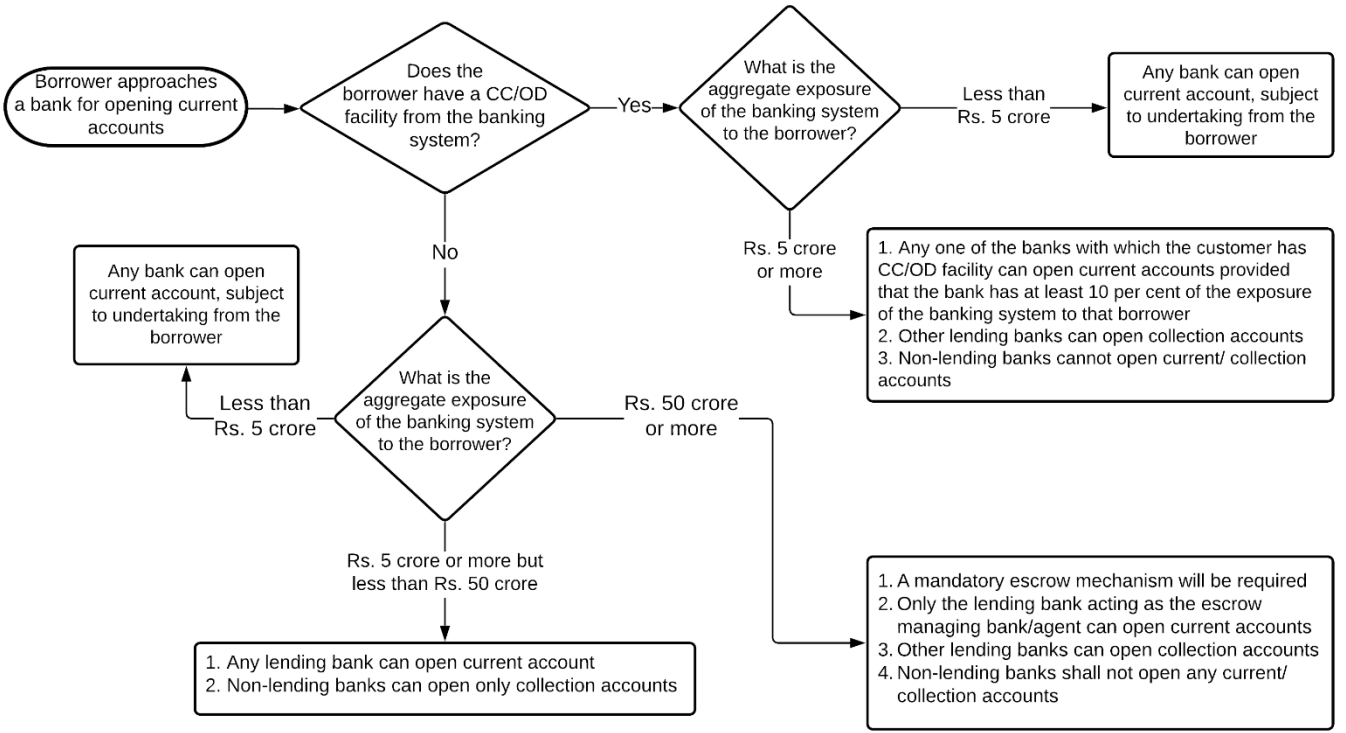
Appendix 1

Flow Chart – Opening of Current Accounts