

**MediaBankNet**

Trinity Chambers, Road Town, 4301 Tortola
Toll Free: + 1 800 900 8569

WELCOME TO MEDIABANKNET

We are pleased to welcome you to MediaBankNet, a modern and comfortable online bank office providing the use of banking and E-banking over the internet. The internet bank makes for quick and comfortable banking 24 hours a day – without having to visit a bank office.

When your registration is fully processed you will be mailed your User ID and Default Password. This information will allow you to MBN online. It is important to keep your Default Password as it is needed for initial access. Once you have changed your password from the default to one you have chosen yourself, please make sure to keep on hand your User ID and your new password. You will require your User ID and password each time you want to access MBN.

Enclosed are User Instructions to assist you in connecting to our online service, through your Internet Service Provider and web browser, which offers you the convenience, speed and simplicity of real-time electronic access to Electronic-Bank services. This package confirms your registration for access to our Online Service.

MediaBankNet is the online financial services unit of Merchant Finance International Corporation, Trinity Chambers Road Town, Tortola, B.V.I. The financial provided contracted herewith are effected for and on behalf of MediaBankNet Corp. an entity authorized under the laws of New Zealand to conduct online financial services.

Yours truly,

MediaBankNet

Online Customer Service Dept.

Enclosures



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Internet Account Application

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Instructions

Please complete the form below and follow the instructions for each section.
Your Email address is required for all Internet Account Applications.

Internet Account Type

Choose only one account (one account per application).

Internet Trust Account¹ Internet Loan Account² Internet Money Market Account³

Currency Type

Choose only one currency type.

USD

EUR

Initial Deposit

Please provide us with your initial deposit amount.

USD _____

EUR _____

Internet Account Type

Choose only one account type.

Private

Corporation

Other: _____

Account Holder Information - Private

Asterisk (*) next to the field indicates it is required.

* Mr. Ms. or Mrs.

First Name: _____ MI: _____ Last Name: _____

*Email Address: _____

*Phone: _____

Fax: _____

Mobil: _____

*Date of Birth: _____ Month _____ Day _____ Year

*Passport No.: _____

*Home Address: _____

City: _____ State: _____ Zip Code: _____



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Account Holder Information - Corporation

Asterisk (*) next to the field indicates it is required.

*Corporate Name: _____

*Tax ID No.: _____

*Contact Person: Mr. Ms. or Mrs.

First Name: _____ MI: _____ Last Name: _____

*Email Address: _____

*Phone: _____

Fax: _____

Mobil: _____

*Address: _____

City: _____ State: _____ Zip Code: _____

Signature Card

Please sign below

The undersigned hereby applies to MediaBankNet (the Bank) to open the account described above. I/we have reviewed the Bank's Deposit Account Rules and Regulations and agree to be bound by their terms.

Signature 1

Signature 2

How did you hear about MediaBankNet

Please answer the question by placing a check in the box

Link from other website

Online Ad

I am a customer

Search Engine _____

Other _____



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Comments

Authorized Signature:

Authorized Signature:

(Signature)

(Signature)

(Title)

(Title)

(Date)

(Date)

Please mail this form to accounts@mediabanknet.net or fax to +1 305 230 3999 or per mail to:

**EU: MediaBankNet
Rahukohtu 6A-3
10130 Tallinn
ESTONIA**

or

**US: MediaBankNet
c/o Merchant Finance Corp.
Waterford Business Park / Suite 8
5201 Blue Lagoon Dr
33126 Miami, Florida
U.S.A.**

Accepted by: [For Bank Use Only]

MediaBankNet

(Signature)

(Date)

Notes/Glossary/Definitions:

1. Trust

Agreement in which the trustee takes the assets (called the corpus) owned by the grantor (donor) to protect or conserve it for either the grantor or the trust's beneficiary. The trust is established by the grantor. The trustee is typically given authority to invest the assets. e.g., cash etc. for a return.

2. Loan

Agreement by which an owner of assets i.e., cash (the lender) allows another party (the borrower) to use the loan proceeds for a specified time period, and in return the borrower will pay the lender a payment (usually interest), and return the loan (usually cash) at the end of the time period.

3. Money Market Account (MMA)

High-yield account to be fully competitive with money market mutual funds in attracting consumer deposits. The MMA pays a market rate of interest with no regulatory limit so long as the account balance stays above 1000 USD/EUR. When the balance drops below 1000 USD/EUR, the MMA pays the same rate of interest as a Trust Account.



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User Instructions Online Service

1 Access the Internet

Get online according to your Internet Service Provider's instructions, including opening a web browser.

2 Go to the MBN web site

The URL for MediaBankNet is <https://www.mediabanknet.com>. Go to the MediaBankNet web site.

3 Go to the Online Entry web page

Select the MBN – “Internet Bank” link, this will take you to the MBN-Login page.

On this page you will see a Login button that links you directly to MBN - Internet Online Banking. Click on the “Login” button to begin the logon process. The Logon screen looks similar to this one:

MediaBankNet

Home Mission **Internet Bank** Contact

Internet Bank

Username:

Password:

Login

Important Information

MediaBankNet is a modern and comfortable virtual bank office providing the use of banking and E-banking over the internet. The internet bank makes for quick and comfortable banking 24 hours a day - without having to visit a bank office.

MediaBankNet follows both by content and layout the principle of simplicity and clarity. The internet Bank is

4 Log on to the service

Type in your Username (i.e., Account Nr.) and password in the space as provided. Click on the “Login” button.

If you make an error, an error message will be displayed and then you may try again.

5 Online Functions Available

In the navigation bar you are presented with the following business functions:

Account Access:

“Account Summary” is an overview (summary of your accounts: Account Nr.; Balances and Transactions.).

“Account Events” for researching any account history for the last 3 months.

Bank Transfer:

“Transfer Summary” shows your bank transfer activities for the respective account.

“Transfer Templates” are predefined payment orders saved for any future payments to the same Beneficiary.



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“New Transfer” allows you to transfer funds (EUR/USD) online to an international account (IBAN, SWIFT/BIC, Correspondent Bank are required).

6 Profile

“Change Password” allows you to periodically change your password - we recommend every 3 months for your protection.

Simply enter your “Old Password” then enter “New Password” and then click on “Submit”.
Note: Password must contain a minimum of 6 characters.

7 Logout

Concludes your online banking with MediaNetBank.

8 Contact

“Contact Information”:
Should you have any questions or require further assistance.

“Bank Details”:
Required information for transferring incoming payments to your MBN-Account.
All details are required to successfully transfer funds to your MBN-Account.



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Electronic Funds Transfer (EFT) Act Disclosure and Agreement

August 2008

This Electronic Funds Transfer (EFT) Disclosure and Agreement ("Agreement"), as amended from time to time, sets forth the terms and conditions governing the use of MediaBankNet's (the Bank) electronic transfer services. Disclosure information that applies to all electronic services offered by the bank is given below, followed by specific disclosure information for each service. This Agreement takes the place of all prior agreements and disclosures governing the use of all electronic services. By retaining, using, or allowing others to use the electronic services offered by the Bank, you are agreeing to be bound by the terms and Conditions of this Agreement. In this Agreement, the term "you" and "your(s)" refer to the customer and the terms "we," "us" and "our(s)" refer to the Bank.

AMENDMENTS

The Bank may change the terms and conditions of this Agreement from time to time by mailing written notice to your address as it appears on your records. If any change results in greater cost or liability to you or decreases access to your Accounts, you will be given at least twenty-one (21) days prior notice of the change. Prior notice may not be given where an immediate change in terms or conditions is necessary to maintain the integrity of the system and/or the security of designated accounts.

BUSINESS DAYS

Our business days are Monday through Friday, excluding Holidays.

COLLECTION COSTS

You agree to pay the Bank our reasonable expenses, including court costs and attorneys fees for enforcing our rights under this Agreements.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your account or the transfer you make:

1. when it is necessary to complete the transaction
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
3. in order to comply with government agency or court orders or other legal process or
4. if you give us your prior oral or written permission.

HOW TO NOTIFY THE BANK IN THE EVENT OF AN UNAUTHORIZED TRANSACTION

If you believe your PIN has been comprised, please call us at +1.800.900 8569 so that we may cancel your PIN. You should also call the bank or write to us if you believe a transfer has been made using the information from your check without your permission.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

Telephone us immediately at +1.800.900 8569 or e-mail us at customerservice@mediabanknet.com as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared.

1. Indicate your name and account number
2. Describe the error or the transfer you are unsure about in detail and clearly explain why you believe it is an error or why you need more information.
3. Indicate to us the USD/EURO amount of the error in question.

We will inform you of the results of our investigation within 10 business days after receiving your complaint and will correct any errors immediately. However, if we need additional time we may require up to 45 days to further investigate your complaint or question.

OTHER AGREEMENTS

Except as stated otherwise in the Agreement, this Agreement does not alter or amend any of the terms or conditions of any Other agreement you may have with the Bank.

OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transaction to or from your account(s) on time or in the correct amount according to our agreement with You, we will be liable for your losses or damages.

However, there are some exceptions in which we will NOT be liable, for instance, if:

1. the transaction would exceed the credit limit of your credit line;
2. through no fault of ours, you do not have sufficient funds in your account for the transaction
3. circumstances beyond our control (such as fire, flood, power failure or computer downtime) prevented the transaction, despite reasonable precautions by the Bank;
4. the funds in you account is subject to an uncollected funds hold, legal process or any other encumbrance or agreement restricting a transaction;
5. failure to complete the transaction is done to protect the integrity of the system or to protect the security of your account.



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PERSONAL IDENTIFICATION NUMBER

The Bank will issue you a Personal Identification Number for Online Banking Services for any and all transactions that require the use of a confidential code or number. This number should be memorized – DO NOT write or post it where it can be readily accessible to unauthorized party's. After memorizing you PIN you should immediately destroy the notice disclosing your PIN. If you forget your PIN, please contact us immediately and the Bank will issue you a new one.

RESPONSIBILITY FOR TRANSACTIONS

You are responsible for all transactions through your Online Banking/PIN or when you authorize another person to use your PIN or Online Banking. If you disclose your PIN to other individuals who are not authorized account holders, all transactions involving the account are binding for all account holders.

SEVERABILITY

If any part of this Agreement should be held to be unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.

ADDRESS CHANGE

It is your responsibility to keep the Bank informed of your current address and e-mail address to insure receipt of any Bank correspondence.

TERMINATION

You may terminate this Agreement with us at any time. The Bank reserves the right to terminate this Agreement and/or use of your Online Banking services or PIN without casuse. We may do so immediately if:

1. you or any authorized user of your Online Banking, PIN or account breaches this or any other Agreement with this Bank;
2. we have reason to believe that there has been or might be unauthorized use of your Online Banking, PIN or account;
3. you or any authorized user cause a loss to the Bank or do not keep your obligations to the Bank;
4. you or any authorized user of Online Banking, PIN or account request that we do so.

WAIVER OF RIGHTS

The Bank can delay enforcing any of the provisions under this Agreement or by law without losing its right to enforce them at a later date.

WHO IS BOUND BY THIS AGREEMENT

Each individual who signs the Signature Card agrees to be bound by the terms and conditions of this Agreement. If more than one person signs the application, all signers are jointly liable. The Bank can waive or delay enforcement of its rights as to one signer without affecting its ability to enforce its rights as to the other signer(s). The Agreement is also binding upon your heirs, personal representatives and successors. Or, by using your access to the system, or authorizing another individual to use or access the system, and/or by signing the signature card, you agree to be bound by the terms and conditions of this Agreement and Disclosure.

YOUR LIABILITY FOR LOST, STOLEN OR UNAUTHORIZED TRANSACTIONS

Inform us AT ONCE if you believe your Personal Identification Number (PIN) or Online Banking Service or an electronic funds transfer has been made without your permission from your account – thus, you could be subject to severe losses from your account (plus overdraft lines of credit with us) if you do not respond immediate

IMPORTANT NOTICE

MediaBankNet reminds you that e-mail is NOT a secure means of communications. We encourage you to maintain any and all contact with us through our online services medium, but please refrain from including personal information such as Account Numbers, Tax ID, Passwords etc.