



INTERNATIONAL BANK OF ME'EKAMUI

ROYAL BANK FOR BOUGAINVILLE RECONSTRUCTION, RESTORATION & REHABILITATION

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Terms and Conditions of IBOM

– Applicable Starting the 1st of February 2012 –

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A. IBOM-Mission Prelude

IBOM was created for the purpose of providing benevolence for all of humanity, regardless of color, worldview or place on earth. Our endeavors have been extensive so far and the development of our bank aimed at aligning both the universal and earthly realms into a financial institution eligible to serve humanity in the envisioned way, have been both challenging and inspiring. We ask you, our respected customer, to understand this and allow our organization to succeed in becoming sounder and more benevolent in the ways we operate. All suggestions are appreciated and considered. The providing of abundance by IBOM can then have its harmonizing effect in the world as intended. While it is at our discretion to do so, the Terms and Conditions could be changed as circumstances and the Lord dictate. This may appear as a disadvantage to you, but they will only be implemented after careful and fair deliberation. It is a path on which the necessary fine-tuning and improvements are inevitable. We will take your advice under consideration of their implementation.

B. General Section of Terms and Conditions

1. Introduction

1.1 These Terms and Conditions govern your personal bank account(s), savings account(s), business account(s), trust account(s), internet-only account, investment account(s), Deposit Investment Account(s) sub-account(s) and joint account(s) with the International Bank of Meékamui (IBOM). These Terms and Conditions are part of the Contract between you and us. The Contract also includes the Interest Rates provided by us and its terms, and deals with the charges in our Banking Fees. They explain our obligations to you and your obligations to us.

1.2 Of Vital Importance to Address

All contracts already in place will be honored without change. The exception is when parties have renegotiated the existing contract. Future modifications of IBOM's Terms and Conditions shall also follow this business principal of honoring contracts existing at the time of any such modifications. However, contracts already in place are subject to the Clause outlined in Section B.9.2 of this document. Arrangements have also been made so that any losses and/or unfulfilled expectations that might result from the application of the Clause outlined in Section B.9.2 of this document (or from any other reason associated with their IBOM relationship) are recoverable by all client ICC-Members of IBOM, based on the Membership IBOM has in the Internet Catalogue Club and IBOM's registration on FINANCIAL ROW of the COMMERCIAL EXCHANGE KIOSK Portal of www.chips-corner.com, through the execution of NEWS YOU CAN USE 7070 ("Unfulfilled Expectations"), published in www.zcash.org. All clients of IBOM can submit a request to an ICIB Work Center to be able to have this applied to them as well.

1.3 These Terms and Conditions are divided into two parts, General Terms and Conditions and account Specific Terms and Conditions. The General Terms and Conditions apply to all accounts and services we offer to all customers. The Account Specific Terms and Conditions apply to particular accounts. The Account Specific Terms and Conditions will prevail over any General Terms and Conditions.

1.4 The customer should read these Terms and Conditions carefully and retain a copy for future reference. We can provide the customer with additional or up to date copies of these Terms and Conditions (or any other documents which form part of the Contract between us and the customer) if the customer requests this. These Terms and Conditions are also made available in .pdf-files on the Account Holders Section of our Website.

1.5 When the customer signs, or has signed, the Application Form, the customer is agreeing, or has agreed, to these Terms and Conditions, including the statement regarding IBOM's Purpose, Mission Statement and General policies outlined in Section B.3.1.A and to any additional Terms and Conditions for the account(s) which have been opened for them. When the customer ticks the declaration on the bottom of the Application Form this is the equivalent to signing the mandate. The customer can also contact us and request a copy of the Terms and Conditions that apply to their account at any time.

1.6 References in these Terms and Conditions to our Banking Tariff are references to our fees and interest rates which may be amended at any time with due notice.

1.7 We regard the customer and their deposits as our important partners - it's their money that makes possible the financing of many innovative social, environmental and benevolent ventures. We aim to be fair and reasonable in all our dealings with the customer and to give them the information they need to make informed decisions about their money.

2. Glossary - Meaning of words

In these Terms and Conditions, a number of words and phrases have a special meaning, which is explained here:

• **You, your** and **the customer** refers to each person who is named as the **Account Holder & Signatory**. If there is more than one Account Holder & Signatory it refers to you and the other as well, individually and jointly. The customer can also set up an Account in the Name of a business. An RRA-Registered Bougainville business can become the **Account Holder**, and the person owning the RRA-Business will then become the **Account Signatory**. The customer can also set up an account in the name of a Trust. The Trust is then the **Account Holder**, the person representing and/or Trustee of this Trust is then the **Account Signatory**.

• **We, our** and **us** refers to **IBOM**, the International Bank of Meékamui, incorporated under the Royal Laws of the Sovereign Nation of Bougainville;

• **Account** means any of your account(s) held with IBOM;

• **BVK** stands for Bougainville KINA, which is the currency of the Sovereign Nation of Bougainville;

• **Business Day** means any day other than week-end days or holidays;

• **Documentary Funds** means the commercial and financial instruments, as well as credit funds, Safekeeping Receipts (SKR) and Revenue Sharing Obligations Gold Bonds, which IBOM accepts as Deposits, including for the establishment of a Deposit Investment Account. Documentary Funds are also spoken of as "assets";

• **External Transfers** means transfers to other bank-accounts anywhere in the world;

• **Fees** mean our determined Banking Fees;

• **Fixed Deposit** refers to the fixed deposit placed by the Customer with IBOM in the Currencies accepted by the Bank, or in the form of Documentary Funds which the bank has accepted for a designated period (i.e. 12 months);

• **Interest Rates** means the interest rates set by IBOM;

• **Revolving Line of Credit / RLOC** is a “*private credit advance*” which IBOM enables you to have as an additional feature of, and attached to, your Deposit Investment Account. You can make usage of IBOM’s RLOC-provision under its Specific Terms and Conditions (See Section E.).

• **Services** mean the banking services provided by the Bank to the Customer on such terms and conditions as may be determined solely by the Bank.

• **Terms and Conditions** refer to the General and Specific Terms and Conditions, online Terms and Conditions, our Tariff and the Application Form(s);

• **Website** means our internet presence at www.ibom.biz

3. Becoming an IBOM-customer: Compliance with our Purpose, Mission Statement and General policies

3.1. A. We emphasize to point out that we will only accept you as our customer when you have acknowledged and agreed to be and remain in compliance with the Purpose, Mission Statement and General Policies of IBOM. The customer complies with this by signing the Application Form where they agree to the following statement:

“By signing this application I declare, that I am a good and honest person and I swear I will not use or waste the riches of the earth to mankind’s detriment. I am not -nor will I be- involved in any illegal activity, as long as, I am an Account Holder of the International Bank of Meékamui (IBOM). I swear that the money that I put in my account does not come from the sale of illegal drugs, gambling, prostitution, human slave-trafficking, the production or sale of hardcore adult entertainment or sale of any kind of weapons, and/or any such activity that debases a fellow human being”.

3.1. B. The afore mentioned under 3.1.A. also means it is at IBOM’s discretion at any given moment to carry out any obligatory research it deems necessary on your personal, entrepreneurial or any other relevant background, so we are able to verify and confirm with full confidence that this research has proven to be satisfactory and in compliance with the Purpose, Mission Statement and General Policies of IBOM.

3.1. C. Such research as indicated in this Paragraph may also regard the origin of your funds and deposits and/or that of your business, so that we can confirm to the best of our knowledge that those funds are legally earned, good, clean and cleared funds, from non-criminal origin, fully free from any liens, debts, encumbrances and/or blocks with which IBOM has nothing to do.

3.2 Therefore do we retain the right to refuse to carry out a credit or debit instruction issued by you if we are not satisfied that it complies with the Purpose, Mission Statement and/or General Policies of IBOM.

3.3 At our sole discretion may we also refuse, put a halt to or reverse any banking action carried out by you or us if we have indications there is any questionable legality of the proposed transaction involved.

3.4 Therefore, may IBOM at its own discretion, if you and/or your business or joint Account Holder(s) violate any of the described Terms and Conditions in this Section B. or in any Section of the Specific Term and Conditions, freeze and terminate all your accounts immediately without further notice, and return any funds or documents to the source where it came from, and is IBOM allowed to make any possible reversal of any benevolence of IBOM-banking from which you have benefitted.

4. Opening an Account & Account Types

4.1. Proof of your Identity and Address

When you open an account with us, we need to obtain sufficient proof of your identity through providing us with a **color photo-copy of your Passport** (in .pdf or .jpeg-file). This enables us to satisfy our legal obligations and protect IBOM, its customers and all its relations against fraud and misuse of our banking system and services. To help us verify your identity we may use the details you supply to make electronic searches about you at credit reference agencies who will supply us with information from specific databases, including information from the Electoral Register and fraud prevention agencies.

This information will be used solely for the purpose of verifying your identity, address and financial history. A record of this process will be kept. The recording agency may record details of this search. We will not share our decisions with these agencies, but we may pass along information to organizations involved in fraud prevention, to protect ourselves and our customers from theft and fraud. If you supply false or inaccurate information and we suspect fraud, we will record this.

In some instances we may need to ask you to send in further information or documents. From time to time we may also need to update the proof of identity and address we hold for you, or make any other necessary enquiries at any time in pursuing our legal and regulatory obligations.

4.2 Confidentiality

Hereby we want to reiterate and make you aware of the cross reference and the applicability of Paragraph 16 of this Section titled "Confidentiality" i.e. to the here above outlined Paragraph 4.1 of this Section B.

4.3 Age Restrictions

Accounts are available for people aged 18 or older, unless otherwise stated in other account specific terms and conditions.

4.4 Account Mandate

For us to be able to carry out instructions with or make payments from your Account, we need you to fill in a section on the IBOM-Application Form, called a mandate, which provides us with a specimen of your signature.

4.5 Process of Opening an Account

The Steps to do so are as follows:

I. Fill in the Application Form (<http://www.ibom.biz/ApplicationIBOM.pdf>) with your accurate and current information. Please be aware that by signing the Application Form you also agree to our morality statement as outlined in IBOM's Purpose, Mission Statement and General Policies of this Section B.3 of the General Terms and Conditions;

II. You need to provide proof of having a referral by 2 (two) existing IBOM Account Holders;

III.1. Initial Deposit Amount

The payment of the appropriate initial deposit amount, required in acceptable external currency (internal transfers to comply with this requirement is NOT possible), is:

Account Type	Regular Deposit		ICC/BCBG Members Deposit	
Personal Account	USD \$	1500.00	USD \$	450.00
Business Account , Step 1	USD \$	10,000.00	USD \$	1,500.00
Business Account RRA Registration, Step 2	USD \$	1,500.00	USD \$	1,500.00

III.2. Carry out your payment of the initial deposit by choosing one of the options offered on the **Products** page of www.ibom.biz.

IV.1 Make your initial deposit, sign and scan your completed Application Form and send it together with your proof of payment to support@ibom.biz with attachments named as follows:

- your last name – your first name – IBOM-application
- your last name – your first name – Proof of Payment + amount

IV.2 If you want to deposit your UAPN-IBOE with IBOM you may include them with the same email mentioned above in **IV.1**.

V.1. All new Accounts are opened as a “Lodging Account”, in combination with a “Cash Transaction Account”.

V.2 New IBOM-customers who want a “Personal Savings Account” or a “Corporate Savings Account” need to send an email to support@ibom.biz with in the Subject-Line your “CRN” and “Request for Savings Account”.

VI.1 Your Account will ONLY be activated on the Date of your Payment of the required initial deposit amount to IBOM.

VI.2 You will receive 2 (two) separate consecutive emails with all the relevant information of your Account (like your Password and the “CRN-number”) notifying you that your account has been activated.

VII.1 When depositing Documentary Funds a **Deposit Investment Account** (Section E.) is opened, in which the Documentary Funds will be lodged. This is a separate Account besides your Lodging Account. The starting date of the Lodging of your deposits into your Deposit Investment Account is the date when IBOM has sent you an email **confirming** the funds or Documentary Funds presented by you to be deposited **have been accepted and lodged by IBOM**. Section B.19.11 outlining the specific requirements for documentary funds to be accepted by IBOM is applicable.

VII.2 The exception to Section 4.5.VII.1 here above, and following from that non-applicability of Section B.19.11, are the UAPN-IBOE’s issued by USPES (See Section D.(e)). The date they are sent in will be considered to be the date when they are accepted and lodged. This means you will not receive an email confirming this.

VIII. Establishing a Business Account

Completing the Application Form for a Business **does NOT** establish a Business Account. To complete the establishment of a Business Account you need to comply with the RRA-Business Registration. The RRA Registration Fee is NOT for IBOM, but is due to the Government of Bougainville Island.

4.6 Further Payments into your Account

Once your Account is open, you can make further payments into your Account by international electronic transfers (also see Section B.19). You can also request IBOM to open a Deposit Investment Account with High End Interest Rates wherein you can deposit your documentary funds (see Section E.).

Until you have provided us with the required evidence of your identity, you will be unable to take money out of your Account. If you are unable to provide sufficient evidence within the established deadline, we will return any deposits you have made to the bank or other financial institution from which they originated.

4.7 Third Party Mandate

You can authorize another person to give instructions via a precisely defined and agreed proxy on your Account. If you wish to do so, we will ask you to provide this to us in writing and to fill in a separate mandate. Any additional signatories will also have to satisfy our requirements and verifications of their identity, address and track record before this authority or proxy will be granted by us to become effective. Filling in the Application Form will suffice to comply with the condition mentioned in the previous sentence.

4.8 Type of Accounts & Master Accounts

4.8.1 Type of Accounts

The types of Bank Accounts IBOM offers are as follows and their details can be found in other Sections in these Terms and Conditions:

Section C: 100. Cash Transaction Accounts (as Personal and/or Business Accounts),
120. Lodging Accounts, incl. Checking Account-features (as Personal and/or Business Accounts),
150. Personal Savings Accounts,
180. Corporate Savings Accounts.

Section D: 200. Deposit Investment Accounts (with High End Interest Rate Investment-Programs).

Section E: 240. Revolving Line of Credit- Accounts (RLOC's) (based on the 200-Accounts).

Section F: 300. Interim Accounts,
410. Corresponding Bank Accounts,
450. Bank Accounts for Nations (National Credit Accounts),
460. Bank Accounts for Central Banks,
500. Precious Metal Accounts,
600. Multi-Currency Investment Accounts.

4.8.2 Master Accounts

A Master-Account is considered to be your main Account.

4.9 Sub-Accounts

4.9.1 Definition of a Sub-Account

There are 2 (two) forms of Sub-Accounts:

Sub-Account 1. Is set up within your Master-Account. You have to use the password and CRN-number of your Master-Account to obtain access to the Sub-Account in question. The Master-Account has a single password and a Bank Statement -Section.

Sub-Account 2. Is set up as a separate Account, with its own password, CRN-number and Bank Statement-Section. The Master-Account Holder needs to request IBOM to open it up via sending in a completed Application Form for such a Sub-Account (as outlined in Section 4.5.1.).

The Master-Account Holder is ultimately responsible for both types of Sub-Accounts as described under 1 and 2.

4.9.2 Regarding the 2 (two) types of Sub-Accounts mentioned in the Section B.4.9.1 here above, the customer may request IBOM to open up to 500 Sub-Accounts per Master-Account. For these sub-accounts the General and the Specific Terms and Conditions apply identically as to the Master-Accounts.

4.9.3 Consequences of violation or breach of IBOM's Purpose, Mission Statement and General Policies and any IBOM's Terms and Conditions through the Sub-Account Holder for the Master-Account Holder

In case the usage of a Sub-Account constitutes a violation or breach of IBOM's Purpose, Mission Statement and General Policies (as outlined in Section B.3.1.A) and any of IBOM's Terms and Conditions, IBOM will consider this violation or breach to be carried out by, and the responsibility of, the Holder and/or Signatory of the Master-Account under which this Sub-Account is administered or created. Upon such violation or breach will IBOM come to a review based upon the applicable Sections of the Terms and Conditions to determine what consequences such violation or breach may have for the Master-Account Holder and the Sub-Account in question. If it is determined by IBOM there is a violation or breach, even after all the allowed judicial options (as described under B.20) has been exhausted, and the Master-Account Holder is held responsible for this violation or breach, but nevertheless allowed to hold on to his Master-Account, he will still be restraint to open up any more Sub-Accounts of any type.

4.9.4 Consequences of 4.9.3 for the Sub-Account Holder

The consequences for the Sub-Account Holder who has violated or breached IBOM's Purpose, Mission Statement and General Policies (as outlined in Section B.3.1.A) and any of IBOM's Terms and Conditions, in the case as is described under Section B.4.9.3, will be subject to the following:

"IBOM may, at its own discretion, if you and/or your business or joint Account Holder(s), or Sub-Account Holders violate or breach any of the described Terms and Conditions in this Section or any of the Specific Term and Conditions, freeze and terminate all your accounts immediately without further notice, and return any funds or documents to the source where it came from, and IBOM is allowed to make any possible reversal of any benevolence of IBOM-banking from which you have benefitted".

4.9.5 Exception for Charitable Bougainville Trust Master-Accounts

A Charitable Bougainville Trust (as outlined in Section B.16.4) as a Master-Account Holder is considered to have minimal responsibility over the Sub-Accounts set up for the projects it is financing. They are exempt from the behavior, breach or violations by the Sub-Account Holders as outlined under Section B.4.9.3 of either a violation or breach of IBOM's Purpose, Mission Statement and General Policies (as outlined in Section B.3.1.A) and any of IBOM's Terms and Conditions, to the extent that their Master-Account will not be frozen or terminated (as outlined in Section B.3.4), or that they will no longer be able to set up new Sub-Accounts.

4.9.6 Opening Costs of a Sub-Account – Initial Deposit

The cost for having a Sub-Account opened as described as type 1, under Section B.4.9.1, is none. The cost for having a Sub-Account opened as described as type 2, under Section B.4.9.1, is the same as outlined in Section B.4.5.III.1 for all accounts.

4.10 Joint Accounts

4.10.1 Each joint Account Holder authorizes us to accept and act upon instructions sent or given to us by letter or electronically, by any one of or in some instances both of the joint Account Holders on behalf of all of them. Including agreeing to vary the terms on which existing Accounts in your joint names are operated, to transfer funds in or out of the Account or to close any Account. We are entitled to accept the authority of any joint Account Holder to give instructions on behalf of all other Account Holders relating to the Account until it is cancelled by any such other joint Account Holders, or treated by us as cancelled or by operation of law.

4.10.2. If any one of the joint Account Holders tells us of a dispute between them, we may treat this as a "Notice of Cancellation" of the authority of the other joint Account Holders as well. For all further transactions we will subsequently demand the authority of all the joint Account Holders. In the event of the death of any of the joint Account Holders, the survivor(s) will be asked to fill in a new mandate. Subject to any rights we or a third party may have, any money in the Account will be at the disposal of the survivor(s).

4.10.3. We may make information about a joint Account available to you and any other joint Account Holder, with the appropriate password, by telephone, letter, or through a notarized fax.

4.10.4 Joint Business Accounts

For a Joint Business Account we additionally need a Corporate Resolution evidencing the decision thereof, including the names and signatures of all the designated signatories.

4.10.5

We may make information about a Joint Business Account available to you and any other Joint Business Account Holder(s), with the appropriate password, by telephone, or certified corporate letter, or through a notarized corporate fax.

4.11 No Cash Deposits possible at Counters

We currently do not offer a service for cash deposits at counters of other banks. You can electronically transfer and deposit cash amounts. If you want to send us cash amounts and Notes ask for special options and more details through: support@ibom.biz . Also See Section B.19.

5. Interest Rates

5.1 To choose the Account you wish see our Account-types and their interest rates at: www.ibom.biz under **Products** through clicking on the different products offered there.

5.2 It is at the discretion of IBOM to change the interest rates of any Account for any one of the following reasons:

- If the policy and purpose of IBOM requires to do so;
- If there is a change in relevant law, regulation, code of practice or to reflect a recommendation, requirement or decision of any applicable court, regulator or similar body which the Sovereign Nation of Bougainville Island is obligated to follow;
- Reflecting any event beyond IBOM's reasonable control and which we need to address.

5.3 Thus, may IBOM change the interest rates on any of your IBOM-Account(s). Such change is effective immediately on the date when the change is announced on our website. If you wish to change or close your Account due to notice of a reduction in rates, you must notify us within 30 Calendar Days of the date of the change. If you do not notify us, we consider that you have accepted the change.

6. How and when your money is available, Earning Interest & Compounding Interest

6.1.1 BVK only

While your money or Documentary Fund, instrument or asset is lodged into your IBOM-Account denominated in BVK, you will only be able to transfer it out to another external bank and into another currency when a conversion from BVK into that currency is possible. On the date when SWIFT or an equivalent transferring-system is operational, the mentioned conversion will be possible into the currencies it is able to convert into. Internal transfers in BVK ledger-to-ledger within IBOM can already take place.

6.1.2 When you make an electronic transfer of a cash-amount into your Account from another bank, the funds will normally be available to be withdrawn on the third Business Day after we have received them.

6.2 When your deposit of Documentary Funds is accepted by us into your Deposit Investment Account, your deposit will be lodged at the date when you have provided us with this deposit if you have completed all the required protocols for such acceptance. See Section B.19.11 for those requirements, as well as Section D.

6.3 Earning Interest

6.3.1 Starting moment

Cash and documentary funds start earning interest from the day they are lodged into your Account. Currently IBOM lets the interest accrue on a monthly basis. The month in which the cash or Documentary Funds were lodged is the first month when the cash or Documentary Funds start earning interest, if the mentioned condition in paragraph 6.2 has been met. At the end of each month the interest rate belonging to your Account-type will be applied and the accrued interest will be added to the funds of the therefore designated Account.

6.3.2 Entire month

Earning interest on a monthly basis also means the accruing interest will be calculated on the amount which has been in the account during the entire month.

6.4. Compounding Interest

The accumulation of interest on your deposits of cash-amounts or Documentary Funds is compounding. This means the interest will be calculated at the end of the month on the total amount of your deposit plus the accrued interest from the elapsed previous periods.

6.5 General Cap on Interest

IBOM will only pay interest on the first 4 Trillion BVK regardless of the IBOM-Account.

7. Internal Transfers

7.1 Cash Transaction Account, Lodging Account, RLOC and other IBOM-Account Holders

7.1.1 You can only transfer money from your Cash Transaction Account to the Cash Transaction Accounts of other IBOM-Account Holders or to bank accounts external of IBOM (also see Section C.).

7.1.2 You can transfer money from your Lodging Account to the Cash Transaction Account for the purpose of making transfers to other IBOM-Account Holders or to bank accounts external of IBOM (also see Section C.).

7.1.3 You can transfer money from your RLOC-Account into your Cash Transaction Account for the purpose of making transfers to others and to bank accounts external of IBOM (also see Section C.).

7.1.4 Condition for transfers to bank accounts external of IBOM

For the transfers to an external bank account of IBOM mentioned here above in Section B.7.1 the condition is that IBOM has completed the implementation of the SWIFT-feature. (See Section B.6.1.1).

7.2 Transfers into a Deposit Investment Account

Transferring money from your Lodging Account to any of your Deposit Investment Accounts can **ONLY** be carried out by IBOM Admin. You can send your request for that purpose to: support@ibom.biz . You will need to be aware of the limitations outlined in Section D.(c).

8. Limitations on Internal and External Transfers

8.1 To act in compliance with the Purpose, Mission Statement and General Policies of IBOM (Paragraph 3 of this Section) and to safeguard the sound and sustainable banking of IBOM King David Peii II will retain the absolute and exclusive discretion to determine the height of amounts that can be transferred out of any of your IBOM-Accounts to (your) other bank-accounts anywhere in the world, as well as to block transfers to Accounts of parties he considers will violate the aforementioned principles of IBOM.

8.2 King David Peii II will have the details on Section 8.1 released through an IBOM -Announcement.

8.3 King David Peii II can also delegate such power and competence to designated IBOM-Account-Managers (e.g. see Section B., Paragraph 12) to carry out payments and transfers, or enable specific Account-Managers to allow designated customers to make certain payments by themselves.

8.4 Until further notice more information on these conditions can be retrieved via: support@ibom.biz

9. Alterations to the Terms and Conditions at the Sole Discretion of IBOM

9.1 IBOM retains the exclusive right and sole discretion to make any alterations regarding any of its banking business, procedures, interest rates, tariffs, Terms and Conditions at any given time. IBOM will therefore be indemnified from any damage or loss such alterations can inflict on any of its customers.

9.2 Including, but not limited to, the changes as mentioned in the previous paragraph 9.1 can also contain changes that will become effective in retrospect when it has become apparent that certain banking actions can cause harm to the sustainability and soundness of IBOM, as well as that practice, whether or not carried out by customers, has shown such actions in fact cause a violation of the Purpose, Mission Statement and General policies of IBOM as outlined in Section B.3 of these Terms and Conditions. Here as well will IBOM be indemnified from any damage or loss such changes can inflict on any of its customers.

9.3 Customers will be notified of alterations and when they will become effective via an announcement on our Website. The changed Terms and Conditions will apply from the date specified in the notice.

9.4 If we decide to make any change to the Terms and Conditions we will give you 5 (five) Calendar Days' notice on our website that a change on its way. If we make any changes to these Terms and Conditions not in your disadvantage, we may make them immediately, and notify you about them within 30 Calendar Days when having done so.

9.5 If the changes are not to your advantage and you may wish to close your Account you need to do this within 30 Calendar Days of the date of the notice of the changes. If you reject the proposed changes, we may take this as a rejection of the contract and a notice of termination. We will contact you before we close your Account. If we do not receive a response from you (in writing or via email), we will consider that you have accepted the changes.

10. Fees for our Services

10.1 IBOM does not charge any fees for services besides the requirement of the initial deposits to be made in your account when opening it. Neither does IBOM charge you any interest. IBOM nevertheless retains the exclusive right to charge fees at any time for any purpose, as well as in the future.

10.2 The fee for setting up a Business Registration (RRA, see Section B. 4.5) on Bougainville Island is entirely due to the Government of Bougainville Island.

11. Online Front Office, its Services & Legal Department

11.1 For worldwide assistance you can turn to our **Online Front Office** at: support@ibom.biz.

They can help with:

- Your Request of, and the processing of, opening an Account;
- Making Cash Deposits and submitting your Documentary Funds;
- Additional help regarding specific indications, instructions and the operation of (any of) your Account(s);
- Forwarding your question to the appropriate department and Account Manager as mentioned in this Section B., under Paragraph 12.

11.2 **The CRN Number**, which is issued to you when your Account is established, should be included in the **HEADING** of all your emails.

11.3 **If you include FILES** when asking questions to support@ibom.biz always state in the **SUBJECT Line** of your email that you have included attached files, also state: **"The Subject of Your QUESTION"** (e.g.: Subject Line: Q: What do I do here ?)

11.4 **Legal Department**

11.4.1 For Legal issues related to your Account at IBOM you can turn to our Legal Department via: ibom.legal@ibom.biz

11.4.2 **Bank Letters**

The Legal Department can provide you with the following Bank Letters:

A. Bank Reference Letter (BRL) – this is a letter which states that you are a customer of good standing at our bank and for how long.

B. Bank Confirmation Letter (BCL) – this is a letter that confirms you have an account at IBOM, which has the necessary funds to comply with a particular contract and that IBOM will open a business account associated with said contract, when requested to do so. IBOM will also state the origin of your funds in the BCL.

11.4.3 **Bank Instruments**

You can also request the Legal Department to issue **Bank Instruments** for you. See Section E.4.

11.5 ***Only denominated in BVK***

Bank Letters and Bank Instruments issued by IBOM can ONLY be denominated in BVK (also see Section B.6.1.1)

12. Assistance by Account Managers of "The Prosperity Center"

12.1 ***Online Front Office works through "The Prosperity Center"***

IBOM has commissioned the Online Front Office with setting up and being in charge of "The Prosperity Center". The Prosperity Center is created to execute the IBOM-Policies concerning usage of funds as outlined in Section C.1.3, as well as C.1.4 and C.1.5.

12.2 ***Three Types of Account-Managers – PAM, BAM and KAM***

The protocols of The Prosperity Center are administered by Account Managers. There are 3 types of Account Managers. Depending on the situation whether it concerns your Personal Situation, Business or Larger

(Humanitarian and/or Charitable) Projects you can turn to the appropriate Account Manager to assist and coach you with the proper use and the disposition of these funds. You can also request their assistance yourself.

Account Managers can be reached via their email-address.

Name	AKA	Purpose	Amount	Email Address
Personal Account Managers	PAM	Your Personal situation & smaller business-projects	≤ USD \$ 5 Million / BVK 20 Million	pam@ibom.biz
Business Account Managers	BAM	Your Business-Projects	USD \$5 – 100 Million / BVK 20 – 400 Million	bam@ibom.biz
Key Account Managers	KAM	Larger Business-Projects & Humanitarian/Charitable Projects	≥ USD \$ 100 Million / BVK 400 Million	kam@ibom.biz

12.3 Remuneration of PAM, BAM & KAM

Basically the Fees of the PAM, BAM and KAM are remunerated by IBOM, although IBOM retains the right to implement adjustments to you regarding fees, as well as impose specific terms, all depending on each individual case.

12.4 If you would like The Prosperity Center to apply your funds for benevolent projects you can also make usage of the option of the Special Certificates of Deposit, as described under Section E.4.1.F.

13. Tax

We will pay you the accumulated interest without deductions of any taxes. We assume the position that you will arrange for all the applicable tax-requirements that you may need to comply with.

14. Our Liability to you

14.1 Guaranteed Backing by the Assets of IBOM

IBOM hereby declares it fully guarantees that all your Account(s), deposits and accrued interest on your Account(s) are all backed by the assets of IBOM.

14.2 The Account Holder agrees with the policies of IBOM including as to how IBOM will fulfill the Account Holder's request for payment. Therefore, regarding the interest received from the High Yield Investments, will IBOM have the sole discretion for the payment to be in the currency choice of the bank to include Revenue Sharing Obligation Gold Bonds (RSO Gold Bonds) and IBOE's. The Account Holders will be notified of the properties, guidelines and implications concerning such payments.

14.3 If we do not carry out your request, or delay doing so, or do not carry out your request correctly, we will be liable for any direct loss and the interest that you did not receive from us as a result of our failure or late action or mistake, if 14.4 below does not apply. We will not be responsible to you for any indirect losses or losses that we could not reasonably have expected to foresee or to occur, or have not made.

14.4 Our responsibility in relation to paragraph 14.3 is subject to the following. We will not be responsible to you for any loss you may suffer if we or any of our agents, account-managers or correspondent-banks are prevented from or delayed in providing you with any banking or other services due to the necessary compliance with laws preventing money laundering, fraud or terrorist financing, strikes, industrial action, failure of equipment or supplies, or other causes beyond our reasonable control.

14.5 We will not be responsible for any payments from your Account or any loss you may suffer including any indirect loss, caused by:

- Your failure to keep secure your password, user name and memorable word or other confidential information about your Account;
- Your failure to take all reasonable precautions to prevent unauthorized or fraudulent use of your password, user name or memorable word or other confidential information about your Account; and
- Your failure to comply with the security obligations set out in these Terms and Conditions and the security recommendations on our Website.

14.6 Stock in IBOM

Stock in IBOM can only be sold to a Bougainville Charitable Trust to provide protection for its affairs as well as for its Account Holders privacy. IBOM will only outline, clarify and make accessible to its Stock Holders further details regarding the Operational Structure and Oversight Bodies.

15. Your Liability to us

15.1 An overdraft of any of your Accounts is **NOT POSSIBLE at IBOM.**

15.2 Borrowing money is not possible at IBOM, besides via the “private credit advance” of a Revolving Line of Credit (RLOC) based on your Deposit Investment Account (See Section D.).

15.3 You are responsible for payment of any Fee on your Account. If you have a Joint Account, you will each be fully responsible for any money owing on your Account, both individually and jointly. This means that if one of you is unable to pay any outstanding amounts, the other Account Holder can be required to pay the amounts due in full, even if your relationship has changed or ended. In case a Joint Account Holder has an Account with us in their sole name, and that Account has a credit balance which money we can use to pay of the deficit of the jointly held Account to repay any money you owe to us, we will carry out such transfer.

15.4 If any Accounts you hold with us are in credit, we may use the credit to reduce or repay any amounts you owe on other Accounts you hold with us in the same name. If we decide to do this, we will tell you why and when it will be done.

15.4.1 If you give us false or inaccurate information, including in your IBOM-Application, you are in jeopardy of having your account not opened at all, frozen or terminated by IBOM.

15.4.2 If there are changes in the information we have from you which are fundamental for us to be aware of, you are obligated to notify us of such changes. If you do not do so you are in jeopardy of having your account not opened at all, frozen or terminated by IBOM.

15.5 Disputes concerning freezing and terminating your Account can be addressed via arbitration (Section B.20).

16. Confidentiality

16.1 We will treat all personal information as private and confidential, even when no longer an Account Holder. Personal information we hold will not be disclosed to anyone, any organization or any foreign governmental authority or agency, unless:

- We are required to disclose it under the Royal Laws of the Sovereign Nation of Bougainville Island;
- The disclosure is in accordance with your documented consent and/or special instructions. See also Section B.18.

16.2 We will not give your name and address to anyone else for marketing purposes.

16.3 We will only give Account details and information over the telephone if you have set up a password or have made other specific arrangements with us and we remain satisfied of its security. No transaction instructions or changes to your customer details will be accepted over the telephone unless you have previously given written instructions for us to do so.

16.4 Numbered Deposit Investment Accounts for Bougainville Trust

A. Only legally registered Bougainville Trusts are allowed to have numbered Deposit Investment Accounts. Only a Bougainville Lawyer is allowed to legally register such Trusts.

B. To complete this procedure will IBOM send the number of the numbered Deposit Investment Account of the Bougainville Trust to an anonymous email account of the Trust. Subsequently, IBOM will send a separate confirmation email to the Lawyer that IBOM has sent off this email.

17. Crime Prevention and Recovery of Outstanding Fees or Invoices

17.1 To prevent crime and identity thefts verify your identity.

17.2 For us to recover unpaid fees or invoices and to meet our legal obligations, we may exchange, at our discretion, information within Bougainville Islands and, where appropriate, overseas, with fraud prevention, law enforcement, outstanding fees and invoice recovery agencies and other organizations including financial institutions.

17.3 If you give us false or inaccurate information and fraud is identified, at our discretion may we pass on information to fraud prevention agencies to prevent fraud and money laundering, and your Account(s) can be frozen and/or terminated by IBOM.

17.4 In case of suspicion of inaccurate information and/or illegal use of your Account a letter requesting clarification will be sent to the Account Holder.

17.5 Application of Arbitration

If either IBOM or the Account Holder deems it necessary to come to a final determination on whether or not any of the mentioned inaccurate, illegal and/or fraudulent usage of IBOM has been committed, IBOM as well as the Account Holder may propose the judicial process as outlined under Section B.20.1 through B.20.5 to provide ultimate adjudication.

18. Internet Banking

If you have indicated that you would like us to provide to you internet banking services, the following Terms and Conditions will apply. We may change the following Terms and Conditions at our discretion and give you at least 30 Calendar Days written notice of those changes, except where specifically stated otherwise. These Terms and Conditions set out the rules governing your internet access to all of your Accounts at IBOM.

18.1 Use of Website

Our website has additional applicable terms of use. If there is any conflict or ambiguity between the website terms of use and these General and Specific Terms and Conditions, these Terms and Conditions will prevail.

18.2 Availability of Internet Banking Services

We work hard to make sure our internet banking services are available at the times you wish to use them. However, we cannot and do not guarantee their availability, nor access thereto, and that the use of, our websites will be uninterrupted or error free. From time to time we may need to suspend provision of the internet banking services for repair, maintenance or upgrade purposes. We will not, in any event, have any liability to you if we are prevented from, or delayed in, providing any internet banking services due to the failure of any telecommunication link or other equipment or infrastructure not owned or controlled exclusively by us and/or any acts or omissions of third party telecommunications or internet services providers.

18.3 Security Notice

Internet banking is safe and convenient as long as you take a number of simple precautions, including (but not limited to) the following:

- Keep your computer secure. Make sure that any computer you are using benefits from up-to-date anti-virus and spyware software and a personal firewall. If you use a public computer (for example, in an internet café), you should ensure you do not leave any personal details stored on that computer after you have finished using it;
- Keep your username and passwords secret. This includes (but is not limited to) taking the following precautions:
 - (1) Destroying any password notification immediately after receipt from us;
 - (2) Never writing your password or username details in a way that might be understood by someone else or recording them on any item or in any place that might be accessed by someone else;
 - (3) Taking all reasonable care to ensure that no-one sees your password or username when you use them;
- Treat emails you receive with caution and be very wary of emails or calls asking you to reveal any personal security details. IBOM will never contact you to ask you for your internet password or username information;
- Always access our internet banking site via the www.ibom.biz website or by typing the address into your web browser. We will never send you an email with a link through to our internet banking site;
- Follow any further security advice we may offer from time to time on our Website;

18.4 Please remember that internet communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for any unauthorized access by a 3rd party or corruption of data being sent to us.

18.5 If you are a victim of internet fraud and someone gains unauthorized access to your Account, then we will refund the full amount of money taken from your Account, provided each of the following conditions applies:

- You have not given your security details (including your password or username details) to anyone else;

- The loss was not caused by your use of an account aggregation service (i.e. a service provided by another company that allows you to view all of your bank details on a single website);
- You have not sent us incorrect payment instructions;
- You have used reasonable care when using internet banking (e.g. logging off at the end of each internet banking session and not leaving your computer unattended while logged on to the internet banking service);
- You inform us as soon as possible of any security breach, or potential breach, of which you are aware;
- You have not acted fraudulently;
- You have taken the precautions described in these Terms and Conditions and complied with all other reasonable instructions we may give from time to time regarding security details.

18.6 For the avoidance of doubt, our promise to compensate you in the circumstances described above in 18.5 only extends to a refund of the amount taken from your Account and does not extend to any additional loss you may suffer in consequence of any unauthorized access to your Account.

18.7 Variation/Termination

We may at any time vary or terminate some or our entire internet banking services. In the case of any material variation, or termination, we will give you as much notice as we reasonably can in the circumstances.

19. Deposits, Deposits of Foreign Currency and of Documentary Funds & Assets

19.1 Deposits of bulk packages of notes may be made in all currencies which IBOM accepts. IBOM may verify and accept immediately the amount of notes contained in any bulk-package or may inform the Account Holder that the bulk package has been accepted subject to verification. IBOM's verification and count shall be final and conclusive. You can request for processing details via: support@ibom.biz .

19.2 At the moment of reception of your cash deposit or documentary funds by IBOM those funds will fall under IBOM's Guaranteed Safeguarding Custody Agreement. Therefore ensuring these funds are safe and guaranteed to be backed by the assets of IBOM. See also Section B.14.1 as it finds applicability here as well.

19.3 The Account Holder consents to IBOM utilizing or dealing with the whole or any part of monies standing to the credit of his/her Account(s) in such manner as IBOM shall deem fit to the extent permitted by the guidelines and notices issued from time to time by the Leadership of IBOM. See also the applicability of Section D.(h).

19.4 Any deposit made by the Account Holder shall be made in such manner and the Account Holder shall comply with such procedures as IBOM may determine from time to time at its sole and absolute discretion.

19.5 IBOM may at any time without notice to the Account Holder and at its sole and absolute discretion and without liability or disclosing or assigning any reason to the Account Holder refuse any deposit, in whatever form, or limit the amount which may be deposited and return all or any part of any deposit, in whatever form, or an amount tendered to IBOM for deposit and, for the avoidance of doubt, notwithstanding that IBOM may have previously accepted a deposit or deposits (of any amount and/or in whatever form) in the same currency and/or in identical form.

19.6 Checks

Deposit(s) established with the proceeds of checks will be valued on the date of their clearance.

19.7 Foreign Currencies

IBOM declares it accepts your deposit of a Foreign Currency it has stated to accept as a deposit into your Account. IBOM will **ONLY** accept Notes.

19.8 The Foreign Currency is accepted at the fixed rates set by IBOM on its Website. They will be lodged into your Account in BVK.

19.9 You can request information for more possibilities of depositing foreign currency at: support@ibom.biz

19.10 Receipts for all deposits will be validated by the designated Bank Officer and/or by them simply showing up in your Account.

19.11 *IBOM Policy on Acceptance of Documentary Funds or Assets presented to IBOM*

A. *Original Document*

IBOM always needs the original document of any documentary instrument, documentary fund, credit fund, or any asset, before IBOM can fully accept it as a Deposit. This needs to be sent to IBOM-Headquarters or placed in a fully secure coded depository on the internet, similar to Business Cannons Business Group documentary fund depository.

B. *No SKR*

We do not and cannot take certain documentary funds or assets to hold in our custody, because we cannot provide depositors with a Safe Keeping Receipt, while our vaults, at this time, are not set up to keep documentary instruments or assets, other than our own, safe.

C. *Laws*

The Sovereign Nation of Bougainville Island is a young nation and its Triune Sovereign State does not yet have the appropriate laws created which indicate the type of documentary funds or assets that IBOM will be allowed to embrace, or define under what conditions certain documentary funds or assets are accepted by IBOM.

D. *Specification of not accepted Documentary Instruments*

At this point in time we can nevertheless already state which documentary instruments we **DO NOT** accept, or currently **CANNOT** accept. They are:

1. Debt instruments where the account holder is not the beneficiary;
2. Private Bonds without provable and verifiable assets behind them;
3. Private Registered Bonds for Set off – (whether Non-Negotiable or not);
4. Debenture Bonds;
5. Secured Funding and Offset Bonds – (whether Non-Negotiable or not);
6. UCC Liens.

E. *New Ownership Requirements for Presented Documentary Instruments, Funds and Assets*

IBOM will ONLY accept presented documentary instruments, funds or assets in case the one who presents them has completed the hereunder outlined requirements whereby IBOM can become the full legitimate owner of the documentary instrument or asset presented. These requirements regarding said instrument or asset are the following:

1. A legitimate and fully notarized “Proof of Ownership” of said instrument, fund or asset, showing the Account Holder (-to-be) is the Beneficiary on the face of said instrument or owner of said asset.
2. Said instruments, funds or assets have to have legitimate and notarized signatures on them.
3. Notarized confirmation of said instrument, fund or asset and the value backing them.
4. Notarized confirmation of the Organization where IBOM can fully verify the value backing said instrument, fund or asset.
5. A verifiable license of the Organization which has issued said instrument, fund or asset, that it is entitled to do so.
6. The complete outline of the legal basis which said instrument, fund or asset is based on.

7. Said instrument, fund or asset needs to be transferred to IBOM via using a completed, legitimized and notarized “transfer document”, to be carried through via the “Transfer of Ownership Document” enclosed.
8. An electronic, faxed and the “hard copy” itself of all such instruments, funds or assets is to be sent to the Headquarters of IBOM at the appropriate addresses above.
9. A notarized color copy of the passport of the depositor of said instrument, fund or asset.

F. Applicability to Section D.

Please note the applicability of what is outlined in Section B.19.11 here above to Section D. regarding Deposit Investment Accounts.

20. Governing Law, Dispute Settlement, Appeal of Judgment & Used Language

20.1 Governing Law

These General Terms and Conditions, the specific Terms and Conditions as well as the operation of your Account will be governed by the Royal Laws of the Sovereign Nation of Bougainville.

20.2.1 Dispute Settlement

All disputes arising between IBOM and an Account Holder will be adjudicated in arbitration by 3 (three) arbitrators, two of which shall be appointed by 1 (one) of the 2 (two) parties each. The 2 (two) arbitrators selected, shall appoint a 3rd (third) independent arbitrator, who shall also serve as the Chairman. Each party in dispute will pay its equal share of the arbitration costs. The Law applied in such dispute shall be considered to be governed by and construed in accordance with the Royal Laws of the Government of Bougainville.

20.2.2 Representation & Accessibility of Bougainville Laws

You can either represent yourself, or designate in writing either a person of your choice or a lawyer of Bougainville to represent you for the Arbitration. IBOM will make sure you will get sufficient access to the Sovereign Laws of Bougainville, either in written form or via a website.

20.3 Appeal of the Judgment

In case the judgment by the 3 arbitrators as outlined in Section B.20.2 is not satisfactory to either IBOM or the Account Holder, both parties can request for an Appeal. The party who was ruled against in the first arbitration will make the choice regarding the manner of appeal, between:

1. A 2nd (second) Arbitration with an identical protocol as outlined in Section B.20.2.
2. The Court of the Sovereign Nation of Bougainville.
3. “The Vredespaleis” in The Hague, The Netherlands either through presenting it at “The International Court of Justice” or at “The Permanent Court of Arbitration”. The party wishing to make use of this option will be required to arrange for such judicial process him/herself at their cost if found at fault. For information on The Vredespaleis see: www.vredespaleis.nl

20.4 Final Judgment

The judgment which has come about through the judicial process of the appeal as outlined in 20.3 will be final.

20.5 The arbitration or judicial process may take place via using modern electronic means of tele-communication, but it is obligatory for the arbitration to be carried out with the application of video-conferencing.

20.6 Used Language

The language we will currently use in all communications is English.

C. Specific Terms and Conditions for Cash Transaction Accounts, Lodging Accounts & Savings Accounts

1.1.A Account Type 100 - The "Cash Transaction Account" (CTA): for Internal & External Transfers

IBOM-Account Holders are able to use their CTA to make internal transfers to the CTA of other IBOM-Account Holders, or to receive transfers which come from the CTA of other IBOM-Account Holders, both on a Ledger-to-Ledger basis. IBOM Account Holders will be able to use their CTA to make transfers to Bank-Accounts external of IBOM when the SWIFT-Feature has been fully implemented and made operational. The received amounts in the CTA can be transferred to Lodging-and Savings Accounts. (Note the exception in Section D.....)

1.1.B SWIFT

Because SWIFT **will soon be** the latest additional feature in banking with IBOM and to allow us to have a grace period to get adjusted to its implications, we need to put a **Monthly Limit** to the amount that you may transfer from your CTA via SWIFT. We also need to verify if you have fulfilled the requirements to be able to do so.

1.2.A Account Type 120 - The "Lodging Account"

The Lodging Account is the start account of a new IBOM-customer and it is the core account of all your IBOM-business. From here amounts can be placed into other Accounts you wish to open and use.

1.2.B Lodging Account is also "Checking Account"

Your Lodging Account will also operate as your Checking Account. When you have obtained the option to work with Cashier's Checks of IBOM you need to make sure your balance is sufficient for the Cashier's Checks you write and use. At this moment (24-Jan-2012) the Checking Account is only available on Bougainville Island. The release of Cashier's Checks for our International clients will be announced on our website.

1.2.C Restrictions to the Lodging Account

1.2.C.1 IBOM-Account Holders cannot transfer money from the Lodging Account, or any Account, into Deposit Investment Accounts (DIA) yourself. This can ONLY be carried out by Admin. You need to show it is a new deposit (also applicable to cash-amounts), and therefore accrued amounts derived from DIA-Programs cannot be re-deposited in a DIA.

1.2.D Transition Rules regarding the Lodging Account

Amounts of the Deposit Investment Accounts which have reached maturity (12 Months) are placed in the Lodging Account by Admin. From there they can be transferred ONLY to Savings Accounts, or to the CTA.

1.2.E. Exceptions and policy on usage of CTA and Lodging Account in combination with Savings Accounts

IBOM-Account Holders who receive funds in their CTA can always transfer those funds into their Lodging Account, and can subsequently transfer those funds into a Savings Account they have or wish to open. The exception to being allowed to transfer funds into a Savings Account is that when the origin of those funds is another IBOM-Account Holder's RLOC which is attached to a Deposit Investment Account-Program that has not reached maturity yet. When you have received funds which originate from a Deposit Investment Account-Program which has reached maturity you are allowed to place those funds in to one of the two available Savings Accounts.

1.3 Overall IBOM-Policy for Usage of acquired Funds for your Personal Situation, Business or Project Funding

The overall IBOM-Policy concerning the application of the funds which you have accumulated through receiving increments via the High End Interest Rates through establishing a Deposit Investment Account at IBOM, for your personal situation, for currently operating businesses, projects, trusts and/or humanitarian projects or for those you wish to launch or start supporting, comes down to the following:

1. Since you have signed IBOM's morality clause on your Application Form it means to IBOM you have sworn to God: "I will not use these monies contrary to IBOM's Purpose, Mission Statement and General Policies outlined in the clause in Section B.3.1.A".
2. If you need help with managing your money in the spirit of what's stated in C.1.3.1 you can turn to The Prosperity Center's Account Managers in the Online Front Office (as outlined in Section B.12).
3. **The maximum withdrawal per year** from the Available Balance of your Account(s) (including Ledger-to-Ledger transfers to other IBOM-Account Holders, as well as an obtained Revolving Line of Credit, see Section E) specifically for your business or project funding **is 35%**. If you need to exceed this percentage you are required to obtain the approval for your business or project funding from either The Prosperity Center, as outlined in Section B.12, or King David Peii II.

1.4 Usage of acquired Funds for your Personal Situation

While IBOM's Policy as stated in Section C.1.3 here above refers to the situation wherein the funds you have acquired through the Deposit Investment Account-Programs can become available to you in your Lodging Account, it means that your usage of, and options to transfer, such funds need to be seen in the light of the statements in that very Section C.1.3. Therefore, and **until further notice**, does IBOM allow you to use those funds as follows:

A.1 For the Implementation & 1st Test-Transfer when SWIFT has become operational – Year 1

We will notify you when the SWIFT-feature on your CTA is available. IBOM allows you to make a **1st Test-Transfer with the SWIFT-feature of EURO €/USD/CAD/AUD \$120,000.00.**

This amount is based upon what IBOM allows you to have as a monthly amount for your **Personal Daily Needs (PDN)**, viz. EURO € /USD /AUD/CAD \$ **10,000 per Month** (as outlined in Section C.1.3.A.2). Therefore will the EURO €/USD/CAD/AUD \$120,000.00 needed to be regarded as that you have received **this monthly amount of Year 1, at once, and upfront.**

This SWIFT-transfer will also enable us to verify if you have fulfilled the requirements on your Account. We will notify you of the verification and approval for you to further on operate the SWIFT-feature with your CTA. After this procedure has been carried through you will have full access to the SWIFT-feature.

A.2 For Year 2 and onwards: Monthly Amount for your Personal Daily Needs

For the subsequent 2nd (second) Year IBOM will allow you to withdraw for your PDN from your Lodging Account the following amount: EURO € /USD /AUD/CAD \$ **10,000 per Month.**

A.3 Specific Disclaimer for PDN

While the grant by IBOM of money for PDN is also based on the financial position (assets, profits) of the bank and distributed at the banks sole discretion, IBOM hereby wants to reiterate it retains the right to alter and modify this facility, including the set PDN-amount and whether or not it can be continued.

B. Personal Debts and your Basic Living Situation

Upon receipt of the additional approval of IBOM you will be able to address your following situations:

1. **Paying off all your debts**
2. **Paying off your Taxes & Insurances**
3. **Buying a car**
4. **Buying a house**

To obtain the required approval you will need to provide IBOM with Documented Proof of the situation & a Description of the Situation, and an outline in 500 words or less.

You can present this request and these Documents to a Personal Account Manager (PAM) of The Prosperity Center (See Section B.12) at: pam@ibom.biz

C. Special Request for Higher PDN-amount

If the amount as stated in this Section under 1.4.A.1 does not suffice for your Personal Daily Needs you can send a request to the appropriate Account Manager of The Prosperity Center as described in Section B.12. Please outline your argumentation for your particular needs in 500 words or less.

1.5 Additional Approval of IBOM required for Businesses and Projects

The release of funds in excess of the 35% as mentioned in this Section under C.1.3.3 for the purpose of the funding of your businesses, business-projects and/or humanitarian projects, is dependent upon receipt by IBOM of a written approval and confirmation by The Prosperity Center, as mentioned under B.12, or such letter from King David Peii II.

1.6 Exception when you have deposited Cash into your CTA

In case the Available Balance in your CTA or Lodging Account consists of cash which you have deposited into it yourself, and is not derived from Interest-Revenues from a Deposit Investment Account-Program as outlined in Section D., including if although those funds come from your RLOC but in fact originate from the Interest-Revenues from a Deposit Investment Account-Program (see the Limitations in Section D.(c)), you will have those cash-funds at your free disposal.

1.7 Condition for SWIFT-transfers

The condition for allowing you to transfer funds out of your CTA via SWIFT is that there are enough available funds in either your CTA or your Lodging Account to cover the transfers and their respective fees, irrespective of funds you may hold in other Accounts with us.

1.8 Obtainability of Bank Letters & Bank Instruments

IBOM can provide you with a Bank Reference Letter that is based on the history and status of your Lodging Account. See Section B.11.4.2.A. for the contents of and the way how you can obtain such Letter. As your personal or business situation may require you can also make usage of the obtainability of the Bank Instruments as outlined in Section E.4. based on your Lodging Account and/or RLOC.

1.9 Account Type 150 and 160 - Savings Accounts

1.9.1 Purpose of the Savings Accounts – Collection of Documentary Funds

The purpose of Savings Accounts is to:

1. Benefit from IBOM's higher interest rates, or
2. To collect Documentary Funds during a maximum term of 3 months, before starting-up one of the allowed 3 (three) Deposits Investment Account-Programs. Such collections are enabled in a Personal Savings Account at a 5% Interest rate. (See Section D.(c)).

1.9.2 Conditions and Restrictions on usage of Savings Accounts

- A. The term begins on the 1st of the month after the deposit is accepted.
- B. All accumulated interest is lost if any portion is removed prior to completion of term. Interest is re-calculated, with compounding, from beginning of term using the remaining deposit portion as basis.
- C. For amounts lodged in Savings Accounts, including its increments, the start-up of a Deposit Investment Account-Program is prohibited, with the exception of Documentary Funds. (See Section D.(c)).

D. When the Term of 3 months ends it is automatically continued, unless you indicate 2 (two) weeks in advance of the elapse of the 3 month period you wish to cancel your Savings Account. You can do this by sending an email to support@ibom.biz with in the Subject Line your “CRN”, and saying: “Request to Cancel Savings Account”.

D. Specific Terms and Conditions for Deposit Investment Accounts

The following Terms and Conditions refer to any Deposits made by you into any of your Deposit Investment Accounts, with your asset either being Cash Funds, Documentary Funds or Credit Funds.

- (a) Deposit Investment Accounts with Programs of High End Interest Rates are available in the following forms:
- A. Account Type 210 - Interest Bearing Deposit Investment Account
 - B. Account Type 220 - Treasury Bill Investment Account
 - C. Account Type 230 - High Yield Investment Account
- (b) 1. For all the 3 (three) under sub (a) mentioned Accounts the following is applicable:
- A. Fixed Deposit for 1 (one) Year / 12 months from date of deposit
 - B. The Interest accumulates 12 times on a monthly basis. The calculation of the interest starts on the 1st of the full month after which your deposit was lodged in your Deposit Investment Account and all the requirements to commence the Deposit Investment Account-Program have been fulfilled. (see Section B.4.5.VII.1, Section B.4.5.VII.2 and Section B.19.11)
 - C. The Interest is compounded.
 - D. Withdrawals of the funds deposited and interest are not possible until maturity date.
 - E. For your Deposit Investment Account to be opened and made operational payment of the initial deposit needs to be completed as outlined in Section B.4.5.
 - F. When your Deposit Investment Account has been opened by IBOM and you wish to utilize accrued funds for your projects before maturity of your Deposit Investment Account-Program you can request to obtain a **Revolving Line of Credit (RLOC)**, also see Section E.). The RLOC can only be obtained and activated after 3 Months. You can make your request at any time by sending an email to IBOM Admin on support@ibom.biz , with in the Subject-Line: your “CRN-Number” and “Request for RLOC”.
 - G. The **RLOC can ONLY be made operational** for you by IBOM when you have fulfilled all the conditions outlined in this Section (b) and you have sent in your completed **T-Bill Form** (download at: <http://www.ibom.biz/forms/Tbill.pdf>).
 - H. **The Credit Amount of your RLOC** will be shown in your Deposit Investment Account under **“Available Balance”**.
 - I. The increment of the Amount in your Deposit Investment Account is reflected 1:1 in the above mentioned Credit Amount in the RLOC, unless if you make transfers out of your RLOC.
 - J. You can transfer Credit Amounts of your RLOC to your Cash Transaction Account to transfer funds to either other IBOM Cash Transaction Accounts, or to bank accounts external of IBOM.(Section B.6.1.1 is applicable).
 - K. The maximum amount to be utilized via your RLOC is 35% of the Actual Balance of your Deposit Investment Account. For projects exceeding 35% you can file a request for approval (See Section C.1.5 and E.4.2, as well as the Restrictions outlined in Section E.1.5.1. and E.1.5.2.).
 - L. ***IBOM Policy on Acceptance of Documentary Instruments or Assets presented to IBOM***
As outlined in Section B.19.11.A-E it is obligatory that IBOM must first confirm acceptance of the asset presented by you, before IBOM will comply with your request of opening a Deposit Investment Account-Program as covered by this Section D. based on the asset presented by you. On acceptance IBOM will place Bougainville Treasuries of equal value in a Deposit Investment Account with the appropriate High Yield Interest Rate of the Program. To obtain acceptance of the presented asset from IBOM you need to comply with the requirements as outlined in Section B.19.11.E.

(c) Limitations

A. Impossibility for Establishing a Deposit Investment Account with Interest-revenues from High Yield

1. Although the transfers as described above in this **Section D. sub (b) under “J”** are allowed by IBOM, IBOM will never allow an Account Holder who has received funds into his/her Cash Transaction Account which in fact originated from another Account Holder’s RLOC that is attached to a Deposit Investment Account-Program as mentioned under this Section D.(a), to subsequently start-up a Deposit Investment Account-Program with those funds. Such transferred funds will therefore **ONLY** be accessible, and at the disposal of the Beneficiary Account Holder, at the applicable Interest Rate of the Cash Transaction Account or the Lodging Account .

2. The impossibility described above in this Section D. Paragraph (c).A.1. also applies to monies received by an Account Holder which in fact have originated from the revenues derived through the establishment of a Deposit Investment Account of any other IBOM Account Holder, regardless of the moment in time when this Deposit Investment Account was established.

3. Notice the applicability here of the Retainers in E of this Paragraph, especially E.2 and E.5.

B. Maximum of 3 (three) Deposits into your Deposit Investment Account(s) during your first 7 (seven) Years with IBOM

1. Until further notice, during your first 7 (seven) years as an Account Holder of IBOM -with any type of Account you have-, will you have the opportunity to request IBOM to **start-up a maximum of 3 (three) Deposit Investment Account-Programs, or –in case you have more than 1 (one) Deposit Investment Account – with all of your Deposit Investment Accounts combined,** in to which you can deposit your Cash or Documentary Funds, through which you and/or your business, can benefit from the features of Deposit Investment Account-Programs.

2. Scope of “any type of Account you have”

The scope meant with “any type of Account you have” is all of the Accounts that you have with IBOM which in fact are based on or related to you as a person, and regardless of what kind of Account it is or any of the other options of IBOM-Accounts which IBOM has opened as an Account for you.

3. Qualification used for your Previous Deposits as an “all-in-one” being your “First Deposit”

All of your Deposits which you made and for which IBOM has opened up Deposit Investment Accounts and started-up the corresponding Deposit Investment Account-Program for you (as outlined under Section D.(a)) before the 21st of January 2012, will be treated and qualified as being a package of “all-in-one” and will therefore be treated as if you have made usage of starting-up your 1st (first) Deposit Investment Account-Program, as outlined in this Section. D.(c).B.1 and 2.

4. Review after the first 7 Years

After these first 7 (seven) years have elapsed IBOM will review an Account Holders beneficial deeds with and usage of that money in accordance with the Purpose, Mission Statement and General Policies of IBOM (see: Section B.3.1.A., as well as Section C.1.3.1), and decide which IBOM-Products IBOM elects to offer to the Account Holder.

5. Other Deposit Investment Accounts Options for Deposits beyond the allowed 3 Deposits

If you wish to make Deposits of Cash or Documentary Funds beyond the allowed 3 (three) Deposits into your Deposit Investment Account(s) as outlined above in this Section, Paragraph (c) B.1, IBOM can offer you the option to collect them in a Personal Savings Account during 3 Months at an interest rate of 5%, after which term you can place them together as a bundle into 1 (one) Deposit Investment Account-Program.

6. Alternative Options for Business Usage of Deposit Investment Accounts beyond the allowed 3 Deposits

IBOM can offer you and your business alternative options for deposits you wish to make into Deposit Investment Account-Programs, in case you have exceeded the mentioned 3 (three) allowed deposits into a Deposit Investment Account. These options can be tailored cut to your specific business purposes and needs. You can request IBOM discuss these other options with you via: support@ibom.biz

C. Limitations on making Re-Deposits into any Deposit Investment Account

In line with the prohibitions outlined in Section D.(c) A.1 and 2. will a new establishment via opening a 2nd (second) or a 3rd (third) of the 3 (three) allowed Deposits into a Deposit Investment Account-Program as described under(c)B. in this Section, be prohibited to be funded with the Interest-revenues derived from **ANY** of the customers or other Account Holder's previously operational or existing Deposit Investment Account.

D. Retainers

1. It is at IBOM's absolute and sole discretion to introduce and make effective immediately policies regarding Deposit Investment Accounts.
2. It is at IBOM's absolute and sole discretion to demand reliable evidence of the origin of the funds which an existing or a new Account Holder offers to deposit at IBOM and with which she/he requests IBOM open a new Deposit Investment Account.
3. IBOM retains the right to deny an individual or business to make new Deposits into an existing Deposit Investment Account or for them to open a new Deposit Investment Account.
4. IBOM retains the right to invoke a **Limit** on Deposits in Cash or Documentary Funds into any Deposit Investment Account, or Deposit Investment Account-Programs.
5. Any form of circumvention of these limitations may cause IBOM to freeze and terminate your Account(s). Section B.20 is applicable.
6. Note the applicability of the General Cap that IBOM will **ONLY** pay interest on the first 4 Trillion BVK (Section B.6.5).

E. OVERRULING TRANSFERS BY IBOM

Although transferring money from your RLOC to the Cash Transaction Account of other Account Holders is allowed, IBOM does retain the right, in case IBOM determines the clauses described in Section B.3, B.9 and/or B.17 are violated, to overrule and undo such transfers, even after you have completed such transfer. Section B.20 is applicable.

F. Prohibited Transfers

1. It is prohibited to transfer money from your Cash Transaction Account to a Deposit Investment Account of yourself or of another IBOM-Account Holder.

2. While during the 1-Year period of the Treasury Bill-Contract attached to your Deposit Investment Account-Program you are ONLY allowed to use an obtained RLOC (Section E.) for transferring amounts into your Cash Transaction Account, it is prohibited to transfer amounts from the attached RLOC of this Deposit Investment Account into your Lodging Account, or any Savings Accounts.

3. It is prohibited to transfer money originating from a Deposit Investment Account (i.e. from the attached RLOC) via your Cash Transaction Account into a Cash Transaction Account of another IBOM Account Holder if the receiving Account Holder intends to constitute a Deposit Investment Account or any Savings Account with the received amount. See also Section D.(c).1.

G. **Upon & After Maturity**

1. Into Lodging Account

Upon and after maturity (12 Months) will IBOM Admin place the accrued funds of your Deposit Investment Account -Program into your Lodging Account. You may then transfer those funds from your Lodging Account to either your Cash Transaction Account, or to the appropriate Savings Account.

2. Final Account Settlement Statement

After the maturity date of your Deposit in your Deposit Investment Account IBOM will map the history of your usage of the attached RLOC and review if you acted in compliance with the Terms and Conditions of IBOM (e.g. as described above under (b) I of this Section D.). The actual interest increment you are entitled to receive, the actual usage and its consequences will therefore be drafted as a Final Account Settlement Statement. It will depict a **Grand Total Amount** which will be the actual remaining amount, which then is at your disposal. You will receive this Final Account Settlement Statement via email.

(d) ***IBOM-Policy regarding usage of the Interest-Revenues derived from High Yield Deposit Investment Accounts***

IBOM hereby expressly states the full applicability of Section C.1.3 on the usage of the Interest-Revenues derived from High Yield Deposit Investment Accounts.

(e) ***UAPN's & IBOE's accepted by IBOM***

1. IBOM hereby declares it accepts Uniform Advertising Promissory Notes (UAPN) and International Bills of Exchange (IBOE) as well as their combination, issued by the **organizations U S Profesionales de El Salvador (USPES) and/or Diversified Business Interests Inc. (DBII)** as Documentary Funds and are therefore able to be deposited into a Deposit Investment Account-Program of choice as outlined in this Section D.

2. The between IBOM, USPES and DB-II contractually agreed and specifically devised transfer procedures for UAPNs and IBOEs to IBOM is mandatory when depositing such documentary funds into a Deposit Investment Account. Section B.19.11 is therefore not applicable to transferring UAPN's and IBOE's.

(f) ***Precious Metals accepted by IBOM***

IBOM hereby declares it will also accept precious metals as deposits which you can request IBOM to open a Deposit Investment Account as outlined in this Section D. You will need to provide Documented Proof you are the legitimate owner or the legally and notarized assigned Safe-Keeper of the offered precious metals (e.g. through a Safe Keeping Receipt). Your offering of them to us and our decision to accept them will depend upon our review and verification.

(g) ***Foreign Currency accepted by IBOM***

IBOM hereby declares it will also accept Foreign Currency as a deposit which you can request IBOM to open a Deposit Investment Account as outlined in this Section D. It remains at the sole and absolute discretion of IBOM to accept deposits in certain Foreign Currency. Section B.19 is also applicable.

(h) ***Wealth Management***

After the creation of a Deposit Investment Account through the transfer and assignment of Documentary Funds to IBOM (e.g. the UAPN-IBOE combination of USPES/DBII), it will IBOM's sole and absolute discretion to execute any protocols of the funds and according to its own judgment the allocation by IBOM to any of its Wealth Management Departments.

(i) ***Request by IBOM for you to set up a Trust/Bougainville Charitable Trust***

When IBOM deems it to be desirable for the purpose of enabling better achievement of its Purpose, Mission Statement and General policies (Section B.3) it may request Account Holders to create a Trust or a Bougainville Charitable Trust which will allow a more detailed outline of the purpose, intent and manner of application you have with the High End Interest revenues you have derived through having a Deposit Investment Account as described under this Section D.(a). See also Section B.16.4.

(j) ***Administrative Hold – RLOC not accessible***

When an Administrative Hold is placed on a Deposit Investment Account this means the RLOC is blocked and NOT accessible to you. Upon release of the Administrative Hold by IBOM the RLOC becomes accessible again.

(k) IBOM shall accept the sum of money and Documentary Funds deposited which it has confirmed to accept to lodge into a Deposit Investment Account (Section B.19.11 is applicable).

(l) Upon creation of a Deposit Investment Account the Account Holder entrusts IBOM with his/her funds and therefore IBOM guarantees payment in full to the credit of such Account Holder's Account(s) after maturity date, if the conditions of the chosen Deposit Investment Account allow this.

(m) ***Specific Disclaimer regarding IBOM's Choice of Payment of Accrued Interest***

The Account Holder agrees with the policies of IBOM including as to how IBOM will fulfill the Account Holder's request for payment. Therefore, regarding the interest received from the High Yield Investments, will IBOM have the sole discretion for the payment to be in the currency choice of the bank to include Revenue Sharing Obligation Gold Bonds (RSO Gold Bonds) and IBOE's. The Account Holders will be notified of the properties, guidelines and implications concerning such payments. Section B.6.1.1 is applicable.

(n) ***Specific Disclaimer regarding High End Interest Rates Investment-Programs***

1. IBOM is expected to apply your deposit of capital investment in a way that achieves the Highest Interest rate possible, which should satisfy the High End Interest Rate Investment-Programs we offer to our Customers. We want to emphasize IBOM's investments can turn out to have less than desired returns or revenues than anticipated due to reasons beyond IBOM's control (i.e. Force Majeure) and which could not be considered to be a breach of contract on IBOM's part. Since Force Majeure is possible, IBOM will promise to perform at its best efforts to be able to pay out the envisioned interest. Nevertheless, we must retain the right to be able to make reviews and changes based on the financial position (i.e. assets, profits) of the bank. IBOM retains the sole discretion and right to alter and modify interest rates any way deemed financially sound. We also retain the right to modify or dis-continue High End Interest Rates.

2. In the light of what is stated here above in (n) 1., IBOM also has the right to pay out the interest to you in the following options:
 - A. You let the accrued interest stay in your Savings Account at 5 or 8 % interest per Month in the appropriate Savings Account, depending on whether you have a Personal or Corporate Account (See Section C.)
 - B. Acceptance by you of the payment of interest by IBOM in RSO Gold Bonds.
 - C. Via Arbitration as outlined in Section B.20.
 - D. Invoking “NEWS YOU CAN USE 7070” as outlined in Section B.1.2.

(o) ***Cross Reference concerning General Terms & Conditions for Deposits***

IBOM hereby wants to reiterate the cross reference with and applicability of Section B.19 covering General Terms and Conditions for Deposits including Deposits of Foreign Currency to this Section D.

E. Specific Terms and Conditions for Revolving Lines of Credit (RLOC) – Account Type 240

1.1 To obtain and activate an RLOC – possible after 3 Months

An IBOM-Customer with an activated Deposit Investment Account-Program can file a request to obtain an RLOC. The RLOC can be activated only after 3 (three) Months of the Deposit Investment Account-Program to which the RLOC is attached, have elapsed.

1.2 You can file your request at any time to support@ibom.biz with your “CRN” noted in the Subject-Line as well as the following wordings: “Request for RLOC”

1.3 For the RLOC to be activated and made operational you need to have sent in your completed T-Bill Form to support@ibom.biz (See: <http://www.ibom.biz/forms/Tbill.pdf>).

1.4.1 IBOM hereby expressly states the full applicability of Section C.1.3 on the usage of your RLOC and the funds lodged therein and due to this applicability your RLOC, upon activation, will provide a Credit Amount at your disposal of 35% of the amount that is shown in the **“Actual Balance”** of your Deposit Investment Account. This Credit Amount of the RLOC can then be found under the **“Available Balance”** in your Online Deposit Investment Account section.

1.4.2 If an IBOM-Customer is in need of funds which will be in excess of the in Section E.1.4.1 mentioned 35% of the RLOC Credit Amount at their disposal they are required to obtain a written approval by either The Prosperity Center (Section B.12) or King David Peii II, allowing them to exceed this percentage.

1.5 Restrictions on Internal Transfers with the RLOC – Replenishing your RLOC first

1.5.1 If an IBOM Customer who has a Deposit Investment Account with an attached RLOC has used amounts from the RLOC (shown as the “Available Balance”) receives money from others into his/her Cash Transaction Account the receiving IBOM-customer will be obligated to replenish the deficit on the RLOC first, so the amounts shown in the Available Balance and the Actual Balance are at par. The surplus (e.g. profit), which such an IBOM-customer has received, can be transferred by him/her into any of his/her other Accounts. See also Section E.1.6.2.

1.5.2 The replenishing of the deficit of the RLOC (shown as the “Available Balance”) in comparison to the Actual Balance needs to be requested to IBOM Admin via email (support@ibom.biz). This email needs to say in the Subject Line: **“Request for replenishing of deficit of Available Balance of RLOC”**. In the body of the email you need to mention your CRN (starting with 20...) and you need to indicate which amount needs to be transferred. IBOM Admin will then carry out the transfer.

1.6 Interest Rate & Interest

1.6.1 The Credit Amount in your RLOC will be against a 0% Interest Rate.

1.6.2 Following Section E.1.5.1 and E.1.5.2 you can only obtain interest on profits you have made with your projects through using the Credit Amount of your RLOC when you have first replenished the Credit Amount of your RLOC to its initial balance so it is at par with the Actual Balance of your Deposit Investment Account. Then the remaining amount (i.e. the profit) can be placed in your Lodging Account and/or Savings Account(s).

2. Transfers

You can ONLY transfer Credit amounts from your RLOC Account into your Cash Transaction Account.

3. Bank Letters

IBOM can provide you with Bank Letters that are based on the balance in your RLOC. See Section B.11.4.2. for your options.

4. Bank Instruments

4.1 Based on your RLOC the Legal Department of IBOM can provide you with the following Bank Instruments:

A. Proof of Funds (POF) – the POF demonstrates that the customer has the ability and funds available to use for a specific purpose or transaction. It is drafted in the form of a bank statement, security or custody statement. The purpose of the document is to ensure that for the party you are working with that the funds required for the specific purpose or transaction are directly obtainable, are fully free of liens, debts, encumbrances and/or blocks and of a legitimate origin. Another way to show a POF is to make a print screen of your Account Statement, print it and sign it yourself and have it notarized.

B. Bank Guarantee (BG) – the BG is a pledge and a letter of surety that your liabilities for the purpose of which it is drawn are met. In other words, if you fail to settle a debt, IBOM guarantees to cover it. The BG enables you to facilitate your business operations and deals, or draw down Lines of Credit at other Financial Institutions, and thereby expand your business activity. It also states your funds are fully free of liens, debts, encumbrances and/or blocks and of a legitimate origin. BG's will normally be in force for 1 (one) year and one (1) day.

C. Stand By Letter of Credit (SLOC) & the SLOC Reserve Account - Account Type 360

The SLOC is a “payment mechanism”. An SLOC is a guarantee of payment on your behalf issued by IBOM which indicates that IBOM will provide this “payment of last resort” if you fail to fulfill an obligation with a third party. An SLOC generally acts like a reference and a sign of good faith, demonstrating that a specified underlying commercial contract or transaction will be fulfilled and paid for no matter what happens during the deal, thus guaranteeing performance/compliance of the terms of such contract or transaction between the buyer and the seller. If the buyer fails to make payment, the bank will do so on his/her behalf. The buyer presents an SLOC to the seller, which virtually eliminates the risk that the seller will not be paid. If the buyer defaults, the seller may draw funds against the SLOC as penalties or as payments, whichever the terms of the SLOC provide. The buyer's bank will not release the funds (Standby) until delivery is done and authenticated. SLOC's are similar to BG's, which offer similar protections. IBOM will issue an SLOC only after carefully examining your Account, while we would rather avoid the situation in which a third party will make a claim on the SLOC and force IBOM to pay. We will honor all legitimate claims. The SLOC also states your funds are fully free of liens, debts, encumbrances and/or blocks. To establish an SLOC the funds specified in the SLOC are placed in an “SLOC Reserve Account”, which has a 0% interest. IBOM SLOC's are “Irrevocable”. IBOM SLOC's can be in force for a specific period of time, but typically for 1 (one) year and 1 (one) day.

D. Letter of Credit (LOC) & the LOC Reserve Account - Account Type 350

A Letter of Credit (LOC) is a “depository mechanism”. It is a document issued by IBOM that is used in international trade finance to establish that the referenced Account Holder has the ability to perform the terms of a contract and has the ability to pay the amount specified. An LOC essentially acts as an irrevocable guarantee of payment to a beneficiary. The LOC also states your funds are fully free of liens, debts, encumbrances and/or blocks. To establish an LOC the funds specified in the LOC are placed in an “LOC Reserve Account”, which has a 0% interest. IBOM LOC's can be in force for a specific period of time, but typically for 1 (one) year and 1 (one) day. A

E. Letter of Administrative Hold (LAH) – Account Type 310

The LAH or “Block-fund” is a document which blocks your funds in a specific therefore set up sub-account in your main account. The customer will transfer funds into this account him/herself. Thereupon will IBOM lock it up and keep the newly created password under IBOM's safekeeping.

The customer can use the LAH to provide a guarantee to a third party. The funds can be obtained by this third party as per your contractual agreement, or your lack of performance. The LAH also states your funds are fully free of liens, debts, encumbrances and/or blocks and of a legitimate origin. To establish an LAH its funds are placed in an “Administrative Hold Account”, which has a 0% interest. When an Administrative Hold is placed on a Deposit Investment Account this means the RLOC is blocked and NOT accessible to you. Upon release of the Administrative Hold by IBOM the RLOC becomes accessible again (see Section D.(j)). The LAH can be in force for a specific period of time, but typically for 1 (one) year and 1 (one) day.

F. Certificates of Deposit (CD) – a CD is a type of savings investment certificate. The customer deposits a certain amount of funds with IBOM for a fixed period at a negotiated interest rate, restricting you from withdrawing funds on demand. IBOM guarantees the outcome of the amount, including the accrued interest, at maturity date, and you will therefore never lose your money. The CD also states your funds are fully free of liens, debts, encumbrances and/or blocks and of a legitimate origin. The CD can be in force for a specific period of time, but typically for 1 (one), 5 (five) or 10 (ten) years, with each having a separate rate.

G. Special Certificate of Deposit (SCD) – a SCD is a special type of Certificate of Deposit that is issued by IBOM but administered by **The Prosperity Center** (as outlined in Section B.12). The SCD allows you to deposit funds from either your Lodging Account or from your account at other banks. The purpose of the SCD is to enable you to support and provide The Prosperity Center with funds that can be directly applied to Projects without risk. The SCD gives you a guaranteed return of principal plus interest (LIBOR plus 3 points), with the possibility of additional revenue sharing at the end of the SCD deposit date (1, 5, 10 years, and a day). The SCD may be cashed out at any time by the SCD-Holder before maturity with a reduction of principal, interest and no revenue sharing. The Prosperity Center retains the right to pay the SCD due interest with Revenue Sharing Obligations Series A, B or C Gold Bonds. The SCD creates a way you can safely make your funds work without the risk of loss, along with the applicability of “NEWS YOU CAN USE 7070” (as outlined in Section B.1.2). The SCD also states your funds are fully free of liens, debts, encumbrances and/or blocks and of a legitimate origin. The SCD’s cannot be sold to a third party.

4.2 Due to the applicability of Section C.1.3, C.1.5, E.1.4.1 and E.1.4.2. will customers be provided with the Bank Instruments listed above in E.4. up to 35% of the “**Available Balance**” of their RLOC, unless otherwise determined, or, in case they need funds in excess of the 35%, when they have obtained a written approval by either The Prosperity Center (Section B.12) or King David Peii II, allowing them to exceed this percentage.

4.3 You can send your requests for Bank Instruments to: ibom.legal@ibom.biz .

4.4 These Bank Instruments are either sent by email, fax, as a hard copy or via SWIFT-message (when SWIFT-implementation is completed).

4.5 IBOM reserves the right to ask you for –upfront– payment of certain fees to process and draft the mentioned Bank Instruments for you.

4.6 The fees for sending out SWIFT-messages are to be determined.

4.7. Once issued by IBOM these Bank Instruments retain their validity and IBOM guarantees their backing for as long as their contractual conditions and obligations determine.

4.8 IBOM expects you to refrain from undertaking any actions outlined in Section C.1.3. that will undo the basis under which IBOM will issue a Bank Instrument for you.

4.9.1 These Bank Instruments are issued by IBOM will fully be compliant with SWIFT-requirements, and other related Global Banking Protocols and Procedures which IBOM is obliged to act in accordance with.

4.9.2 Following what is stated in 4.9.1 here above is the obtainability of Bank Instruments dependent on the completion of the SWIFT-implementation, as well as for it to be fully operational. Exceptions to this regard are the SLOC and the LOC, which are therefore currently obtainable.

4.10 *Guaranteed Backing*

IBOM reiterates hereby its Bank Instruments are guaranteed fully by its assets as outlined in Section B.14.1.

5. *Expiration of your RLOC*

Your RLOC expires when the Deposit Investment Account-Program has reached maturity. The funds are then placed in your Lodging Account and from thereupon become will also become subject to the Specific Terms and Conditions for Lodging Accounts.

F. Specific Terms and Conditions for other Account Types

1. To obtain the hereunder listed other Account Types of IBOM the appropriate parties can file an application.

1.1 300. Interim Accounts

310. Administrative Hold Accounts – to block a specified amount from access by the Account Holder, see Section E.4.1.E.

350. Letter of Credit Reserve Account – to reserve money for the LOC, see Section E.4.1.D.

360. Standby Letter of Credit Account –to reserve money for the SLOC, see Section e.4.1.C.

1.2 400. Banks, Nations & Central Banks

410. Corresponding Bank Accounts

These are accounts for Banks who have become corresponding with IBOM.

450. Bank Accounts for Nations (National Credit Accounts)

These are accounts for Nations and countries who wish to have an account at IBOM.

460. Bank Accounts for Central Banks

A Central Bank can apply for a bank account at IBOM.

1.3 500. Precious Metal Accounts

The Precious Metal Accounts are not yet available. Commencing date will be announced.

1.4 600. Multi-Currency Investment Accounts

Per request, you can place your money of another currency, which IBOM will accept, with IBOM in the specific Multi-Currency Investment Account. You cannot move your BVK into this account for converting your BVK into other currencies to transfer it out of IBOM.