

WIRE TRANSFER AGREEMENT DISCLAIMER

1. You (customer) authorize Calforex (we) to make/accept the wire transfer described on this form.
2. You agree to hold Calforex harmless from any loss that occurs if your instructions are incomplete, ambiguous, or incorrect. We are not required to seek clarification from anyone regarding ambiguous instructions. If we cannot complete a transfer (e.g., because of an ambiguity), we will notify you orally or in writing.
3. For security purposes, Calforex practices random telephone verifications for wire requests. Successful verification of these selected wires must be completed prior to processing the request. Therefore, it is important that your contact information on file with us is correct. If any information is incorrect, please notify us as soon as possible.
4. If you identify the Beneficiary, the Beneficiary Bank, or an Intermediary Bank by name and number, payment of the order may be made based on the number alone, even if it identifies a person or bank different from that shown in your instructions.
5. We may transfer funds through an Intermediary Bank or funds transfer system that is different from that shown in your instructions.
6. If we receive your payment order after our processing ending hour, or on a weekend or holiday, we may process it on the next funds-transfer business day. A delay may also occur if an Intermediary Bank or the Beneficiary Bank is not accepting payment orders (e.g., due to a local holiday).
7. You have a right to amend your order only on the day that the wire transfer is initiated, and only if the wire has not been transmitted. Fees may apply.
8. Foreign wire transfers may be subject to delays as well as fees imposed by the bank, intermediary banks, clearing houses and changes in foreign currency exchange rates.
9. Calforex does not guarantee a time when funds will reach its final destination, nor that does it guarantee a time for the results of an investigation if initiated.
10. Calforex will not be liable for consequential, special, or exemplary damages or losses of any kind. We will not be liable for any failure to act or delay due to circumstances beyond our control such as fire, flood, or natural disasters; communication failures; labour disputes; any inaccuracy or ambiguity in your instructions; the action or inaction of others; or any applicable government or funds-transfer system rule, policy, or regulation.

INITIALS

I acknowledge that I have read Calforex' wire transfer agreement and disclaimer and agree to the terms and conditions contained herein.

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DATE: _____