

July 16th, 2020

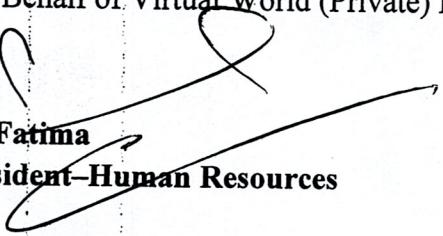
To Whom It May Concern

This is to certify that SAIMA ZULFIQAR holding 34201-7449170-8 has been a full time regular employee of Virtual World (Private) Limited from 05/01/2019 till 04/20/2020 in the capacity of Team Coach in Operations for Fooapanda-APAC.

During her tenure, SAIMA ZULFIQAR has been a diligent and dependable resource. We wish her all the best for her future endeavors.

(This certificate is being issued for reference purposes only without any liability on the company or its employees)

For & on Behalf of Virtual World (Private) Limited


Maheen Fatima
Vice President-Human Resources

Saima Zulfiqar
CNIC: 34201-7449170-8

May 1st, 2019

APPOINTMENT LETTER

Dear Saima Zulfiqar,

Virtual World (Private) Limited, a company existing under the laws of Pakistan and having its registered office at Plot # 7, Atchison Street, 1 KM Thokar Niaz Baig, Raiwind Road, Lahore, Pakistan (hereinafter referred to as ("the Company"), based on your representations, assurances, expertise and qualifications, is pleased to appoint you for the position of **Team Coach in Operations Department**. Your appointment will be subject to your antecedents being verified and found to be satisfactory by the Company and you continuing to be qualified, competent and medically fit to the satisfaction of the Company.

The terms and conditions for your employment are as follows:

- i. You will render the necessary services at the offices of the Company, **Plot # 5, IBEX Tower, Block B, SMCHS, Sharah-e-Faisal, Karachi, Pakistan**, provided the Company reserves the absolute right of changing your position, duties, and work location from time to time as it deems necessary.
- ii. Your work timings will vary according to Pakistan standard time. However, you are required to work a nine hour shift on your working days as necessitated by business requirement.
- iii. You are a permanent employee.
- iv. If your work performance falls below a satisfactory level at any time, you are subject to immediate termination of employment.
- v. During the term of this agreement, the Company or you can terminate the employment by giving **30 days** prior notice or **one** month's pay in lieu thereof. In the event you do not serve the full notice period the Company shall have sole discretion to impose penalties on you which may extend to your full salary for the specific period for which notice period requirements are not fulfilled by you.
- vi. Your employment will be effective from **May 1st, 2019**. You will be paid a gross salary of **PKR 35,200** per month. The said salary will consist of the following:

Basic Salary	PKR 22,515
House Rent Allowance:	PKR 10,133
Utilities Allowance:	PKR 2,252
Conveyance Allowance:	PKR 300
Gross Salary:	PKR 35,200

You will be eligible for a monthly incentive up to **Rs.10,000/-** based on your performance review and assessment, a dependability bonus of **Rs. 8000/-** and an additional allowance of **Rs. 19,230/-**. Please note that all payments will be made after deduction of applicable income tax and all required withholdings.

- vii. All provisions of the employee handbook as provided to you are hereby incorporated herein and shall be deemed terms and conditions of this agreement. If at any time during your employment in the Company, the Company finds you guilty of any violation of the Company's Employment Manual and/or misconduct, involved directly/indirectly in a fraud or a beneficiary of a fraud, breach of fiduciary duty, breach of trust or any representation or information given by you is found to be incorrect, it may (without prejudice to its rights under law) terminate your services immediately without prior notice or payment in lieu of notice and upon such determination you shall not be entitled to claim any compensation or damages for or in respect or by reason of such determination.

Saima Zulfiqar
 CNIC: 34201-7449170-8

May 14th, 2015

C-13, Block # 2 Karson Complex, Gulshan e Iqbal
 Karachi.

APPOINTMENT LETTER

Dear Saima Zulfiqar,

IBEX Global (Private) Limited ("the Company"), based on your representations, assurances, expertise and qualifications, is pleased to appoint you the position of **Customer Support Executive** in **Operations Department** for **Square Trade** program. Your appointment will be subject to your antecedents being verified and found to be satisfactory by the Company and you continuing to be qualified, competent and medically fit to the satisfaction of the Company.

The terms and conditions for your employment are as follows:

- i. You will render the necessary services at the offices of IBEX, at Arcadia Building, Plot 119, 16th East Street Phase 1, DHA Karachi; provided the Company reserves the absolute right of changing your position, duties, and work location from time to time as it deems necessary.
- ii. You will be on probation for **six months**. Upon satisfactory completion of your probationary period, the Company at its sole discretion shall in writing confirm you in your role.
- iii. Your work timing will be 9 hours varying between 24 hours. However, you are required to work a 9 hour shift within this timeframe or as necessitated by business requirement.
- iv. If your work performance falls below a satisfactory level at any time, you are subject to immediate termination of employment.
- v. During the term of this agreement, the Company or you can terminate this employment by giving a **30 day** prior written notice or **30 day** salary in lieu thereof. In the event you do not serve the full notice period the Company shall have sole discretion to impose penalties on you which may extend to your full salary for the specific period for which notice period requirements are not fulfilled by you.
- vi. Your employment will be effective from **May 14th, 2014** at which time you will attend training and shadowing. However, the Company may, in view of your progress, at its sole discretion, extend your training period. Upon completion of the training course, you will be judged on your performance and considered for a full time position. The said salary on a monthly basis will consist of the following:

Basic Salary	Rs. 11,419
House Rent Allowance	Rs. 5,139
Utilities Allowance	Rs. 1,142
Conveyance Allowance	Rs. 300
Gross Salary	Rs. 18,000

In addition to this, you will be eligible to receive a **monthly incentive** based on your performance and quality score for up to **Rs. 18,000/-** and **Rs. 8,000** dependability bonus. Please note that all payments will be made after deduction of applicable income tax and all required withholdings.

- vii. All provisions of the employee handbook as provided to you are hereby incorporated herein and shall be deemed terms and conditions of this agreement. If at any time during your employment in the Company, the Company finds you guilty of any violation of the Company's Employment Manual and/or misconduct, involved directly/indirectly in a fraud or a beneficiary of a fraud, breach of fiduciary duty, breach of trust or any representation or information given by you is found to be incorrect, it may (without prejudice to its rights under law) terminate your services immediately without prior notice or payment in lieu of notice and upon such determination you shall not be entitled to claim any compensation or damages for or in respect of or by reason of such determination.