



Gautam Dewangan <gautamdewangan1984@gmail.com>

Fwd: Recruitment of engineers

1 message

Amit Jain <amitjain.raja@gmail.com>
To: gautamdewangan1984@gmail.com

Thu, Apr 27, 2023 at 10:27 AM

with regards,

Dr. Amit Jain

Associate Professor
Department of Chemical Engineering
School of Studies of Engineering & Technology
(Formerly Institute of Technology)
Guru Ghasidas Vishwavidyalaya
(A Central University)
Bilaspur, Chhattisgarh, India - 495009
Mob.: +91-9827319618, +91-6263832839
Alternate e-mail : amit.jain@ggu.ac.in

*** Great things never came from comfort zone ***

----- Forwarded message -----

From: **Deepak Mohnani** <deepakmohnani1986@gmail.com>
Date: Sat, Mar 31, 2018 at 5:51 PM
Subject: Recruitment of engineers
To: Amit Jain <Amitjain.raja@gmail.com>

Dear sir,

As per the interview conducted at college for recruitment of freshers engineer in our company.
We have selected the following students:

- 1) T Asha
- 2) Pappu Kumar

3) Siddhant Singh

4) Mukesh Karela

--

Thanks & Best Regards

For, Mid-Chem Technology

Deepak Mohnani

Mo:09769115996

www.midchemtechnology.com



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To,
The Head
Department of Chemical Engineering
Guru Ghasidas Vishwavidyalaya (Central University)
Bilaspur (c.g.)

Subject : - Information of finalized candidates

Respected Sir,

This is our pleasure to announce that the campus drive which we conducted recently in your organization was successful. We have selected candidates for different post as per the requirement of the company. Relevant information relating to the same are:

S.no	Selected Candidates	Post
1	Uttam Upadhyay	Faculty(Math)
2	Ravi Kant Kumar	Faculty(Math)
3	Priya Raj	Administrative-PDO
4	Manish Kumar	Marketing-PDO
5	Akhil Kaira	Marketing-PDO
6	Padamata Monica	Administrative-PDO

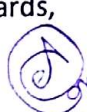
Further, we would like to inform you that the candidates will be given a fixed salary of Rs.10K to 15K p.m. after the training period. Increment will be done as per the performance of candidates.

Besides, the candidates will be provided with lodging facility, if required, which will be free of cost for them. T.A will also be provided to the marketing staff.

Supposed date to join our institute will be 1st of May 2018 .

We would like to thank your team for the support & co-operation.

Regards,


12/03/18

Abhishek Singh Thakur

(Chairman)

Sai Professional academy

BILASPUR BRANCH :



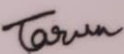
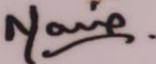
Sindhi Colony Road, Near Mandir Chowk, Bilaspur-495001 (C.G.), C-9, Subhash Complex, Jarhabhata Mandir Chowk, Bilaspur-495001 (C.G.)

KORBA BRANCH :


Sai Professional Academy, Near Dev Sarovar Pragati Nagar, Dipka, Gevra Project, Korba (C.G.) 495452
Kabir Bhavan, Dipka Chowk, Urja Nagar, Korba (C.G.)

Mobile : 8359997333, 8962200607, E-mail : sabhi.foundation@gmail.com, Website : www.saiprofessionalacademy.in


ALLAKA TARUN

 दे. फ़र्टिलाइजर्स एण्ड केमिकल्स ट्रावनकोर लिमिटेड THE FERTILISERS AND CHEMICALS TRAVANCORE LIMITED (भारत सरकार का उद्यम) (A Government of India Enterprise) उद्योगमंडल / UDYOGAMANDAL - 683 501	संपर्क पता/Contact Address H.No:6-103/563, Gulmohar Park Colony, Serilingampally Hyderabad, Telangana - 500019 दूरभाष / Phone : 9908569601 रक्त ग्रुप / Blood Group : O+ जन्म तिथि / Date of Birth : 21.05.1997
 ALLAKA TARUN वैज नं / B.No.: 200738 MANAGEMENT TRAINEE (CHEMICAL) COCHIN DIVISION	इस कार्ड को प्राप्त होने वाले कृपया उप महा प्रबंधक (मा सं), एफ ए सी टी, उद्योगमंडल कोचीन को वापस कर दें / Finder of this card may please return it to : DGM(HR) FACT (HO), Udyogamandal, Cochin - 683 501 दूरभाष/Phone No. : 0484-2546921 / 2545810
तक विधिमाम्य / Valid Upto : 31.05.2055	 धारक/Holder  उप महा प्रबंधक (मा सं) Dy. General Manager(HR)

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AMIT KUMAR TRIPATHI



DEEPSHIKHA KATIYAR



GAURAV MEENA

कर्मचारी का नाम
Emp.Name : GAURAV MEENA
कर्मचारी कोड
Emp.Code: 13620
तक वैध है
Valid Upto: 14.01.2028

Issue Authority
जारीकर्ता प्राधिकारी

ONGC
एन और पी एल
MRPL

मंगलूर रिफाइनरी एण्ड पेट्रोकेमिकल्स लिमिटेड
(ऑयल एण्ड नेचुरल गैस कॉर्पोरेशन लिमिटेड की सहायक कंपनी)
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(A SUBSIDIARY OF OIL & NATURAL GAS CORPORATION LIMITED)
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फोन Phone (0824)2270400 फैक्स

HIMANSHU LEVE

ओएनजीसी
ऑयल एण्ड नेचुरल गैस कॉर्पोरेशन लिमिटेड (भारत सरकार का उद्यम)
Oil and Natural Gas Corporation Limited (A Govt. of India Enterprise)

नाम : हिमांशु लेवे
Name : Himanshu Leve
पद : स. कार्य. अभियंता (आगार)
Designation : Asstt.Ex.Engr.(Reservoir)
सीपीएफ संख्या : 139914
CPF Number
Blood Group : O+
I Card No : 2022MUM09462

धारक के हस्ताक्षर
Holder's Sign

प्रधान निगमित सुरक्षा
Head Corporate Security

निगमित कार्यालय: दीनदयाल उर्जा भवन, 5, नेल्सन मंडेला मार्ग, वसंत कुंज, नई दिल्ली- 70
Corporate Office: Deendayal Urja Bhawan, 5, Nelson Mandela Marg, Vasant Kunj, New Delhi-70

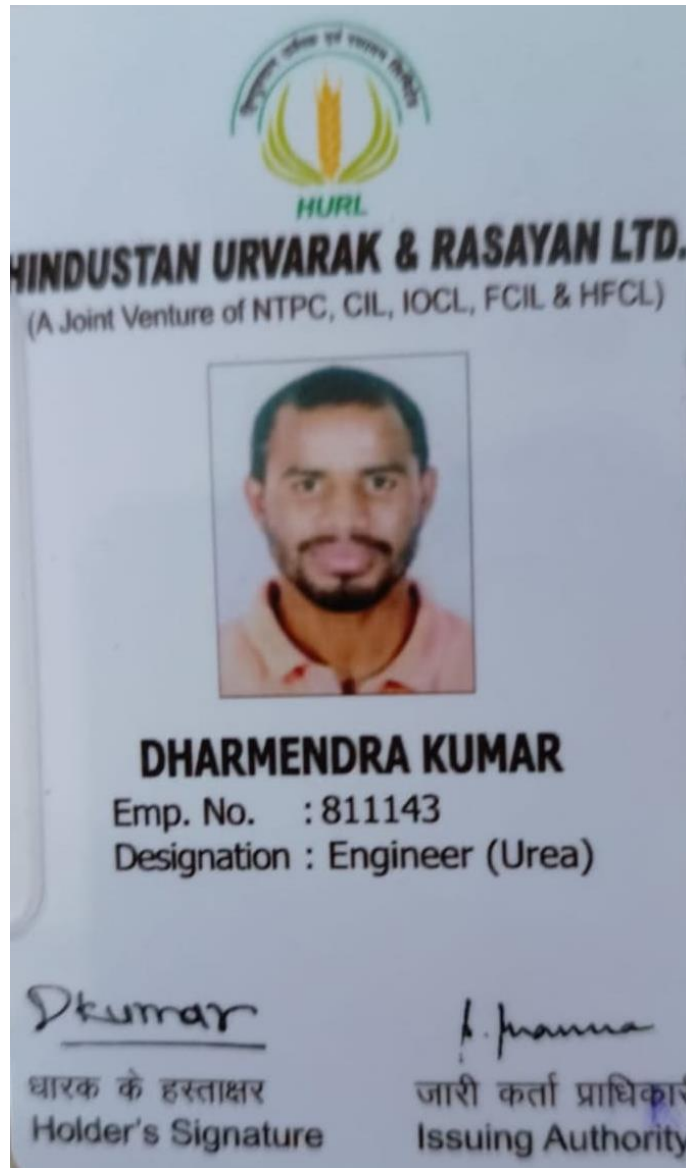
KAJAL KUMARI GUPTA



NIKHIL RAJ



DHARMENDRA KUMAR



AMIT KUMAR





राष्ट्रीय धातुकर्म प्रयोगशाला

NATIONAL METALLURGICAL LABORATORY

(वे. अ. अ. प. / C.S.I.R.)

जमशेदपुर / JAMSHEDPUR - 831007

परिचय पत्र सं / IDENTITY CARD No. 195011261TE308



(A cc Laboratory of Council of Scientific & Industrial Research under the aegis of Ministry of Science & Technology, Govt. of India)

नाम / NAME : Raju Das

पदनाम / DESIGNATION : Project Associate - I

कर्मचारी परिचय पत्र सं / EMPLOYEE ID No: 10308

रक्त समूह / BLOOD GROUP: O+

Raju Das

R. Bhattacharya



कर्मचारी का हस्ताक्षर
SIGNATURE OF EMPLOYEE

जारीकर्ता प्राधिकारी का हस्ताक्षर
SIGNATURE OF ISSUING AUTHORITY

IDENTITY CARD



Aakash
+ BYJU'S



KILLADA PALLAVI
ACADEMICS



**DR. REDDY'S
INSTITUTE OF LIFE SCIENCES**



Ramu Reddi

Employee ID : 1233

Blood Group : B+



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Sandeep P

Project Management Generics API

Emp No. 11022

● O+

Shreyas
Issuing Authority

Laurus Labs Limited

DS-1, IKP Knowledge Park, Genome Valley,
Turkapally, Shameerpet, Hyderabad - 500 101
Tel: 040-23480480, Fax: 040-23480481

Self-Employment Declaration

I Mr./Ms. Kamla Prasad Bharti Son/Daughter of Dashrath Ram. Address 10 DDA Flat, Panchsheel Vihar, Malviya Nagar, New Delhi, a passed-out students of B.Tech(Cheical Engineering 2017-2018) do hereby declare that I am running a business/ self-employed in as Music Producer, Musician and Sound Engineer having a tentative average monthly income of Rupees 1L.

This self -declaration is being issued on the request of my alma mater Guru Ghasidas Viswavidyalaya, Bilaspur.

Place: New Delhi

Date: 24-04-2023

Name: Kamla Prasad Bharti

Mob:8319456525

Email: smackshanky@gmail.com



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INDIA

Email : uuttamkumar@snf.com

Mob : +91 7580947542

Ph : +91 891 - 6198888

Fax : +91 891 - 6198800

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FLOSYS

Flosys Water Solutions Pvt. Ltd.



Name : Priya
Emp. Id : 113
Desig. : Proposal Engineer
D.O.B. : 25.02.1996
B. Group : O+


Auth. Signatory

15038, Tower-E, 14th Avenue, Gaur City-2, Greater
Noida West, Gautam Budh Nagar, U.P.-201309
Ph : +91-9911825510
E-mail : info@fwspl.com, Website : www.fwspl.com

JPMORGAN CHASE & CO.

Message from Jamie Dimon, Chairman and CEO

Congratulations on your new opportunity as you grow your career with JPMorgan Chase. We're building the best and most respected financial services company in the world, and we would not be the exceptional company we are today without talented people like you.

We constantly remind ourselves that one of the most important things we can do for our employees is to build a healthy, vibrant company that creates opportunities. In your new role, you will have plenty of opportunities to grow, so take advantage of them.

Here are a few suggestions: Learn new skills and build your expertise. Help us find new ways we can continually innovate faster, better and more efficiently. Take the time to partner, collaborate and communicate effectively. And continue to do your best work for our clients, customers and communities. All the while, you'll be supported by colleagues who care about your development and welcome your feedback as we drive our business forward.

Remember, your success is fundamental to our success. You are part of a diverse, inclusive culture that differentiates us from our peers and sets a positive example for industries to follow. It's how we do business at JPMorgan Chase – and you are a critical part of it.

I wish you all the best in your exciting new role.

A handwritten signature in black ink, consisting of a large, stylized 'J' followed by the name 'Dimon' in a cursive script.

J.P.Morgan

JPMORGAN CHASE BANK, N.A. - LONDON BRANCH
25 Bank Street, Canary Wharf, London, E14 5JP

18-Aug-2022

Direct Line: 0207 134 0606

Fax: 01202 322612

Switchboard: 01202 342000

Strictly Private & Confidential

Monica Padamata
jai Bharath dresses
main road
-521165
VIJAYAWADA
Andhra Pradesh
INDIA

Dear Monica,

We are pleased to offer you the position of Associate Software Engineer with JPMORGAN CHASE BANK, N.A. - LONDON BRANCH, which we'll refer to as J.P. Morgan. We are excited about you joining our company.

We expect you to start on 12-Dec-2022, reporting to Alekhi Mishra and carrying out your role at 141 Bothwell Street.

This letter includes details of your position, compensation, terms and conditions of your offer and next steps. This offer is conditional upon your acceptance within 5 working days from the date of this letter. If you do not notify me of your acceptance of this offer, within that time, it will be considered to have been withdrawn.

Fixed Compensation:

Your basic annual salary will be £40,000.00 gross.

Discretionary Incentive Compensation Award:

There is a Discretionary Incentive Compensation ("IC") Award scheme in which you will be eligible to participate subject to the rules of the scheme from time to time. The purpose of any incentive compensation is two-fold:

1. To recognise and reward an individual who makes a significant contribution to his /her business unit and JPMorgan Chase & Co. ("the Firm"); and

2. To provide an incentive to an individual to maintain and improve his/her overall performance and remain in the employment of the Firm.

In addition to any legal or regulatory requirements, Firm-wide performance and the business unit performance will be taken into consideration in determining whether an individual may be eligible to be paid any Discretionary IC Award. Please refer to section 5 in your Terms and Conditions.

Under current arrangements a proportion of any Discretionary IC Award may be awarded in the form of restricted stock units or other long term incentive awards. The nature, proportion of total incentive compensation and terms of these awards may change from time to time at the sole discretion of the company. Awards are subject to applicable deductions, the [JPMorgan Chase Bonus Recoupment Policy](#), and the terms and conditions of award agreements, which will include recovery provisions, non-solicitation and similar covenants.

No employee or officer of the firm is authorized to make any oral promises to you about an IC award. Prior to and during your employment any commitment as to an amount or timing of an incentive award must be in writing signed by an Executive Director or Managing Director of the firm and a human resources officer at the level of Vice-President or above.

Employee Benefits:

Your annual holiday entitlement for a full calendar year will be 27 working days in addition to public holidays.

On joining the company, you will be eligible to join the Company benefit programmes which include the J.P. Morgan UK Pension Plan, the J.P. Morgan UK Healthcare Plan, the Company Life Assurance and Accidental Death and Dismemberment insurance schemes and, after 2 years' service, the Income Protection insurance scheme (subject (in each case) to the rules of the schemes from time to time). In addition you will be eligible to select from the voluntary benefits available through the J.P.Morgan Flexible Benefits programme. Further details are provided in your contract.

If you are impacted by the current Lifetime or Annual Pension Allowances and therefore wish to opt out of Pension Plan membership, please notify the Company in writing by emailing uk.pensions.and.benefits.team@jpmorgan.com as soon as possible and no later than your date of commencement. In the absence of any such notification from you, you will be automatically enrolled in the Pension Plan which, if you do not opt out within the first month of membership, may impact your Allowance position.

Conduct Rules:

Employees of the Company providing services to or supervised by JPMorgan Chase entities subject to the UK Senior Managers & Certification Regime must comply with the Conduct Rules issued by the Prudential Regulation Authority and Financial Conduct Authority. Failure to adhere to the Conduct Rules can be grounds for performance adjustment and/or disciplinary action (including and up to dismissal). Adjustment to remuneration or disciplinary action taken for conduct amounting to a breach of the Conduct Rules and/or other matters which we consider relevant to your fitness and propriety may be reportable to the relevant regulators and/or may be included by JPMorgan in references provided to future employers.

This offer is subject to:

- Your acceptance of the conditions of employment as set out in this letter and the attached Appendices, and any and all JPMorgan policies/plans referred to in this letter;
- Provision to us, prior to you joining us, of originals of the following documents to Human Resources: birth certificate (or passport); certificates relating to your highest academic and professional qualifications; satisfactory evidence that you are not prohibited from working in the UK, for example, your passport and applicable visa documents; and, if your name has been changed, a deed poll, marriage or divorce certificate;
- Receipt of employment, professional, academic and credit references which are satisfactory to the Company; and
- To the extent permitted or required by law or regulation, the completion of relevant background screening checks, including a Criminal Records Check to allow the company to obtain a disclosure from the Disclosure & Barring Service, and prior to you joining us, if applicable, you submitting in person to our Security department your completed Disclosure Authorisation Form and original identity documents.

By accepting this offer of employment, you confirm that you believe you are fit and proper to perform the role offered to you.

Please note that should there be any discrepancies between the terms of this letter and the "Terms and Conditions of Employment", the provisions of the "Terms and Conditions of Employment" will prevail.

If you would like further information or to discuss any of the points in this letter please do not hesitate to contact our AccessHR Support Team at 0207 134 0606. Once again, we look forward to having you join us.

Kind regards,

A handwritten signature in black ink, appearing to read 'M Evans', with a stylized flourish underneath.

Matt Evans
Managing Director
On behalf of JPMORGAN CHASE BANK, N.A. - LONDON BRANCH

THIS AGREEMENT, which is effective from your start date, is made between JPMORGAN CHASE BANK, N.A. - LONDON BRANCH whose registered office is at 25 Bank Street, Canary Wharf, London, E14 5JP ("the Company"); and; Padamata, Monica Miss

WHEREBY it is agreed as follows:

1. COMMENCEMENT AND TERM

1.1 It is a condition of your employment that:

1.1.1. The Company receives references that are satisfactory;

1.1.2. The Company is satisfied that you are suitable and have the knowledge, skills and expertise to fulfil the responsibilities allocated to you. You must inform us immediately if you are aware of any matters which you consider to be relevant to the Company's assessment of your suitability, honesty or competence to perform your role;

1.1.3. The Company is satisfied that you are and remain fit and proper to perform your role. You must inform us immediately of any information which would reasonably be material to the assessment by the Company of your fitness and propriety; and

1.1.4. That you have provided accurate information in relation to your application for employment and in the course of any interviews carried out by the Company.

1.1.5. You are able to undertake your role while being physically present in your JPMorgan Chase & Co work location.

1.2. Your employment is subject to the satisfactory completion of such recruitment formalities as the Company requires, including Disclosure and Barring Service checks or equivalent checks under Overseas legislation.

1.3. Employment is subject to credit checking, proof of your eligibility to work in the United Kingdom, requested documentary evidence being satisfactory and the return of the necessary signed undertaking and acknowledgement.

1.4. The Company may withdraw this offer of employment or terminate your employment (without notice or payment in lieu of notice) if it has commenced, in circumstances where any of conditions set out in 1.1-1.3 is not satisfied, and you will not have any claim for compensation or otherwise against the Company by reason of this.

1.5. The agreement shall be effective from your first date of working for the Company ("date of commencement"). We will write to you separately to confirm your date of commencement. Employment begins on the date of commencement as defined and your period of continuous employment with the Company for statutory purposes begins on your date of commencement.

1.6. Your employment shall be terminable (subject to the remaining terms of this Agreement) by either party giving the other a minimum of 30 Days (calendar) notice party writing (or, in the case of notice to be given to you by the Company, your statutory minimum notice entitlement if greater than 30 Days).

- 1.7. If you are dismissed for gross misconduct you will not be given any notice or payment in lieu of notice and your employment will terminate with immediate effect.
- 1.8. You will be expected to work your full notice period after giving or receiving notice to terminate. Unless you are dismissed without notice for gross misconduct, the Company reserves the right to suspend you and/or require you to cease carrying out all or any of your duties during your notice period, with the provision that the Company continues to pay your salary and maintains your contractual entitlements during this period.
- 1.9. Notwithstanding the foregoing or any other provision of this Agreement, JPMorgan Chase & Co. or any of its Associated Companies may at any time during your employment exclude you from any or all premises occupied by them for any period, provided that throughout such period your salary and other contractual benefits shall continue to be paid or provided by the Company. During any such period you may not provide your services to any third party.
- 1.10. The Company reserves the right to require you to take any holiday entitlement due during any period that you are directed to perform no duties and/or are directed not to enter all or any of the premises of the Company pursuant to Clause 1.8 of the Agreement.
- 1.11. The Company reserves the right (in its absolute discretion) to elect to terminate your employment with immediate effect by paying you base salary in lieu of notice. Where you have received base salary in lieu of notice, you will not be entitled to any additional compensation in respect of any holiday, incentive compensation or other benefits which would otherwise have accrued during your notice period.
- 1.12. You are required to comply with Part V of the Criminal Justice Act 1993 (relating to Insider Dealing) and Part 7 of the Financial Services Act 2012 (relating to Market Manipulation). You are also required to comply with all laws, rules and regulations which may be imposed, from time to time, upon JPMorgan Chase & Co. and any of its Associated Companies by law or by any regulatory body. You will also be subject to the written policies and procedures that may be issued, from time to time, by JPMorgan Chase & Co. and any of its Associated Companies.
- 1.13. The Company reserves the right, subject to giving reasonable notice, to transfer you (permanently or temporarily) to any place of business of JPMorgan Chase & Co. or any of its Associated Companies in the UK, if the needs of the business so require, providing it is within reasonable distance from your existing place of work. You may also be required to provide your services to any of JPMorgan Chase & Co.'s Associated Companies or any department within JPMorgan Chase & Co. or any of its Associated Companies.
- 1.14. As a term of your employment, you may be required to undertake such duties as may reasonably be required of you.

- 1.15. If you are required to work overseas on a temporary assignment, the Company would not expect you unreasonably to refuse such a request.
- 1.16. The arrangement for any temporary assignment will be made in accordance with the usual procedures of JPMorgan Chase & Co. and any of its Associated Companies applicable from time to time.
- 1.17. Once you have agreed to a temporary assignment overseas, the Company's decision as to the length, frequency and location of such temporary assignments shall be final and it is a condition of your employment that you comply with such decisions at all times.

2. PRA OR FCA REGISTRATION AND COMPANY CERTIFICATION

- 2.1. Where you are performing a role which requires you to be approved by the Prudential Regulation Authority ("PRA") or Financial Conduct Authority ("FCA"), or any other regulatory body, or to be certified by the Company as fit and proper to perform your role, your employment is conditional upon you being granted and continuing to hold such approval or certification. This position may also require you to be registered with relevant exchanges. Our offer is, therefore, subject to you holding any necessary certifications or approvals and you being accepted by any relevant exchanges (as applicable). To facilitate this process, please follow the instructions during the online Onboarding process to complete the required registration and transfer forms. We must stress that you will not, under any circumstances, be able to perform a "controlled function" as defined in the Financial Services and Markets Act 2000, a "certification function" as specified in the rules of the PRA or a FCA-specified "significant harm function" as specified in the rules of the FCA prior to any necessary certification or approval being granted. You must notify us of any changes to your details as registered with the PRA or FCA, as well as any information which would reasonably be material to the assessment by the Company, PRA or FCA or any other appropriate regulatory body of your fitness and propriety.
- 2.2. References to the PRA and FCA include reference to anybody succeeding to the PRA and/or FCA's regulatory functions.
- 2.3. The Company may withdraw this offer of employment or terminate your employment (without notice or payment in lieu of notice) if it has commenced, in circumstances where any of conditions set out in 2.1 is not satisfied, and you will not have any claim for compensation or otherwise against the Company by reason of this.

3. PAYMENT OF SALARIES

- 3.1. Salaries are currently payable for each calendar month on the 26th of each month (or the previous working day if the 26th falls on a weekend or public holiday) for the full calendar month. Payment is made via BACS (Banks Automated Clearing System) in the first available payroll following your joining date. You should be aware that this might be in the month following your joining, if data is not received in time for processing and/or if your

commencement date is after the 24th of the joining month. If your commencement date is on or before the 24th of the joining month, providing all required security checks have been completed and all necessary data received, you will receive payment in the joining month. You may use any bank or building society account which is compatible with this clearing method.

4. HOURS OF WORK

4.1. You will normally be required to work a five day week (Monday to Friday) from 0900 hours to 1700 hours with one hour for lunch, or such hours as have been previously agreed, to include continuous shift and/or unsociable hours working. The Company reserves the right to amend, alter or cease shift patterns/payments where this becomes necessary for business reasons. Reasonable notice of such changes would be given to you. J.P. Morgan Chase & Co. or any of its Associated Companies may require you to work such other hours as are reasonably necessary for the conduct of its, or their, business.

4.2. If you are employed at Associate grade or below, you agree, in accordance with Regulation 5 of the Working Time Regulations 1998 (as amended) (the "Regulations"), that:

(a) the provisions of Regulation 4(1) (relating to the limitation on the average working week, including overtime, to 48 hours over a 17 week reference period) do not apply you; and

(b) you shall give the Company three months' notice in writing if you wish Regulation 4(1) to apply to you.

Ordinarily, if you are employed (or become employed) at Vice President grade or above, your employment will fall within the scope of Regulation 20 and accordingly certain provisions of the Regulations (including Regulations 4(1) and 4(2)) and clauses 4.2(a)-(b) above do not apply to you.

4.3. You are not eligible for weekday overtime payment.

5. DISCRETIONARY INCENTIVE COMPENSATION AWARD SCHEME

5.1 You may, during the continuance of your employment, become eligible to participate in the Discretionary Incentive Compensation Award ("IC") scheme applicable to your corporate grade, subject to the rules of the Scheme from time to time. The purpose of any incentive compensation is two-fold:

5.1.1 to recognise and reward an individual who makes a significant contribution to his /her

business unit and JPMorgan Chase & Co. ("the Firm"), by way of his/her overall performance, including but not limited to his/her professional conduct, during the year; and

5.1.2 to provide an incentive to an individual to maintain and improve his/her overall performance and remain in the employment of the Firm.

5.2 In addition to any legal or regulatory requirements, Firm-wide performance and the business unit performance will be taken into account in determining in its absolute discretion whether an individual may be eligible to be paid any Discretionary IC Award and if so, the amount of such incentive compensation. The size of Discretionary IC Awards may vary significantly, both up and down, depending on the Firm and business unit results as well as individual performance from year to year. Any payment under the scheme does not guarantee the payment or level of award in any subsequent year.

5.3 Under current compensation arrangements a proportion of any IC Award may be awarded in the form of restricted stock units, other long term stock incentive awards. The nature, proportion of total incentive compensation and terms of these awards may change from time to time at the sole discretion of the Company. Awards are subject to applicable deductions, the [JPMorgan Chase Bonus Recoupment Policy](#) and the terms and conditions of award agreements, which will include recovery provisions, non-solicitation and similar covenants.

5.4 You will not be eligible to receive an IC award if, on or before the due date for payment of any IC, you have for any reason whatsoever either given or received notice of termination of your employment with the Company, or your employment has been terminated (with or without notice) by the Company. If, at the date any IC award is communicated or due to be paid, you are the subject of the Company's disciplinary procedure, or if you are subject to an investigation which may lead to such a procedure, communication and/or payment of any IC award may be postponed pending the completion of any such investigation or disciplinary procedure. You will not be eligible to receive an IC award if you are subsequently dismissed by the Company or, if a lesser sanction is imposed, the amount of any such IC award may be reduced at the Company's absolute discretion.

5.5 No employee or officer of the firm is authorized to make any oral promises to you about an IC award. Prior to and during your employment any commitment as to an amount or timing of an incentive award must be in writing signed by an Executive Director or Managing Director of the firm and a human resources officer at the level of Vice-President or above.

6. PENSION PLAN

6.1 JPMorgan Chase offers membership of a defined contribution pension plan, the J.P. Morgan UK Pension Plan (the Plan), to all permanent staff, subject to the Trust Deed and Rules of the scheme in force from time to time. The Plan is currently non-contributory. Subject to the paragraph subclause below, you will automatically be enrolled in the Plan and its normal retirement date is your 60th birthday or if you are aged over 60 on joining the Plan, the date when the company contributions cease. Full details of the Plan will be provided in the Plan

booklet. The Company reserves the right to change or terminate the Plan at any time on giving you such reasonable notice as may be required (if any).

- 6.2 If you wish to opt out of Plan membership (for example if you have obtained protection from HM Revenue and Customs in respect of your Lifetime Allowance), please notify the company in writing as soon as possible by emailing uk.pensions.and.benefits.team@jpmorgan.com and no later than your date of commencement. In the absence of any such notification from you, you will be automatically enrolled in the Plan.

6.2.1 If you do not wish to be a member of the Plan after joining, you can opt out. Details of when and how you can do so will be included in the Plan booklet.

- 6.3 If you do not wish to be a member of the Plan, you can opt out.

- 6.4 Should you have any questions, please do not hesitate to contact the Pension Helpline on 01737 227589, or by email at jpmukpension@willistowerswatson.com.

7. EMPLOYEE BENEFITS

- 7.1 Subject to your complying with and satisfying any applicable requirements of the relevant insurers, the Company shall, during the continuance of your employment, provide Life Assurance cover, Income Protection (after 2 years' service) and Accidental Death and Dismemberment cover.

Life assurance is provided through the J.P. Morgan UK Pension Plan (the "Plan") unless advised otherwise by the Company. Life assurance cover while employed by the Company is four times your base salary subject to the Plan's earnings cap. Benefits provided by the Plan are governed by its Trust Deed and Rules and are subject to HM Revenue and Customs Lifetime Allowance limits.

The life assurance benefit is insured and the Company reserves the right to require you to provide to the Insurer any medical information requested, and to undergo medical examinations, if required. The Company reserves the right to discontinue, vary or amend its life assurance provision (including the level of cover) at any time on giving you such reasonable notice as may be required (if any).

If you wish to opt out of receiving Life Assurance through the Plan (for example if you have obtained protection from HM Revenue and Customs in respect of your Lifetime Allowance), please notify the Company in writing as soon as possible by emailing uk.pensions.and.benefits.team@jpmorgan.com and no later than your date of commencement. It is your responsibility to notify the company of any protection you have obtained in respect of your Lifetime Allowance; failure to do so could result in the loss of your protection.

If you notify the Company in writing that you do not wish to be included in the Plan for Life

Assurance, the Company will advise you separately if life assurance benefits can be provided to you through any separate arrangements.

- 7.2 Subject to your complying with and satisfying any applicable requirements of the relevant insurers, the Company shall, during the continuance of your employment, provide Life Assurance cover, Income Protection (after 2 years' service) and Accidental Death and Dismemberment cover. The Company provides membership to the J.P. Morgan UK Healthcare Plan, the benefits of which are governed the Plan's Trust Deed and Rules.
- 7.3 Life assurance is provided through the J.P. Morgan UK Pension Plan (the Plan) unless advised otherwise by the Company. Life assurance cover while employed by the Company is four times your base salary subject to the Plan's earnings cap. Payments made by the Plan are governed by its Trust Deed and subject to HM Revenue and Customs Lifetime Allowance limits. The life assurance benefit is insured and the Company reserves the right to require you to provide to the Insurer, any medical information requested, and to undergo medical examinations, if required. The Company reserves the right to discontinue, vary or amend its life assurance provision (including the level of cover) at any time on giving you such reasonable notice as may be required (if any).

If you have obtained protection from HM Revenue and Customs in respect of your Lifetime Allowance, which has required you to cease participation in pension arrangements and you therefore do not want to be enrolled in the Plan, please notify the Company in writing as soon as possible and no later than your date of commencement. Membership of the Plan for life assurance cover could impact on your protection. It is your responsibility to notify the company of any protection you have obtained in respect of your Lifetime Allowance; failure to do so could result in the loss of your protection.

If you notify the Company in writing that you have protection (or that you do not wish to be included in the Plan for life assurance) the company will advise you separately if life assurance benefits can be provided to you through any separate arrangements.

- 7.4 The Company may, at its absolute discretion, be entitled to cease to provide any or all of the insurances referred to at clauses 7.1 to 7.4 if in the opinion of the Company your medical condition is or becomes such that the Company is unable to secure any such insurances under the rules of any applicable scheme or otherwise at reasonable rates or premiums. The company reserves the right to change or terminate the benefits referred to at clauses 7.1 to 7.4 at any time on giving you such reasonable notice as may be required (if any).

7.5 Voluntary Employee Benefits

The Company provides access to certain voluntary benefits through the J.P. Morgan Flexible Benefits programme which are not a contractual entitlement and which may be varied, declined or withdrawn by the Company at any time. Details of the Company's current flexible benefits available will be provided in the guide. Subject to you complying with and satisfying any applicable requirements of the benefit providers, you will be eligible to enrol in these

discretionary benefit plans during the Company's Annual Enrolment process or as otherwise advised to you after your employment has commenced.

8. EXPENSES

8.1 In accordance with the policies of JPMorgan Chase & Co. and its Associated Companies in force from time to time, you will be reimbursed in respect of all reasonable travelling, accommodation, entertainment and other similar out-of-pocket expenses wholly exclusively and necessarily incurred by you in or about the performance of your duties.

8.2 Except where specified to the contrary, reimbursement of expenses will be subject to you providing appropriate evidence (including receipts, invoices, tickets and/or vouchers of the expenditure) for which you claim reimbursement.

8.3 You are required to settle all personal accounts and expenses prior to leaving. The Company is hereby authorised to deduct from any moneys due to you, including salary on leaving, any outstanding amounts owed by you to the Company.

9. HOLIDAYS

9.1 The holiday year runs from January to December each year. Holidays are to be taken at such times as shall have been approved by your immediate line manager/supervisor. Unless otherwise notified to you, your annual holiday entitlement for a full calendar year will be 27 working days.

9.2 Your pro-rata entitlements relating to the month of joining or leaving will be notified to you by Human Resources. The Company reserves the right to deduct pay for holiday taken in excess of your entitlement. On leaving the Company you will be paid in lieu for any outstanding accrued holiday not taken. Any holiday taken in excess of your entitlement (on a pro-rata basis) will be deducted from your final salary. The amount of any such payment in lieu or deduction shall be 1/260th of your basic annual salary for each day of holiday.

10. PUBLIC HOLIDAYS

10.1 In addition to Annual Holiday Entitlement you will be entitled to a total of 9 days Scottish public holidays for a full calendar year. 4 of these days will be mandated - Christmas and Boxing Day, 1st and 2nd January (or equivalent). The remaining 5 days may be taken as and when required at any time during the calendar year subject to the normal agreement with your line manager.

10.2 If requested by your Manager, you will be required to work on a public holiday to meet business needs. Unless there are unforeseen circumstances, you will be given reasonable notice if you are required to work on such a day. If you work on a public holiday (unless you work on a shift pattern that incorporates such public holidays), you may, at the discretion of your manager, receive a day's holiday in lieu if you are an Officer. If you are a Non-Officer, at

the discretion of your manager, you will be paid overtime in accordance with the JPMorgan Chase overtime policy or receive a day's holiday in lieu.

11. PAID LEAVE

11.1 During your employment, you may be eligible to take various types of paid leave, subject to any eligibility requirements or conditions set out in the Company's policies applicable to each type of leave in force from time to time. Such types of leave may include maternity leave, non-primary caregiver leave, adoption leave, shared parental leave, parental leave, parental bereavement leave, compassionate leave, jury service and leave for public duties.

11.2 Further details of such leave and any payment during such periods of leave can be found in the policies and guidelines on me@jpmc that constitute the U.K. Employee Handbook.

11.3 The Company reserves the right to discontinue, vary or amend the Company's policy on any of the above types of leave at any time.

12. TRAINING

12.1 During your employment you must complete all compliance and HR training (including Code of Conduct training) which is assigned to you from time to time and which will be paid for by the Company. Further details will be provided to you when these courses are assigned to you.

12.2 You may also be eligible to take part in various training courses which the Company may provide from time to time. Further details of any available courses can be found on learning@JPMC.

13. INCAPACITY

13.1 In case of sickness or other incapacity for work you must notify your immediate line manager/supervisor as early as is practicable on the first day of absence, giving details of the reasons for and the anticipated length of absence.

13.2 Payment during sickness (other than Statutory Sick Pay) will be at the Company's discretion and subject to satisfactory medical certification. Your qualifying days for SSP purposes will be Monday to Friday inclusive. The Company reserves the right, at any time, to require you to undergo a medical examination at the Company's expense. You agree to consent to such examination and that the medical adviser may disclose the results of the examination to the Company. The Company may discuss the results of the examination with the medical adviser.

14. INTELLECTUAL PROPERTY

14.1 If, during the course of your employment you discover or participate in the making or

discovery of some Intellectual Property relating to, or capable of being used in the business of JPMorgan Chase & Co. or any of its Associated Companies, you hereby agree that such Intellectual Property shall belong to JPMorgan Chase & Co. or any of its Associated Companies, or as it may direct.

- 14.2 In this clause "Intellectual Property" means patents, trademarks, service marks, designs, design rights, copyrights, utility models, applications for registration of any of the foregoing and the right to apply for them in any part of the work, inventions, drawings, computer programs, confidential information, know-how, and rights of a like nature arising or subsisting anywhere in the work, whether registered or unregistered.
- 14.3 You shall immediately disclose full details of any such Intellectual Property to JPMorgan Chase & Co. or any of its Associated Companies or as it may direct, and, at its or their request and expense, do all things which may be necessary or desirable to protect the Intellectual Property in those parts of the world that JPMorgan Chase & Co. or its Associated Companies may specify and to vest all rights in such Intellectual Property in JPMorgan Chase & Co., any of its Associated Companies, its or their nominee.
- 14.4 You hereby waive all of your moral rights in respect of any acts either of JPMorgan Chase & Co., any of its Associated Companies or third parties done with the authority of JPMorgan Chase & Co. or any of its Associated Companies in relation to such Intellectual Property.
- 14.5 You are required to read and comply with the JPMorgan Chase policy on Intellectual Property which will be made available to you upon commencement of employment. This policy is included in the JPMorgan Chase & Co. Code of Conduct on J.P. Morgan Chase WEB.

15. CONFIDENTIALITY

- 15.1 You must ensure that, both during your employment by the Company and thereafter, you keep secret, not reveal to, nor in any way communicate to any person, firm or company, nor use to your own or another's advantage, any trade secrets or other confidential information concerning the business organisation and affairs of JPMorgan Chase & Co., any of its Associated Companies and its and their customers or clients, including but not limited to financial and trading information, details of computer systems developed or used in the course of your employment and databases and software, security and other business practices or processes, internal and external audit reports, consumer data, supplier lists, any confidential information relating to customers, customer lists or requirements, price lists or pricing structures, marketing and sales, business plans or dealings, employees or officers or consultants, products, designs, technical data, inventions, secret processes, know-how, formulae, product lines, research activities, work product strategies, any document marked "Confidential" or which you might reasonably expect JPMorgan Chase & Co or any of its Associated Companies would regard as "Confidential" or any confidential information which has been given to JPMorgan Chase & Co or any of its Associated Companies in confidence by customers, suppliers or other persons, which you obtain as a result of your employment

unless compelled by a Court of Competent Jurisdiction, or directed to do so by JPMorgan Chase & Co. or any of its Associated Companies.

- 15.2 Upon termination of your employment you must return all property of JPMorgan Chase & Co. or any of its Associated Companies, including all documents, to your line manager/supervisor, and must not retain copies. The Copyright in those documents belongs to the Company or JPMorgan Chase & Co. and you will not seek to further your own future interests or those of any third party by reproducing from memory the content of such documents.
- 15.3 You must not make use of your knowledge of computer systems developed by JPMorgan Chase & Co. or any of its Associated Companies, particularly PC databases. Nor must you make copies of any of JPMorgan Chase and Co.'s, any of its Associated Companies' or proprietary software to which you have had access.
- 15.4 Breach of your obligations in relation to Confidentiality may result in summary dismissal.
- 15.5 Nothing in this clause will prevent you from exercising any rights, which you may have under the provisions of the Employment Rights Act 1996 (as amended by the Public Interest Disclosure Act 1998), including making a "protected disclosure" to the Company or to the PRA, FCA or, if applicable, to an overseas regulator within the meaning of section 195(3) of the Financial Services and Markets Act 2000. This includes protected disclosures about topics you have previously disclosed to another person.

16. RESIGNATION FROM DIRECTORSHIPS OR TRUSTEESHIPS

Where applicable, upon giving or receiving of notice of termination of your employment with the Company for whatever reason, or upon termination without notice, you will, upon request, resign without claim for compensation from all offices, including directorships, you hold by virtue of your employment and in particular as a director of by JPMorgan Chase & Co. or any of its Associated Companies, and from all such offices held by you in any or all of such companies, and from all trusteeships and committee memberships held by you of any pension scheme or other trust established by JPMorgan Chase & Co or any of its Associated Companies. Should you fail to resign from your office as a director or from any other office or trusteeship as referred to above, JPMorgan Chase & Co is hereby irrevocably authorised to appoint some person in your name and on your behalf to execute any such documents and to deal with such things requisite to effect such resignations by you. For avoidance of doubt, this will not affect any claim that you may have in respect to your termination of employment.

17. FINANCIAL PROBITY

All employees are expected to keep their personal finances in good order and to bring to the attention of Human Resources any current or potential financial difficulties.

18. RULES AND PROCEDURES

- 18.1 The details of many of your terms and conditions are set out in documents published by the Company in the form of Rules and Procedures. In particular, your attention is drawn to and your compliance required in connection with:
1. The JPMorgan Code of Conduct;
 2. JPMorgan policies and guidelines that constitute the U.K. Employee Handbook;
 3. The Personal Account Dealing (PAD) Policy;
 4. The Company's Anti-Money Laundering Handbook;
 5. External Directorship Questionnaire;
 6. The EMEA Data Privacy Policy;
 7. Corporate IT Control Policies;
 8. Rules and procedures published by the PRA, FCA and any other appropriate regulatory body to which you, the Company or any Associated Company may be subject as appropriate; and
 9. JPMorgan Policies, Rules and Procedures applicable to your role(s).
- 18.2 In addition, you must comply with all laws of the United Kingdom (or other applicable country or state) and all regulations of any stock exchange, market or dealing system to which you may be subject as appropriate. This includes complying with the Conduct Rules issued by the PRA and FCA and adhering to any knowledge and competence requirements applicable to your role. Failure to comply with such requirements can be grounds for performance adjustment and/or disciplinary action (including and up to dismissal). Adjustment to remuneration or disciplinary action taken for conduct amounting to a breach of the Conduct Rules and/or other matters which we consider relevant to your fitness and propriety may be reportable to the regulators and/or may be included by the Company in references provided to future employers.
- 18.3 If you are performing a role requiring approval as a Senior Manager under the Senior Managers and Certification Regime ("SMCR"), you must also:
- 18.3.1 ensure that you are familiar with any relevant Management Responsibilities Map ("MRM") and your Statement of Responsibilities (as amended or updated from time to time);
 - 18.3.2 notify the Company immediately if you consider that amendments are required to your Statement of Responsibilities and/or the section(s) of the MRM which relate to the part of the business for which you have responsibility;
 - 18.3.3 comply with the Senior Manager Conduct Rules and discharge any prescribed responsibilities allocated to you under the SMCR; and
 - 18.3.4 provide such input and support as may be required to ensure an effective handover of your responsibilities where you cease to perform a Senior Management Function or cease to carry out certain of the responsibilities in respect of which you were previously the Senior Manager (for example, because your role changes, or you leave the Company's employment).

18.4 The Company reserves the right to add, delete, vary or modify any such Rules or Procedures. You will be given reasonable notice of any significant changes and you will have access to any such revised Rules or Procedures.

18.5 You should note that all those Rules and Procedures (including but not limited to those listed under subclause 18.1 above) which are contractually binding (as amended from time to time) form part of your Contract of Employment. In the event of any conflict between the terms of this document and your offer letter and the policies and guidelines that constitute the U.K. Employee Handbook, this document will prevail.

19. EXCLUSIVITY OF SERVICES

19.1 To avoid any conflict of interest, the Company expects to receive the exclusive use of your services during the term of your employment contract. You should not therefore hold any honorary position, carry out any work or render any services either for personal gain or for the benefit of any other person, company or organisation without prior written consent of the Head of Human Resources, Europe Middle East & Africa. This consent will not be unreasonably withheld. Failure to obtain consent or to provide a true declaration may be regarded as gross misconduct and could lead to summary dismissal.

19.2 You are also required to declare any external Directorships, partnerships or business interests you may hold to JPMorgan Chase & Co. and any of its Associated Companies and such interest will be checked by the Compliance Officer. Should there be any actual or potential conflict you will be advised and may be requested to relinquish the position. Failure to comply with the Company's request will be dealt with using the disciplinary procedure.

20. TERMINATION OF EMPLOYMENT

20.1 Your employment shall be terminable (subject to the remaining terms of this Agreement) by either party giving the other a minimum of 30 Days (calendar) notice in writing (or, in the case of notice to be given to you by the Company, your statutory minimum notice entitlement if greater than 30 Days).

20.2 No notice will be given where the Company is entitled to dismiss you on a summary basis (including, without limitation, where you are dismissed because the Company determines that you are not fit and proper, you cease to have the necessary regulatory approvals, your approval to perform a role requiring certification by the Company is withdrawn, you fail to obtain or maintain relevant knowledge and competence requirements, you fail to comply with applicable legal or regulatory obligations (including the Conduct Rules)). The Company reserves the right to suspend you with pay from duties in connection with an investigation where appropriate.

20.3 Your pro-rata holiday entitlement relating to the month of leaving will be notified to you by Human Resources. You will be paid in lieu for any outstanding accrued holiday not taken.

Any holiday taken in excess of your entitlement (on a pro-rata basis) will be deducted from your final salary.

- 20.4 All final payments (i.e. basic salary) after termination will be paid in the first available payroll following your termination date. You should be aware that this might be in the month following your termination, if data is not received in time for processing.
- 20.5 You shall immediately repay all outstanding debts or loans due to JPMorgan Chase & Co. and any of its Associated Companies. You are required to settle all personal accounts and expenses prior to leaving. The Company is hereby authorised to deduct from any moneys due to you, including salary on leaving, any outstanding amounts owed by you to the Company.
- 20.6 On the termination of your employment, you must return all Company property including, but not limited to, any Company equipment, computer disks, passwords, encryption codes, books, keys, documents, correspondence, records, credit cards and passes which are in your possession or under your control, and, if required to do so by the Company, sign a declaration that you have complied with these obligations. In addition, you must return all documents to your line manager/supervisor, and must not retain copies. The copyright in those documents belongs to the Company or J.P. Morgan Chase & Co and you will not seek to further your own future interests or those of any third party by reproducing from memory the content of such documents.
- 20.7 You shall not at any time after the termination of your employment represent yourself as being interested in or employed by or in any way connected with the JPMorgan Chase & Co. and any of its Associated Companies.
- 20.8 You agree, both during and after the termination of your employment, to provide JPMorgan Chase & Co. and any of its Associated Companies with such assistance as they may require in relation to the conduct of any threatened or actual legal proceedings or any inquiry or investigation or regulatory, legal or compliance matters (whether internal or external) in respect of which they believe you may be able to provide assistance including, but not limited to, providing information, meeting with JPMorgan Chase & Co. and/or any of its Associated Companies and/or their regulators and/or legal or other professional advisers; and/or attending any legal or other hearing and giving evidence.
- 20.9 The Company's right to terminate your employment applies even when such termination would or might cause you to forfeit any IC Award, sick pay, permanent health insurance or other benefits.

21 BUSINESS RESTRAINT COVENANT

- 21.1 Non-solicitation of Clients: You hereby agree that you will not for a period of 6 months immediately following the termination of your employment (less any period of garden leave, pursuant to Clause 1.8) whether on your own behalf or on behalf or in conjunction with any

person, company, business entity or other organisation whatsoever directly or indirectly:

21.1.1 Solicit or assist in soliciting in competition with JPMorgan Chase & Co. and any of its Associated Companies for whom you have performed services, the custom or business of any Client or Prospective Client:-

21.1.1.1 With whom you have had personal contact or dealings on behalf of the JPMorgan Chase & Co. and any of its Associated Companies, during the 6 months immediately preceding the Termination Date;

21.1.1.2 With whom employees reporting to you have had personal contact or dealings on behalf of JPMorgan Chase & Co. and any of its Associated Companies during the 6 months immediately preceding the Termination Date;

21.1.2 Accept or facilitate the acceptance of, or deal with in competition with JPMorgan Chase & Co. and any of its Associated Companies for whom you have performed services, the custom or business of any Client or Prospective Client:-

21.1.2.1 With whom you have had a personal contact or dealings on behalf of JPMorgan Chase & Co., and any of its Associated Companies, during the 6 months immediately preceding the Termination Date;

21.1.2.2 With whom employees reporting to you had had personal contact or dealings on behalf of JPMorgan Chase & Co. and any of its Associated Companies during the 6 months immediately preceding the Termination Date;

21.2 Non-enticement of Employees: You hereby agree that you will not for a period of 6 months immediately following the termination of your employment (less any period of garden leave, pursuant to clause 1.8) either on your own account or in conjunction with or on behalf of any person, company, business entity or other organisation whatsoever directly or indirectly:

21.2.1 Induce, solicit, entice or procure, any person who is a Company Employee to leave such employment, where that person is a Company Employee on the Termination Date; or

21.2.2 Employ or otherwise engage or use the services of any person who is a Company Employee on the Termination Date

21.3 Clauses 21.1 and 21.2 above and 21.4.2, 21.4.3 and 21.4.4 below will also apply as though references to each Associated Company were substituted for references to the Company. The said clauses will, with respect to each Associated Company, constitute a separate and distinct covenant and the invalidity or unenforceability of any such covenant shall not affect the validity or enforceability of the covenants in favour of the Company or any other Associated Company (provided always that this clause 21.3 shall only apply to those Associated Companies to whom you have given your services, or with whom you have been

concerned, in the 6 months immediately preceding the Termination Date).

21.4 The following words and expressions referred to above shall have the meanings set out below:

21.4.1 An "Associated Company" has the meaning in clause 23 below and also includes any firm, company, corporation or other organisation:

21.4.1.1 Which is directly or indirectly controlled by the Company; or

21.4.1.2 Which directly or indirectly controls the Company; or

21.4.1.3 Which is directly or indirectly controlled by a third party who also directly or indirectly controls the Company; or

21.4.1.4 Of which the Company or any Associated Company referred to in sub-clauses 21.4.1.1 to 21.4.1.3 above holds 20% or more of the issued capital; or

21.4.1.5 Of which the Company or any Associated Companies is a partner.
All references in this Agreement to the Company or any Associated Company shall include any successor in title or assign of the Company or any of the Associated Companies

21.4.2 "Company Employee" means any person who was employed by (i) the Company, or (ii) any Associated Company, and

21.4.2.1 With whom you have had material personal contact or dealings in performing your duties of employment; or

21.4.1.2 Who reported directly to you; or

21.4.1.3 Who had material contact with clients or suppliers or the Company in performing his or her duties of employment with the Company or any Associated Company (as applicable); or

21.4.1.4 Who was a member of the management team of the Company or any Associated Company.

21.4.3 'Prospective Client' shall mean any person, firm, company or other organisation whatsoever with whom the Company has had any negotiations or discussions regarding the possible supply of goods and services.

21.4.4 "Client" shall mean any person, firm, company or other organisation whatsoever to whom the Company has supplied services or professional advice.

21.4.5 'Termination Date' means the date when your employment terminates.

22. DEDUCTIONS FROM PAY

In addition to statutory deductions, such as Income Tax, National Insurance and Attachment of Earnings Orders, the Company is hereby authorised to make the following deductions from your pay as appropriate; loans including season ticket loans, salary advances, repayments due to JPMorgan Chase & Co. and any of its Associated Companies, any inappropriate expense claims, excess of holiday taken over entitlement, any overpayment of salary or other payment made by the Company, and any other deductions requested by you in writing. Upon termination you shall immediately repay all outstanding debts or loans due to JPMorgan Chase & Co. or any of its Associated Companies, and the Company is hereby authorised to deduct from any wages (as defined in the Employment Rights Act 1996) a sum in repayment of all or any part of any such debts or loans.

23. ASSOCIATED COMPANY

In these Terms and Conditions of Employment reference to "Associated Company" shall be taken to mean to a direct or indirect subsidiary of J.P. Morgan Chase & Co. or the Company or any company which is for the time being a holding company (being a parent undertaking as defined by Section 1162 of the Companies Act 2006) of J.P. Morgan Chase & Co. or the Company or any other subsidiary of such holding company, from time to time, and their successors in title and assigns.

24. DISCIPLINARY AND GRIEVANCE PROCEDURES

Your attention is drawn to the disciplinary and grievance procedures applicable to your employment which can be found in the policies and guidelines on me@jpmc that constitute the U.K. Employee Handbook. These procedures do not form part of your contract of employment.

25. PARTICULARS OF EMPLOYMENT

25.1 This document sets out the basic Terms and Conditions of your employment with the Company and together with the letter accompanying this document will constitute your contractual Terms and Conditions of employment. The Company reserves the right to alter or amend its policies and any changes will be notified to you in writing. Similarly, you should advise the Company, in writing, of any changes in your personal circumstances.

25.2 There is no collective agreement which directly affects your employment.

26. AMENDMENT TO TERMS AND CONDITIONS OF EMPLOYMENT

The Company reserves the right to make reasonable changes to any of your terms and

conditions of employment. You will be notified of any significant changes. No variation of this Agreement shall be effective unless it is in writing and signed by or on behalf of the Company.

27. THIRD PARTY RIGHTS

A person who is not party to this Agreement has no rights under the Contract (Rights of Third Parties) Act 1999 to enforce any terms of this Agreement.

28. GOVERNING LAW

This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of Scotland.

Appendix: Systems Monitoring Activities and Cross-Border Transfers:

The following provides a summary of how JPMorgan Chase & Co., its affiliates and its subsidiaries and the entity that employs you, or for which you provide services (collectively, "JPMC"), conducts Systems monitoring. JPMC may conduct monitoring to the extent permitted by applicable law.

JPMC conducts monitoring of JPMC's physical facilities and its equipment and systems (collectively, the "Systems"). System monitoring applies to your JPMC equipment, your personal equipment when accessing the Systems, and the communications, information, and materials conveyed or accessed using the Systems. Monitoring activities may include the monitoring and logging of traffic and usage data of all electronic communications; monitoring of telephone calls to or from JPMC work telephones as permitted by applicable laws and subject to any required notices; monitoring of the contents of electronic communications, files, databases, applications, and internet usage; and logging hours worked and physical presence at JPMC's facilities if applicable. JPMC may at all times monitor, access, retrieve, record and review information obtained from the monitoring activities for various purposes, such as preventing and investigating activities that may violate JPMC's policies and ensuring compliance with legal or regulatory obligations. While conducting monitoring activities, JPMC may obtain and process personal information about you and others that may reside on the Systems.

The monitoring activities (including JPMC's collection and processing of personal or other information) are required for purposes of your employment or work assignment to promote adherence to applicable policies and regulations. Subject to applicable laws and regulations, if you object to this processing, JPMC may prohibit you from using the Systems; terminate offers of employment or work assignment; and, for employees, take disciplinary action against you, up to and including termination of your employment with JPMC.

JPMC may disclose the information it obtains in connection with monitoring activities to JPMC affiliates and to third parties, service providers, regulators, supervisory bodies, law enforcement and other government agencies. Information obtained from the monitoring activities may be used as the

basis to take disciplinary actions, up to and including termination or other legal action, for violations of JPMC's policies or applicable laws.

In addition to the monitoring activities discussed above, JPMC may obtain and store other information related to your employment or other working relationship, such as your compensation information, performance information, benefits information and other workplace-related data. JPMC may transfer such information, and the information it obtains in connection with monitoring activities, to countries other than the country in which the information originally was collected, including to the United States.

Data Protection Notice and Consent:

I confirm that I have read and understood the JPMorgan Chase Employment Related Privacy Notice [JPMorgan Chase Employment Related Privacy Notice](#), including in relation to the processing of my personal data.

I acknowledge I can contact my HR contact in case I have any questions or need to exercise my rights of access, correction and objection.

I will ensure that any personal data to which I have access are treated in accordance with the Data Protection, Privacy, Confidentiality and Information Security Policies and Standards. This applies equally to data relating to employees and clients of JPMorgan Chase & Co. or any of its Associated Companies as well as to third parties about whom personal data may be held. I will not use any such data other than in connection with and to the extent necessary for the purposes of my employment.

Understanding Obligations under the Firm's Personal Account Dealing Policy (PAD):

The Personal Account Dealing Policy (Policy) of JPMorgan Chase & Co. (firm or JPMC) is designed to help prevent and detect violations of securities laws and industry conduct standards and to minimize actual or perceived conflicts of interest that could arise due to personal investing activities.

PAD Compliance will notify you if the position you are being offered is considered to be subject to the Policy. You will remain subject for the duration of your time working in a subject group, unless notified otherwise of a change in subject status. Unless otherwise notified, you will continue to be subject to the provisions of the Policy even during leaves of absence from the firm, including, but not limited to, garden leave or medical leave.

You as well as your Connected Persons are subject to the provisions of this Policy and will need to be familiar with the obligations set forth in this policy. Connected Persons includes your spouse, domestic partner or minor children (even if financially independent) as well as anyone to whom you provide significant financial support or for which you, or anyone listed above, has or shares the power, directly or indirectly, to make investment decisions.

Once subject to the Policy, you must disclose and certify your Covered Accounts (which include accounts of your Connected Persons). You will be required to maintain your self-directed Covered Accounts with one of the firm's Approved Brokers and preclear all purchases, sales, pledges and

gifts (received and given) of publicly traded and privately held financial instruments, unless listed as specifically exempt. Pre-approval confirmations must be received prior to executing the trade or investment. The firm may impose periodic restrictions on personal trading in certain financial securities. These restrictions can apply to all firm subject Workforce Members and their Connected Persons or may be limited to certain groups. Subject Workforce Members and their Connected Persons are not permitted to recommend or transact in the financial instruments of an issuer while in the possession of material non-public information (MNPI) regarding that issuer.

If you are a seasonal or short term employee the following requirements will apply:

JPMorgan Chase requires that seasonal workers refrain from trading in Covered Accounts for the time period that you are employed in a short term training program. Please verify that you will comply with the following personal trading requirements:

1. For the duration of the short term program I am joining I will not trade in any of my Covered Accounts
2. I understand that the Firm has the right to request account information for any of my Covered Accounts
3. If there is an extenuating circumstance that would compel me to place a trade in my Covered Accounts, I will obtain pre-approval of the trade by the Personal Account Dealing Group and I would be responsible for supplying all confirmations and statements to the Personal Account Dealing Group for that trade

*The term Covered Accounts refers to any securities accounts no matter where they are located and includes, but is not limited to, those accounts that are established, maintained or controlled (either directly or indirectly) by you, your spouse, domestic partner or minor children (even if financially independent), anyone to whom you provide significant financial support, and in which the employee has a direct or indirect financial interest.

Global Personal Trading Policy:

The Personal Account Dealing of JPMorgan Chase & Co. is designed to help prevent and detect violations of securities laws and industry conduct standards and to minimize actual or perceived conflicts of interest that could arise due to personal investing activities. This Policy includes requirements for disclosing Covered Accounts, maintaining certain accounts at one of the firm's Approved Brokers, preclearing trades, and restrictions and prohibitions on certain types of trading activity. This Policy is subject to any applicable local laws and rules and should be read in conjunction with Supplements (regional/LOB) as well as the firm's Code of Conduct.

Acceptance and Code Affirmation:

Upon signing this letter I accept the terms and conditions described above.

I hereby affirm that I have read, understand, and am in compliance with the JPMorgan Chase ("JPMC") Code of Conduct and all internal JPMC policies that apply to me. I agree, as a condition of my employment, to remain in compliance with the Code of Conduct and all applicable JPMC

policies.

I understand that I must conduct myself in a way that is consistent with the Code of Conduct, demonstrating compliance with the principles and intent of the Code of Conduct, and applicable laws and regulations.

I also affirm that I have reported any potential or actual violations of the Code of Conduct, JPMC policies, or laws or regulations applicable to JPMC's business, as required by the Code of Conduct. I understand that failure to do so can result in disciplinary action, up to and including termination of employment.

I understand that the Code of Conduct may be updated periodically, as necessary; and that the current version is posted on the JPMorgan Chase intranet as well as on its public website.

Independent Auditor Tax Services to Employees of JPMorgan Chase and its Affiliates:

To be in compliance with the Public Company Accounting Oversight Board (PCAOB) Rule 3523, it is JPMorgan Chase's (JPMC) policy that PricewaterhouseCoopers (PwC) cannot provide any tax services to employees of JPMC or any of its controlled entities (hereafter referred to as JPMC employee). This restriction is regardless of whether the individual is in a financial reporting oversight role or not, and whether PwC is engaged by the individual or by JPMC. PwC is also prohibited from providing any tax services to a spouse of a JPMC employee if the work is related to a joint tax return. Exceptions to this policy will be reviewed on a case-by-case basis and will require the approval of the JPMC Controller.

Confirmation of Acceptance:

This document contains your consent to the processing of personal and sensitive personal data about you, the key policies of which you should be aware and steps that you need to take before joining JP Morgan to ensure your compliance with some of its main policies and procedures.

TO: JPMORGAN CHASE BANK, N.A. - LONDON BRANCH

Confirmation of Understanding

I have read, understood and agree to the contents of this contract letter. I also agree to read once in employment (or in advance of joining where I am expressly required to do so) and abide by the JPMorgan Chase's policies/plans/procedures, including but not limited to those on the following subjects:

- Handling confidential and inside information
- Avoiding conflicts of interest
- Protection and use of company property, information and services
- Data Privacy
- Anti-Money Laundering

- Handling personal finances, including personal account dealing and those policies and procedures as detailed in the Employee Handbook

A handwritten signature in black ink, appearing to read 'M. Evans', with a large, stylized flourish extending from the end.

Matt Evans

Managing Director

On behalf of JPMORGAN CHASE BANK, N.A. - LONDON BRANCH.

I have read, understood and accept the terms of this letter and the Terms and Conditions of my employment, which are effective from my date of commencement.

Self-Employment Declaration

I Mr./Ms.Siddhant singh Son/Daughter ofOMPRAKASH
..... Address.....village post parsauja karwi chitrakoot up
.....
....., a passed-out students of B.Tech. (Chemical Engineering) do hereby declare that I am
running a business/ self-employed inself coaching institute
.....having a tentative average monthly
income of Rupees.....15000-20000.....

This self -declaration is being issued on the request of my alma mater Guru Ghasidas
Viswavidyalaya, Bilaspur.

Place:karwi chitrakoot

Signature:

Date: 19jun 2023

Name:Siddhant singh

Mob:9144376719

Email: singhsiddhant6@gmail.com