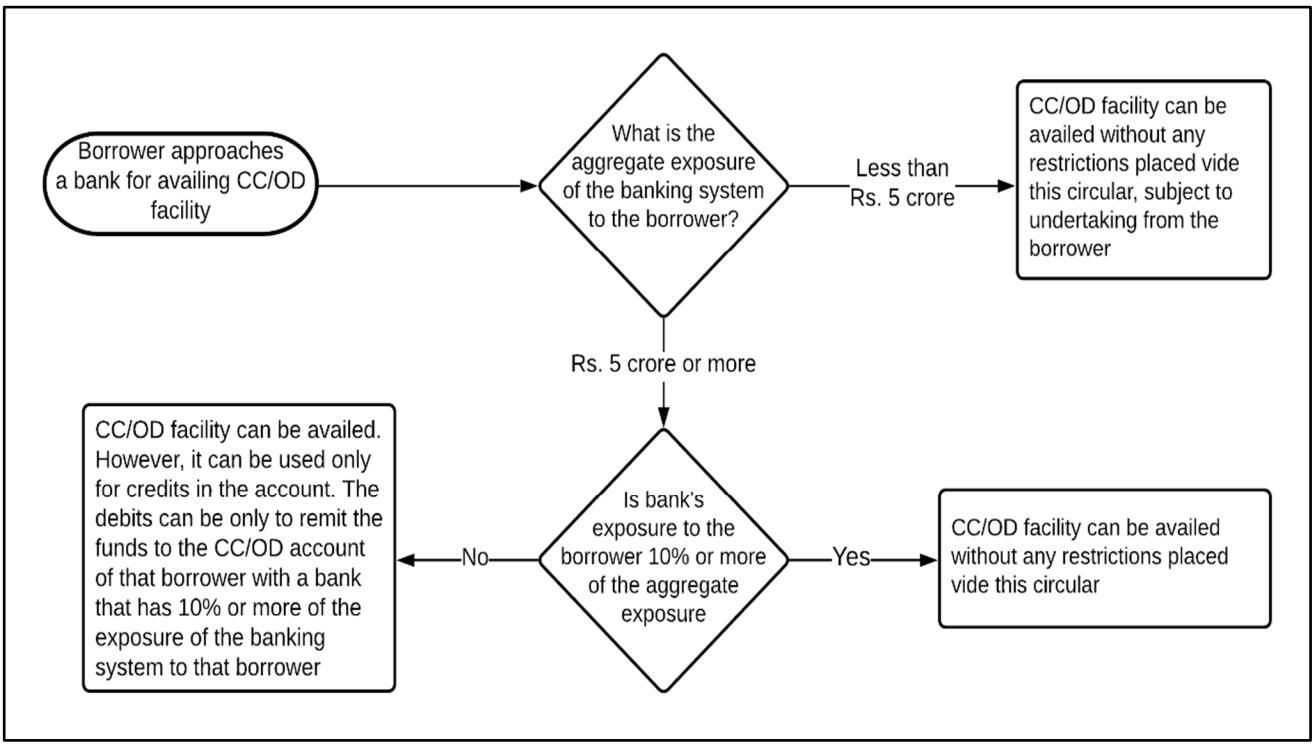Annex II – Flow Chart – Opening of Cash Credit / Overdraft Accounts