

Finance House LLC ("FH")
P.O. Box 7878
Abu Dhabi
United Arab Emirates

Subject: General Power of Attorney with respect to my/our following Flexi*(s) with FH:

Customer Name:

Flexi Number:

Dear Sirs,

I/We, the undersigned (hereinafter referred to as the "Customer"), do hereby appoint the following person(s), whose details are provided below:

Attorney Holder Name	Attorney Holder Name	Attorney Holder Name
Emirates ID No.	Emirates ID No.	Emirates ID No.
Address:	Address:	Address:

as my/our true and lawful Attorney(s) (hereinafter referred to as the "Attorney"), to act SINGLY and/or JOINTLY in my/our name and on my/our behalf and do and perform the following:

- open, manage, maintain, operate, reconcile and close any or all current, deposit and/or other Flexi(s) in my/our name with any branch of FH in conditions which the Attorney deems fit;
- draw by any means, make, sign, execute and/or deliver any and all cheques, drafts, and/or other financial instruments or orders for the payment of money payable by or at FH, and give any orders/instructions and/or directions by letter or electronically or otherwise for the withdrawal(s) or other disposition(s) of any fund(s) at any time held by FH on any Flexi(s) or otherwise available to me/us;
- deposit with and receive from FH all monies, documents, goods and deeds of whatsoever kind, now or hereafter deposited in my/our name and for my/our Flexi(s) at FH, whether this creates or increases any overdraft;
- sign and endorse any payment instrument and commercial papers with FH;
- apply for, sign, utilize and execute on my/our behalf all sorts of loans and facilities to be availed from FH and to give securities and guarantee such loans and facilities by way of guarantees or otherwise in favor of FH on terms acceptable to the Attorney(s) at its/their absolute discretion on my/our behalf and to enter into agreement(s), and create pledges, charges and assignments and execute other documents granting security in reference thereto or to any other matter each in such form as the Attorney(s) shall approved in its/their absolute discretion;
- sign and authorize any application, document, correspondence, contract and other financial transaction/commitments and in particular applications for credit and loan facilities and contracts pertaining to the opening of documentary credits on such conditions as the Attorney shall deem fit whether against documents, insurance or pledge (mortgage) in prescribe amount and for a prescribed period or without limitation of amount and for an unspecified period;
- proffer any commercial deed, document or any goods by way of mortgage for credit and loan facilities;
- sign and authorize every application and carry out any transaction of the substitution for such properties of other properties at the option of the Attorney and on such conditions as the Attorney see fit;
- use all credit and loan facilities attached to the current and/or other Flexi(s) opened for me/us with FH;
- sign, endorse, discount and negotiate any commercial document of whatsoever kind;
- sign and endorse any commercial paper/document such as policies of insurance, bills of lading etc.;
- receive any amount and give any discharge and confirm the correctness of Flexi(s);
- open, amend, extend, cancel and discount documentary letters of credit, and order the issue of and receive letters of guarantee;
- sign and deliver indemnities, guarantees, counter-guarantees, or other agreements and securities as required or requested by FH;
- carry out in my/our name and for my/our Flexi(s) any financial operation of whatsoever kind; and
- represent me/us for the purpose of receiving notices, summons and other communications on my/our behalf.

* The term 'Flexi' used herein under this power of attorney shall have the same meaning ascribed to it under the 'Flexi Opening-Terms and Conditions' available on FH's website: www.FH.ae.

This General Power of Attorney is given to the Attorney for an unspecified period and remains in full force and effect until FH receives a written communication from me/us, signed by me/us, and until confirmation has been obtained from FH on the delivery of such communication, clearly mentioning the termination of the General Power of Attorney, all transaction(s) and act(s) by the Attorney(s) shall be valid and binding upon me/us and can, by no means, be revoked/disputed by me/us.

IN WITNESS WHEREOF, I/We have hereunto set my/our hands on

DD MM YYYY

Please take note of the signature(s) of the Attorney(s) as it/they appear below:

Attorney Holder Name	Attorney Holder Name
Date	Date

Customer's Authorized Signature(s):

Authorized Signatory Name	Authorized Signatory Name	Authorized Signatory Name
Date	Date	Date

Witness by:

Name of Witness	Name of Witness
Emirates ID No.	Emirates ID No.

Note: Attorney holder(s) must advise in writing any change in address, if applicable.

Date Executed:

DD MM YYYY