

To: Lek Securities Corporation

Re: Special Risks and Requirements associated with trading Contracts for Difference (“CFDs”) in a Portfolio Margin Account.

Gentlemen:

Please be advised that in consideration of our firm opening one or more Portfolio Margin Accounts in our name and permitting us to trade CFDs, we have read, understood and agreed to the following special risks and requirements relating to CFDs:

We understand and agree that when entering into a CFD contract we will not become shareholders and that we do not have the right to receive delivery of the stock. Accordingly, we will not have the right to vote the shares or exercise other rights that are typically bestowed upon shareholders. We will only be entitled a cash payment representing the difference between the total return of the security and the cost of financing the position. If the cost of financing the position exceeds the gain in the security price, we will suffer losses that we will be required to forthwith pay in cash. We also understand that the security price might decline, in which case we will be required to pay for the decline in the price in addition to the cost of financing the position. If we are “short”, we understand that we will be subject to similar, but opposite risks. For both long and short positions we will be required to pay transaction costs.

We understand that CFDs are unsecured claims against the person issuing the contract (“Issuer”) and that the contract might become worthless in the case of insolvency of the Issuer or Lek Securities Corporation (“LSC”). LSC is not a guarantor of the Issuer, and we understand that it is our duty and responsibility to evaluate the creditworthiness of the Issuer.

We understand and agree that LSC will act solely as conduit between ourselves and the Issuer and we agree to have the same duties and obligation to LSC that LSC has to the Issuer. Our indemnification of LSC as set forth in more detail below is specifically intended to include any liability that LSC might have to the Issuer on account of our dealings in CFDs. We acknowledge receipt of all agreements that LSC has entered into with the Issuer and we agree to be bound by these agreements and to indemnify LSC for any breach of these agreements occasioned by our dealing in CFDs.

We understand that CFDs are probably not insured by SIPC.

We also understand that if a CFD is denominated in Foreign Currency, the we will be exposed to profits and losses if the exchange rate moves in addition to the amounts that can be made or lost as a result of a move in the underlying security or the cost of financing the security.

We specifically agree that the Issuer or LSC may liquidate our CFD positions in the case a margin call is not forthwith met and that notwithstanding your firm’s policy of making a reasonable attempt to notify us of a margin call, it is not guaranteed that we will actually receive notice and we understand that the risk of not receiving notice of a call is aggravated by the time difference between London and the United States.

We agree CFDs are not securities in the traditional sense and that neither the Issuer nor LSC are required to maintain possession and control of the covered securities.

We understand and agree that we will not receive actual dividends from the Issuer and that instead we will receive a cash payment representing the cash that the Issuer receives net of any withholding tax applicable to the country where the Issuer resides. This means that we will not be entitled to claim a foreign tax credit on our income tax return. If we are short, we understand that we will be charged 100% of the dividend or interest payment relating to the security underlying the contract.

We specifically authorize you to use free credit balances in our account to meet margin required by the Issuer, and we understand that margin posted with the Issuer is a receivable against the Issuer and not an obligation of LSC. However we understand and agree that you are under no obligation to do so and that you will not meet a margin call from a CFD Issuer, if our account has insufficient equity to do so.

We understand that we will be charged a financing rate as in effect from time to time. We will inform ourselves of such rate and understand that this cost will affect to total return of the CFD contract.

Notwithstanding the fact that CFDs are not traditional securities, we understand that the SEC's anti-manipulation and anti-fraud rules are applicable to trades underlying CFDs, and we will abide by all applicable laws, rules, regulations of all governmental and quasi governmental bodies, exchanges, and self regulatory organizations having jurisdiction over LSC and/or the Issuer, including, but not limited to the SEC, FINRA, and the FSA. Moreover, we understand and agree that we will be subject to foreign laws, foreign regulation and under the jurisdiction of foreign courts and regulators.

We hereby agree to indemnify, defend and hold harmless LSC and the Issuer(s) of the CFDs into which we enter, or attempt to enter, and each person, if any, who controls LSC and the Issuer(s) of CFDs into which we enter, or attempt to enter, within the meaning of Section 20 of the United States Securities Exchange Act of 1934, as amended (the "Exchange Act") and their officers, employees, and agents (collectively "Indemnified Parties") from and against any and all losses, claims, suits, investigation, damages, liabilities and expenses, including reasonable attorneys' fees and costs, arising out of one or more of the following:

- Our failure to make timely payment for all sums required under CFDs traded in our account(s) with LSC;
- Our failure to properly to perform our duties, obligations and responsibilities as set forth in the International Swap Dealers Association contract (ISDA Agreement);
- Any violation or charge or claim of a violation of law, exchange rule, rule or regulation of any governmental or quasi-governmental body, or self-regulatory organization, or exchange relating or arising from our dealing in CFDs in our account(s) with LSC;
- Any and all other claims against the Indemnified Parties related to our trading of CFDs.

In case any proceeding (including any arbitration and any governmental or self-regulatory investigation) shall be instituted involving any Indemnified Parties, such Indemnified Party shall promptly notify us in writing and the Indemnified Party shall be permitted to retain its own counsel,

notwithstanding our duty to indemnify. It is understood that we shall not, in connection with any proceeding or related proceedings in the same jurisdiction, be liable for the fees and expenses of more than one law firm (in addition to local counsel) for all Indemnified Parties, and that all such fees and expenses shall be reimbursed as they are incurred. We will not be liable for any settlement of any proceeding affected without our written consent, but if settled with such consent, or if there shall be a final judgment for the plaintiff, we agree to indemnify the Indemnified Party from and against any loss or liability by reason of such settlement or judgment. Notwithstanding the foregoing sentence, if at any time an Indemnified Party shall have requested us to reimburse the Indemnified Party for fees and expenses of counsel as contemplated in this paragraph, we agree that we shall be liable for any settlement of any proceeding effected without our written consent if (i) such settlement is entered into more than 30 days after our receipt of the aforesaid request, or (ii) we shall not have reimbursed the Indemnified Person in accordance with such request prior to the date of such settlement. We will not, without the prior written consent of the Indemnified Party, affect any settlement of any pending or threatened proceeding in respect of which any Indemnified Party is or could have been a party and indemnity could have been sought hereunder by such Indemnified Party, unless such settlement includes an unconditional release of such Indemnified Party from all liability on claims that are the subject matter of such proceeding.

This indemnification shall remain operative and in full force and effect, regardless of the closing of our account with Lek Securities Corporations, and shall survive any termination of our dealings with LSC.

We agree, to the extent permitted, that this letter agreement shall be deemed to be entered into within New York, New York, and that any dispute arising from or otherwise concerning this letter agreement or our business relationship shall be governed by the laws of the State of New York, exclusive of its choice of law rules and shall be subject to mandatory arbitration before the Financial Industry Regulatory Authority (“FINRA”) in New York County, New York, and that any proceeding initiated in any other venue or forum shall be transferred to New York County, New York. We understand the characteristics of arbitration as set forth in the Customer Agreement if effect between ourselves, the terms of which are deemed incorporated herein by reference.

(Execution on following page)

Issuer: Credit Agricole Cheuvreux Internation Limited

Agreements:

- Master Annex between Lek Securities Corporation and Credit Agricole Cheuvreux Internation Limited (April 3, 2009)
- ISDA (international Swap Dealers Association, Inc.) Master Agreement between Lek Securities Corporation and Credit Agricole Cheuvreux Internation Limited dated March 25, 2009
- Cheuvreux general Terms and Conditions of Business

For and on behalf of:

(Legal Entity name)

(Signature)

(Print Name & Title)

Dated: __ __ / __ __ / __ __ __ __