

The Manager  
FHC Investments Limited  
20 Dominica Drive,  
Kingston 5

Dear Sirs:

**RE: LETTER OF INDEMNITY – FHC Investments Limited (FHCIL)**

I hereby request and authorize you to act in accordance with any instructions, information or other communications furnished to you by means of fax or email from me as outlined below.

I accept that FHCIL shall not be required to verify any instructions received by any of the methods provided prior to taking steps to carry into effect the instructions and I shall at all times be bound by the instructions received by FHCIL and purportedly sent by me.

I acknowledge and understand the risks associated with FHCIL accepting instructions etc via fax or email and accept that FHCIL cannot detect from inspection of fax documents or emails:

- whether the original document from which a fax was created or other content of any email (including any document or other file attached to an email) was forged, unauthorized, wrongfully altered, or otherwise misused.
- whether any of the transmission details imprinted automatically on a fax, such as the name of sender, sending telephone number or the date or time of transmission, are false.
- whether any of the transmission details included in a received email, such as the sender's name, the sender's email address, the date or time of sending, server details or the route through which the email travelled are false.

Because of this, I agree that FHCIL will not accept any liability for loss or damage to me resulting from failure to detect such matters in any fax document or email furnished by me.

I indemnify FHCIL against any actions, damages, costs, claims, demands or losses arising from acting in accordance with any fax or email which appears to have been furnished by me. This indemnity applies even if any such fax or email was produced by or contains or has attached any forgery, lack of authority, wrongful alteration or other misuse of a document, text or file, or if any transmission details or information appearing on it is not genuine. This also applies even if any such fax or email was not in fact issued by me or with my authority.

I understand and acknowledge that FHCIL reserves the right, in its absolute discretion, not to act on the instructions received by any of the abovementioned methods either in whole or in part pending further enquiry or further confirmation (whether written or otherwise) by me. I further agree that FHCIL shall in no event or circumstance be held liable in any respect of any costs or losses suffered from refusing to accept or act on the instructions sent by any of the above methods or placing those instructions on hold.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

**I authorize you to accept instructions from the email addresses or fax number below:**

Email address: \_\_\_\_\_

Email address: \_\_\_\_\_

Fax: \_\_\_\_\_

Name of Client: \_\_\_\_\_

Signature: \_\_\_\_\_

Witness Name: \_\_\_\_\_

Signature: \_\_\_\_\_