

(Borrower's name)

The Managing Director
Access Bank Plc
Plot 14/15 Prince Alaba Oniru Road,
Oniru Estate, Victoria Island,
Lagos.

Dear Sir,

INSTRUCTION TO DEBIT

In consideration of Access Bank Plc (the "Bank") granting me a Credit Facility (the "Credit Card"), I, (Borrower's Name), hereby agree that, if I fail to repay any amount due and payable under the Credit Card as agreed, and the unpaid balance becomes delinquent after 30 days, the Bank may debit my Naira or USD account to purchase USD or Naira from any available source in order to liquidate my USD or Naira exposure.

Thank you.

Yours faithfully,

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