



SUISSE SECURITY BANK & TRUST

The Offshore Leader

As a client of Suisse Security Bank & Trust, you can now have complete confidence in the strength of our organization and in the safety of your account. Whether you are an individual or corporate client, we'll help you establish the type of account that matches your needs.

Protection for All SSBT Accounts

SSBT clients enjoy superior account protection for two reasons:

- (1) All of SSBT's client deposits are held with its correspondent Tucker Anthony.
- (2) All accounts held with Tucker Anthony carry the standard SIPC insurance and also enjoy substantial third party protection.

Tucker Anthony is a member of the Securities Investors Protection Corporation (SIPC) and under the Securities Protection Act, SIPC provides for its members up to US\$500,000 of protection per customer. All Tucker Anthony client accounts are protected over and above the standard industry coverage provided from SIPC. Unlike many excess coverage policies, this additional protection (known as "Net Equity" excess SIPC coverage) cover the total amount of fully paid securities and cash balances without limit, thus providing total protection for each customer's assets.

The additional coverage is underwritten by Asset Guaranty Insurance Company, a wholly-owned subsidiary of Enhance Financial Services group, Inc. which has a market capitalization of over 750 million US dollars. This excess coverage is triggered by the same terms and conditions as standard SIPC protection. Accordingly all securities and cash balances held in a client's account would be distributed to a client in the unlikely event of a SIPC liquidation. Securities purchased on margin, if any, would be distributed on a pro-rata basis after calculation of any debit balances.

"We offer all our clients the confidence and protection of unlimited account protection."



**Charges & Rates
Schedule**



**Effective As
Of January 11, 1999
Subject to change
without notice**

Suisse Security Bank & Trust

Cash Management Standard Fees

Wire transfer	1.0% (minimum US\$ 38)	Cashier's check	1.0% (min. US\$ 38)
Retained statements	US\$ 20 per month	Bank guarantees	Negotiable
Fax confirmations	US\$ 25	Fax statements	US\$ 25 per statement
Account reference	US\$ 100	Transfer investigation	US\$ 100
Check cancellation	US\$ 50 per request	Transfer cancellation	US\$ 50 per request
Check deposits	FREE		
Check collections	FREE (except for any correspondent charges)		
Bounced check	1/4% on check amount (minimum charge of US\$ 100)		
Cash withdrawals	1.5% (minimum US\$ 38) for USD withdrawals 2.0% (minimum US\$ 50) for non-USC withdrawals		

Cash Accounts

	Type 1	Type 2	Type 3	Type 4	Type 5	Type 6	Type 7	Type 8*
Monthly account fee:	\$2.00	\$5.00	\$18.75	\$7.50	\$12.50	\$18.25	\$21.25	\$25.00
Annual interest rate:	0%	2%	1%	3%	4%	5%	6%	Varies
Monthly service charge:	\$10	\$40	\$45	\$58	\$60	\$70	\$90	\$60
Minimum balance to avoid service charge: (* per currency)	\$500	\$4K	\$5K	\$15K	\$35K	\$75K	\$150K	\$8K

Checking Accounts

	Type 30	Type 31	Type 32	Type 33
Monthly account fee:	\$5	\$12.50	\$15.00	\$18.25
Annual interest rate:	0%	1%	2%	3%
Monthly service charge:	\$15	\$30	\$40	\$50
Minimum balance to avoid service charge:	\$2K	\$5K	\$15K	\$25K
Free checks per month:	3	5	10	20
Per check charge for additional checks:	\$1.50	\$1.50	\$1.50	\$1.50

Interest & Overdraft Rates

	Interest	Overdraft	
United States Dollar	Varies	18% p.a.	
German Mark	1.75% p.a.	18% p.a.	
French Franc	1.75% p.a.	18% p.a.	Call for information on all other currencies.
British Pound	2.00% p.a.	18% p.a.	
Canadian Dollar	1.75% p.a.	18% p.a.	
Swiss Franc	0% p.a.	18% p.a.	

U.S.C. Incorporations

	Incorporation Fee	Annual fee per IBC
Authorized share capital of up to US\$ 50,000	US\$ 529	US\$ 250
Authorized share capital of over US\$ 50,000	US\$ 1,360	US\$ 1,000
Shipping charges via U.P.S. (U.S. & Canada)	US\$ 39 per company	
Shipping charges via U.P.S. (Everywhere else)	US\$ 49 per company	

Corporate Management Standard Fees

Voice Mail Box	US\$ 9.95 per month	Fax mail box	US\$ 12.95 per month
Fax on demand box	US\$ 14.95 per month	Phone calls to U.S.	US\$ 1.95 per minute
Fax calls to U.S.	US\$ 1.95 per minute	Phone calls (non-U.S.)	Varies
Fax calls (non-U.S.)	Varies	Hold mail	US\$ 6.95 per month
Administrative work	US\$ 45 per hour	Notarize	US\$ 200 per item
Apostile	US\$ 260 per item	Legal advice	Varies
Photocopies	US\$ 0.25 per page	Nominee director	US\$ 100 per month
Client letter request (custom)	US\$ 25	Certified SSBT letter	US\$ 50
Resolution of subscriber copy	US\$ 25	Memo. & Arts. copy	US\$ 25 / 50
Additional share certificate	US\$ 10 / 25	Cert. of good standing	US\$ 50
Change of registered agent	US\$ 100	E-mail account	FREE