

CLIENT ID SUBSCRIBER AGREEMENT

YOU MUST READ THIS SUBSCRIBER AGREEMENT ("SUBSCRIBER AGREEMENT") BEFORE APPLYING FOR, ACCEPTING, OR USING A MSC TRUSTGATE.COM CERTIFICATE OR DIGITAL ID ("CERTIFICATE" OR "DIGITAL ID"). IF YOU DO NOT AGREE TO THE TERMS OF THIS SUBSCRIBER AGREEMENT, DO NOT APPLY FOR, ACCEPT, OR USE THE CERTIFICATE.

1. Certificate Application and Description of Certificates. This Section details the terms and conditions regarding your application ("Certificate Application") for a Certificate and, if MSC Trustgate.com accepts your Certificate Application, the terms and conditions regarding the your use of the Certificate to be issued by MSC Trustgate.com to you as "Subscriber" of that Certificate. A Certificate is a digitally signed message that contains a Subscriber's public key and associates it with information authenticated by MSC Trustgate.com or a MSC Trustgate.com-authorized entity. The Certificates provided under this Agreement are issued within the VeriSign Trust NetworkSM ("VTN"). The VTN is a global public key infrastructure that provides Certificates for both wired and wireless applications. MSC Trustgate.com is one of the service providers within the VTN, together with VeriSign, Inc. and its affiliates and partners throughout the world. The VTN and MSC Trustgate.com under this Agreement offer three distinct classes ("Classes") of certification services, Classes 1-3, for both the wired and wireless Internet and other networks. Each level, or class, of Certificate provides specific functionality and security features and corresponds to a specific level of trust. You are responsible for choosing which Class of Certificate you need. The following subsections state the appropriate uses and authentication procedures for each Class of Certificate. For more detailed information about MSC Trustgate.com's certification services, please see the MSC Trustgate.com Certification Practice Statement (the "MSC Trustgate.com CPS") which may be accessed at <https://www.msctrustgate.com/repository.htm>.

(i) Class 1 Certificates. Class 1 Certificates offer the lowest level of assurances within the VTN. The Certificates are issued to individual Subscribers only, and authentication procedures are based on assurances that the Subscriber's distinguished name is unique and unambiguous within the domain of a particular issuer of Certificates (a "Certification Authority" or "CA") and that a certain e-mail address is associated with a public key. Class 1 Certificates are appropriate for digital signatures, encryption, and access control for non-commercial or low-value transactions where proof of identity is unnecessary.

(ii) Class 2 Certificates. Class 2 Certificates offer a medium level of assurances in comparison with the other two Classes. These Certificates are issued to individual Subscribers only. In addition to the Class 1 authentication procedures, Class 2 authentication includes procedures based on a comparison of information submitted by the certificate applicant against information in business records or databases or the database of a MSC Trustgate.com-approved identity proofing service. They can be used for digital signatures, encryption, and access control, including as proof of identity in medium-value transactions.

(iii) Class 3 Certificates. Class 3 Certificates provide the highest level of assurances within the VTN. Class 3 Certificates are issued to individuals and organizations for use with both client and server software. Class 3 individual Certificates may be used for digital signatures, encryption, and access control, including as proof of identity, in high-value transactions. Class 3 individual Certificates provide assurances of the identity of the Subscriber based on the personal (physical) presence of the Subscriber before a person that confirms the identity of the Subscriber using, at a minimum, a well-recognized form of government-issued identification and one other identification credential. Class 3 organizational Certificates are issued to devices to provide authentication; message, software, and content integrity and signing; and confidentiality encryption. Class 3 organizational Certificates provide assurances of the identity of the Subscriber based on a confirmation that the Subscriber organization does in fact exist, that

the organization has authorized the Certificate Application, and that the person submitting the Certificate Application on behalf of the Subscriber was authorized to do so. Class 3 organizational Certificates for servers also provide assurances that the Subscriber is entitled to use the domain name listed in the Certificate Application, if a domain name is listed in such Certificate Application.

2. Processing Your Certificate Application. Upon MSC Trustgate.com's receipt of the necessary payment and upon completion of authentication procedures required for the Certificate you have purchased, MSC Trustgate.com will process your Certificate Application. MSC Trustgate.com will notify you whether your Certificate Application is approved or rejected. If your Certificate Application is approved, MSC Trustgate.com will issue you a Certificate for your use in accordance with this Subscriber Agreement. Your use of the Personal Identification Number ("PIN") from MSC Trustgate.com to pick up the Certificate or otherwise installing or using the Certificate is considered your acceptance of the Certificate. After you pick up or otherwise install your Certificate, you must review the information in it before using it and promptly notify MSC Trustgate.com of any errors. Upon receipt of such notice, MSC Trustgate.com may revoke your Certificate and issue a corrected Certificate.

3. Obligations Upon Revocation or Expiration. Upon expiration or notice of revocation of your Certificate, you shall no longer use the Certificate for any purpose.

4. Ownership. Except as otherwise set forth herein, all right, title and interest in and to all, (i) registered and unregistered trademarks, service marks and logos; (ii) patents, patent applications, and patentable ideas, inventions, and/or improvements; (iii) trade secrets, proprietary information, and know-how; (iv) all divisions, continuations, reissues, renewals, and extensions thereof now existing or hereafter filed, issued, or acquired; (v) registered and unregistered copyrights including, without limitation, any forms, images, audiovisual displays, text, software; and (vi) all other intellectual property, proprietary rights or other rights related to intangible property which are used, developed, comprising, embodied in, or practiced in connection with any of the MSC Trustgate.com services identified herein ("MSC Trustgate.com Intellectual Property Rights") are owned by MSC Trustgate.com or its licensors, and you agree to make no claim of interest in or ownership of any such MSC Trustgate.com Intellectual Property Rights. You acknowledge that no title to the MSC Trustgate.com Intellectual Property Rights is transferred to you, and that you do not obtain any rights, express or implied, in the MSC Trustgate.com or its licensors' service, other than the rights expressly granted in this Subscriber Agreement. To the extent that you create any Derivative Work (any work that is based upon one or more preexisting versions of a work provided to you, such as an enhancement or modification, revision, translation, abridgement, condensation, expansion, collection, compilation or any other form in which such preexisting works may be recast, transformed or adapted) such Derivative Work shall be owned by MSC Trustgate.com or its licensors and all right, title and interest in and to each such Derivative Work shall automatically vest in MSC Trustgate.com or its licensors. MSC Trustgate.com shall have no obligation to grant you any right in any such Derivative Work. You may not reverse engineer, disassemble or decompile the MSC Trustgate.com Intellectual Property or make any attempt to obtain source code to the MSC Trustgate.com Intellectual Property. You have the right to use the Certificate under the terms and conditions of this Subscriber Agreement.

5. Modifications to Agreement. Except as otherwise provided in this Subscriber Agreement, you agree, during the term of this Subscriber Agreement, that MSC Trustgate.com may: (i) revise the terms and conditions of this Subscriber Agreement; and/or (ii) change part of the services provided under this Subscriber Agreement at any time. Any such revision or change will be binding and effective thirty (30) days after posting of the revised Subscriber Agreement or change to the service(s) on MSC Trustgate.com's Web sites, or upon notification to you by e-mail or postal mail. You agree to periodically review MSC Trustgate.com's Web sites, including the current version of this Subscriber Agreement available on MSC Trustgate.com's Web sites, to be aware of any such revisions. If you do not agree with

any revision to the Subscriber Agreement, you may terminate this Subscriber Agreement at any time by providing notice to MSC Trustgate.com. Notice of your termination will be effective on receipt and processing by MSC Trustgate.com. Any fees paid by you if you terminate this Subscriber Agreement are nonrefundable. By continuing to use MSC Trustgate.com services after any revision to this Subscriber Agreement or change in service(s), you agree to abide by and be bound by any such revisions or changes. MSC Trustgate.com is not bound by nor should you rely on any representation by (i) any agent, representative or employee of any third party that you may use to apply for MSC Trustgate.com's services; or in (ii) information posted on MSC Trustgate.com's Web site of a general informational nature. No employee, contractor, agent or representative of MSC Trustgate.com is authorized to alter or amend the terms and conditions of this Subscriber Agreement.

6. Warranties.

6.1 MSC Trustgate.com Warranties. MSC Trustgate.com warrants to you that (i) there are no errors introduced by MSC Trustgate.com in your Certificate information as a result of MSC Trustgate.com's failure to use reasonable care in creating the Certificate; (ii) your Certificate complies in all material respects with the MSC Trustgate.com CPS; and (iii) MSC Trustgate.com's revocation services and use of a repository conform to the MSC Trustgate.com CPS in all material aspects.

6.2 Your Warranty. You warrant to MSC Trustgate.com and anyone who relies on your Certificate that (i) all the information you provide to MSC Trustgate.com in your Certificate Application is accurate; (ii) no Certificate information you provided (including your e-mail address) infringes the intellectual property rights of any third parties; (iii) the Certificate Application information you provided (including your email address) has not been and will not be used for any unlawful purpose; (iv) you have been (since the time of its creation) and will remain the only person possessing your private key and no unauthorized person has had or will have access to your private key; (v) you have been (since the time of its creation) and will remain the only person possessing any challenge phrase), PIN, software, or hardware mechanism protecting your private key and no unauthorized person has had or will have access to the same; (vi) you are using your Certificate exclusively for authorized and legal purposes consistent with this Subscriber Agreement; (vii) you are using your Certificate as an end-user Subscriber and not as a Certification Authority issuing Certificates, Certification revocation lists, or otherwise; (viii) each digital signature created using your private key is your digital signature, and the Certificate has been accepted and is operational (not expired or revoked) at the time the digital signature is created; and (ix) you manifest assent to this Subscriber Agreement as a condition of obtaining a Certificate. You also agree that you will not monitor, interfere with, or reverse engineer the technical implementation of the VTN, except with the prior written approval from MSC Trustgate.com, and shall not otherwise intentionally compromise the security of the VTN.

7. Disclaimers of Warranties. You agree that your use of MSC Trustgate.com's service(s) is solely at your own risk. You agree that all such services are provided on an "as is" and as available basis, except as otherwise noted in this subscriber agreement. MSC Trustgate.com expressly disclaims all warranties of any kind, whether express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. other than the warranties as set forth in Section 6, MSC Trustgate.com does not make any warranty that the service will meet your requirements, or that the service will be uninterrupted, timely, secure or error free; nor does msc trustgate.com make any warranty as to the results that may be obtained from the use of the service or to the accuracy or reliability of any information obtained through MSC Trustgate.com's service. you understand and agree that any material and/or data downloaded or otherwise obtained through the use of MSC Trustgate.com's services is done at your own discretion and risk. no advice or information, whether oral or written, obtained by you from MSC Trustgate.com or through MSC Trustgate.com's services shall create any warranty not expressly made herein, and you may not rely on any such information or advice.

to the extent jurisdictions do not allow the exclusion of certain warranties, some of the above exclusions may not apply to you. MSC Trustgate.com is not responsible for and shall have no liability with respect to any products and/or services purchased by you from a third party.

8. Indemnity. You agree to release, indemnify, defend and hold harmless MSC Trustgate.com and any of its contractors, agents, employees, officers, directors, shareholders, affiliates and assigns from all liabilities, claims, damages, costs and expenses, including reasonable attorney’s fees and expenses, of third parties relating to or arising out of (i) this Subscriber Agreement or the breach of your warranties, representations and obligations under this Subscriber Agreement, (ii) falsehoods or misrepresentations of fact by you on the Certificate Application, (iii) any intellectual property or other proprietary right of any person or entity, (iv) failure to disclose a material fact on the Certificate Application if the misrepresentation or omission was made negligently or with intent to deceive any party, and (v) failure to protect the private key, or use a trustworthy system, or to take the precautions necessary to prevent the compromise, loss, disclosure, modification or unauthorized use of the private key under the terms of this Subscriber Agreement. When MSC Trustgate.com is threatened with suit or sued by a third party, MSC Trustgate.com may seek written assurances from you concerning your promise to indemnify MSC Trustgate.com, your failure to provide those assurances may be considered by MSC Trustgate.com to be a material breach of this Subscriber Agreement. MSC Trustgate.com shall have the right to participate in any defense by you of a third-party claim related to your use of any MSC Trustgate.com services, with counsel of our choice at your own expense. You shall have sole responsibility to defend MSC Trustgate.com against any claim, but you must receive MSC Trustgate.com’s prior written consent regarding any related settlement. The terms of this Section 8 will survive any termination or cancellation of this Subscriber Agreement.

9. Limitations of Liability. This Section 9 applies to liability under contract (including breach of warranty), tort (including negligence and/or strict liability), and any other legal or equitable form of claim. If you initiate any claim, action, suit, arbitration, or other proceeding relating to services provided under this Subscriber Agreement, and to the extent permitted by applicable law, MSC Trustgate.com’s total liability for damages sustained by you and any third party for any use or reliance on a certificate shall be limited, in the aggregate, to the amounts set forth below.

<i>Class</i>	<i>Liability Caps</i>
Class 1	Ringgit Malaysia Five Hundred (RM500.00)
Class 2	Ringgit Malaysia Twenty Five Thousand (RM25,000.00)
Class 3	Ringgit Malaysia Four Hundred Thousand (RM400,000.00)

The liability limitations provided in this Section 9 shall be the same regardless of the number of digital signatures, transactions, or claims related to such certificate. MSC Trustgate.com shall not be obligated to pay more than the total liability limitation for each certificate.

10. Fees, Payments and Term of Service. As consideration for the Certificate and associated services you have purchased, you agree to pay MSC Trustgate.com the applicable service(s) fees set forth on our Web site at the time of your selection, or, if applicable, upon receipt of your invoice from MSC Trustgate.com. All fees are due immediately and are non-refundable, except as otherwise expressly noted in this Subscriber Agreement. Any renewal of your services with MSC Trustgate.com is subject to our then current terms and conditions, including, but not limited to, successful completion of any applicable authentication procedure, and payment of all applicable service fees at the time of renewal. MSC Trustgate.com will provide you notice prior to the renewal of your services at least thirty (30) days in advance of the renewal date. You are solely responsible for the credit card information you provide to MSC Trustgate.com and must promptly inform MSC Trustgate.com of any changes thereto (e.g., change of expiration date or account number). In addition, you are solely responsible for ensuring the services

are renewed. MSC Trustgate.com shall have no liability to you or any third party in connection with the renewal as described herein, including, but not limited to, any failure or errors in renewing the services. You agree to pay all value added, sales and other taxes (other than taxes based on MSC Trustgate.com's income) related to MSC Trustgate.com services or payments made by you hereunder. All payments of fees for MSC Trustgate.com services shall be made in Ringgit Malaysia (RM) or United States Dollar (USD). Set up fees, if any, will become payable on the applicable effective date for the applicable MSC Trustgate.com services. You are responsible for notifying MSC Trustgate.com of the need to purchase additional Certificates with the Copied Certificate Option described herein. All sums due and payable that remain unpaid after any applicable cure period herein will accrue interest as a late charge of 1.5% per month or the maximum amount allowed by law, whichever is less.

11. Force Majeure. Except for payment and indemnity obligations hereunder, neither party shall be deemed in default hereunder, nor shall it hold the other party responsible for, any cessation, interruption or delay in the performance of its obligations hereunder due to earthquake, flood, fire, storm, natural disaster, act of God, war, armed conflict, terrorist action, labor strike, lockout, boycott, provided that the party relying upon this Section 11 shall have given the other party written notice thereof promptly and, in any event, within five (5) days of discovery thereof and (ii) shall take all reasonable steps reasonably necessary under the circumstances to mitigate the effects of the force majeure event upon which such notice is based; provided further, that in the event a force majeure event described in this Section 11 extends for a period in excess of thirty (30) days in aggregate, the other party may immediately terminate this Subscriber Agreement.

12. Export. You acknowledge and agree that you shall not import, export, or re-export directly or indirectly, any commodity, including your Certificate, to any country in violation of the laws and regulations of any applicable jurisdiction. This restriction expressly includes, but is not limited to, the export regulations of the United States of America (the "United States") and Malaysia. Specifically, you shall not download or otherwise export or re-export the Certificate to (i) a national or resident of Cuba, Iran, Iraq, Libya, Sudan, North Korea, or Syria, or any other country where such use is prohibited under United States export regulations, or (ii) to anyone on the United States Treasury Department's list of Specially Designated Nationals or the United States Commerce Department's Table of Denial Orders. You agree to the foregoing and represent and warrant that you are not located in, under the control of, or a national or resident of any such country or on any such list. MSC Trustgate.com may be required by law to report to the United States or Malaysian government your company name and address for export reporting purposes.

13. Severability. You agree that the terms of this Subscriber Agreement are severable. If any term or provision is declared invalid or unenforceable, in whole or in part, that term or provision will not affect the remainder of this Subscriber Agreement; this Subscriber Agreement will be deemed amended to the extent necessary to make this Subscriber Agreement enforceable, valid and, to the maximum extent possible consistent with applicable law, consistent with the original intentions of the parties; and the remaining terms and provisions will remain in full force and effect.

14. Governing Law. You and MSC Trustgate.com agree that any disputes related to the services provided under this Subscriber Agreement shall be governed in all respects by and construed in accordance with the laws of Malaysia, excluding its conflict of laws rules. The parties agree that the United Nations Convention on Contracts for the International Sale of Goods shall not apply to this Subscriber Agreement.

15. Dispute Resolution. To the extent permitted by law, before you may invoke any dispute resolution mechanism with respect to a dispute involving any aspect of this Subscriber Agreement, you shall notify MSC Trustgate.com, and any other party to the dispute for the purpose of seeking dispute resolution. If

the dispute is not resolved within sixty (60) days after the initial notice, then a party may proceed by referring such dispute to arbitration in Kuala Lumpur, Malaysia in accordance with the Rules of Arbitration for the Kuala Lumpur Regional Centre for Arbitration for the time being in force. The Tribunal shall consist one (1) arbitrator to be appointed by the Chairman of the Kuala Lumpur Regional Centre for Arbitration and the proceedings shall be conducted in the English language. The decision of the arbitration shall be final and binding on all parties. Nothing in this Subscriber Agreement will be deemed as preventing either party from seeking injunctive relief (or any other provisional remedy) from any court having jurisdiction over the parties and the subject matter of this dispute as is necessary to protect either party's name, proprietary information, trade secret, know-how, or, or any other intellectual property rights.

16. Non-Assignment. Except as otherwise set forth herein, your rights under this Agreement are not assignable or transferable. Any attempt by your creditors to obtain an interest in your rights under this Subscriber Agreement, whether by attachment, levy, garnishment or otherwise, renders this Subscriber Agreement voidable at MSC Trustgate.com's option.

17. Notices. You will make all notices, demands or requests to MSC Trustgate.com with respect to this Subscriber Agreement in writing to: MSC Trustgate.com Sdn. Bhd, Ground Floor, Belatuk Block, Cyberview Garden, 63000 Cyberjaya, Selangor, Malaysia.

18. Survival. This Subscriber Agreement shall be applicable for as long as the Certificate remains valid and you have not breached any provision of this Subscriber Agreement.

19. Privacy. You agree that MSC Trustgate.com may place in your Certificate certain information that you provide for inclusion in your Certificate. You also agree that MSC Trustgate.com may publish your Certificate and information about its status in MSC Trustgate.com's repository of Certificate information and make this information available to other repositories. You further acknowledge and agree that MSC Trustgate.com may transmit the information you supply to VeriSign, Inc., a U.S. company within the VTN for processing of your Certificate.

20. Entire Agreement. This Subscriber Agreement, together with the MSC Trustgate.com CPS, constitutes the entire understanding and agreement between MSC Trustgate.com and you with respect to the transactions contemplated, and supersedes any and all prior or contemporaneous oral or written representation, understanding, agreement or communication between MSC Trustgate.com and you concerning the subject matter hereof. Neither party is relying upon any warranties, representations, assurances or inducements not expressly set forth herein. Section headings are inserted for convenience of reference only and are not intended to be part of or to affect the meaning this Subscriber Agreement. Terms and conditions in any purchase orders that are not included in this Subscriber Agreement or that conflict with this Subscriber Agreement are null and void.

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