



# Registration form

Tax Refund from Germany

## UNICS Career Center

First (Given) Name: \_\_\_\_\_

Middle Name: \_\_\_\_\_

Surname (Last Name): \_\_\_\_\_

Date of Birth: \_\_\_ / \_\_\_ / \_\_\_ d      Tel./Mob.: \_\_\_\_\_

E-mail: \_\_\_\_\_

Address: \_\_\_\_\_

For what year do you want to claim your TAX Refund with RT Tax? \_\_\_\_\_

Arrival date at Germany: 20\_\_ / \_\_m / \_\_d      Departure date from Germany: 20\_\_ / \_\_m / \_\_d

**Marital status:**      Single       Married  (marriage date \_\_\_ / \_\_\_m / \_\_\_d)

                                 Divorced  (divorce date \_\_\_ / \_\_\_m / \_\_\_d)      Widowed  (widowed since \_\_\_ / \_\_\_m / \_\_\_d)

If you are married, spouse's name, surname and date of birth \_\_\_\_\_ / \_\_\_ / \_\_\_

Did your spouse also work in Germany when you were working?      Yes  No

Did you apply for this TAX Refund earlier at another company or by yourself before?      Yes  No

If "Yes" indicate where and when: \_\_\_\_\_

**If you have children under 18, their names, surnames and dates of birth:**

1. \_\_\_\_\_      3. \_\_\_\_\_

2. \_\_\_\_\_      4. \_\_\_\_\_

Have you received child benefits (Kindergeld) for the years you were working in Germany?      Yes       No

**Do you want to apply for Child benefit (Kindergeld) through our company?**      Yes       No

### Commuting costs in Germany that were not covered by employer

Workplace address in Germany in the year for which you apply: \_\_\_\_\_

Residence address in Germany during the year for which you apply: \_\_\_\_\_

How many times per month you went from a place of residence to your workplace (one way)? \_\_\_\_\_

RT Tax notes:	Client notes:
---------------	---------------

By signing this form I declare that all the information, supplied by me on this form is correct and complete.

Signature: **X** \_\_\_\_\_

Date: **X** \_\_\_\_\_



# Employment Information

Registration Form - Tax Refund from Germany

How many employers did you have? \_\_\_\_\_

You must list ALL THE EMPLOYERS.

Failure to do so may cause problems to get your TAX Refund.

**1. Company:**

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Tel./Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Worked **from:** \_\_\_\_y / \_\_\_\_m / \_\_\_\_d **till** \_\_\_\_y / \_\_\_\_m / \_\_\_\_d      Have you received Lohnsteuerbescheinigung?      Yes       No

**2. Company:**

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Tel./Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Worked **from:** \_\_\_\_y / \_\_\_\_m / \_\_\_\_d **till** \_\_\_\_y / \_\_\_\_m / \_\_\_\_d      Have you received Lohnsteuerbescheinigung?      Yes       No

**3. Company:**

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Tel./Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Worked **from:** \_\_\_\_y / \_\_\_\_m / \_\_\_\_d **till** \_\_\_\_y / \_\_\_\_m / \_\_\_\_d      Have you received Lohnsteuerbescheinigung?      Yes       No

**4. Company:**

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Tel./Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Worked **from:** \_\_\_\_y / \_\_\_\_m / \_\_\_\_d **till** \_\_\_\_y / \_\_\_\_m / \_\_\_\_d      Have you received Lohnsteuerbescheinigung?      Yes       No

Did you work in Germany under a business license / patent or have had your own company?      Yes       No

If you select Yes, we cannot provide our services to you.

Have you received unemployment benefit, sickness or other benefits?      Yes       No

If "Yes", please add the proof.

By signing this form I declare that all the information,  
supplied by me on this form is correct and complete.

Signature: **X** \_\_\_\_\_

Date: **X** \_\_\_\_\_



# Refund request form

**YOUR NAME:**

(PLEASE USE CAPITAL LETTERS)

\_\_\_\_\_  
(NAME, MIDDLE NAME, SURNAME)

**Postal Address:**

\_\_\_\_\_  
(STREET, HOUSE NUMBER, FLAT OR ROOM NUMBER)

\_\_\_\_\_  
(REGION, VILLAGE, TOWN OR CITY)

\_\_\_\_\_  
(POST CODE AND COUNTRY)

## Your bank information:

**IMPORTANT:**

- RT TAX WILL CHARGE 25 EURO FOR THE BANK TRANSFER.
- RT TAX IS NOT RESPONSIBLE FOR ANY FEES CHARGED BY THE CLIENT'S BANK.
- Please call or visit your bank before filling in this part. You can also attach a statement from your bank, showing the details of your account for international money transfer in EURO to your bank account.
- There will be an additional bank charge of 50 EURO, if the bank needs to repeat the transfer because of the incorrect or not full information provided.
- The payment will be made in EURO.

**BENEFICIARY BANK DETAILS**

THE PERSONAL BANK ACCOUNT (IBAN):

\_\_\_\_\_

ACCOUNT HOLDER'S FULL NAME:

\_\_\_\_\_

BANK INFO:

\_\_\_\_\_  
(FULL BANK NAME; BRANCH NAME)

\_\_\_\_\_  
(BANK SWIFT CODE / SORT CODE)

\_\_\_\_\_  
(BANK ADDRESS: CITY AND COUNTRY)

By signing this form I declare that all the information supplied by me on this form is correct and complete. I agree with all the terms and conditions pointed out on this form.

Signature:

**X**

\_\_\_\_\_

Date:

Ich \_\_\_\_\_ ,  
geb. \_\_\_\_\_ , erteile hiermit dem „A & Z Group, UAB“, Ozeskienes g. 15, Kaunas, LT44254, Litauen die Vollmacht meine Einkommensteuererklärung und meinen Antrag auf Versicherungserstattung zu bearbeiten.

Ich bevollmächtige „A & Z Group, UAB“, Ozeskienes g. 15, Kaunas, LT44254, Litauen die erforderlichen Formularen, Informationen und Unterlagen in meinem Namen zu empfangen und bearbeiten.

Ich erteile die Vollmacht für „A & Z Group, UAB“, Ozeskienes g. 15, Kaunas, LT44254, Litauen alle Schriftstücke bezüglich meine Einkommensteuererklärung, welche das Finanzamt mir zu übermitteln hat, in meinem Namen zu empfangen.

I grant full rights to „A & Z Group, UAB“, Ozeskienes g. 15, Kaunas, LT44254, Lithuania to act as my representative body in liaising with German tax authorities to deal with my income tax return applications for all tax years, that I have been employed in Germany.

Herewith I state my will that the needed documentation, information and forms should be sent to the office of „A & Z Group, UAB“, Ozeskienes g. 15, Kaunas, LT44254, Lithuania.

Herewith I grant full rights to „A & Z Group, UAB“, Ozeskienes g. 15, Kaunas, LT44254, Lithuania to act as a representative body in liaising with German tax authorities in order to receive all needed tax forms and documents in my name.

Date (Datum): \_\_\_\_\_, 20 \_\_\_\_\_ .

Signature (Unterschrift): **X** \_\_\_\_\_

Finanzamt

\_\_\_\_\_

Datum

\_\_\_\_\_

**WEGEN BANKVERBINDUNG**

Sehr geehrter Herr/Frau,

Ich schicke Ihnen die Bankverbindung und bitte den Betrag für Einkommensteuer auf folgendes Konto zu überweisen:

Konto – Nr.: \_\_\_\_\_

BIC: AGBLLT2X

Bank: LUMINOR BANK AB, LITAUEN

Kontoinhaber: \_\_\_\_\_

Steuerpflichtige: \_\_\_\_\_

Mit freundlichen Grüßen

\_\_\_\_\_

**X** \_\_\_\_\_

Bankverbindung – Bitte stets angeben –

IBAN (inländisches Geldinstitut)

IBAN (ausländisches Geldinstitut)

BIC zu Zeile 32

Kontoinhaber

lt. Zeile 8 und 9

lt. Zeile 19

und 20 oder:

Name (im Fall der Abtretung bitte amtlichen Abtretungsvordruck einreichen)

Der Steuerbescheid soll nicht mir / uns zugesandt werden, sondern:

– Nur ausfüllen, wenn dem Finanzamt keine entsprechende Bekanntgabevollmacht vorliegt –

Name

Vorname

Straße

Hausnummer

Hausnummerzusatz

Postfach

Postleitzahl (Inland)

Postleitzahl (Ausland)

Wohnort

Staat (falls Anschrift im Ausland)

Antrag auf Festsetzung der Arbeitnehmer-Sparzulage

15

stpl. Person / Ehemann / Person A

Ehefrau / Person B

Für alle vom Anbieter übermittelten elektronischen Vermögensbildungsbescheinigungen wird die Festsetzung der Arbeitnehmer-Sparzulage beantragt.

17  1 = Ja

18  1 = Ja

Einkommensersatzleistungen

18

stpl. Person / Ehemann / Person A EUR

Ehefrau / Person B EUR

– ohne Beträge lt. Zeile 28 der Anlage N –

– die dem Progressionsvorbehalt unterliegen, z. B. Arbeitslosengeld, Elterngeld, Insolvenzgeld, Krankengeld, Mutterschaftsgeld, Verdienstausfallentschädigung (Infektionsschutzgesetz)

120

,–

121

,–

Ⓜ

– vergleichbare Leistungen i. S. d. Zeile 43 aus einem EU- / EWR-Staat oder der Schweiz

136

,–

137

,–

Ergänzende Angaben zur Steuererklärung

Über die Angaben in der Steuererklärung hinaus sind weitere oder abweichende Angaben oder Sachverhalte zu berücksichtigen. Diese ergeben sich aus der beigefügten Anlage, welche mit der Überschrift „Ergänzende Angaben zur Steuererklärung“ gekennzeichnet ist.

175  1 = Ja

Hinweis: Wenn über die Angaben in der Steuererklärung hinaus weitere oder abweichende Angaben oder Sachverhalte berücksichtigt werden sollen, tragen Sie bitte eine „1“ ein. Gleiches gilt, wenn bei den in der Steuererklärung erfassten Angaben bewusst eine von der Verwaltungsauffassung abweichende Rechtsauffassung zugrunde gelegt wurde. Falls Sie mit Abgabe der Steuererklärung lediglich Belege und Aufstellungen einreichen, ist keine Eintragung vorzunehmen.

Unterschrift

Datenschutzhinweis:

Die mit der Steuererklärung / dem Antrag angeforderten Daten werden aufgrund der §§ 149, 150 und 181 Abs. 2 der Abgabenordnung, der §§ 25, 46 und 51a Abs. 2d des Einkommensteuergesetzes sowie des § 14 Abs. 4 des Fünften Vermögensbildungsgesetzes erhoben.

Informationen über die Verarbeitung personenbezogener Daten in der Steuerverwaltung und über Ihre Rechte nach der Datenschutz-Grundverordnung sowie über Ihre Ansprechpartner in Datenschutzfragen entnehmen Sie bitte dem allgemeinen Informationsschreiben der Finanzverwaltung. Dieses Informationsschreiben finden Sie unter www.finanzamt.de (unter der Rubrik „Datenschutz“) oder erhalten Sie bei Ihrem Finanzamt.

Die Steuererklärung wurde unter Mitwirkung eines Angehörigen der steuerberatenden Berufe i. S. d. §§ 3 und 4 des Steuerberatungsgesetzes erstellt:

1 = Ja

Bei der Anfertigung dieser Steuererklärung hat mitgewirkt:

X

Datum, Unterschrift(en) Steuererklärungen sind eigenhändig – bei Ehegatten / Lebenspartnern von beiden – zu unterschreiben.



(1) This Services Agreement (the "Agreement") is executed by and between: Date: .....  
 Unitrust Finance, Inc (dba RT Tax), company code 70464217, address 1219 Ogden Ave, Suite #C, Downers Grove, IL 60515, USA represented by the person dully authorized under existing legislation (the "Service Provider"); and

(2) ....., date of birth ..... (the "Client").

Hereinafter the Service Provider and the Client together are referred to as the "Parties" and each separately as the "Party".

## RECITALS

- (A) The Service Provider provides tax refund and related services and the Client wishes to recover the personal income tax paid due to work abroad or on other grounds.  
 (B) The Parties wish to agree on the terms and conditions of tax refund.

## 1. Subject matter

- 1.1. In accordance with the terms and conditions established in this Agreement and the General Terms and Conditions of Services (hereinafter - T&C), the Service Provider shall provide to the Client tax refund and related services, i.e. shall draw up the documents necessary for the refund of the taxes paid by the Client in the United Kingdom, Ireland, the Netherlands, Germany, Norway, Austria, Denmark or other jurisdiction and shall present them to the corresponding tax authorities or other competent institutions (the "Services"), and the Client shall accept and remunerate for such Services in accordance of the terms and conditions of this Agreement.  
 1.2. By signing this Agreement the Client authorises the Service Provider to prepare, sign and file tax returns and to receive all correspondence, including tax refund cheques, from tax authorities. Service Provider will as necessary disclose that he is acting as the nominee of the Client and all the actions are made in the name and on behalf of the Client.  
 1.3. Taxes will be refunded to the Client by a bank transfer of the refunded amount to the bank account, prepaid debit card or by a bank cheque drawn in the name of the Client. If Tax Refund Cheque is received, the Cheque shall be collected and the tax refund amount shall be transferred to the Client by the Services Provider and (or) the third person engaged by the Service Provider for payment collection services in accordance with the T&C.  
 1.4. The final amount of the taxes to be refunded shall be established by a competent institution of the foreign country. The amounts calculated by the Service Provider are for information purposes only and do not entitle the Client to claim the preliminarily calculated amount.

## 2. Terms of Provision of Services

- 2.1. The Service Provider hereby undertakes:  
 2.1.1. to provide the Client information on the documents that the Client needs to submit to the Service Provider for the purposes of filing for the tax refund;  
 2.1.2. to collect, complete and sign all the required forms, requests and other related documents on behalf of the Client;  
 2.1.3. to submit the required documents to the respective tax authorities or other competent institutions responsible for tax refunds;  
 2.1.4. to inform the Client about the process of the tax refund and other related matters at the Client's request;  
 2.1.5. to organise the collection of the Tax Refund Cheque and (or) to instruct the tax authority to transfer the tax refund amount to the Service Provider and (or) the third person engaged by the Service Provider for payment collection services in accordance with the T&C for subsequent transfer of tax refund amount to the Client (excluded the Service Fee indicated in Clause 3.1 and 3.2), or to instruct the tax authority to transfer the tax refund directly to the Client's prepaid debit card.  
 2.2. The Client hereby undertakes:  
 2.2.1. to provide to the Service Provider complete, true and accurate information and documents (originals and copies) required for the completion of the tax refund. The Client is entitled to provide the information either by filling in paper forms provided by Services Provider or by filling in the online information form available at the Service Provider's internet site;  
 2.2.2. to fill in and sign any forms and other documents required for the completion of the tax refund and perform other obligations established in the T&C, which constitute an inseparable part of this Agreement;  
 2.2.3. to fill in and sign any forms and other documents required for the issue of the Payoneer, Inc debit card and to accept the tax refund amount to the "Payoneer" debit card (excluded the Service Fee indicated in Clause 3.1 and 3.2) when so required;  
 2.2.4. to inform the Service Provider immediately and in all cases not later than within 5 (five) days, if the foreign tax or other authority transfers the refunded amount or a part thereof or sends the Tax Refund Cheque for the full refund amount or a part thereof directly to the Client;  
 2.2.5. to inform the Service Provider immediately in the case during the validity term of this Agreement the Client concludes any agreement regarding the tax refund services in the United States of America with other service providers. In such case the Service provider is entitled unilaterally to terminate this Agreement.  
 2.2.6. to inform the Service Provider of the new employment or self-employment in a foreign country;  
 2.2.7. to inform the Service Provider of any changes in the Client's contact details or about any other changes that may have impact to the tax refund. The information can be updated on the internet site of the Service Provider or e-mailed;  
 2.2.8. to pay the Service Provider the Service Fee as set out in Section 3 hereof.

## 3. The Services Fees

- 3.1. The fee for the Services (the "Service Fee") for refunding taxes for each tax year shall be:  
 3.1.1. United Kingdom, if the tax refund amount is between GBP 0-100, the service fee shall be GBP 35; GBP 101-200, the service fee shall be GBP 50; GBP 201-600, the service fee shall be GBP 60; GBP 601 and more, the service fee shall be 11% from the refunded amount;  
 3.1.2. The Netherlands: if the tax refund amount is between EUR 0-100, the service fee shall be 35 EUR; for 101 EUR and more, the service fee shall be 14% from the refunded amount with a fixed minimum of 69 EUR;  
 3.1.3. The Netherlands social security (Zorgtoeslag) refund: if the tax refund amount is between EUR 0-100, the service fee shall be 35 EUR; for 101 EUR and more, the service fee shall be 14% from the refunded amount with a fixed minimum of 69 EUR;  
 3.1.4. Germany: the service fee shall be 14% from the refunded amount with a fixed minimum of EUR 89;  
 3.1.5. Austria: the service fee shall be 14% from the refunded amount, with a fixed minimum of EUR 59;  
 3.1.6. Denmark: the service fee shall be 14% from the refunded amount, with a fixed minimum of 590 DKK; For the service that has been carried out for Denmark holiday allowance refund (Feriepenge) in Denmark, Service Provider is entitled to commission fee 14% from the refunded amount, with a fixed minimum of 79 EUR;  
 3.1.7. Norway: the service fee shall be 14% from the refunded amount, with a fixed minimum of NOK 690;  
 3.1.8. Ireland: the service fee shall be 12% from the refunded amount with a fixed minimum of 60 EUR;  
 3.1.9. Ireland tax refund (Universal Social Charge (USC)): the service fee shall be 12% from the refunded amount with a fixed minimum of 60 EUR;

## 3.2. The additional fees:

- 3.2.1. For the retrieval of the lost or missing documents shall be for P-45/P-60 (United Kingdom) – GBP 20, P-60 (Ireland) – EUR 20, RF-1015B (Norway) – NOK 150, "Jaaropgaaf" form (the Netherlands) – EUR 20, Lohnsteuerbescheinigung (Germany) – EUR 20, Church fee refund (Germany) – EUR 20, Jahreslohnzettel or Lohnzettel (Austria) – EUR 20;  
 3.2.2. The fee for the receipt of international money transfer or check cashing, money remittance and other bank services shall be 25 EUR if the tax refund service was provided from The Netherlands, Germany, Austria, Ireland or Denmark holiday allowance, 15 GBP if the tax refund service was provided from the United Kingdom, 120 DKK if the tax refund service was provided from Denmark, 130 NOK if the tax refund service was provided from Norway;  
 3.2.3. If Client provided incorrect or not full bank account information and the bank transfer was rejected and the money were returned there will be an additional charge of 20 EUR to repeat the bank transfer. Service Provider is not responsible for the fees charged by the bank for the money return;  
 3.2.4. The Client shall also compensate the fees and costs incurred by the Service Provider in the tax refund process that could not be foreseen at the moment of the execution of this Agreement as listed in the pricelist of the Service Provider and as indicated in the T&C.  
 3.3. The amount of the payable VAT (if applicable) shall be added to all amounts indicated in Sections 3.1-3.2 hereof. The fees established in Sections 3.1-3.2 may be changed by the Service Provider unilaterally and shall be applicable to any request of the Client to provide the Services submitted after the Client has received notice on the change of fees.  
 3.4. The Service Fee shall be deducted from the amount received after the tax refund prior to the transferring it to the Client's account or Client's Payoneer, Inc debit card will be charged. If, by some reasons, the Client receives the tax refund cheque to his home address, he/she must inform about it Service Provider and pay the Service Fee (s) according to this Agreement. If the Client does not pay the Service Fee (s) in 10 (ten) days after receiving the invoice, he/she shall be obligated to pay late charges 0.2 percent per month on the unpaid balance of the invoice.  
 3.5. If during the process of filing the documents the Service Provider becomes aware that the Client is not entitled to the tax refund (i.e. there is a tax debt), the Service Provider will calculate and provide the Client with the amount of the tax debt and the Service Fee payable to the Service Provider. In such case, the Service Provider continues the filing of documents only after the Client agrees to proceed and pays to the Service Provider the calculated Service Fee.

## 4. Processing of personal data

- 4.1. Service provider, acting as a data controller, shall process Client's personal data for the purposes of: (i) proper performance of Service provider's obligations under this Agreement; (ii) necessary communication; (iii) protection of Service provider's rights and interests (in case of a claim or a debt collection); (iv) statistical analysis. Legal basis for processing personal data is respectively, (i) necessity to perform this Agreement and mandatory statutory requirements related to tax refund; (ii) legitimate interest – to provide good customer service; (iii) legitimate interest and (iv) legitimate interest - to improve our business.  
 4.2. The Client acknowledges that the Service provider is located in the USA, thus personal data shall be transferred from Client's country of residence to USA. For clarity, as the Service provider is located in USA, the data transfers of the Client are necessary for the conclusion and performance of this Agreement. The Service provider guarantees that it has signed

agreements regarding safe and lawful processing of personal data with its EU partners and when necessary shall use legitimate safeguards and derogations where it is allowed by the applicable law.

- 4.3. The Client acknowledges that Service Provider shall engage third parties, data processors, for the purposes of proper performance of this Agreement. The list of currently used data processors can be found at <https://rttax.com/privacy-policy/> Privacy Policy.
- 4.4. Depending on a situation, the Client, as a data subject, shall have all or some of following rights: the right at any time to request the Service provider an access to the processed personal data, request for rectification or erasure of them, request for data portability or restriction of the processing of personal data, a right to object to the processing of personal data, the right to lodge a complaint with a supervisory authority.
- 4.5. The data related to the providing of tax refunding services is necessary. Therefore, if the Client does not submit the personal data specified in the online forms, performance of the Agreement shall become impossible.
- 4.6. The data shall be stored during the term of the agreement and 10 years after the termination of the Agreement (subject to the limitation period).
- 4.7. For a comprehensive information on how Service provider processes personal data, please refer to <https://rttax.com/privacy-policy/> Privacy Policy or can be provided in writing at your request.

**5. Liability**

- 5.1. In the case the Client terminates the Agreement due to any reason other than failure by the Service Provider to perform its obligations after the filing for the tax refund and (or) in the case established in Art. 2.2.4 hereof, the Client shall cover all expenses of the Service Provider incurred due to the provision of Services until termination of the Agreement, but not less than 50 % of the Service Fee under this Agreement.
- 5.2. The Service Provider shall not be liable for: the delays in refunding taxes if the delay is caused by the foreign tax or other competent institutions; the failure to refund taxes, for the tax liability or for any other negative consequences, which occurred due to false, inaccurate or incomplete information provided by the Client or due to Client's prior financial commitments to any foreign tax or other institutions; the negative consequences incurred by the Client due to the changes in the applicable laws, rules, regulations or procedures applicable for the tax refund; additional bank charges, if the bank needs to repeat the transfer because of the incorrect or not full information provided; and any fees charged by the Client's or intermediary bank.

**6. Validity of the Agreement**

- 6.1. The Agreement shall come into force the moment the Service provider receives the Agreement signed by the Client and shall be valid until the proper and full performance of the obligations of the Parties set in the Agreement. The Agreement may be terminated by the mutual agreement of the Parties, except in the cases established by law.

**7. Miscellaneous**

- 7.1. The T&C (<https://rttax.com/terms-and-conditions/>) constitutes an integral part of this Agreement. By signing this Agreement, the Client confirms and guarantees to the Service provider, that the Client has carefully read these terms and conditions before accepting them and signing this Agreement.
- 7.2. This Agreement, all information, documents and correspondence related thereof shall be considered as strictly confidential, and shall not be disclosed to any third persons, except (i) as required by the applicable laws; (ii) the information became publicly available through no fault of or failure to act by the Party; and (iii) the disclosure of respective information is reasonably necessary for the fulfilment of the Party's obligations.
- 7.3. Service Provider has the right to assign its rights and obligations provided for in the Agreement to any third persons without a prior written consent of the other Party.
- 7.4. All additions, amendments and annexes to the Agreement shall be valid if they are executed in writing and signed by both Parties without prejudice to Sections 3.1-3.3 hereof. This Agreement will be governed by and construed under the laws of the State of Illinois, United States of America. The disputes arising between the Parties regarding this Agreement or during the performance of this Agreement are settled by way of negotiations. In case of failure to come to an agreement, the disputes shall be finally settled by the competent courts of the State of Illinois, United States of America. All notices and other communication under this Agreement shall be in writing and shall be handed in person or sent by regular mail, e-mail or fax.

Client **X** \_\_\_\_\_ (signature)