

ANTI TRUST CHARTER

Buhariwalas respects the Anti-Trust laws and regulations in the countries in which it operates and requires that its Affiliates do the same. Involvement in a cartel is unacceptable. It is against our core values of competing freely and fairly, based on the added value of its products and services.

The laws and regulations that sanction cartel conduct is in place in most jurisdictions. These laws and regulations are designed to promote free and fair competition and to protect consumers. Anti-Trust compliance programs are there to detect and prevent cartels.

Undertaking by FIDI affiliates

All our Affiliates commit to legal and ethical behavior, and to refrain from engaging in any business that will harm the interests of FIDI, other affiliates, clients, or the industry. Buhariwalas expects that its Affiliates will take steps to ensure they are fully informed of applicable Anti-Trust laws and regulations in connection with cartel conduct and other Anti-Trust violations and will monitor their employees and business partners to ensure full and continual compliance.

Legal compliance

Our affiliates and service providers will ensure that they are aware of all applicable laws and regulations covering anticompetitive practices in all the jurisdictions in which they operate, and that they will obey and uphold those laws and regulations.

Ethical behavior

Buhariwalas commits to a zero-tolerance approach to cartel conduct. We will act professionally at all times, fairly and with the utmost integrity in all business dealings and relationships.

This Charter will be formally integrated into the Buhariwalas and FAIM quality standard.

By agreeing and committing to this Charter, Buhariwalas, its employees and its service providers undertake to:

1. Never make direct or indirect (via third parties including agents, suppliers or customers) contact with an actual or potential competitor or other third party, the object of which is to engage in cartel behavior.
2. Never propose or reach an agreement, whether directly or indirectly, formally or informally, with actual or potential competitors, regarding any sensitive competition-related issues, including:
 - Fixing prices
 - Dividing or sharing markets, customers or territories
 - Rigging a competitive bidding process
3. Report any indication or initiative of improper anticompetitive business conduct by an actual or potential competitor in accordance to your internal reporting procedure, including but not limited to, reporting to your legal department and/or to the relevant Anti-Trust authorities.
4. Not to participate in a meeting of a trade association in which sensitive competition-related issues are discussed. If such subjects are raised during a meeting, employees of Chess Moving or its affiliates must immediately ask for the discussion to end. If not, they must leave the meeting and ask for that to be noted in the minutes of the meeting.
5. Ensure that all internal and external correspondence, including e-mails and texts, and documents, discussions and public statements do not contain any statements that might be misinterpreted by third parties or Anti-Trust authorities and courts in the context of a potential Anti-Trust investigation.
6. Maintain independent judgment in pricing or selling of any products and/or services.
7. Limit any information discussed during commercial negotiations, with or disclosed to competitors or other third parties, to that which is strictly necessary for completing or assessing the transaction.

I understand and accept that participating in a cartel, as described in this Charter, in a final decision of a competent authority, is considered illegal which may result in action against individuals or companies and does not comply with Anti-Trust laws and regulations.

For Buhariwalas Corporation

N.D. Buhariwala
Director