

## Regulation GG – Unlawful Internet Gambling Enforcement Act (UIGEA)

This notice is provided in accordance with the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, effective June 1, 2010.

The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the UIGEA) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling. Regulation GG implements the UIGEA.

As defined in Regulation GG, unlawful internet gambling means to place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable law in the location in which the bet or wager is initiated, received, or otherwise made.

A “restricted transaction” is defined as a transaction or transmittal involving any credit, funds, instrument, or proceeds that the Act prohibits any person engaged in the business of betting or wagering from knowingly accepting in connection with the participation of another person in unlawful internet gambling. Restricted transactions generally include, but are not limited to, those in which credit, electronic funds transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

These restricted transactions are prohibited from being processed through your account or banking relationship with us. If you engage in an unlawful internet gambling business, we reserve the right to close your account relationship in whole or in part. We also may block any suspected restricted transactions.

This Notice and your continued use of the account constitute a certification to the State Bank of India New York Branch on an ongoing basis that you do not place, receive, or transmit bets or wagers by any means that involves the unlawful use of the internet (Unlawful Internet Gambling).

You understand that State Bank of India New York Branch does not process Unlawful Internet Gambling transactions. You will need to notify us immediately if you become involved in Unlawful Internet Gambling and prior to conducting any restricted transactions. You understand that should State Bank of India New York Branch determines in its sole discretion that you are engaged in Unlawful Internet Gambling, the State Bank of India New York Branch may block such suspected Unlawful Internet Gambling transactions and restrict or close any affected account relationship with the State Bank of India New York Branch, in addition to exercising any other remedies provided under the agreements you have with the bank or applicable law.

Additional information can be obtained by calling (212) 521-3229.