

## Funds Transfer Request Authorization (FTRA)

Customer Infor							
				主要引入条件			
	ATRICKS AND S	T. TERESAS CONVENT I	Address:	1701 DORAL ( BOWIE MD 20721238)		and a transfer for the control of th	
Account Inform	ation		Paritological	MD 2012 1230	0.03		
Account:							
Account Title:	CONVE ASSOC	TRICKS AND ST. TERESA ENT HIGH SCHOOL ALUM LIATION, USA INC. DBA S AND FRISKIES ALUMN	MNI			PLEASE RELIGION DE COMPANION DE	
Requestor Name:		ES COOPER					
Wire Information		ES COOPER					
Wire Type:		INTERNATIONAL					
Country:		INTERNATIONAL LR			Wire Date:	11/19/2018	
Currency of Recipient Account:		USD			Wire Amount (USD):	29,657.83	
Source:					Vire Amount (FX):	0.00	
ID Verification/Type:		IN PERSON			Exchange Rate:	0.0000	
ID Verification/Type:		U.S. DRIVER'S LICENSE (WITH OR WITH BANK OF AMERICA DEBIT CARD, ATM CAR			Ref ID:		
Recipient Inforn		BANK OF AMERICA	DEBIT CARD, ATM	M CAR V	Vire Fee:	45.00	
Recipient Name:		ECA CONDUENT OUT	In court -	West Mass			
		ESA CONVENT CATHOL	IC SCHOOL	Bank Nar	ne: INTERNATIONAL	BANK LIBERIA LIMITED	
Account Number		NT NUMBER		Bank ID:	IBLRLRLM		
Account Number:				Address:		3OX 292, 64 BROAD STREET	
Address:	64 BRO				MONROVIA	1000110.15	
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Intermediary Bar Bank Name:		CROWN AGENTS BANK			ST. NICHOLAS HO	OUSE, SUTTON SURREY	
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- 6. You are hereby notified that in the event that you provide an incorrect account number or institutional identifying number, and we are not able to recover the funds, you may lose the amount of the payment order.
- 7. Except with respect to Remittance Transfers, the Bank may at its option accept your cancellations or amendments to a payment order. You acknowledge that if the Bank attempts to cancel or amend then the reversal request or amendment must be agreed to by each financial institution which has accepted a payment order related to the funds transfer at issue before it will be acted upon and further agree that the Bank shall have no liability if a cancellation or amendment is not effected. You agree that you shall indemnify and hold the Bank and offices, directors, employees, and representatives harmless from and against any and all claims, demands, losses, liabilities and expenses, including attorneys' fees and costs, resulting directly or indirectly from compliance with your cancellation or amendment request.

## RECALLING AN INTERNATIONAL WIRE TRANSFER

Once an international wire transfer has been sent it cannot be cancelled. You may request an international wire transfer be recalled, and we will communicate your request to the beneficiary's bank. If the beneficiary's bank agrees to return the funds to us, then upon confirmation of receipt of funds in our accounts, we will credit your account at the current Bank of America buy rate for the currency that day. Please note that the exchange rate will be different from the original rate applied to the outgoing wire, which may result in a loss to you. Furthermore, the foreign bank may assess charges for their services, which will be deducted from the amount returned to you. We will have no liability to you if the foreign bank or foreign beneficiary refuses your request to recall the international wire transfer.

## RETURNED WIRES

If an international wire transfer is returned by the receiving bank for no fault of ours, we will credit your account at the current Bank of America retail buy rate for that currency that day. Please note that the exchange rate will be different from the original rate applied to the outgoing wire, which may result in a loss to you. Furthermore, the foreign bank may assess charges for their services, which will be deducted from the amount returned to you.

- 8. In the event that the Bank shall be liable to you for interest compensation hereunder or under applicable law, interest shall be calculated on the basis of the average Federal Funds rate at the Federal Reserve Bank of Richmond for each day of the period involved computed on the basis of a 360-day year and shall be remitted by (1) direct payment to you, or (2) providing a balance earnings credit to your account with us.
- 9. The Bank will use best efforts to provide oral, written or electronic notice to you of rejection of a payment order on the execution date of the order; provided, however, that the Bank shall not be liable to you for interest compensation for its failure to give such notice.
- 10. If you send U.S. Dollars to a Non-USD Account, your payment may be converted into Local Currency by an intermediary bank or the receiving bank (and we may receive compensation in connection with any such conversion). We are not responsible for the exchange rate applied by any intermediary bank or the receiving bank.
- 11. Exchange Rates. Exchange rates are determined by the Bank in our sole discretion, based upon such factors as we determine relevant. The exchange rates provided herein are only available as of the date provided and with respect to the amounts stated herein. Exchange rates fluctuate, at times significantly, and you acknowledge and accept all risks that may result from such fluctuations. We consider many factors in setting our exchange rates, including without limitation, market conditions, exchange rates charged by other parties, our desired rate of return, market risk, credit risk and other market, economic and business factors.

You acknowledge that exchange rates for retail and commercial transactions, and for transactions effected after regular business hours and on weekends, are different from the exchange rates for large inter-bank transactions effected during the business day, as reported in The Wall Street Journal or elsewhere. Exchange rates offered by other dealers, or shown at other sources (including online sources) may be different from our exchange rates. The exchange rate you are offered may be different from, and likely inferior to, the rate paid by us to acquire the underlying currency. We provide all-in pricing for exchange rates. Our rates may include fees, costs, charges, or other mark ups as determined by us in our sole discretion.

In connection with our market making and other activities, we may engage in hedging, including pre-hedging, to facilitate customer transactions and hedge the associated market risk. Such trading may include trading ahead of order execution. These transactions will be designed to be reasonable in relation to the risks associated with the potential transaction with you. These transactions may affect the price of the underlying currency, and consequently, your cost or proceeds. You acknowledge that we bear no liability for these potential price movements. When our pre-hedging and hedging activity is completed at prices that are superior to the agreed upon execution price or benchmark, we will keep the positive difference as a profit in connection with the transactions. You will have no interest in any profits.

We do not accept any liability for our exchange rates. Any and all liability relating to this information and the rates provided herein is disclaimed, including without limitation, direct, indirect, or consequential loss, and any liability if our exchange rates are different from rates offered or reported by third parties, or offered by us at a different time, at a different location, for a different transaction amount, or involving a different payment media (including but not limited to bank-notes, checks, wire transfers, etc.).