

APPENDIX A TO SUBPART 1 OF PART 103 -
CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS
[OMB CONTROL NUMBER 1505-0184]

The information contained in this certification is pursuant to Section 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public law 107-56).

This Certification should be completed by any **Foreign Bank** that maintains a **correspondent account** with any U.S. bank broker-dealer in securities (a **covered financial institution** as defined in 31 CFR 103.175(f)). Any entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 CFR 103.175(f)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 CFR 103.175(f))¹.

A **Correspondent Account** for a foreign bank is any account established to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instruction for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

- A. The undersigned financial institution, **INVEST BANK P.S.C.** ("**Foreign Bank**") hereby certifies as follows:
- B. Correspondent Accounts Covered by this Certification: Check one box.
 This Certification applies to all accounts established for **INVEST BANK P.S.C.** by Covered Financial Institutions.
- C. **Physical Presence/Regulated Affiliate Status:** Check **one** box and complete the blanks.
 Foreign Bank maintains a **physical presence** in any country. That means:
• **INVEST BANK P.S.C. has a place of business at the following street address: AL ZAHRAA STREET 105, AL QASIMIA AREA, SHARJAH - UNITED ARAB EMIRATES**, where foreign bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.

¹A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

- The above address is in **UNITED ARAB EMIRATES (U.A.E.)**, where Foreign Bank is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by **Central Bank of the UAE**, the banking authority that licensed Foreign Bank to conduct banking activities.

D. Indirect Use of Correspondent Accounts: Check the box to certify.

- No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign banks hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information:

1. **Foreign Bank's shares are publicly traded** on Abu Dhabi Securities Exchange in United Arab Emirates.

F. Process Agent:

The following individual or entity:

CT CORPORATION is a resident of the United States at the following street address:

28 Liberty Street, 42nd floor, New York, NY 10005 **and** is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United states pursuant to Section 5318(k) of title 31, United States Code.

G. General:

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which they maintain any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, LLOYD MADDOCK, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and I am authorized to execute this certification on behalf of Foreign Bank.

INVEST BANK P.S.C.



[Signature]

LLOYD MADDOCK

CEO



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Executed on this 12th day of January 2020

List of Branches covered by this certification is enclosed

**ATTACHEMENT TO USA PATRIOT ACT CERTIFICATIONS GLOBAL LISTING OF ALL
RELATED AFFILIATES, SUBSIDIARIES AND BRANCHES**

Entity Name	Street	City	Country	Banking Authority
Invest Bank PSC (HO & Branch)	Al Zahra'a Street 105	Al Qasimia - Sharjah	United Arab Emirates	Central Bank of UAE
Invest Bank PSC (Branch)	Al Manzoon Tower 1	Industrial Area No.6, Sharjah	- do -	- do -
Invest Bank PSC (Branch)	Office Suites 1-6, Building No. Z3	Saif Zone, Sharjah	- do -	- do -
Alfa Financial Services (FZE) (Subsidiary)	Exec. Suite Q1-1-3 & 9	Saif Zone, Sharjah	- do -	- do -
Invest Bank PSC (Branch)	Khalifa Street	Abu Dhabi	- do -	- do -
Invest Bank PSC (Branch)	Musaffah Industrial Area	Abu Dhabi	- do -	- do -
Invest Bank PSC (Branch)	Al Ghaba Street	Al Ain	- do -	- do -
Invest Bank PSC (Branch)	Sheikh Zayed Road	Dubai	- do -	- do -
Invest Bank PSC (Branch)	Hamad bin Abdullah Street	Fujairah	- do -	- do -
Invest Bank PSC (Foreign Branch)	Ain El Mreisseh	Beirut	Lebanon	Banque du Liban