

Wire Transfer Services

Outgoing Wire Transfer Request

WELLS
FARGO

| | | | |
|-------------------|-------------------------------|------------|-------------|
| Today's Date: | Wells Fargo Reference Number: | | |
| 06/01/2015 | FW0002143152652091 | | |
| Banker Name: | Officer/Portfolio Number: | | |
| TAYLOR J. NYSTROM | V2110 | | |
| Banker Phone: | Store Number: | Banker AU: | Banker MAC: |
| 515/241-4910 | 00027 | 0002143 | N8233-011 |

Outgoing wires can only be sent for Wells Fargo customers. Provide the Customer Copy to the customer ensuring you give them the Wire Transfer Agreement on pages 3 and 4. Note: Wells Fargo Wire Transfer Services will route wires based on correspondent banking relationships. See the Wire Transfer Information for explanations of the Mexican CLABE number, the SWIFT BIC, the International Routing Code ("IRC") and the International Bank Account Number ("IBAN").

Originator's Information

| | | | | |
|----------------------------------|---------------------------|-------------------------------|------------------|----------|
| Originator Name: | Street Address: | | | |
| PRADIP STHAPIT | 1127 90TH ST | | | |
| Primary ID Type: | Primary ID Description: | Address Line 2: | | |
| DLIC | 248CC9742 | | | |
| Primary ID St/Ctry/Prov: | Primary ID Issue Date: | Primary ID Expiration Date: | Address Line 3: | |
| IA | 01/24/2015 | 01/19/2020 | | |
| Secondary ID Type: | Secondary ID Description: | City: | State: | |
| PINV | PIN Validation | WEST DES MOINES | IA | |
| Secondary ID State/Country: | Secondary ID Issue Date: | Secondary ID Expiration Date: | ZIP/Postal Code: | Country: |
| | | | 50266-3317 | US |
| Business, Trust, or Estate Name: | Home Phone: | | Business Phone: | |
| IOWA NEPALESE ASSOCIATION | | | 515/991-7630 | |

Wire Amount and Source of Funds

| | | | |
|------------|----------------------------|------------|----------------------|
| Create AU: | Debit Wells Fargo Account: | Bank/COID: | Amount (US Dollars): |
| 0002143 | 9793834962 | 00001 | \$3,500.00 |

Beneficiary/Recipient Information (This is the ultimate recipient of the wire transfer funds)

| | |
|---|----------------------------|
| Beneficiary/Recipient Name: | Name/Address Line 1: |
| Ujyalo Foundation | Hattisar, Kathmandu, Nepal |
| Beneficiary Account Number/IBAN (Foreign)/CLABE (Mexico): | Name/Address Line 2: |
| 00115140124 | |
| Purpose of Funds: | Name/Address Line 3: |
| INA earthquake relief fund | |
| Additional Instructions: | Beneficiary Phone Number: |
| | |

Customer Copy

Beneficiary Bank (This is the financial institution where the beneficiary maintains their account.)

| | | | |
|---------------------------|------------|-------------------------|----------|
| ABA/RTN | SWIFT/BIC: | Beneficiary Bank Name: | |
| | SIDDDNPKA | SIDDHARTHA BANK LIMITED | |
| Beneficiary Bank Address: | | City: | Country: |
| | | KATHMANDU | NP |
| Additional Instructions: | | | |
| | | | |

Wire Fees

Wire transfer fees will be charged to the Originator's Debit Account. Additional fees from intermediary and beneficiary banks may be charged to international transactions. My signature here indicates agreement to all of the information on this Outgoing Wire Transfer Request and to the terms and conditions of this request. Wells Fargo is authorized to rely on the information on this Request in making the requested funds transfer.

| | |
|-----------------------------|------------------------------|
| AU of Originator's Account: | Wells Fargo Wire Fee Amount: |
| 0008485 | \$45 |

Customer Signature

Originator Name
PRADIP STHAPIT

Originator Signature


- Submit manually
- Signature not required

Date:
06/01/2015

Customer Copy

Agreement For Outgoing Wire Transfer Requests ("Wire Transfer Agreement")

Responsibility of Wells Fargo. The wire transfer described in the Outgoing Wire Transfer Request (Page 1) ("Order") may be sent by wire telegraph, telephone, cable or whatever other transmission method Wells Fargo considers to be reasonable. The wire transfer may be transmitted directly to the Beneficiary Bank (the financial institution designated in the Request as the Beneficiary Bank), or indirectly to the Beneficiary Bank through another bank, government agency, or other third party that Wells Fargo considers to be reasonable. Wells Fargo may utilize any funds transfer system or intermediary bank reasonably selected by Wells Fargo, even if its selection differs from instructions in the request.

Agent. Wells Fargo may use agents of its choice to perform any of its obligations.

Limitation of Liability. Wells Fargo will not be liable for any loss or damage due to the failure, delay, or error of: (1) the method of transmission selected by Wells Fargo, (2) a third party selected by Wells Fargo to receive the Order, or (3) the Beneficiary Bank. **IN NO EVENT WILL WELLS FARGO BE LIABLE FOR DAMAGES ARISING DIRECTLY OR INDIRECTLY IF THE ORDER IS EXECUTED BY WELLS FARGO IN GOOD FAITH AND IN ACCORDANCE WITH THE TERMS OF THIS AGREEMENT. REGARDLESS OF THE FORM OR NATURE OF ANY CLAIM OR ACTION, IN NO EVENT WILL WELLS FARGO BE LIABLE FOR PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, WHETHER OR NOT WELLS FARGO SHALL HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.**

Reliance on Information Provided. You acknowledge that you are responsible for providing Wells Fargo with all information required by the Beneficiary's bank, including the reason for payment, if required. Sending wires without the required information can cause the wire to be delayed, returned, or assessed additional fees. If a wire transfer request describes the person to receive the wire transfer ("Beneficiary") inconsistently by name and account number, the wire transfer may be made on the basis of the account number even if the account number identifies a person different from the Beneficiary. If a wire transfer request describes a financial institution inconsistently by name and identification number, the identification number may be relied upon as the proper identification of the financial institution.

International Wire Transfers. A Payment Order expressed in U.S. Dollars will be sent in U.S. Dollars. Company may request that prior to executing a Payment Order, Wells Fargo convert the amount to be transferred from U.S. Dollars to the currency of a designated foreign government or intergovernmental organization ("Foreign Currency") at Wells Fargo's sell rate for exchange in effect on the date Wells Fargo executes the Payment Order. If the financial institution designated to receive the funds does not pay the beneficiary specified in a Payment Order payable in Foreign Currency and the funds are returned to Wells Fargo, Wells Fargo will not be liable for a sum in excess of the value of the funds after they have been converted from Foreign Currency to U.S. Dollars at Wells Fargo's buy rate for exchange at the time the cancellation of the Payment Order is confirmed by Wells Fargo. Wells Fargo will not be liable for any failure or delay by any financial institution or other third party in the designated foreign country in executing or failing to execute any Payment Order Wells Fargo transmits to a foreign country.

Refund. If the Beneficiary Bank does not pay the Beneficiary specified on the Order, a refund will be made only after Wells Fargo has received confirmation of the effective cancellation of the Order and Wells Fargo is in free possession of the funds debited or earmarked in connection with the Order. If the order is payable in Foreign Currency, Wells Fargo will not be liable for a sum in excess of the value of the Order after it has been converted from Foreign Currency to U.S. Dollars at Wells Fargo's buying rate for exchange at such time as the cancellation of the Order is confirmed by Wells Fargo.

Failure to Transfer Proper Amount. If Wells Fargo is notified that it did not transfer the full amount stated in the Request, Wells Fargo's sole liability will be to promptly execute a second Payment Order in the amount of the stated deficiency. If Wells Fargo executes an instruction in excess of the amount stated in the Request, to the extent that the originator does not receive the benefit of the Order, Wells Fargo will only be liable for any loss of the principal amount transferred in excess of the amount stated in the Request instructions. Additionally, Wells Fargo will be liable for the amount of interest the originator has lost due to the transfer of the excess amount, computed at the then current Federal Funds rate. However, Wells Fargo's liability for loss of interest shall be limited to twenty (20) calendar day's interest. This section sets forth Wells Fargo's complete liability for the order issued under this agreement.

Finality of orders. The order will be final and will not be subject to stop payment or recall, except that Wells Fargo may, at the originator's request, make an effort to effect such stop payment or recall. In such case, Wells Fargo will incur no liability for its failure or inability to do so.

Fees. In addition to the outgoing wire transfer fee, additional fees may apply. Additional fees can include, but are not limited to: an additional fee for bank initiated transactions, amendment fees, statement fees, fees assessed by beneficiary and intermediary banks, etc. On international outgoing wires, if a SWIFT BIC, IRC, IBAN, or CLABE number is not provided the foreign banks may return the wire or assess a surcharge. Wells Fargo Wire Transfer Fees are disclosed in your most recent Fee and Information Schedule and related amendments.

Acts of God. Wells Fargo is excused for delays or failure to execute the Order to the extent that the delay or failure results from a cause beyond the reasonable control of Wells Fargo.

Wire Transfer Information

General Information: You can **NOT** have a bank as the final beneficiary, unless the wire is a payment to Wells Fargo (i.e.: mortgage, auto loan, etc.). We are required to know who the money is going to, to ensure the funds are not being used to support terrorist or drug activity. We need an account number for the beneficiary OR a complete physical address. No PO Boxes may be used when no account number is provided for the Beneficiary.

International Wires: Wires going to foreign countries require different numbers depending on the receiving foreign country. All wire transfer payments destined for Europe should include the SWIFT Bank Identifier Code (SWIFT BIC), International Routing Code (IRC) as applicable, and for participating countries the beneficiary's International Bank Account Number (IBAN). Mexican banks require a CLABE number in addition to the SWIFT BIC.

- 1. SWIFT Bank Identifier Code (SWIFT BIC).** The 8 or 11 character SWIFT BIC is a unique series of alpha numeric characters that help to identify a specific financial institution. The SWIFT BIC should be obtained from the beneficiary. To ensure timely delivery please be sure that international outgoing wires include the SWIFT BIC where applicable.
- 2. International Routing Code (IRC):** Some countries throughout the international banking community have created international routing codes, which are used in combination with the SWIFT BIC to aid in routing the payment through a main office to a branch. Each country has a specific name for their routing code (i.e., Sort Code in the United Kingdom, Canadian Payments Association Routing Numbers in Canada). Your beneficiary must provide the international routing code to facilitate receipt of an international payment. Sending a wire without the IRC number can delay the wire, or the receiving bank may return the wire when this number is not included in the payment instructions, and additional fees may be assessed.
- 3. International Bank Account Number (IBAN):** The IBAN varies by country/institution. Warning! Only the bank servicing an account can provide the correct IBAN of that account and must be obtained from the beneficiary of the wire. Sending a wire to a participating country without the IBAN can delay the wire, or the receiving bank may return the wire when the IBAN is not included in the payment instructions, and additional fees may be assessed.
- 4. Indian Financial System Code (IFSC):** Every Indian bank has a unique eleven (11) character alpha numeric code identifying the bank branch to receive the wire transfer. To ensure timely delivery, please be sure that international outgoing wires include the IFSC where applicable.

Customer Copy

Participating Countries that require an IBAN:

| | | | | | |
|--------------------------|-----------------------------|-----------------------|-----------------------|--------------------------|---------------------------|
| Albania | Denmark | Guadeloupe | Lithuania | Pakistan | Slovenia |
| Andorra | Dominican Republic | Guatemala | Luxembourg | Palestine (State of) | Spain |
| Austria | Estonia | Hungary | Macedonia | Poland | Sweden |
| Azerbaijan (Republic of) | Faroe Islands | Iceland | Malta | Portugal | Switzerland |
| Bahrain | Finland | Ireland (Republic of) | Martinique | Qatar | Tunisia |
| Belgium | France | Isle of Man | Mauritania | Reunion Island | Turkey |
| Bosnia and Herzegovina | French Guiana | Israel | Mauritius | Romania | United Arab Emirates |
| Brazil | French Polynesia | Italy | Mayotte | Saint Barthelemy | United Kingdom |
| Bulgaria | French Southern Territories | Jordan | Moldova (Republic of) | Saint Martin | Virgin Islands, British |
| Channel Islands | Georgia | Kazakhstan | Monaco | Saint Pierre et Miquelon | Wallis and Futuna Islands |
| Costa Rica | Germany | Kuwait | Montenegro | San Marino | |
| Croatia | Gibraltar | Latvia | Netherlands | Saudi Arabia | |
| Cyprus | Greece | Lebanon | New Caledonia | Serbia | |
| Czech Republic | Greenland | Liechtenstein | Norway | Slovak Republic | |

5. **Mexico CLABE Account Number:** Mexican banks now require an 18 digit CLABE account number be added to the Beneficiary instructions to ensure payment. The CLABE number is required on all Mexican Peso (MXN) and USD payments sent to Mexico. The CLABE account number must be obtained from the beneficiary. If the beneficiary does not have the CLABE account number, please have the beneficiary contact their bank. Wells Fargo does not provide or calculate the CLABE. Sending a wire without a CLABE account number can delay the wire, or the receiving bank may return the wire if the CLABE is not included in the payment instructions, and additional fees may be assessed.
6. **Wells Fargo recommends** that if you do not have a SWIFT BIC, IBAN, IFSC, IRC, or Mexican CLABE number, that you contact the beneficiary of the wire. If the beneficiary does not have the needed information, please have the beneficiary contact their bank to obtain the appropriate information. Sending International wires without the required information can cause the wire to be delayed, returned, or assessed additional fees. For International outgoing wires only: When sending in foreign currency, please ensure the beneficiary's account accepts the designated foreign currency. International foreign currency wires are *generally* less expensive to send as compared with International USD wires (the Wells Fargo wire fee is always less when the wire is sent in foreign currency and Wells Fargo does not charge a converting fee; we also offer competitive exchange rates.)

Customer Copy