer equipment, navigation software and internet connections with the Site necessary for the functioning of the Platform (Hereinafter collectively referred to as the "Computing System"),

• The proper functioning of its Computing System,

• The conclusion of software license and subscription contracts for Internet access.

Under no circumstances will the Bank be obliged to correct an error or defect of any nature whatsoever in the Customer's Computer System, nor to provide maintenance services for this purpose.

The Customer ensures, under his/her own responsibility, the compatibility of his/her hardware and software intended to use the functionalities and the security of its Computing System and acknowledges that the security must be high and must take into account the nature of the services and exchanges between it and the Bank. In this respect, it is the Customer's responsibility to take all the appropriate measures to protect his/her Computer System and data against any contamination by viruses and intrusion attempts.

In addition, the Customer undertakes to ensure that his/her Computer System is not overloaded and is, under all circumstances, free from any virus, defect or error likely to harm the proper functioning of the Platform. In this respect, the Customer undertakes to indemnify and hold the Bank harmless from any liability in the event of malfunction, delay or problem in the execution of the Platform or the Functionalities and/or in the continued operation of the Site resulting from a breach of these provisions.

3.2 Access to the Platform and security

The access to the Platform is made via the internet connection at the following address: onlinecorporate.mybiat.tn

This access is only possible by the use of a username and password. The provision by the Bank of personal access means: Identifier, Password and SMS OTP, are possible depending on the technical specifications of the device used to access the Platform.

The identifier and passwords required to access the Platform are strictly confidential.

The Customer assumes the responsibility to ensure that the Users keep the identifier and passwords secret and do not disclose them to anyone. It is their responsibility to ensure that the passwords and identifier are stored and entered in perfect conditions of security and confidentiality.

The Customer is solely responsible for the storage, use and security of the access parameters, and, where applicable, for the consequences of their disclosure or use by third parties. The Customer undertakes to report to the Bank any abusive or fraudulent use of the identifier and/or passwords as soon as possible and by any means and to confirm this loss or abusive use to the Bank immediately by registered letter.

The Bank must be informed of any termination of a User's internal authorization so that it can, after acceptance and processing, activate or deactivate the account of the concerned User.

The Bank may suspend or interrupt totally or partially the Functionality and/or access to the Customer's Platform if it discovers facts presuming fraudulent use or attempted fraudulent use of the said Platform; in this case, the Bank will inform the Customer as soon as possible.

It is up to the Customer to ensure the legitimate use of the Platform by the Administrator(s) and the User(s) and to release the Bank from any liability in this regard.

3.3 Management of the Platform's Functionalities

The Customer must notify the Bank at any time in writing of any change affecting the subscribed Functionalities by returning the modified **MyBIAT Corporate** accession application.

The change takes effect as soon as the corresponding notification has been processed by the Bank.

The Customer is responsible for monitoring and verifying the operations carried out in the context of the use of the Platform notably the rules relating to the prevention of money laundering, the rules of compliance with the national or international sanctions or the internal rules of the Bank on compliance (for example, prohibitions, etc.).

In addition, the Customer expressly acknowledges and notes that the Bank has no liability regarding the control, information, advice and veracity of financial transactions with regard to the operations carried out through the Platform.

The Customer undertakes to immediately indemnify the Bank and to release it from any liability, in the event of a claim lodged by third parties based on the improper use of the Platform by the Customer.

Article 4 – Commitments and guarantees of the Customer

Throughout the term of this Agreement, the Customer declares and guarantees to the Bank that he:

- Is regularly constituted under the law applicable to him;

- Is legally authorized under the requirements of the regulations applicable to him and corporate law, to participate in the transactions that can be carried out within the framework of the Platform;

- He complies and will comply with the applicable laws and regulations notably those related to the legality of the transactions to which he is a party under this Agreement;

- Complies and will comply with the tax laws and/or exchange control laws of any country applicable to it due to its use of the Platform.

Generally, the Customer undertakes not to use and not to allow any of the Administrators, Users or third parties to use or access the Platform for illegal activities or purposes.

Article 5 - Terms of Management and Administration of MyBIAT Corporate

Upon acceding to the AGREEMENT, the Customer may choose between the Classic Local Administration mode or the Premium Local Administration mode.

However, the Customer may also opt for a Centralized Administration mode at the Bank level.

In the case of a premium centralized administration, the customer defines the customized user profiles and/or the customized account groups and/or customized validation levels by completing annexes 4 and/or 5 and/or 6 depending on the need expressed.

5.1 Management of Administration Powers

Within the framework of the Classic Company Administration mode, the designated Administrator has the following attributions:

- The assignment and withdrawal of reference roles to users of the platform;

The Functionalities associated with each of the reference roles are described in Appendix 1.

- The withdrawal or modification of Users designated in the reference roles.

As part of the Premium Company Administration mode , the Administrator appointed has the following attributions:

- Definition of the rights of each User in terms of use of the Platform, including access to accounts and (i) certain amounts (limitation of the User's authorizations based on the amounts),

 (ii) Some Functionalities (for example, multiple salary transfers, account consultation, etc.),

(iii) Some creations/ Payment validation (for example, the limitation of the authorization to validate payments), and;

 (iv) Some signature levels and, possibly, setting the rules for delegation (for example, single or double signature).

- Creation of personalized roles based on the modules subscribed to by the Customer;

- Assignment and withdrawal of reference roles and custom roles to Platform Users;

- Management of account groups;

- Assignment and modification of the different validation policies.

Any creation of Users will be subject to the signature of an update of this Agreement.

5.2 Appointment of the Administrator(s)

The appointment of a person as a Company Administrator means the granting of a specific power of attorney with respect to the use of the Platform **MyBIAT Corporate** and its Functionalities

When appointing an Administrator, the Company must provide, for each appointed Administrator, a copy of their national identity card (or other equivalent national identity document) and the Administrator's express acceptance of the mandate granted (in accordance with the reference roles and attributions detailed in Appendix 1), which alone will have probative value between the Parties.

As part of the Company Administration, the Customer remains solely responsible for the Administrator's actions notably for the allocation of the Functionalities and the rights of access to data and operations to each User. These rights determine what each User can view and perform within the framework of the Platform.

Notwithstanding the Platform Administration method, the control and the supervision of the Users entitled to access and use the Platform are the responsibility of the Customer.

Any change in the identity or powers of the Administrators must be notified to the Bank as soon as possible by sending the updated Accession AGREEMENT. This change will take effect as soon as the corresponding notification has been accepted and processed by the Bank.

5.3 Designation of Users and their rights

When designating a User, the Company Administrator must provide the Bank, for each designated User with the powers to move one or more bank accounts, a copy of their national identity card (or any equivalent national identity document) and, regardless of the User's powers, their express acceptance of the mandate that they are granting them, in accordance with the reference roles and attributions detailed in Appendix 1, will have probative value between the Parties.

The designation of a person as a User of the Platform constitutes the issuance to this person of a specific mandate within the framework of the use of the Platform and its Functionalities.

Within the limits of the rights granted to them, the Users are the only ones authorized to access the Functionalities of the Platform.

A Company Administrator may not perform operational or transactional tasks within the framework of the Platform such as payments, unless he has also been designated as a User.

It is also reminded to the Customer that in accordance with the rules of common law of the mandate, any operation carried out or deemed to be such by a Company Administrator and/or a User binds the principal as if it had been carried out by himself.

Article 6 – Validation of orders

The Customer acknowledges that the identification of the Users/Administrators at the level of the mobile application **MyBIAT Corporate** through the means of access offered: Pass code, Biometric identification, etc. signifies the consent to the instructions and operations carried out via the mobile application guaranteeing their integrity until their processing and, as such fully commits the Customer within the limits of the powers granted to Users.

The loss of the mobile phone or the disclosure of the identifier or the confidential code, even in the absence of any fault, engages the liability of the Customer. This latter is required to inform the Bank of any incident related to the use of **My**BIAT Corporate mobile application. In particular, he is required to immediately notify the Bank in the event of loss or theft.

The declaration of loss or theft must be immediate and made in writing (Telex, Fax or Telegram) by the Customer to the branch where his current account is opened, during the counter opening hours.

The Bank cannot, in any way, be held responsible for the loss of the mobile phone or for the fraudulent use that may be made of it by any person whatsoever and for any malicious use and, more generally, for the consequences of the negligence or imprudence of the Customer.

Article 7 – Responsibilities

The Bank assumes in respect of the Platform the obligation to implement the technical means of transmitting information which is analyzed as best-efforts obligation . The Bank assumes no responsibility with regard to the transport of information and is not involved in any dispute that may arise between the Customer and the communications operators.

The Bank is only responsible for the defective execution of one of its obligations to the extent that this is due to its serious fault, the proof of which is the responsibility of the customer requesting the compensation.

The Bank shall not be held liable for any loss or damage arising from the acts committed by third parties or related to the services that are not directly or exclusively provided by the Bank itself within the framework of the Platform.

The bank shall not be liable when the non-performance of its obligations results from a case of force majeure or in the event of interruption of the Platform related to the transport of information or to the Customer's Computer System. Likewise, the Bank shall not be liable for the consequence of a security defect of the connection terminal used by the Customer, who shall remain fully liable for the consequences resulting from the transmission or handling error on his part or from the misuse of his Computer System or the Platform.

The Bank shall not be held liable for the transmission or for quality of data or the quality and availability of data transmission networks or for service interruptions, blockages or serious interruptions of transmission means and telecommunications means including SWIFT.

In addition, the Bank may not be held liable for any direct or indirect damage that may arise or result from the connection or lack of connection to the Site used for the Platform by the Customer.

In any event, the Bank's liability shall be limited to the amounts paid by the Customer to the Bank for the performance of the Functionality that is the subject of the dispute.

The Customer undertakes to fully indemnify the Bank for (i) any legal proceeding, procedure, claim brought against it, (ii) any damages, losses and (iii) any costs and expenses resulting directly or indirectly from the fraudulent use of the Platform or the Functionalities or the breach of any of the provisions of this AGREEMENT.

Article 8 – Invoicing and Payment

The invoicing of the Platform's services is applied according to a flat-rate method communicated to the Customer according to the Functionalities subscribed to by the customer.

The Bank may revise the pricing conditions at any time by informing the Customer before 10 days at of the entry in force of the new pricing conditions .

The new pricing will come into force upon expiry of the afore-mentioned period unless the Customer terminates this Agreement during this period.

Article 9 – Duration / Termination

The subscription is taken out for a period of one year renewable by tacit agreement, in the absence of a termination notice given by the customer by any means leaving a written record.

Likewise, the Bank reserves the right to terminate this agreement by giving 15 days' notice to the Customer by any means leaving a written record.

The parties must cease any activity related to the agreement as of the termination date.

The termination of the agreement does not affect the rights and obligations arising from the period prior to termination notably the financial responsibilities.

Article 10- Applicable law and competent jurisdiction

This Agreement is governed by the Tunisian law.

The courts of Tunis are exclusively competent to rule on any dispute related to the validity, interpretation or execution of this Agreement.

Article 11- Complaints

For your complaints, please contact: the BIAT Customer Relations Center: Mezzanine Block B, Carthage Center Building located at Avenue de Carthage, Tunis, tel: 31 31 18 18 - relations-clients@biat.com.tn / www.biat.com.tn / or your branch. In the absence of a response from us within 15 working days, or in case of a dispute with the response provided, you can contact the banking mediator Mr. Sadok HATTAY : 97 401 068 / 71 292 297 - sadok.hattay@cbf.org.tn -10, Lotissement HACHICHA-Hammalif-2050-Ben Arous

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The Bank	**The Customer**
BIAT represented by Mr./Mrs	The Company represented by Mr./Mrs

Creation   Modification

The subscription data
Creation date   …….../……/……..

Invoicing account n°   …….../……/……..

Functional modules	☐ Classic	Premium
Cash Management	☑	☑
Mass Operations		
Company Administration	☑	☐

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On _____

In _____

The signature of the Bank   **The signature(s) of the Customer**

BIAT

APPENDIX 2
USERS/ROLES

Creation | Modification

Users

	Surname	Given name	E-mail	Mobile phone number
User 1				
User 2				
User 3				

Authorizations

Fonctionalities	USER 1					
	Role				Group of Accounts and Cards	
	Consultation	Initiator	**Validator	Administrator	Accounts/cards in TND	Accounts/Cards in foreign currencies
Cash Management :						
Account consultation (Account statement and list of accounts	☐				☐	☐
Card Consultation (Card extract and Cards list)	☐				☐	☐
List of investments	☐				☐	☐
Single transfer		☐	☐		☐	☐
Card loading		☐	☐		☐	☐
Downloading	☐				☐	☐
Checkbook	☐				☐	☐
AVA Consultation	☐					☐
Securities Management (Tracking of effects and checks)	☐				☐	☐
Consultation of foreign trade titles***	☐				☐	☐

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Functionalities	Consultation	Initiator	**Validator	Administrator	Accounts/Cards in TND	Foreign currency accounts/Cards
Mass operations						
Multiple supplier transfers		☐	☐		☐	☐
Multiple Salary Transfers		☐	☐		☐	☐
Multiple card loading		☐	☐		☐	☐
Multiple International Transfer		☐	☐		☐	☐
Multiple withdrawal		☐	☐		☐	☐
Company administration (Classic / Premium)*				☐	☐	☐

(*) : The administration of the company will be granted according to the offer chosen in Appendix 1.

(**): The validation of transfer orders requires the approval of only one person named Validator.

In addition, and within the framework of the Premium offer, it should be noted that the modification of the validation rules can be made by the Company Administrator or the Bank Administrator.

(***): The data relating to foreign trade securities displayed on MyBIAT Corporate are for information purposes only and cannot be used with the relevant authorities.

Read and approved:

The Customer Signature

Functionalities	USER 2					
	Role				Accounts and Cards Group	
	Consultation	Initiator	**Validator	Administrator	Accounts/Cards in TND	Foreign currency accounts/Cards
1- Cash Management :						
Account consultation (Account statement and Account list)	☐				☐	☐
Card consultation (Card extract and Card list)	☐				☐	☐
List of investments	☐				☐	☐

Functionalities	Consultation	Initiator	Validator	Administrator	Accounts/Cards in TND	Foreign currency accounts/Cards
Single transfer		☐	☐		☐	☐
Card loading		☐	☐		☐	☐
Downloading	☐				☐	☐
Checkbook	☐				☐	☐
AVA Consultation	☐				☐	☐
Securities Management (Tracking of effects and checks)	☐				☐	☐
Consultation of foreign trade titles ***	☐				☐	☐
2- Mass operations :						
Multiple supplier transfers		☐	☐		☐	☐
Multiple Salary Transfers		☐	☐		☐	☐
Multiple card loading		☐	☐		☐	☐
Multiple International Transfer		☐	☐		☐	☐
Multiple withdrawal		☐	☐		☐	☐
3- Company administration (Classic / Premium)*				☐	☐	☐

Read and approved

The customer signature

Functionalities	USER 3					
	Role				Accounts and Cards Group	
	Consultation	Initiator	**Validator	Administrator	Accounts/Cards in TND	Foreign currency accounts/Cards
1- Cash Management :						

Account consultation (Account statement and account list)	☐				☐	☐
Card consultation (Card extract and card list)	☐				☐	☐
List of investments	☐				☐	☐
Single transfer		☐	☐		☐	☐
Card loading		☐	☐		☐	☐
Downloading	☐				☐	☐
Chekbook	☐				☐	☐
AVA Consultation	☐					☐
Securities Management (Tracking of effects and checks)	☐				☐	☐
Consultation of foreign trade titles ***	☐				☐	☐
2- Mass operations :						
Multiple supplier transfers		☐	☐		☐	☐
Multiple Salary Transfers		☐	☐		☐	☐
Multiple card loading		☐	☐		☐	☐
Multiple International Transfer		☐	☐		☐	☐
Multiple withdrawal		☐	☐		☐	☐
3- Company administration (Classic / Premium)*				☐	☐	☐

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On _____

In _____

The signature(s) of the Bank   **The signature(s) of the Customer**

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APPENDIX 3
REFERENCE ROLES AND ATTRIBUTIONS

Role	Classic Offer	Premium Offer
Consultation	➢ Consult : • Extract and list of accounts • Extract and list of cards • Extract and list of investments • Movements and details of the AVA File • List of checks • List of effects • List of foreign trade securities ➢ Consult and Download : • Download ➢ Consult and Create: • Checkbook	➢ Consult : • Extract and list of accounts • Extract and list of cards • Extract and list of investments • Movements and details of the AVA File • List of checks • List of effects • List of foreign trade securities ➢ Consult and Download: • Download ➢ Consult and Create: • Checkbook
Initiator	➢ Consult/Create/Delete/Cancel : • Single Transfers • Card loading • Beneficiary management	➢ Consult/Create/Delete/Cancel : • Single Transfers • Single & Multiple Card Loading • Beneficiary Management • Multiple Supplier Transfers • Multiple Salary Transfers • Multiple International Transfer • Multiple Direct Debit
Validator	➢ Consult /Validate/ Cancel : • Single Transfers • Card loading • Beneficiary management	➢ Consult /Validate/ Cancel : • Single transfers • Single & multiple card loading • Beneficiary management • Multiple supplier transfers • Multiple salary transfers • Multiple international transfers • Multiple direct debits

| Administrator | ➢ Consult :
 • List of Users
 • Roles and accounts assigned by user
 • List of reference roles
 • List of reference account groups
 • Validation rules

 ➢ Modify:
 • Assignment of roles by user
 • Assignment of account groups by user | ➢ Consult :
 • List of Users
 • Roles and accounts assigned by user
 • List of reference roles
 • List of reference account groups
 • Validation rules and levels

 ➢ Modify:
 • Assignment of roles by user
 • Assignment of account groups by user
 • Validation rules

 ➢ Create:
 • Customized roles
 • Customized account groups |

DESCRIPTION OF ROLES

Functionalities	Role	
	Consultation	Validator
Cash Management		
Account consultation **(Account statement and account list)**	✔	
Card consultation (Card extract and card list)	✔	
Investments list	✔	
Individual transfer		✔
Card loading		✔
Downloading	✔	
Checkbook	✔	
AVA Consultation	✔	
Securities management *(Tracking of effects and checks)*	✔	
Consultation of foreign trade titles	✔	
Mass operations:		

Multiple supplier transfers		✔
Multiple Salary Transfers		✔
Multiple card loading		✔
Multiple International Transfer		✔
Multiple withdrawal		✔

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On _____

In _____

The signature(s) of the Bank   **The signature(s) of the Customer**

Customized profile management :

Profile Name	Name and Surname If it about a new User	Username If it is about an old user	Email	Mobile phone number	Account Group		Validation level (*) (Please check A, B or C for profiles with validation authorization)		
					All accounts	Customized Account Group			
Profile 1							A	B	C
							A	B	C
							A	B	C
Profile 2							A	B	C
							A	B	C
							A	B	C
Profile 3							A	B	C
							A	B	C
							A	B	C
Profile 4							A	B	C
							A	B	C
							A	B	C

(*):For each profile with validation authorization, enter the validation level to be assigned to it: There are 3 possible validator levels: A, B or C

Make sure to assign to each validator user the validation level A, B or C which corresponds to the validation rules set up for the Company for each flow requiring validation (Single transfer, multiple, etc.).

Functionalities /Authorizations:

At the level of each functionality, tick the authorizations chosen for each Profile.

The authorizations are:

● **Consult:** Grant the authorization to consult the menu corresponding to the functionality in MyBIAT Corporate to the profile in question.

● **Create:** Grant the authorization to initiate a transfer, to load a card or to initiate a checkbook order to the profile in question. Thus, the user can see appearing the buttons and menus on his portal and allowing him these initiations

● **Delete:** Grant the authorization to the profile in question to cancel or delete in the event of an error for example

● **Cancel:** Authorization related only to the functionalities requiring validation to grant the validator profile in question the possibility to reject a transfer

● **Validate:** Authorization related only to the functionalities requiring validation to grant the validator profile in question the possibility to validate (to accept) a transfer

Functionalities	Authorizations	Profile 1	Profile 2	Profile 3	Profile 4
4- Cash Management :					
Account consultation (Account statement and Account list)	Consult				
Card consultation (Card extract and Card list)	Create				
List of investments	Delete				
Downloading	Cancel				
AVA Consultation	Validate				
Securities Management (Tracking of effects and checks)	Consult				
Single transfer	Consult				
	Create				
	Delete				
	Cancel				
	Validate				
	Consult				
	Create				

Card Loading	Delete				
	Cancel				
	Validate				
Checkbook	**Consult**				
	Create				
	Delete				
	Cancel				
	Validate				
5- Mass operations:					
Multiple supplier transfers	**Consult**				
	Create				
	Delete				
	Cancel				
	Validate				
Multiple salary transfers	**Consult**				
	Create				
	Delete				
	Cancel				
	Validate				
Multiple card loading	**Consult**				
	Create				
	Delete				
	Cancel				
	Validate				
	Consult				
	Create				

International multiple transfers	Delete				
	Cancel				
	Validate				
Multiple withdrawals	**Consult**				
	Create				
	Delete				
	Cancel				
	Validate				

APPENDIX 5
MANAGEMENT OF CUSTOMIZED ACCOUNT GROUPS

Creation

Modification

To create other customized account Groups (including for example just 1 TND account instead of all accounts), please complete the following table:

Account Group name/Wording	Account Group Description (Optional)	Account number	Account currency (TND, EUR, USD…)
1-			
2-			
3-			
4-			

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APPENDIX 6
CUSTOMIZED MANAGEMENT OF VALIDATION FLOWS

Creation   Modification

For each functionality , please choose the type of validation to grant

Validation level	Single transfer	Card loading	Multiple supplier transfers	Multiple Salary Transfers	Multiple card loading	International multiple transfer	Multiple withdrawals
2 Validations A (A+A)							
2 Validations B (B+B)							
2 Validations C (C+C)							
2 Validations : 1 B + 1 C							
2 Validations : 1 A + 1 C							
2 Validations B or 1 validation A							
3 Validations C or 1 validation A							
2 Validations C or C+A							
Validation C+B or A+C							
2 Validations C or 1 validation B							

Drawn up in (02) original copies on _____in _____

Signature of the Bank   **Signature (s) of the Customer**

BIAT

Creation

Modification

Between the undersigned :

Banque Internationale Arabe de Tunisie, "BIAT", Public Limited Company, with a share capital of 178,500,000 TND, registered in the National Register of Companies under the Unique Identifier No. 0000110 F, whose registered office is located at 70-72 Avenue Habib Bourguiba 1080, Tunis, represented by Mr. / Mrs. ………………..…………………., the Director of the Bank Branch of ……….
Hereinafter referred to as the **" Bank",**

On the one hand,

And

All member companies:
(To choose a name)
Wishing to join the "Consolidated Vision" service, listed below.
Hereinafter referred to as the "**Member Companies**"

Purpose:
This membership aims to allow companies already adhering to the MyBIAT Corporate offer to benefit from the "Consolidated Vision" service available on the Platform "MyBIAT Corporate".

This service offers access to users hereinafter referred to as "All Member Companies" to consult the accounts and validate the banking transactions relating to the "Group".

List of companies adhering to the "Consolidated Vision" Service:

Member Companies	Agreement reference MyBIAT Corporate (*)	Member Companies	Agreement reference MyBIAT Corporate (*)

(*) : To be filled by the bank

List of users of the "Consolidated Vision" Service

	Identifier MyBIAT Corporate (*)	Role	
		Consolidated Consultation	Consolidated Validation
USER 1		☐	☐
USER 2		☐	☐
USER 3		☐	☐

Signature of the Bank	Member Companies	Name and surname of the Company representative	Signature of the representative	Seal of the Company
	Company:			
	Company :			
	Company:			
	Company :			
	Company :			

(*) : to be completed by the bank