

Interest Rate Appendix to Ebury Relationship Agreement

The following rates of interest are applicable to any sum due to Ebury under the Ebury Relationship Agreement, after it becomes due and payable. Interest will accrue daily from the due date until Ebury receives payment of the overdue amount in full in cleared funds.

| Code | Currency | Annual interest rate (simple) |
|---------------------------------------|-----------------------------|--------------------------------------|
| AED | United Arab Emirates Dirham | 10% |
| AUD | Australian Dollar | 10% |
| CAD | Canadian Dollar | 10% |
| CHF | Swiss Franc | 10% |
| CZK | Czech Koruna | 10% |
| DKK | Danish Krone | 10% |
| EUR | Euro | 10% |
| GBP | Pound Sterling | 10% |
| HKD | Hong Kong Dollar | 10% |
| HUF | Hungarian Forint | 10% |
| ILS | Israeli Sheke | 10% |
| JPY | Japanese Yen | 10% |
| MXN | Mexican Peso | 25% |
| NOK | Norwegian Krone | 10% |
| NZD | New Zealand Dollar | 10% |
| QAR | Qatari Riyal | 10% |
| SAR | Saudi Riyal | 10% |
| SEK | Swedish Krona | 10% |
| SGD | Singapore Dollar | 10% |
| TRY | Turkish Lira | 25% |
| USD | United States Dollar | 10% |
| ZAR | South African Rand | 25% |
| ALL OTHER CURRENCIES NOT LISTED ABOVE | | 25% |

Date: November 2019