

TERMS OF AGREEMENT

TERMS AND CONDITIONS

Definitions

1. Following explanations describes all terms and conditions of the investment agreement.

Accumulated Income

2. The income and prizes on deposits excluding, grants and loans from third parties.

Investors and Issuer

3. Investors are applicants who participate in the prize investments. The Metropolitan Group to be known as Metropolitan Financials is the issuer and owner of the of the investments business. The distributors are wholesaler of the prize investment plans. The district managers and representatives are resellers of the plans. The records will be kept with distributors and issuers only. The resellers will forward all paper work, information, cheque deposits and relevant documents to distributors of the. The Pool of Accounts will be maintained in the country and issues as per instructions, policies and procedure of the issuer. The distributors and issuer will maintain accounts and records.

Privacy

4. Investors, Issuer, Distributors, Managers, Representatives and all other stake holders are liable to keep privacy and confidentiality of the personal, financial information and records of investors and issuer. The information and records will be available to relevant authorized personnel inside and outside of the Metropolitan Financials only

Limits

5. The minimum limit is purchase of three units of prize and investment plan (C\$10+100 x \$330). The maximum limit for deposit is 50,000 for eligibility of government benefits and insurance coverage. Any amount more than this limit, will be kept in investors accounts and no government benefits will be given except expected return on investments. The maximum investment period is 15 years, after that, account will be closed all funds will be reinvested in a new account automatically.

Tax

6. The investments and expected return on investments are tax free. However, changes will be notified to investors from time to time. The Metropolitan Financials will pay the taxes and other charges for running the business.

Verification and Identification

7. The Metropolitan Financials will verify the identification of each investors. The Government issued photo National ID, Passport, Driving license or other similar documents will be acceptable only. Any money deposited without identification will be kept in savings accounts only and will not be eligible for government benefits.

Disclosure

8. The Metropolitan Financials work on the basis of full disclosure agreement. However private information will not be published or disclosed to anyone unless relevant or duly authorized. The non-private information will be made available on website, upon written request of investors or regulators. This especially includes financial statements of Metropolitan Financials.

Account Types

9. The accounts types are joint or single, Adults (16 years and above), Minors under 16. The minor accounts will be supervised by adults until they reach the age of adults.

Fees

10. Applicants are responsible to pay fees as written in the brochure. The Metropolitan Financials is responsible to pay government and other fees to regulators.

Purpose

11. The purpose of investments are clearly stated and has to be marked and will not be used for any illegal activity. The investors and Metropolitan Financials can sue each other of any illegal transactions. The proceeds and remittances will be monitored by country financial authorities. Any discrepancy will be reported to the authorities for action and compliance. The Compliance Officer will be the first contact for resolving any conflict.

Mutual Agreement

12. The investors and Metropolitan Financials mutually agree to invest and reinvest funds as described in the brochure.

Registered/Non-Registered

13. Private investment are not registered with the government, therefore, no government benefits are given on them. The registered investments are publically registered with the Securities Commissions of the country of issue and other authorities. Therefore are eligible for government benefits.

Rules and Regulations

14. Rules and regulations are relevant Acts of the country of issue. The policies and procedures are issued by the Metropolitan Financials as rules and regulations. In Canada, the investments are operated as per National Finance Policy Number 15 and other financial services regulations of the country.

Deposits and Payments

15. Deposits are made by the investors and payments are made by Metropolitan Financials to its investors. The acceptable modes of deposits and payments are cheques, pre authorized payments, credit cards and cash at counters of issuer and distributors.

Default and Inactive Account

16. The account in which no deposits are being made are considered inactive and in default. Such accounts are not eligible for government benefits except expected return on investments.

Beneficiaries

17. Persons nominated by applicants as next of kin for payments after death of investors.

Death of Investors

18. In case of death of investors, the account will be closed automatically and benefits payments will also be stopped except final values payment to beneficiaries.

Sponsored Account

19. If investments are made by employers, associations or unions, or nonrelated individuals, they are considered as sponsored accounts.

Spouse

20. Husbands and wives are considered spouses, however in some countries common law partners are eligible for spousal benefits as per law of the country.

Investment Value

21. The investment value is calculated on profit and loss sharing. The prize portion diminishes the value after first draw, however, investments accumulate value each years as described. The net value of business and investments is, total investments-total expenses=net value/number of investors/number of units=individual net value.

Termination

22. The investment agreement can be terminated by either party upon 30 day notice. Total money plus expected returned on investments will be payed to investors within two week of termination.

Amendments

23. Any amendments in profiles has to be in writing and approved by Metropolitan Financials issued or distributors in the country of issue.

Reinstated Account

24. The investors will have to deposit defaults amounts in order to reinstate or activate inactive accounts.

Resident/Non Resident

25. If investors are in the country, the account is resident. If investors are overseas, the accounts are considered non-residents.

Marital Status

26. In case of marital status break down, the payments will be made to investors and calculated as per the contributions made by applicants. Unless there is a court decision for certain amounts of payments to be made

Names, Authorized signature and Date

Clients Signature/Date

Name, Authorized signature and Date

Clients Signature/Date