

# **AGREEMENT**

THIS CONTRACT (hereinafter called the "Contract") is made on 27/1 day of December, 2021 between the Innovative Scheme for Promotion of Population Welfare Programme, Population Welfare Department, Government of Khyber Pakhtunkhwa (hereinafter called the "Party One") and Messrs. Sybrid (Pvt) Limited (hereinafter called the "Party Two") authorized agent of M/S Sybrid (Private) Limited for Services Toll-Free Helpline Call Center for Family Planning & Reproductive Health through

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CNIC No. 37405-038325 Thereinafter referred to as the second party or **Party Two** or he or his or him, which expression, unless repugnant to the context, means and includes their legal heir/s, successors-in-interest, assignee/s and legal representative/s)

## WHEREAS

- (a) Party One after competitive bidding selected Party Two being Highest Ranking Fair Bid in compliance to Advertised RFP.
- (b) Party Two, having represented to Party One that it has the required professional skills, expertise, and technical resources, has agreed to provide the Services on the terms and conditions set forth in this Contract

NOW THEREFORE, the parties hereto hereby agree as follows:

The attached Appendix A shall be deemed to form an integral part of this Contract.

# **TERMS & CONDITIONS**

# 1. DEFINITIONS

The following terms have the following meanings unless the context requires otherwise:

"Fees" mean Party Two Fees for the Services as set out in the Statement of Work/Pricing Schedule which clearly records Party Two's charges for the Services as clearly detailed in the attached Appendix A;

"Confidential Information" means all information that relates to the business, affairs, products, developments, trade secrets, know-how, personnel, customers and suppliers of either party or which may reasonably be regarded as the confidential information of the disclosing party;

"IVR" means Interactive Voice Response for automated call handling;

"Services" means the services to be provided/rendered by Party Two as set out in the Statement of work;

"Party Two Materials" means all, software, Technology, and other intellectual property related to the provisions of the Services provided by Party Two;



"Request For Proposal" means the Bidding documents so prepared by Party One for the procurement of Toll-Free Helpline Call Center for Family Planning and Reproductive Health, in compliance to which Party Two submitted their bid (Technical & Financial) and on the basis of which this contract is being awarded to Party Two.

"Standard Terms and Conditions" means these terms and conditions contained in this agreement;

"Statement of Work" means the document containing the scope of Services to be performed by Party Two and other related terms as agreed in writing between the parties. The document will be deemed an integral part of this Agreement.

"Working Day" means any day Party Two provides the Services to Party One as detailed in the Statement of Work.

# 2. THE SERVICES

2.1 Party One hereby appoints Party Two to provide the manpower and Technology Services set out in the Statement of Work and Party Two hereby accepts such appointment, subject to and in accordance with the terms and conditions of this Agreement.

# 3. DURATION

# 4. PAYMENT TERMS

- 4.1 Party One agrees to pay the Fees as set out in the Statement of Work/Pricing Schedule in compliance to RFP.
- 4.2 Ongoing fees and/or any other charges will be invoiced to **Party One** monthly in arrears. Charges for such service shall be calculated from the date of provision of such services.
- 4.3 Payment shall be made by Party One within 30 days from receipt of correct and complete invoices along with detailed summary reports from Party Two subject to the approval of competent authority.



4.4 All invoices and payments under this Agreement shall be subject to Sales Tax on Services, withholding tax and any other taxes as applicable under the law.

## 5. WARRANTIES AND LIABILITY

- 5.1 In providing the Services to Party One, Party Two will use the highest-level skill, care & Professionalism.
- 5.2 In any event **Party One** shall not be liable to **Party Two** for any other special, indirect or consequential loss whatsoever. Furthermore, in case of damage of the software and/or Hardware System of the Call Center, **Party Two** Shall be liable to secure the data till the time of incidence and provide to **Party One** accordingly.
- 5.3 Party Two shall ensure that Party One may at all times monitor the Services and the flow of information through provision of direct access to the online reporting panel to Party One.
- 5.4 Each provision of this Clause limiting or excluding liability operates separately and shall survive independently of the other provisions.
- 5.5 The maximum aggregate liability of **Party Two** under this agreement shall not exceed 10% of the amount paid by **Party One** to **Party Two** under this Agreement.

## 6. CONFIDENTIALITY

- 6.1 Both Parties shall treat the information it gathers about the either Party are strictly confidential and shall use all reasonable measures to safeguard such information from unauthorized disclosure and/or reproduction and/or use.
- 6.2 Any person it employs or so engages shall only use the Confidential Information for the purpose of the Services Utilization of the Confidential Information, any other purpose is strictly prohibited.
- 6.3 Both Parties take all reasonable precautions to ensure that all Confidential Information disclosed by the either Party is not disclosed to any third party without prior written approval.
- 6.4 The provisions of this Clause 6 shall not apply to any information which:
  - i. Is or becomes public knowledge other than by breach of this Clause 6;
  - ii. Is already known to the other Party without restriction before the date it is received; or
- iii. Is received from the third Party who lawfully acquired it and who is under no obligation restricting its disclosure.
- 6.5 The Confidentiality obligations referred to hereinabove shall survive termination or expiration of the Agreement and/or any amended Statement of Work for maximum time duration as defined in Clause 3 of this Contract Agreement.

7. OWNERSHIP OF MATERIAL



- 7.1 All plans, drawings, specifications, designs, reports, other documents and software submitted by **Party Two** under this Contract shall become and remain the property of **Party One**, and **Party Two** shall, upon termination or expiration of this Contract, deliver all such documents to **Party One**, together with a detailed inventory thereof.
- 7.2 Party Two may retain a copy of such documents and software. Future use of these documents, if any, by Party Two, shall be subject to approval of Party One.
- 7.3 Party Two shall retain and acquire ownership of copyright in all Party Two material owned by it prior to the effective date.
- 7.4 Without limiting any other right of **Party One** in law or otherwise, **Party One** will own all data collected, stored and produced through any Software after the date such Software is delivered under this Agreement.
- 7.5 Neither Party will take any action that jeopardizes any Intellectual Property Rights of the other Party.
- 7.6 Party One warrants and represents to Party Two that it has the ability to grant the rights to any material it supplies to Party Two in order for Party Two to carry out the Services.

#### 8. MEDIA ACTIVITY

8.1 Detail of any media activity being undertaken by Party One for any advertising campaign launched by Party One may be shared with Party Two.

# 9. TERMINATION

#### 9.1 BY PARTY ONE:

Party One may terminate this Contract in case of the occurrence of any of the events specified in Paragraphs (a) through (f) of this Clause 9.1. In such an occurrence Party One shall give a not less than thirty (30) days' written notice of termination to Party Two, and sixty (60) days in the case of the event referred to in (e).

- a) If **Party Two** does not remedy the failure in the Performance of their obligations under the Contract, within thirty (30) days after being notified or within any further period as **Party One** may have subsequently approved in writing.
- b) If Party Two becomes insolvent or bankrupt.
- c) If Party Two, in the judgment of Party One has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

d) If, as the result of Force Majeure, **Party Two** is unable to perform a material portion of the Services for a period of not less than sixty (60) days.

of If Party One, in its sole discretion and for any reason whatsoever, decides to terminate this Contract.

f) If Party Two fails to comply with any final decision reached as a result of arbitration proceedings



pursuant to Clause 14 hereof.

# 9.2 BY PARTY TWO:

Party Two may terminate this Contract, by not less than thirty (30) days' written notice to Party One, such notice to be given after the occurrence of any of the events specified in Paragraphs (a) through (d) of this Clause 9.2:

- a) If Party One fails to pay any money due to Party Two pursuant to this Contract without Party Two fault.
- b) Pursuant to Clause 15 hereof within forty-five (45) days after receiving written notice from **Party Two** that such Payment is overdue.
- c) If, as the result of Force Majeure, **Party Two** is unable to perform a material portion of the Services for a period of not less than sixty (60) days.
- d) If **Party One** fails to comply with any final decision reached as a result of arbitration pursuant to Clause 14 hereof.

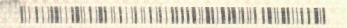
## 9.3 PAYMENT UPON TERMINATION:

Upon termination of this Contract pursuant to Clauses 9.1 or 9.2, Party One shall make the following Payments to Party Two:

- a) Payment pursuant to Clause 4 for Services satisfactorily Performed prior to the effective date of termination;
- b) except in the case of termination pursuant to Paragraphs (a) through, and (f) of Clause 9.1, reimbursement of any reasonable cost incident to the prompt and orderly termination of the Contract.

#### 10. FORCE MAJEURE

10.1 Neither Party shall be liable to other Party for any loss or damage which may be suffered by the other due to any cause beyond other party's reasonable control including, but not limited to, any failure of telephone or database systems and/or acts of God and/or terrorism and/or flood and/or drought and/or lightning or fire and/or strike and/or lock-out and/or trade dispute and/or labor disturbance and/or the act or omission of government and/or telecommunications operators or administrators or other competent authorities and/or war and/or military operation or difficulty and/or delay or failure in manufacture and/or production or supply by third parties of material or equipment necessary to carry out the Agreement. However, **Party Two** Shall be responsible for managing all/means to minimize the risk measure of all the tasks.





The failure on the part of the Parties to perform their obligation under the Contract will not be considered a default if such failure is the result of natural calamities, disasters and circumstances beyond the control of the Parties as explained above.

#### 11. NOTICES

11.1 Any notice, which may be given under this Agreement, shall be deemed to have been given if sent by post and/or official email address to the respective addresses as of the Parties as stated in Statement of Work. In case of the postal service, delivery shall be presumed to have occurred 2 working days after posting and in the case of an email, 4 hours after receipt by the sender of a transmission report showing delivery provided such transmission is made between Monday to Friday and between the hours of 09:00 -17:00 (Pakistan Standard Time)

## 12. TAXES AND FEES

- 12.1 Party Two and their Personnel shall Pay such direct or indirect taxes, duties, fees, and other impositions levied under the Applicable Law as per prevailing tax rules.
- 12.2 In the event that new or increased (when compared to the duties and taxes applicable as the date of this Agreement) duties or taxes are levied by the relevant Government, the parties shall agree on the manner by which such new, existing or increased duties or taxes will be paid. Party which is liable to pay under such new tax law or change in the existing law by the Government will pay such tax of its part.

# 13. GENERAL

- 13.1 In the event of any material breach by a Party of its obligations or responsibilities under this Agreement, the breaching party shall hold the other party's and their officers, directors, employees and representatives harmless and indemnified from and against any and all loss, damage, liability, payment and obligation and all expenses (including without limitation reasonable legal fees) incurred, suffered, sustain or required to be paid, directly by or sought to be imposed upon the non-breaching parties.
- 13.2 This Agreement in conjunction with RFP document hereto represents the entire Agreement and understanding between the Parties.
- 13.3 This Agreement may only be modified if such modification is agreed in writing by a duly authorized officer of Party One and Party Two.
- 13.4 Failure by either party to exercise or enforce any right under this Agreement shall not be deemed to be a waive of any such right nor operate so as to bar the exercise or enforcement of any right on any later occasion.
- 13.3 Clauses hereof shall be deemed to be independent and the invalidity of any such clause which may be unenforceable as being contrary to the principles of law shall not affect the validity of any other clause of this Agreement.



13.6 This Agreement shall not create any rights that shall be enforceable by third parties against either of the Parties.

# 14. DISPUTE RESOLUTION AND APPLICABLE LAWS

14.1 If any dispute or difference arises between the Parties in connection with this Agreement or the transactions/services contemplated herein, the Parties undertake to use all reasonable endeavors, in good faith,

to settle the dispute or difference by negotiation. If any dispute cannot be resolved within thirty (30) days of it arising, the matter/issue shall be referred to arbitration.

14.2 If the Parties are unable to settle the dispute or difference by negotiation, either Party may refer the dispute or difference to be settled by arbitration to be held in Pakistan in accordance with the provisions of Arbitration Laws under Arbitration Act of 1940, KPPRA Act/Rules 2012/2014 and Grievance Redressal Rules 2017.

14.3 The agreement shall be governed and construed in accordance with the laws of Pakistan. The courts of Pakistan shall have Jurisdiction in respect of disputes arising hereafter.

# 15. GOOD FAITH

15.1 The parties undertake to act in good faith with respect to each other's rights under this Contract and to adopt all reasonable measures to ensure the realization of the objectives of this Contract.





APPENDIX - A

#### STATEMENT OF WORK

# HIRING OF SERVICES FOR TOLL-FREE HELPLINE CALL CENTER FOR FAMILY PLANNING AND REPRODUCTIVE HEALTH

## KEY REQUIREMENTS:

A Toll-Free Helpline Call Center will be established for rapid response to queries of the general public regarding Family Planning and Reproductive Health services for 12 hours a day (8AM to 8PM) 7 days a week.

Party One awards the Contract to Party Two for operation of a call center for 12 hours a day (8AM to 8PM) 7 days a week along with developing/installation of related software/technology including data bases, dash boards etc.

Party Two will respond to calls from the general public regarding Family Planning and Reproductive Health Services, related guidance and response required for information pertaining to FP/RH. Party Two will maintain a database of all related data as specified or required by Party One.

Party Two will address all queries of the general public relating to services offered by Party One at various facilities as well as maintain database of such information shared with callers from community, services providers, district managers etc. The call can only be routed back to Party One or the concerned district offices for response, if the inquiry is beyond the scope of services provided by the Call Center.

The Contract will be subject to, but not limited to, satisfactory performance of **Party Two** and availability of funds. **Party Two** may be rehired upon extension of the project for extended period beyond June 2022 subject to approval of the competent forums.

However, in case of poor/unsatisfactory performance or failure to complete any of the services as per scope of work, **Party One** will have the right to forfeit Performance Security of **Party Two** or deduct the same amount allocated for the said "Services" from the Contract Price and may terminate the Contract or shall impose both.

## SCOPE OF WORK:

## 1. Accessibility and Staffing:

a) Party Two will operate the call center on a continuous basis, 12 hours a day (8AM to 8PM), 7 days week, for the whole duration of the contract, with eligible & capable staff available to answer calls during this entire time period.

Party Two will ramp-up call center operation to fully operational status within 15 days after being pourfied by Party One and provided Party One's "Question and Answer" script. Party Two must have the facility, technology, and staffing in place to start taking calls within 15 days of the award of contract.



- c) The Call Center will provide the services of 4 calling agents (2 calling agents at a time for 2 seats).
- d) The calling agents are familiar with English, Urdu, Pushto and Hindko languages.
- e) Party Two will ensure the number of staff at the call center to accommodate all call volume fluctuations, including the potential to accommodate call volume for the entire province.
- f) The Call Center must be accessible to all persons throughout the province and have the capability to answer calls from other provinces if a need arises.
- g) Party Two will receive calls forwarded from other toll-free numbers that may be directed to the call center.
- h) Party Two will provide services through calling agents having strong communication, interpersonal skills & are culturally competent with the language(s) and region as they would be dealing with callers of diverse backgrounds, that may include rich, poor, educated, uneducated, people from different ethnicities, religious leaders, minorities, married couples, married women in reproductive age, adolescents, people with disabilities, teenagers, etc.
- i) The calling agents will handle inquiries and requests from callers in a courteous and professional manner, including calls received from irate callers.

# 2. Integrated Voice Response Systems:

- a) Party Two must always provide the option of caller agent to all callers during the period of operation.
- b) Party Two may use an Integrated Voice Response system (IVR) to provide the initial message to callers but in no way the whole call should be left over to the automatic answering machines during the period of operation.
- c) Party Two shall include the ability for callers to select an educational message or answer to frequently asked questions through an automated menu, if requested by Party One.
- d) Party Two will make all automated messaging available in Pashto and Urdu.

## 3. Response Times:

- a) Party Two will answer all calls within the first three rings, either by a caller agent or by the IVR system.
- b) The average wait or hold time for a caller agent will be less than 30 seconds.
- c) Party Two will indicate their anticipated incoming average blockage rate (the percent of calls that receive a busy signal).
- d) Party Two will indicate their anticipated average abandoned call rate.

# 4. Caller Assistance/Information Dissemination:

Party Two is responsible for providing up-to-date information and referrals appropriate to caller needs. Party Two will use "Question and Answer" scripts provided by Party One to facilitate input and retrieval of information by calling agents and to ensure the timely delivery of accurate information and referrals. More specifically, Party Two information dissemination responsibilities include, but are not limited to, providing the following information to callers:

a) Determine caller needs regarding Family Planning and Reproductive Health.

b) Provide accurate information based on "Question and Answer" scripts in response to caller



questions.

- c) To keep staff up-to-date on "Questions and Answer" script content, Party Two will provide inservice trainings on-need basis. Scripts may undergo rapid revisions due to the changing nature of the public need, and Party Two will ensure that staff are provided and are using the most current script provided by Party One.
- d) **Party Two** will also be responsible for updating information regarding the number of available facilities of Population Welfare, their locations and available services.

## 5. Caller Database:

Party Two will manage and utilize a standardized database to collect and to report accurate information on individual callers and nature of the calls, and submit the same to Party One at specified timeframes. All data must be kept confidential. Data collected must also be aggregated, as directed by Party One. Database requirements provided by Party Two will include, but are not limited to the following:

- a) Standardize database to capture data of each caller using a data collection form developed in consultation with Party One by Party Two.
- b) Input data of other formats as and when asked or defined by Party One.
- c) Export the raw data into a delimited flat file, spreadsheet software, such as MS Excel.
- d) Submit summary data reports at required intervals to **Party One** (either daily, weekly, monthly, or other intervals, depending on **Party One** directed need).
- e) Summary reports must be accompanied by a Microsoft Excel or other delimited flat file containing individual records for the data that are aggregated in the summary reports.
- f) Securely store and transmit data that includes confidential information.
- g) Produce ad-hoc reports as requested by Party One.

# 6. Management Reports:

- a) Party Two must submit management reports as required by Party One for its use in the review, management and analysis of the Call Center. To support these reports, Party Two must collect, at a minimum, the following information on each call:
  - Date and time
  - Disposition (abandoned, queued, connected, completed)
  - Time taken to connect
  - Duration
  - For answered calls: Language
  - Gender
  - Age groups (e.g. 15-19, 20-24, etc.)
  - Marital Status
- ATTES Information about FP/RH/General ailment
  - For IVR systems: tallies of all menu selections
  - Any other information requested by Party One

Summary reports must be submitted and include peak hours for calls, average length of calls, call abandonment rates, and any other challenges and/or issues related to staffing, maintenance and operational issues and their disposition.

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c) Party Two must have quality control measures in place to assure accuracy and timeliness of all reports. Party Two will provide reports both in paper format and electronic format as and when determined by Party One.

# 7. Quality Assurance and Improvement:

Party Two shall have a written internal Quality Assurance (QA) plan for the monitoring and improving of Call Center services, which includes training and supervision of staff, ongoing performance assessment of the quality of information provided to callers, and follow-up on identified issues. This includes, but is not limited to:

- a) Evaluation of Call Center operations including monitoring of response time, abandonment rate, staff effectiveness, and use of management reports to improve call center performance.
- b) Provision of feedback to Party One regarding questions from callers that the "Question and Answer" script does not answer.
- c) The capability to gather and report on customer complaints, compliments and other service-related comments/suggestions and protocol to respond to customer complaints.
- d) A process for rapid and thorough follow-up of any complaints.
- e) Performance assessment of Call Center services, staff training, and reporting to Party One.
- f) Provision of advice and recommendation to Party One regarding Call Center operations and management. Such responsibility shall include, but not be limited to, keeping Party One informed in a timely manner concerning such matters as new advances and technological improvements in telecommunications, innovation and any potential issues affecting the call center. Party One is not under any obligation to act on such advice or recommendations.

# 8. Technical Specification of the Solution:

# Multi-Channel IP Contact Center:

- a) IP based multi-channel Contact Center solution for all inbound and outbound IVR ports.
- b) Based on Open architecture, support integration with Open Database Connectivity (ODBC) compliant database.
- c) Support software interfaces for CTI applications.
- d) Soft phone installed (e.g. 3CX, Eye Beam)
- e) Web 2.0 or better Standards based fully customizable agent and supervisor desktops with support for call control, email, web chat, and live data reporting, CTI integration.
- f) Integrate with backend CRM.
- g) Email and web chatting solution for agents.
- Network readiness for Agents.
- Voice Recording, Quality Management and Work Force Management solution for call center.
- Provide historical and real-time reports and dashboards with flexible presentation.
- Full youstomized reporting tool.
- High-availability redundancy, including support for automatic failover of inbound voice ACD, IVR, and Desktop services.
- m) Support Database replication and failover.
- n) Support High-availability for core components.





- o) Redundant setup in case of failover backup solution.
- p) Licensed and updated Windows, Anti-Virus and Software.
- q) Wall board with display.

# STAFF QUALIFICATIONS & SKILLS:

**Party Two** will ensure staff with following qualifications and skills:

- a) All Call Center agents will be Females.
- b) Adequately qualified and educated to handle the nature of calls.
- c) Well familiar with English, Urdu, Pushto and Hindko languages.
- d) Strong communication and interpersonal skills.
- e) Culturally competent with the language(s) and region as they would be dealing with callers of diverse backgrounds, that may include rich, poor, educated, uneducated, people from different ethnicities, religious leaders, minorities, married couples, married women in reproductive age, adolescents, people with disabilities, teenagers, etc.
- f) Ability to handle inquiries and requests from callers in a courteous and professional manner, including calls received from irate callers.

# 9. Other

All document(s), criteria, Procedure(s), statement(s), & Format(s) on the basis of which this contract is being awarded shall be the part of this Contract and shall be obligation on Party Two to comply with.

# PRICE SCHEDULING Toll-Free Helpline Call Center For Family Planning And Reproductive Health

S. No	Description	Unit	Unit Price (PKR)	Per Month Cost (PKR)	Total Price in PKR (1+2)	
	Mon	thly Cost				
1	Call Center Agents	04	46866/=	187464/=		
	One Time Applica	tion Develo	opment Cost	W-189	1,132,086/=	
2	One Time Application Development Cost	01	944622/=	-		

Note: All taxes included.

Following services will be provided in aforementioned per agent cost:

Agent salary and Incentive

Complete Inbound and Outbound Call Center solution will be provided.

Lead services: manage day to day Call Center operations and share daily, weekly and monthly

reports or as directed by Party One.



Quality Control Services: Quality control officer will be assigned for monitoring agent's work/behavior and process compliance

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- Electricity cost/ 100% Backup generator facility
- Complete infrastructure: furniture, hardware, software and telecom infrastructure.
- 100% call Recording / Back Up Service









IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their respective duly authorized representatives.

authorized representatives.	1
For and on behalf of	For and on behalf of
Party One	Party Two
Sign:	Sign:
Name: SYED IMRAN SHAH	Name: ATHER IMPAN MAWAX
Position: PROJECT DIRECTOR	Position: CEO
Date: 27/12/2021	Date: 27/12/2021
Witness 1 of Party One:	Witness 1 of Party Two:
Sign:	Sign:
Name: MUZAKKIR SHAH	Name: Syed Adman Shah Bukhan
Title: ASSISTANT DIRECTOR	Title: H.O.D. Operations
Date: 27/12/2021	Date: 27m. Dec. 21.
Witness 2 of Party One:	Witness 2 of Party Two:
Sign:	Sign:
Name: SYED ASSAD ALI SHAH.	Name: Nagar Ahmed Abbasi.
Title: COMPUTER DPERATOR	Date: Dec - 21.
Date: 27/12/2021	Date: Dee - 21.
ATTESTED	

Reg No. 6291 Rupees: 100/-

Nupees: 100/-Date: 27-12-2021

# INNOVATIVE SCHEME, Mamabad

FOR PROMOTION OF POPULATION WELFARE PROGRAMME, POPULATION WELFARE DEPARTMENT, GOVERNMENT OF KHYBER PAKHTUNKHWA

MAHBOOD ALED DAR Stamp Jio No. 017-9 Market \* Islamabag \*

قوت: مراض کاری ادامنی DA این ادامنی ادامنی ادامنی کی میرکاری ادامنی کی دوسری ادامنی کی دوسری ادامنی کی دوسری ادامنی کی خرید افزود است کے لئے جاری نیس کیا گیا۔

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HABIB BANK CDR No. 01271001 ABDULLAH HAROON ROAD 1405----S. LIFE BLDG 11 A. HAROON RD. KHI. Stationary No: 01271001 2 4 1 2 2 1 Received from SYBRID (PVT)LTD In favour of P D I SCHEME FOR PROMOTION OF POPULATION WELFARE PROGRAMME PKR \*\*\*\*\*\*\*206.940.00 Rupees Two Hundred Six Thousand Nine Hundred Forty Only. As a deposit at CALL bearing NO INTEREST/PROFIT subse The Call Deposit Receipt is valid for one year from the date of issue
 The receipt is non-transferable and is only payable to the beneficiary.
 The Bank will not be responsible for any dispute with or without regard to beneficiaries. Signatory

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