

Undertaking - Index-linked Deposits Interest Disclosure Regulations

The undersigned financial institution hereby undertakes and agrees that, while the above noted Regulations remain in force, and while it offers index-linked deposit contracts as defined in the Regulations for sale by telephone:

- (a) it will afford to telephone purchasers who have not received a written statement pursuant to section 2(1) of the Regulations prior to purchase, the opportunity to rescind the purchase within 48 hours following the earlier of actual or deemed receipt of such statement;
- (b) telephone purchasers will be deemed to have received disclosure pursuant to the Regulations:
 - (i) on the day recorded as the time of sending by the server or other electronic transmission system, if provided by electronic means;
 - (ii) on the day recorded as the time of sending by a fax machine, if provided by fax;
 - (iii) five days after the postmark date, if provided by mail; and
 - (iv) when it is received, in any other case;
- (c) upon rescission it will refund the principal amount, if any, deposited with it pursuant to the contract and any fees relating to the purchase that have been paid by the purchaser, and
- (d) it will publish its obligations pursuant to this undertaking on its internet website.