

DEPOSIT TERMS AND CONDITIONS

Parties: The undersigned is _____, the Customer, and WOIP service acting on behalf of E-Holding Ltd.

Date of Agreement: _____.

Certifications: The Customer certifies under penalty of perjury under the laws of Canada that the information provided in the application is true and accurate. Any unspecified detail connected to or subsequent from current Terms and Conditions shall be governed in all respects by applicable federal law, and the laws of Canada without regard to conflict of law rules. All details of this electronic agreement are verified and stand good in law.

General provisions: The Customer acknowledges that WOIP is not a bank. Customer Accounts are not insured by any government agency. WOIP is a corporate intermediary between E-Holding and the Customer.

Mode of operation and requirements: All transactions are carried through Liberty Reserve online payment system. The Customer has to possess an operable account within Liberty Reserve online payment system in order to place funds into Customer Accounts within WOIP system. The Customer is able to withdraw funds from the Customer's Account and into his/her Liberty Reserve accounts respectively at any time by submitting a withdrawal request.

Customer responsibility: The Customer is responsible for all transactions from the Customer Account even if the instructions provided by the Customer are incorrect. The Customer is responsible for the protection of the Customer's information that grants access to the Customer's Account. The Customer acknowledges and accepts that in the case of a claim of unauthorized activity, the presumption shall be that all activity is authorized by and are the liability of the Customer.

WOIP responsibility: WOIP obligates to compound 1% dividend daily on the amount currently present on the Customer's account. WOIP will ensure that a secure online Account System is made available. WOIP will not be responsible for losses incurred by the Customer as the result of the Customer's misuse of access information. WOIP does not charge any additional or hidden fees from the Customer for the services. WOIP otherwise approved by the Customer or ordered by a court or arbitration body of acceptable jurisdiction, shall not reveal the Customer's contact or identifying information or transaction history to any third party

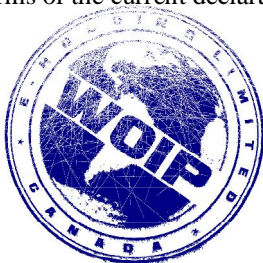
Right of suspension: WOIP has the right to suspend the Customer Account based on the sufficiency of the identifying information provided by the Customer. WOIP may restrict the Customer's ability to use more than one Customer Account in an attempt to circumvent this limit. To protect financial stability of the service and its customers, WOIP has the right to suspend the Customer's Account if the holder has left negative statements about WOIP on any public resources before: contacting Customer Service, receiving response to his/her request from the Customer Service earlier than 2 business days after sent a contact request.

Collaboration: New customers that are respectively coded as attracted by the existing Customer enable the existing Customer to receive remuneration of 10% of involved customers until such exists.

Legal notice: By clicking "I Agree" the Customer acknowledges and accepts the fact that WOIP services are fully available to any individual/legal entity in any jurisdiction of the world. The Customer states under the penalty of perjury to be at least 18 years of age or of any other legal age in any particular jurisdiction. The Customer acknowledges and accepts the fact that WOIP reserves the right to close any account without prior notice if we find violation of any of the terms of the current declaration and policies by any of our users.

Agreed To:

Cayle S Vlahovic,
the president of E-Holding.
WOIP (c)



on behalf of E-Holding Ltd

as the Customer