



**VALLEY NATIONAL BANK ("Valley")  
Wire Transfer Form ("Payment Order")**

Today's Date	<u>18-FEB-2026</u>	Transfer Date	<u>18-FEB-2026</u>	Branch Code	<u>R09</u>
Branch Name		<u>RETAIL BANKING DISTRICT 9 (R09)</u>			
Originator's Account #		<u>500072269</u>			
Online Institution's Routing Number		<u>PNBPUS3NNYC</u>			
Wire Number	<u>202602180016720</u>	Wire Amount	USD 10,533.50	Service Charge	<u>90.00</u>
		Debit Amount	USD 10,623.50	Exchange Rate	<u>0.00</u>
					(CrGL4275)
					Beneficiary may receive less due to fees charged by the beneficiary's bank and foreign taxes
		Created By	<u>NICOLE BROUSE</u>		

Telegraphic Name	<u>WELLS FARGO BANK, N.A.</u>
Name of Originator	<u>JOHAN JONGSMA</u>
Taxpayer ID	
Address of Originator	<u>851 BRIGHTWATERS BLVD NE ST PETERSBURG FL 33704-3719</u>
Corresponding Institution (If Beneficiary's Bank is offline or Outside the United States)	
Beneficiary Institution (Final Destination Bank's Name & Address)	<u>MASHREQBANK PSC. MASHREQ HQ BURJ AL SHAMS 345 1250 DUBAI UNITED ARAB EMIRATES</u>
Beneficiary's Name (Final Recipient of Funds)	<u>IULIJA PROKOPEVA</u>
Beneficiary's Address (required)	<u>DUBAI, JVT, IVY TOWER UNIT 813 UAE</u>
Beneficiary's Account Number (required)	<u>AE210330000019101369369</u>
Other Beneficiary Information, Reference Information, or Payment Instructions	
<u>ACCOUNT # 019101369369</u>	

**WIRE TRANSFER TERMS AND CONDITIONS("Terms and Conditions")**

**AUTHORIZATION:** Customer authorizes Valley to debit the deposit account identified above to cover the total amount of the wire transfer on this Payment Order, inclusive of all applicable fees.

**PROCESSING PAYMENT ORDER:**Valley will use commercially reasonable efforts to execute this Payment Order on the date that it is received, provided the Payment Order is received by Valley before 3:00 P.M. (the "Cutoff Time") on a business day for Valley, the funds transfer system, and any receiving financial institution. If this Payment Order is received by Valley after the Cutoff Time, it will be treated as received on the next business day. Valley reserves the right to change the Cutoff Time at its sole discretion. Valley may reject any Payment Order for any reason at its sole discretion. If Valley rejects a Payment Order, Valley will notify the Customer orally, electronically, or in writing. Valley is not liable for any rejection and is not obligated to pay interest for the period before the Customer receive the notice of rejection.

**BENEFICIARY AND BANK INFORMATION:**Customer must provide Valley with comprehensive and accurate beneficiary information, including the full name and address of the beneficiary, the complete name and address of the beneficiary's financial institution, the precise account number of the beneficiary at that financial institution, and the correct SWIFT or Fedwire code for the intermediary and beneficiary banks. It is the sole and exclusive obligation of the Customer to ensure that the account number of the beneficiary and the identification of the beneficiary's financial institution (and any specified intermediary bank) are correct. Valley shall have no obligation to compare or otherwise ascertain that the name of any bank agrees with the identification number of any bank as provided by the Customer. In the event of any inconsistency between the beneficiary's name and account number, the account number will control. Similarly, in the event of any inconsistency between the name of the beneficiary's financial institution and the SWIFT/Fedwire code, the SWIFT/Fedwire code will control. Valley will not be liable for executing the Payment Order based on the beneficiary's account number or SWIFT/Fedwire code in this Payment Order. Customer confirms that all information set forth on this Payment Order is accurate and assumes all risk of loss for any incorrect or inconsistent information.Valley shall not be responsible for any resulting errors or misdirected funds.

**CANCELING OR AMENDING PAYMENT ORDERS:**Any request to cancel the Payment Order must be received by Valley before the Payment Order is executed. Valley will treat any request to amend a Payment Order as a request to cancel it. Valley will make commercially reasonable efforts to act on a timely request to cancel a Payment Order; however, Valley does not guarantee that the Payment Order will be canceled. Valley shall not be liable for any failure to cancel a Payment Order, regardless of the reason. The Customer acknowledges that once a Payment Order has been executed, it cannot be canceled or amended. The Customer assumes all risk and liability for any losses or damages resulting from the failure to cancel or amend a Payment Order.



Terms and Conditions Continued

LIMITATION OF LIABILITY: Except as provided under applicable law, (i) Valley shall be liable only for direct damages resulting from Valley's gross negligence or willful misconduct in connection with this Payment Order; (ii) Valley shall not be responsible for Customer's acts or omissions (including the amount of the wire transfer, accuracy of the information provided, or timeliness of when Customer signs this Payment Order) or the act or omissions of others, including without limitation the Customer acting on instructions provided by third-parties, any Federal Reserve Bank or transmission or communications facility, the intermediary or beneficiary bank; and (iii) Valley shall not be liable for any consequential, incidental or punitive damages, either direct or indirect, even if advised of the possibility of such losses.

SECURITY PROCEDURES: Customer agrees to comply with the security procedures established by Valley to verify the authenticity of this Payment Order. For in-branch wire transfer transactions, this includes the verification of the Customer's identity by branch staff. For wire transfer transactions that are not conducted in person, Valley may require dual authorization, verification of wire transfer instructions received by contacting the Customer through a trusted, independent communication channel, multi-factor authentication to verify the identity of the Customer initiating wire transfers, which can include a combination of passwords, security tokens, biometric verification and/or the exchange of this Payment Order through secure, encrypted communication channels. Customer agrees that each of these are commercially reasonable security procedures. Valley shall not be liable for any unauthorized payment orders processed in accordance with these procedures.

FORCE MAJEURE: Valley shall not be liable for any delays or failures to act due to circumstances beyond its control, including but not limited to, communication failures, equipment malfunctions, war, emergency conditions, labor disputes, labor shortages, or acts of God.

GOVERNING LAW AND AGREEMENT: This Payment Order shall be governed by and construed in accordance with the laws of the state in which the deposit account identified in this Payment Order is located. These Terms and Conditions supplement the terms and conditions of the deposit account agreement that apply to Customer's deposit accounts ("Deposit Account Agreement"), which is incorporated herein by reference. In the event of any conflict between the Deposit Account Agreement and these Terms and Conditions, these Terms and Conditions shall control.

By signing below, Customer certifies that all information contained in this Payment Order is accurate and complete and agrees to be bound by the Terms and Conditions set forth above.

Customer Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Customer Name: \_\_\_\_\_  
(If Individual)

Business Customer Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

WARNING OF WIRE FRAUD:

Please be vigilant of wire transfer scams. Once a wire transfer is effectuated, it is often difficult or impossible to recall, rescind or recover the funds. You should not wire funds to someone you do not know or to individuals whose identify you cannot verify. If you receive wire instructions by e-mail, always confirm them by phone using trusted contact information. Exercise caution before wiring funds for donations, lottery winnings, rebates, internet or phone offers. Additionally, be cautious before wiring funds to someone you met online, on social media or by phone.



VALLEY NATIONAL BANK

Today's Date: FEBRUARY 18, 2026 13:37
Transfer Date: FEBRUARY 18, 2026

NOT A RECEIPT

Sender:
JOHAN JONGSMA
851 BRIGHTWATERS BLVD NE
ST PETERSBURG FL 33704-3719

Recipient:
IULIA PROKOPEVA
DUBAI, JVT, IVY TOWER UNIT 813
UAE

Pick-Up Location:
MASHREQBANK PSC.
MASHREQ HQ BURJ AL SHAMS 345
1250 DUBAI
UNITED ARAB EMIRATES

Date Available: FEBRUARY 25, 2026

Table with 2 columns: Description and Amount. Rows include Transfer Amount (10,533.50 USD), Transfer Fees (+90.00 USD), Total (10,623.50 USD), and another set of Transfer Amount (10,533.50 USD), Other Fees (-19.50 USD), Total to Recipient (10,514.00 USD).

RECIPIENT MAY RECEIVE LESS DUE TO FEES CHARGED BY THE RECIPIENT'S BANK AND LOCAL TAXES. YOU HAVE THE RIGHT TO DISPUTE ERRORS IN YOUR TRANSACTION. IF YOU THINK THERE IS AN ERROR, CONTACT US WITHIN 180 DAYS AT 800.522.4100 OR YOUR PRIVATE BANKER/ RELATIONSHIP MANAGER OR WWW.VALLEY.COM. YOU CAN ALSO CONTACT US FOR A WRITTEN EXPLANATION OF YOUR RIGHTS. YOU CAN CANCEL FOR A FULL REFUND WITHIN 30 MINUTES OF PAYMENT, UNLESS THE FUNDS HAVE BEEN PICKED UP OR DEPOSITED. FOR QUESTIONS OR COMPLAINTS ABOUT VALLEY NATIONAL BANK, CONTACT: NEW JERSEY DEPT. OF BANKING AND CONSUMER INQUIRY AND RESPONSE CENTER AND/OR CONSUMER FINANCIAL PROTECTION BUREAU BELOW:

Table with 3 columns: Agency Name, Phone Number, and Website. Rows include State Regulatory Agency (609-292-7272, HTTPS://WWW.DOB.NJ.GOV/) and Consumer Financial Protection Bureau (855-411-2372, 855-729-2372 (TTY/TDD), WWW.CONSUMERFINANCE.GOV).

By signing below, you authorize payment from the designated account

Authorized Signature (and Title, if applicable) Date Time