

VM Wealth, its agents and employees in connection with or arising directly or indirectly from any action taken in accordance with the Instructions received by any of the Authorized Methods from the Client(s) or from any exercise (or failure to exercise) the discretion conferred on VM Wealth under paragraph 5 below and will not under any circumstances whatsoever hold VM Wealth responsible in respect of the dissemination of any customer information to the Client(s) through any of the Authorized Methods.

4. The Client(s) further agree(s) that VM Wealth shall not be liable for acting on the Instructions received which may not have been authorized by the Client(s) and the Instructions may have been misinterpreted or VM Wealth may have made errors, omission, or for any delay in the compliance with the Instructions. Further, VM Wealth shall not be required to verify any Instructions received by any of the Authorized Methods or the identity of the sender or confirmer of the Instructions received by any of the Authorized Methods (regardless of whether VM Wealth may have, or may in the future, choose to so check or verify) prior to taking steps to carry into effect the Instructions. The Client(s) shall at all times be bound by the Instructions received by VM Wealth and purportedly sent by the Client(s).
5. VM Wealth reserves the right, in its absolute discretion, not to act on the Instructions received by any of the Authorized Methods in whole or in part, pending further enquiry or further confirmation (whether written or otherwise) by the Client(s). The Client(s) agree(s) that VM Wealth shall in no event or circumstance be held liable in any respect for any costs or losses suffered from declining to accept or act on the Instructions sent by any of the Authorized Methods or putting those Instructions on hold.
6. VM Wealth is irrevocably authorized by the Client(s) to execute Instructions immediately upon first receipt by any of the Authorized Methods. Where the Instructions are later duplicated or contradicted by instructions bearing original signature(s), VM Wealth may act on those signature-bearing instructions as well as the previous Instructions sent by any of the Authorized Methods. If this should occur, the Client(s) agree(s) that VM Wealth shall not bear any losses or damage resulting from acting on both sets of Instructions and the Client(s) hereby indemnify(ies) VM Wealth against all losses, liabilities, claims or damages which may arise.
7. The Client(s) agree(s) that VM Wealth may (but shall not be obligated to) record any telephone conversations or other oral communications with the Client(s) and may rely on such recordings as evidence in any proceedings whatsoever.

8.

PARTICULARS OF EMAIL ADDRESS, FAX NUMBER AND OTHER CONTACT INFORMATION (if applicable)

- | |
|---|
| 1. Email Address: Drine50@hotmail.com |
| 2. Fax Number: |
| 3. Other Contact Information (if applicable): |

9. This Authority and Indemnity shall be governed and construed in accordance with the laws of Jamaica.

Executed by:

Carrol Buchanan

Name of Client

Signature

Andrine Stanhope

Name of Client

Signature

In the presence of:

Javone McKenzie

Name of Witness

Signature of Witness