

TERMS AND CONDITIONS OF THE SETTLEMENT AGREEMENT

Valid from 22 May 2010

1. TERMS AND DEFINITIONS

Settlement Agreement – an agreement whereby the payment service provider undertakes to execute payment transactions on the order of the originator (hereinafter the Customer), and the Customer undertakes to pay a fee therefor. On the basis of the Settlement Agreement, a payment account shall be opened for the Customer, and the terms and conditions of the account specified.

Payment Account – an account used for execution of payment transactions on behalf of the Customer.

Payer – the person for whom the Payment Account is opened, and who issues the payment order for the debiting of the Payment Account.

Payee – the person designated as the beneficiary in the payment order, whose account is credited on the basis of the payment order.

Bank - AS Eesti Krediidipank, located at Narva mnt 4, Tallinn 15014, registry code: 10237832.

Payment Order - an order for the execution of a payment transaction, given by the Payer to the Bank. A Payment Order may also be given via the Payee.

Payment Transaction – depositing and withdrawal of cash, and transfer of funds.

Payment Instrument – a personalised device or set of operations agreed between the Bank and the Customer, used by the Customer to initiate Payment Orders.

Authentication – an operation which allows the Bank to inspect the use of the particular Payment Instrument, including the personalised security elements.

Payment Intermediary – a person who participates in the execution of the payment in agreement with the Payer's Bank or the Payee's Bank, and is neither the Payer nor the Payee.

Banking Day – a day on which the Payer's Bank or the Payee's Bank involved in the execution of the Payment Transaction (including the Payment Intermediary) is open for the settlements required for executing the Payment Transaction.

Value Date – a day on which the Bank debits the Payer's account or credits the Payee's account, serving as the basis for calculation of interest on the amounts deposited on the account.

Unique Identifier – the number of the Payment Account designated by the Bank to the Customer (including the international bank account number IBAN), submitted by the Customer for unambiguous identification of the account to be used in the Payment Transaction.

Reference Exchange Rate – the exchange rate used as basis for calculation of the currency exchange rate of the Banking Day, made available by the Bank to the Customer.

Contracting Party – an European Economic Area member country (list available at www.krediidipank.ee)

Third Party – a country which is not a member of the European Economic Area

2. GENERAL PROVISIONS

2.1. The Settlement Agreement regulates the relations between the Bank, as the payment service provider, and the Customer in the use of the Payment Account.

2.2. The Bank has been entered in the list of credit institutions operating in Estonia on the basis of an authorisation, prepared by the Financial Supervision Authority (available at www.fi.ee).

2.3. Supervision over the Bank's activities is conducted by the Financial Supervision Authority (located at Sakala 4, 15030 Tallinn, web page: www.fi.ee).

2.4. The Customer shall have the right to deposit on the Payment Account any currency quoted by the Bank (the list of currencies is available at the branch offices and on the Bank's web page at www.krediidipank.ee). The Customer may open several Payment Accounts in the Bank on his/her name, unless this is prohibited by law.

2.5. The relations between the Bank and the Customer which are not regulated by the Settlement Agreement shall be governed by the general terms and conditions for the relations between AS Eesti Krediidipank and the Customer (hereinafter the Bank's General Terms and Conditions). In its activities, the Bank shall adhere to the principle of protection of information subject to banking secrecy and the principle of protection of personal data in accordance with the law and the Bank's General Terms and Conditions.

2.6. The Bank shall have the right to refuse to conclude the Settlement Agreement on the basis stipulated in the Bank's General Terms and Conditions.

2.7. Estonian shall be the language of communication between the Bank and the Customer in the performance of the Settlement Agreement (including notification of the Customer). The Settlement Agreement shall be governed by the laws of the Republic of Estonia.

3. NOTIFICATION

3.1. Any notices concerning amendment of the terms and conditions of the Settlement Agreement and other agreements concluded for the provision of payment services shall be exchanged by using the contact data and data exchange channel agreed between the Customer and the Bank in the Settlement Agreement or notified by the Customer at a later time.

3.2. The Bank and the Customer shall agree on the data exchange channel for the notifications during the conclusion of the Settlement Agreement. Depending on the Customer's choice, the data exchange channel may be an e-mail address, Internet bank mailbox, SMS, or hard copy delivered by post. A notice on the amendment of the contractual terms and conditions shall include information on the terms and conditions amended, date of entry into force of the amendment, and the place where the new terms and conditions published.

3.3. The Bank shall have the right to assume that the Customer has received the information, if the information has been forwarded via the data exchange channel chosen by the Customer, and by using the contact data notified by the Customer.

3.4. The amendments of the Terms and Conditions of the Settlement Agreement shall be published in full at least two (2) months prior to their entry into force on the Bank's web page and made available on a hard copy at the branch offices.

4. USE OF THE PAYMENT ACCOUNT

4.1. The Customer shall have the right to use the Payment Account for performing various operations in various ways, by choosing the most suitable payment services among those offered by the Bank, and concluding the corresponding agreement with the Bank. The list of payment services offered by the Bank is available on the Bank's web page at www.krediidipank.ee.

4.2. The Bank shall credit the Payment Account in the amount of payments received for the benefit of the Customer. The Bank is obliged to make the payment amount transferred to the Customer available on the Banking Day of the Bank, if the Bank is certain that the payment amount has been transferred to the Bank.

4.3. The Bank shall debit the Payment Account on the basis of the Customer's Payment Order, on the demand of a third person in the conditions set forth in the Settlement Agreement, or in other cases provided by law or the Settlement Agreement. The Bank shall have the right to debit the Payment Account for any debts and other fees arising from the Settlement Agreement as well as other agreements associated with the Payment Account.

4.4. Unless otherwise agreed, the Customer shall have the right to conduct transactions within the limits of the financial resources available on the Payment Account.

4.5. The Customer shall use the Payment Account in person, or via his/her legal or authorised representative. The Customer or his/her representative shall verify the right of use of the Payment Account in the form acceptable to the Bank.

4.6. The Bank shall keep a record of the Customer's Payment Account credit and debit orders, providing the information required by law on the account statement. The Customer can access the information on the balance of the Payment Account and any credit and debit orders in the Internet bank free of charge, and at the Bank office for a fee set forth in the Price List.

4.7. Once a year, the Customer shall have the right to request a hard copy of the account statement at the bank office, free of charge.

4.8. The Bank shall have the right to block or seize the Payment Account only in the cases provided by law, the Settlement Agreement and/or the Bank's General Terms and Conditions.

5. CUSTOMER'S PAYMENT ORDERS

5.1. The Customer's Payment Order may be directed to single or multiple payments. Multiple payments shall be agreed between the Bank and the Customer in a separate agreement. The Customer shall have the right to issue a Payment Order in the currency quoted by the Bank (the list of currencies is available at the branch offices and on the Bank's web page at www.krediidipank.ee).

5.2. The Customer is obliged to keep on the Payment Account sufficient funds for coverage of Payment Orders and timely repayment of the debts arising from the Settlement Agreement and other Payment Account-related agreements between the Bank and the Customer.

5.3. The Customer shall issue the Payment order to the Bank in writing, or via the Payment Instrument agreed with the Bank. The Payment Transaction shall be binding for the Customer, if the Customer has given his/her consent to the Payment Transaction in a manner stipulated in the agreement (hereinafter Authorisation). The Payment Transaction shall not be considered as Authorised, if the Customer gives his/her consent to the execution of the Payment Transaction in a form that has not been agreed upon.

5.4. In order to avoid ambiguous orders and errors in the Payment Order, the Customer shall be obliged to check the Payment Order prior to its Authorisation.

5.5. The Bank shall have the right to assume that the content of the Payment Order Authorised by the Customer reflects the Customer's intention.

5.6. The Customer's Payment Order shall be binding for the Bank from the moment the Bank receives the Payment Order. If the Bank receives the Payment Order on a day which is not a Banking Day, the Payment Order shall be considered as received on the next Banking Day.

5.7. The Bank is obliged to guarantee execution of the Payment Order on the Banking Day following the reception of the Payment Order. Until 1 January 2012, the Bank shall have the right to execute the Payment Order within three Banking Days following the day of reception of the Payment Order. In case of Payment Orders submitted on hard copy, the term may be extended by one Banking Day.

5.8. The terms stipulated in clause 5.7 shall not apply to transactions which are conducted in a currency other than the currency of the Contracting Party, or where the Payee's payment service provider is located in a country other than the Contracting Party. The specific terms for acceptance and execution of Payment Orders shall be laid down in the Price List.

5.9. The Bank and the Customer who initiates the Payment Order or by whom or via whom the Payment Order is initiated may agree on a specific time for the execution of the Payment Order. In this case, the Payment Order shall be considered as received at the agreed time. If the agreed time is a day which is not a Banking Day, the Payment Order shall be considered as received on the next Banking Day.

5.10. The Bank shall have the right to request from the Customer, prior to accepting the Payment Order for execution, documents certifying the legal origin of the financial resources to be used for the execution of the Payment Order, and withhold the execution of the Payment Order until verification of the legal origin of the funds.

5.11. The Customer cannot withdraw Payment Orders received by the Bank. In the case set forth in clause 5.9, the Customer may withdraw the Payment Order until the end of the Banking Day preceding the agreed date.

5.12. In exceptional cases, the Bank shall have the right to satisfy the Customer's application for withdrawal of the Payment Order, by charging a fee in accordance with the Price List.

5.13. The Bank shall have the right to record the Payment Orders given via the Payment Instruments, and other orders given by means of communication for the use of services, and to use the recordings as evidence of the Payment Orders given by the Customer, and other operations.

6. WITHHOLDING EXECUTION OF PAYMENT ORDERS

6.1. The Bank shall have the right to withhold execution of the Payment Order in the following cases:

6.1.1. The Customer or his/her representative fails to prove the authorisation to use the Payment Account in a form acceptable to the Bank;

6.1.2. The Payment Order has not been authorised in the agreed form;

6.1.3. The data provided in the Payment Order are insufficient, inconsistent or do not comply with the terms and conditions established by the Bank;

6.1.4. The Customer fails to provide the Bank with the certification documents required under clause 5.10 of the Settlement Agreement, or fails to certify the legal origin of the financial resources to be used for conducting the transaction;

6.1.5. The Payment Account has insufficient funds for execution of the Payment Order and payment of the related service charges;

6.1.6. The Customer's Payment Account is blocked or seized;

6.1.7. The Customer's transaction raises suspicion of money laundering or terrorist financing;

6.1.8. on other basis provided by law, including if the active legal capacity of the Customer or his/her representative has been restricted, or there is justified suspicion of the Customer's capacity to exercise will or the Customer's actual intention;

6.2. The Bank shall make the information on withholding execution of the Payment Order available to the Customer who initiated the Payment Order in a manner agreed in the Settlement Agreement or the agreement on the particular Payment Instrument on the next Banking Day following the receipt of the Payment Order. If possible, the Bank shall state the reasons for the withholding, and the options for rectifying the Payment Order. The reasons for the withholding shall not be stated, if this would cause a breach of an obligation imposed by law on behalf of the Bank.

6.3. A Payment Order the execution of which is justifiably withheld by the Bank shall be treated as an unreceived Payment Order by the Bank.

7. CONVERSION AND CURRENCY EXCHANGE RATES

7.1. The Bank shall use the following currency exchange rates for transactions and operations which require conversion of one currency to another:

7.1.1. in initiating a transfer in a currency which differs from the currency on the Payment Account, the selling rate of exchange of the corresponding currency (the currency to be transferred) valid at the Bank on the moment of the debiting of the Customer's Payment Account shall be used;

7.1.2. in receiving a transfer in a currency for which the Customer has not opened a Payment Account at the Bank, the buying rate of exchange of the corresponding currency (the currency received) valid at the Bank on the moment of the crediting of the Payment Account shall be used;

7.1.3. The currency exchange rates published at the branch offices and on the Bank's web page shall serve as the basis for calculation of the selling rates and buying rates of exchange.

7.2. The currency exchange rate applied for a particular transaction in the crediting and debiting of the Payment Account shall be presented on the Payment Account statement.

7.3. In executing transactions, the Bank shall have the right to apply the conditions and restrictions valid in the home country of the transaction currency.

8. INTEREST RATE

8.1. The Bank shall pay interest on the funds deposited on the Payment Account(s) in euros or other currency of the Contracting Party in accordance with the interest rate per annum, established in the Bank's Price List. The interest shall be transferred to the Customer's Payment Account at least once a year. In disbursement of interest (transfer of the interest to the Payment Account), the Bank shall withhold from the interest amount the income tax in the cases and to the extent specified by law.

8.2. The Customer shall have the right to receive from the Bank information on the procedure for calculation and disbursement of interest.

8.3. The Bank shall notify the customer of the change of Payment Account interest rate two (months) in advance in a manner agreed in clause 3. The Bank shall not notify the Customer of any interest rate changes for the benefit of the Customer.

9. SERVICE CHARGES AND OTHER PAYABLES

9.1. The Customer shall pay the Bank the service charge stipulated in the Price List for the opening, management and use of the Payment Account (including execution of outgoing and incoming Payment Orders), forwarding of information and other services associated with the Payment Account.

9.2. The Bank shall have the right to debit the Payment Account for any debts, service charges and other fees arising from the Settlement Agreement and other Payment Account-related agreements concluded between the Bank and the Customer, including agreements on credit and securities transactions. If the Payment Account has no funds, or if the funds are insufficient for fulfilling the Customer's obligations, the Bank shall have the right to debit the Customer's other accounts to the extent required to settle the obligations.

9.3. The Bank shall debit the service charges related to the execution of the Payment Order from the Payment Account of the same currency, unless otherwise stipulated in the Payment Order.

9.4. In the debiting of service charges and other payables in a currency different than the currency of the Price List, the exchange rates specified in clause 7 shall be used for translation of the amounts.

9.5. Upon execution of the Payment Order, the Payer shall pay the fees charged by the Payer's Bank, and the Payee the fees charged by the Payee's Bank.

9.6. The terms stipulated in clause 9.5 shall not apply to transactions which are conducted in a currency other than the currency of the Contracting Party, or where the Payer's payment service provider is located in a country other than the Contracting Party.

10. OBLIGATIONS ASSOCIATED WITH THE PAYMENT INSTRUMENT

10.1. The Customer is obliged:

10.1.1. to use the Payment Instrument in accordance with the terms and conditions agreed between the Bank and the Customer, among other things to do his/her best to keep the Payment instrument and the equipment facilitating the use of the Payment Instrument, including the security elements, protected from the moment of receiving the Payment Instrument;

10.1.2. to immediately notify the Bank, at the contact data designated for the purpose, of the loss, theft or unauthorised use or misuse of the Payment Instrument after learning of such incident.

10.2. The Bank shall block the use of the Payment Instrument immediately after receiving the Customer's notice indicated in clause 10.1.2.

10.3. The Bank shall have the right to block the Payment Instrument in order to guarantee security of the Payment Instrument, prohibit use of the Payment Instrument without the Customer's authorisation or by way of a fraud, or in case of suspicion that the use of the Payment Instrument associated with the line of credit significantly increases the risk of the Customer having insufficient funds for fulfilling the payment obligation.

10.4. If the Payment Instrument is blocked for reasons stated in clause 10.3, the Bank shall notify the Customer, in a manner agreed in the Settlement Agreement or the Payment Instrument agreement, of the blocking of the Payment Instrument and the reasons thereof before the blocking of the Payment Instrument where possible, or immediately after the blocking of the Payment Instrument. The Bank is not obliged to notify the Customer of the above, if the forwarding of the information violates objectively justified security considerations or is otherwise prohibited by law.

10.5. The Bank shall unblock the Payment Instrument or replace it with a new Payment Instrument, if the reasons for the blocking have ceased to exist.

10.6. The Customer shall have the right to receive information and evidence of the reception and execution of the blocking instrument for a period of 18 (eighteen) calendar months after submission of the blocking instrument.

11. THE PARTIES' LIABILITIES AND THE BURDEN OF PROOF

11.1. The Bank is obliged to execute the Payment Order in accordance with the Unique Identifier; the Payment Order shall be considered as appropriately served with respect to the Payee associated with the Unique Identifier.

11.2. In case of a Payment Order received on the Customer's Payment Account, the Bank shall have the right to verify compliance of the name and the account number, and withhold execution of the Payment Order in case of non-compliance. If the Bank fails to associate the Unique Identifier with a Payee or Payment Account, the Bank shall return the payment.

11.3. The Bank is obliged to immediately return the payment amount debited from the Customer's Payment Account without any deductions, restore the situation which existed before the debiting of the Payment Account, and, on the Customer's request, pay a fine for delay (to the extent specified by law) in the following cases:

11.3.1. The Bank has executed a Payment Order which has not been authorised by the Customer;

11.3.2. The Bank has failed to execute or correctly execute the Payment Order.

11.4. The Customer shall have the right to demand that the Customer be notified by the Bank any failure to execute the Payment Order, or the circumstances behind incorrect execution of the Payment Order.

11.5. The Customer is obliged to notify the Bank of unauthorised payment transactions or incorrectly executed Payment Orders immediately after learning of the incident. A Customer who is a legal person shall not have the right to submit claims and raise objections, if the Customer has failed to submit the above notification to the Bank within 2 (two) months after the date of unauthorised debiting or incorrect debiting of the Customer's Payment Account. A Customer who is a natural person (i.e. a consumer) shall not have the right to submit claims and raise objections, if the Customer has failed to submit the above notification to the Bank within 13 (two) months after the date of unauthorised debiting or incorrect debiting of the Customer's Payment Account.

11.6. If the incorrect execution of the Payment Order involved unauthorised deductions from the payment amount on behalf of the Bank or a Payment Intermediary chosen by the Bank, the Payer shall have the right to demand that the deducted amounts be immediately forwarded to the Payee by the Bank.

11.7. If the failure to execute or correctly execute a Payment Transaction has been caused by a Payment Intermediary chosen by the Customer, the Payment Intermediary shall be responsible in front of the Customer.

11.8. A Payment Order executed on the basis of the Payee's Unique Identifier shall be considered as appropriately executed, with the

Customer having no right to submit any claims specified in this clause. The Customer shall have the right to request the Bank's assistance in reclaiming the payment amount, where possible. The Bank shall have the right to charge a fee from the Customer for the above assistance in accordance with the Bank's Price List.

11.9. In case of a dispute over whether or not the Payment Transaction was authorised or appropriately executed, the Bank shall prove that the Payment Transaction was authorised, correctly documented and registered on the accounts, and that the transaction was not affected by any errors.

11.10. In case of an unauthorised payment executed via a lost or stolen Payment Instrument, the Customer shall be held liable pursuant to the procedure and to the extent specified by law.

12. ERRONEOUS TRANSFERS

12.1. If the Bank has, by error, transferred an amount to the Customer's Payment Account, the Customer is obliged to notify the Bank of the erroneous transfer immediately after its discovery, and return the amount.

12.2. The Bank shall have the right to block the amount, which has been erroneously transferred to the Customer's Payment Account and which the Customer has failed to return voluntarily, or debit the Customer's Payment Account in the same amount without consulting the Customer.

12.3. The Bank and the Customer are obliged to count cash amounts paid to the Payment Account before the payment, and cash amounts disbursed from the Payment Account immediately upon disbursement/reception, with any claims raised then and there.

13. VALIDITY, AMENDMENT AND TERMINATION OF THE SETTLEMENT AGREEMENT

13.1. The Settlement Agreement shall enter into force upon its signing and has been concluded without a term. The Customer shall have the right to cancel the Settlement Agreement at any time, by submitting to the Bank a corresponding written application at the branch office or via the Internet bank. The Bank shall not satisfy the Customer's application, if the Customer has liabilities which are not yet due, valid agreements linked to the Payment Account, or debts to the Bank.

13.2. If the Customer cancels the Settlement Agreement within 12 months after the conclusion of the Settlement Agreement, the Bank shall have the right to charge a fee for the termination of the Settlement Agreement in accordance with the Price List.

13.3. The Bank shall have the right to unilaterally amend the Terms and Conditions of the Settlement Agreement by notifying the Customer of the amendments at least two (2) months in advance. The notice on the amendment of the Terms and Conditions of the Settlement Agreement shall be forwarded at the contact data indicated by the Customer and in the manner agreed in accordance with clause 3 of the Settlement Agreement.

13.4. If the Customer has not cancelled the Settlement Agreement within the term specified in clause 13.3 of the Settlement Agreement, it shall be considered that the Customer has accepted the amendments. If the Customer does not accept the amendments, he/she shall have the right to immediately cancel the Settlement Agreement free of charge prior to the entry into force of the amendments, except for the cases stipulated in clause 13.1.

13.5. If the cancellation application does not specify the date of termination of the Settlement Agreement, the Settlement Agreement shall be terminated from the day following the day of submission of the cancellation application or notice.

13.6. Upon cancellation of the Settlement Agreement, the Bank is obliged to return any service charges paid by the Customer in advance for the time period when the Customer no longer uses the service. Actual expenses incurred on the provision of the service by the moment of the termination of the Settlement Agreement shall be deducted from the amount to be returned.

13.7. The Bank shall have the right to unilaterally cancel the Settlement Agreement at any time, by notifying the Customer in writing thereof at least two (2) months in advance. The Bank is obliged to extraordinarily cancel the Settlement Agreement without any advance notice, if the Customer is in fundamental breach of an obligation arising from the Settlement Agreement. For the purposes of this clause, the following shall be considered fundamental breach of an obligation arising from the Settlement Agreement:

13.7.1. The Customer has submitted to the Bank incorrect data or documents, or refuses to submit the requested data or documents;

13.7.2. The Customer has failed, upon the Bank's request, to submit data or documents required for verification of the legal origin of the Customer's financial resources, or the Customer is suspected of money laundering or terrorist financing for other reasons;

13.8. The Bank shall have the right to extraordinarily cancel the Settlement Agreement without giving any advance notice, if:

13.8.1. the Customer is in fundamental breach of the Terms and Conditions of the Settlement Agreement,

13.8.2. The Customer has an overdue payable for the Bank for a period of over three months,

13.8.3. The continuation of the Settlement Agreement is hindered by a legal obstacle (e.g. restriction of active legal capacity, or inconsistent or lack of right of representation).

14. CONSEQUENCES OF THE TERMINATION OF THE SETTLEMENT AGREEMENT

14.1. Termination of the Settlement Agreement shall not affect the falling due and settlement of obligations which arose before the termination of the Settlement Agreement.

14.2. Upon termination of the Settlement Agreement, the Bank shall transfer to the Payment Account any interest payable by the Bank, and shall withhold from the Payment Account any service charges and the Customer's payables to the Bank, and disburse the balance of the Payment Account to the Customer or a third party designated by the Customer, or transfer the balance to the account indicated by the Customer.

14.3. If the Bank receives a payment made to the Customer within a period of one month after termination of the Settlement Agreement, the Bank shall accept the payment, notify the Customer thereof, and shall disburse the amount to the Customer or a third party designated by the Customer, or transfer the amount to the account indicated by the Customer.

14.4. If the Customer fails to give the Bank the order to disburse or transfer the account balance within a period of one month after termination of the Settlement Agreement, the Bank shall keep the Payment Account funds on the Bank's account, and shall disburse the funds to the Customer on the Customer's request.

14.5. The Bank shall close the Payment Account upon disbursement or transfer of the Payment Account balance but not before one month has passed after the termination of the Settlement Agreement.

14.6. The Bank shall not pay interest on the Customer's funds left in the Bank's possession upon closure of the Payment Account.

14.7. In extraordinary cancellation of the Settlement Agreement on the basis of clause 13.7, the stipulations of clauses 12.2, 14.3 and 14.4 shall not be applied, and the Bank shall transfer the funds on the Payment Account only on the Customer's own account opened in a credit institution of another Contracting Party.

14.8. As of the moment of the termination of the Settlement Agreement, all agreements linked to the Payment Account shall be considered as terminated, and the terms for discharge of obligations arising from these agreements shall be considered as fallen due.

14.9. In the event of a death of a natural person, the Bank shall close the Payment Account upon making all disbursements to the successors on the basis of the documents certifying the right of succession established by law.

14.10. Once a Payment Account is closed, it cannot be reopened.

15. FINAL PROVISIONS AND SETTLEMENT OF DISPUTES

15.1. Any disputes between the Bank and the Customer shall be solved by way of negotiation. If the dispute cannot be solved by way of negotiation, a claim shall be submitted to the other party in a way which enables identification of the person submitting the claim.

15.2. The claim shall specify the circumstances causing the claim, and refer to the legal act or document on the basis of which the claim is submitted. If the document which provides the basis for the claim is not freely available to the other party, and the law does not provide otherwise, the party who submits the claims shall add the document or a copy of the document to the claim.

15.3. The Bank shall provide a written response to the written claim within 10 Banking Days after receiving the claim.

15.4. The Customer shall have the right to turn to court or the authority conducting supervision over the Bank in order to seek protection against violation of his/her rights. A Customer who is a consumer may turn to the Consumer Protection Board. By signing the Settlement Agreement, the Customer confirms that he/she has read and understood the Terms and Conditions of the Settlement Agreement, and wishes to enter into the Settlement Agreement on the terms and conditions stipulated therein.