APPLICATION FOR RENTAL

Rental Application for **The Copper**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Malik	Preeti		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	8/25/1979	(469) 416 - 5683 - Mobile

EMAIL
pmalik79@icloud.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
615 Pavonia Avenue	Jersey City	NJ	07306

DATE IN	DATE OUT	MONTHLY RENT
	current	$3,300.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Managing Director	Capgemini

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Arindam Chaudhry	(212) 314 - 8000	$400,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
79 5th Ave	New York	NY	10003

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO
Have you ever been evicted from a tenancy or left owing money?	**Have you ever been convicted of a crime?**
NO	NO

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ Yes, I want stove knob covers or replacement stove knob covers for my stove, and I have a child under age six residing in my apartment.

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Preferred Mailing Address:

615 Pavonia Avenue, Jersey City, NJ 07306 - US

Initials: P.M. 5276D626

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **The Copper** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **The Copper**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **The Copper** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **The Copper**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by Preeti Malik*

Signed by Preeti Malik
Fri Sep 6 2024 11:27:07 PM EDT
Key: 5276D626; IP Address: 142.189.185.15

Preeti Malik *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Preeti Malik	XXXXXXXXXXXX8506	15038251	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: P.M. 5276D626

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Preeti Malik

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Preeti Malik: 725

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	

Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Is not a registered sex offender		Pass/Fail	

NOTIFICATION(S)

APPLICANT: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$400,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $5,819.73)
Total number of accounts	8
Accounts with no late payments	8 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$25,225.00 ($0.00 past due)
Outstanding revolving debt	$24,889.00 (36% of limit) ($0.00 past due)
Outstanding loan balance	$336.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Preeti Malik	PREETI MALIK
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1979	8/**/1979

Addresses	From Application	From Equifax
	615 Pavonia Avenue Jersey City, NJ 07306 - US	615 PAVONIA AVE. 4502 JERSEY CITY, NJ 07306 (Applicant) Reported 9/2024 1401 ELM ST. 2803 DALLAS, TX 75202 (Applicant) Reported 9/2023 3990 VITRUVIAN WAY 523 ADDISON, TX 75001 (Applicant) Reported 6/2023 1700 CEDAR SPRINGS RD. 1413 DALLAS, TX 75202 (Applicant) Reported 9/2022 523 3990 VITRUVIAN WAY DR. ADDISON, TX 75001 (Applicant) Reported 8/2022

Employment	From Application	From Equifax
Applicant:	Managing Director Capgemini $400,000.00/Yr. Total annual Income: $400,000.00	

Employment Verifications

From RealPage

Requested For Preeti Malik Requested Date 9/7/2024	**Employer** Capgemini	**Position Held** Managing Director	**Annual Salary** $400,000.00	**Supervisor** Arindam Chaudhry (212) 314 - 8000
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Preeti Malik	Multistate Search	9/7/2017 - 9/7/2024	9/7/2024	9/7/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Preeti Malik	9/7/2024	9/7/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Preeti Malik	9/7/2024	9/7/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	725	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	681	The date that you opened your oldest account is too recent The total of all balances on your open accounts is too high Lack of sufficient relevant real estate account information Lack of sufficient credit history on bankcard or revolving accounts

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	4/2023	7/2024					$20,879.00

Monthly Payment	High Credit	Type	Comments
	$31,389.00	OPEN ACCOUNT	ACCOUNT IN FORBEARANCE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	11/2022	7/2024					$2,868.00

Monthly Payment	High Credit	Type	Comments
$80.00	$3,289.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	7/2024	7/2024					$586.00

Monthly Payment	High Credit	Type	Comments
	$886.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0
8/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	6/2024	7/2024					$556.00

Monthly Payment	High Credit	Type	Comments
$30.00	$556.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0
8/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	7/2024	7/2024					$336.00

Monthly Payment	High Credit	Type	Comments
$168.00	$500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0
8/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	8/2022	6/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$32,522.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0
8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	4/2024						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0
9/24		7/24		5/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	4/2023						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23	

Previous Credit Inquiries	
From Equifax	
2/2023	VIVE FINANCIAL LLC (Applicant)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

Congratulations on your offer! In order for us to ensure your on-boarding goes as timely and smoothly as possible, please ensure that you complete all of the tasks associated with this offer.

By signing your offer letter and employment agreement electronically, you will also be acknowledging receipt and that you have reviewed the Blue Book and our Code of Business Ethics, Competition Laws, Electronic Information and Communications, Anti-Corruption, Conflict of Interest, Harassment and Discrimination policies and Export Control Regulations Notice. In addition to these notices, if you will be based out of our New York office, please review the NY Pregnancy and Employment Rights poster on this site. To access these documents, please follow the link below and use the Login name and password provided. Upon review, you will have the option to download any or all of the policies, or you can wait to download the policies as part of the e-Offer process in Task 4.

https://more.capgemini.com/business-conduct/

Username - root

Password - 4Gx!UWJC

Also, we encourage you to visit the Capgemini web page at http://www.capgemini.com/careers/ which will give you some valuable insight about the organization.

Should you have any questions regarding your offer, please contact your recruiter.

Sincerely,

Capgemini Recruiting

Capgemini America, Inc.
www.capgemini.com

07/21/2023

Preeti Malik
1401 Elm Street, Apt 2803
Dallas, TX 75202

Dear Preeti,

We are pleased to offer you the position of Senior Director at Capgemini America, Inc. ("Capgemini") in our Financial Services Business Unit in the NY New York office. You will report to Arindam Choudhury. We believe that you will find working with us to be both professionally challenging and fulfilling. We anticipate having you start on 08/28/2023, however we will be try to be flexible regarding a mutually agreed upon date should you need to start on a different date.

This offer is contingent upon you relocating from Dallas, TX to New York City, NY before your start date 08/28/2023, should you not already reside within a daily commutable distance of New York City, NY because you will initially be required to work onsite at our client office. Make plans to begin the relocation process now so nothing is presented as an urgent or a last minute, immediate need. Failure to relocate or to be within a commutable distance from any client assigned office that requires onsite work, dependent on needs, may result in the inability to staff you on a client project and ultimately could lead to the cessation of your employment.

Your annual Target Cash Compensation will be $345,000.00 USD which consists of an annual base salary of $300,000.00 USD (from which all applicable taxes and withholdings will be taken) payable on the 15th and last business day of the month at a semi-monthly rate of $12,500.00 USD plus potential annual variable compensation under the Capgemini VC Program. Your annual Variable Compensation Target (VCT) will be $45,000.00 USD. You will be eligible for the Capgemini VC Program beginning with the plan year in which you start your employment with us, and your VCT will be prorated based on your start date. Your variable compensation payout against the VCT is based on Capgemini and you meeting the various performance goals as set forth under the Capgemini VC Program, and in accordance with the rules of the Program. In the first year you start employment with Capgemini, you will be eligible to participate in the Capgemini VC Program provided you begin employment with the Company on or before 30th September of that year. All variable payments will be made after the external audit of financial results and remain subject to you being an active employee on the date of payment.

You will be eligible for 18 days of vacation in accordance with Capgemini's vacation policy, pro-rated for your first year based on your start date. Capgemini's benefits include coverage for healthcare, dental and vision insurance for employees and their eligible dependents under the same terms and conditions offered to all Capgemini employees. A more detailed explanation of benefits is included with this letter and will also be explained in your new hire orientation during your first week with Capgemini.

Capgemini may also issue you an American Express (Amex) corporate card to be used to pay for business approved travel and expenses. In accordance with Capgemini policy, personal use of this card is not allowed. Please also note that the individual card holder – not Capgemini – bears ultimate responsibility for the charges incurred, but approved business expenses will be reimbursed as per policy and through standard processes.

You will also receive a $10,000.00 USD taxable sign-on bonus ("Sign-On Bonus"), to be paid after the completion of your first 30 days of employment. Should you voluntarily leave the company or be discharged from employment for cause within (1) year after your start date, you must immediately reimburse the company for 100% of the Sign-On Bonus. The terms of your Sign-On Bonus will be as stated in and governed by your Sign-On Bonus Agreement, a copy of which is enclosed with this offer letter. Please review, sign and return the Sign-On Bonus Agreement at your earliest convenience.

Capgemini will reimburse you for up to $5,000.00 USD of your relocation expenses ("Relocation Reimbursement,") in accordance with our relocation policy. You may use up to $1500.00 USD of the Relocation Reimbursement for reimbursement in connection with any liability associated with breaking an existing lease. To be eligible for any such Relocation Reimbursement, all related expenses must be appropriately documented in accordance with Capgemini's expense policies. Any Relocation Reimbursement will be treated as income toyou and are subject applicable taxes and withholdings. You will need to contact our Recruiting Operations team at fsnorthamericarelocation@capgemini.com to coordinate your move. Should you voluntarily leave the company or if you are discharged for cause within (1) year after your start date, you will immediately reimburse the company for 100% of your relocation expenses. The terms of your relocation expense reimbursement will be as stated in and governed by your Relocation Agreement, a copy of which is enclosed with this offer letter. Please review, sign and return the Relocation Agreement at your earliest convenience.

Please note that this offer is contingent upon your successful completion of our hiring process, which includes a review of your current non-compete, your satisfactory completion of an employment application form and background investigation, your demonstrating that you are eligible to work in the United States as determined by the E-Verify system and your signing this offer letter and attached Employment Agreement. Should you require work authorization sponsorship, this offer is further contingent upon receipt of that approval and Capgemini and you have confirmed a mutually agreeable start date. You understand and agree this offer is further contingent on you not being bound by any agreement that will in any way prevent you from joining Capgemini or from performing the services required by the position for which you are applying, and you hereby represent that you are not so prohibited.

Capgemini is an employment at will organization. This means that either you or Capgemini may terminate your employment at any time, for any reason. Should you start your employment prior to the completion of your background investigation, you acknowledge and agree that in the event you do not successfully satisfy the requirements of the background investigation and you are unable to resolve any issues to Capgemini's satisfaction, Capgemini may take whatever action it deems appropriate, including but not limited to, assigning you to a different position or terminating your employment. You also understand and agree that you cannot and will not bring with you to Capgemini any confidential or proprietary information of any third party, i.e., prior employer or clients, or disclose such information to any Capgemini employee.

We would like to take this opportunity to extend a warm welcome. You will be scheduled to participate in Capgemini's mandatory virtual new hire orientation program, which will be held during your first week. You will receive an invitation as your hire date approaches. As a means of acceptance, please sign this letter and the Employment Agreement and return one original of each to me, along with a completed Job Application, Background Verification Release, Affirmative Action Voluntary Information and the Initial Data Entry Information forms, as well as your W-4 and I-9 forms prepared for your first day. We look forward to having you work with us at Capgemini. We appreciate the time you have spent with us throughout the recruiting process and ask that you respond to our offer within three business days from the date of this offer.

Sincerely,

Ajay Sah
Vice President, Head of Talent Acquisition | Financial Services Strategic Business Unit

I accept your offer for the position of Senior Director with Capgemini

DocuSigned by:
F842523435ED471...

Name: Preeti Malik Date: 07/21/2023

Capgemini

EMPLOYMENT AGREEMENT

Capgemini America, Inc. (the Company) and Preeti Malik (Employee) hereby enter into this Employment Agreement. This Employment Agreement, together with the attached Annexes (the Employment Agreement and its Annexes collectively referred to herein as the Agreement) and the 07/21/2023 offer letter sent to Employee by the Company (the Offer Letter) set forth the parties' entire agreement with respect to the terms and conditions of Employee's employment.

1. Employment and Policies. Employee will perform the duties and responsibilities that the Company assigns and may from time to time alter, and Employee will devote Employee's full working time, skills and energies to the Company's business as an Employee in our Financial Services Business Unit. Employee will abide by the Company's Code of Business Ethics, Blue Book, and its various policies (including, but not limited to, the Electronic Information and Communications, Anti-Corruption, Competition Laws and Harassment and Discrimination policies posted on the Company's intranet or any other Company intranet site), which may be amended from time to time at the sole discretion of the Company. In addition, Employee will conform with the applicable policies, rules and regulations of the Company's clients for whom Employee and/or those under Employee's managerial control are performing services, as may from time to time be in effect.

2. Covenants. Employee agrees (a) to maintain the confidentiality of all private information as set forth in the Company's Private Information policy attached as Annex 1 and as from time to time amended, (b) not to solicit clients or employees as more fully set forth on the attached Annex 2 concerning Restrictive Covenants and (c) to abide by the Company's policy with respect to Intellectual Property as set forth on the attached Annex 3 and as from time to time amended. The term client as used in this Agreement means any individual, entity, or governmental agency to which or for whom the Company has performed, sold or solicited outsourcing, information technology and/or management consulting services or products, and all operations, corporations and/or organizations owned, operated, related or affiliated with such individual, entity or governmental agency.

3. At-Will Employment. (a) Employee's employment with the Company is at-will and either the Company or Employee may terminate Employee's employment at any time, for any lawful reason, or for no reason at all. Employee will provide the Company with not less than two weeks prior written notice of termination. Employee understands that the Company may accept or reject, in whole or in part, the notice of termination offered by Employee, and that the Company is not obligated to pay Employee for any portion of the notice period offered by Employee if the Company determines, at its sole discretion, that Employee is not needed to perform services for or on behalf of the Company.

(b) Upon the termination of Employee's employment, Employee shall immediately deliver to the Company all property in Employee's possession or control belonging to the Company, its parents, subsidiaries or affiliates, or any of its or their clients or prospective clients, including, but not limited to, any property described in Annex 1 to this Agreement.

(c) To the extent permitted by applicable law, upon the termination of Employee's employment, Employee hereby authorizes the Company to deduct from final wages or other monies due Employee any debts or financial obligations then owed by Employee to the Company.

(d) In the event that Employee's employment is terminated by the Company, Employee may be eligible for severance pay under the terms and conditions of the Company's Separation and Severance policy in effect at the time of such termination.

4. Other Agreements. Employee has not entered into any other agreement or understanding which in any way will prevent Employee from joining the Company or from fully complying with the terms of this Agreement, including, but not limited to, performing the services contemplated by this Agreement. Employee has not brought and will not bring to the Company or use in the performance of any of Employee's responsibilities for the Company any materials, documents, property or information of any former employer, or any other entity or individual, that are not generally available to the public, unless Employee has first obtained written authorization from the former employer, other entity or individual for their possession and use, which written authorization Employee will provide to the Company before Employee's use of any such materials, documents, property or information.

5. Notices. Notices hereunder shall be delivered to the Company at its principal executive office directed to the attention of the General Counsel of the Company, and to Employee at Employee's last address appearing in the Company's employment records.

6. Enforcement; Remedies. Employee agrees that, if Employee breaches any provision of Annexes 1, 2 or 3 of the Agreement, the Company will suffer immediate and irreparable harm to its business and/or business operations and the remedies available at law for such breach will be inadequate. Accordingly, Employee agrees that in the event of such a breach, the Company shall be entitled to injunctive or other equitable relief, in addition to any other remedies available under law, in any action or proceeding to enforce any provision that Employee has breached. Employee further agrees that, to the extent the Company prevails on any of its claims, Employee will reimburse the Company for all costs and expenses, including reasonable attorneys' fees, incurred by the Company in connection with enforcement of Annexes 1, 2 or 3.

7. Arbitration. Subject to each party's respective rights to have the provisions of this Agreement (including this arbitration provision) enforced by a court as set forth in Annex 4, any dispute, controversy or claim between the Company, its officers, directors, employees, parent companies and subsidiaries (collectively Capgemini) and Employee arising out or relating to or concerning the provisions of this Agreement, any other agreement between Capgemini and Employee relating to or arising out of Employee's employment relationship with the Company or otherwise concerning any rights obligations or other aspects of the employment relationship, including, without limitation, discrimination and retaliation claims (employment related disputes), shall be settled by binding arbitration before, and in accordance with, the Federal Arbitration Act 9 U.S.C. sections 1-16, as amended (the FAA), the arbitration procedures set forth in the attached Annex 4 (the Procedures) and the arbitration provisions of the Employment Arbitration Rules (the AAA Rules) of, the American Arbitration Association. Subject to the provisions of Annex 4, each party hereby waives any right to seek judicial intervention and agrees that all rights and obligations under this Agreement and employment related disputes shall be determined in the arbitration proceeding. If there is any conflict between or among the Procedures and the AAA Rules, this Agreement and the Procedures shall control.

8. Assignment. Employee may not assign this Agreement without the Company's prior written consent. The Company may assign this Agreement and any and all rights under this Agreement to (a) any party acquiring all or part of the Company's business, (b) any entity that constitutes a part of the Company or (c) the Company's parents, subsidiaries or affiliates.

9. Survival. Paragraphs 2, 3, 5, 6, 7, 8, 10 and 11 and all Annexes to this Agreement shall survive any termination of this Agreement or employment for any reason.

10. Entire Agreement and Construction. This Agreement contains the entire agreement of the parties with respect to the subject matter hereof and supersedes any prior agreement, whether written or oral, between the parties with respect to the subject matter hereof. Employee acknowledges that the Company did not make, and the Employee does not and cannot rely upon, any representations or other statements leading to the execution of this Agreement, whether relating to compensation, duties, resources, actual or potential clients or business plans, or otherwise, except as contained herein or in the Offer Letter. This Agreement shall be governed by and construed in accordance with the laws of the State of New York without regard to its conflict of laws provisions. This Agreement may be altered or amended only by written agreement signed by both parties. If and to the extent any provision of this Agreement is held invalid or unenforceable in any circumstances, such provision shall be enforced to the maximum lawful extent, and the remainder of this Agreement, and the application of such provision in any other circumstances, shall not be affected by such holding.

11. Waiver. The waiver of any breach by Employee of this Agreement shall not be effective unless in writing and signed by the Company, and no such waiver shall constitute the waiver of the same or another breach on a subsequent occasion.

12. Counterparts. This Agreement may be executed in any number of counterparts, including facsimile or email counterparts, and by different parties hereto in separate counterparts, each of which when so executed and delivered shall be deemed to be an original, and when a counterpart has been executed by each of the parties hereto, all of the counterparts, when taken together, shall constitute one and the same agreement.

Capgemini America, Inc.

Anirban Bose
CEO Global Financial Services 07/21/2023

I have read this Agreement and fully understand and accept its terms. **I acknowledge that I have agreed to waive any right I may have to have any dispute, controversy or claim arising out of or relating to or concerning the provisions of this Agreement determined by a court of law and that all such disputes shall be resolved through arbitration**. I further acknowledge that I have read the Blue Book, Code of Business Ethics, and the Anti-Corruption, Electronic Information and Communications, Competition Laws and Harassment and Discrimination policies and agree to abide by their terms as an employee of the Company.

Preeti Malik

DocuSigned by:
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23 July 2023

Signature Date

ANNEX 1
PRIVATE INFORMATION

Employee agrees with the Company that the work for which he/she is employed is and will be of a private nature, and in connection with the performance of his/her services on behalf of the Company, the Company may make available to him/her information of a private nature as to the Company and the Company's clients' and prospective clients' businesses, strategies, methodologies, operations, technologies (including computer software), financial affairs, organizational and personnel matters, policies, procedures, trade secrets, programs, clients, prospective clients, employees and other non-public matters, including those concerning third parties (collectively, the Private Information). Employee agrees that he/she will receive in strict confidence all such Private Information belonging to the Company or to its clients or prospective clients. Employee further agrees to use his/her best efforts to maintain and to assist the Company in maintaining the confidentiality of all such Private Information and to prevent it from coming into unauthorized hands.

Employee further agrees that:

(a) he/she will neither copy nor distribute any Private Information which comes into his/her possession as a result of his/her employment by the Company, other than for Company use and in the ordinary course of performing his/her duties as an employee of the Company;

(b) he/she will not during the period of employment by the Company nor at any time thereafter, directly or indirectly, disclose to others and/or use for his/her own benefit or for the benefit of others, Private Information acquired by him/her during the period of his/her employment, except to the extent as may be reasonably necessary in the ordinary course of performing his/her duties as an employee of the Company; and

(c) immediately upon termination of his/her employment with the Company, he/she will return to the Company or to the client or prospective client all materials and information that constitute Private Information, and any copies thereof, and certify to the Company if requested that (i) he/she has no rights to such materials or information, and (ii) the original and all copies of such materials and information have been returned to the Company or to the client or prospective client.

With respect to immunity from liability for confidential disclosure of a trade secret to the government or in a court filing, please be advised of the following:

i. Immunity: An individual shall not be held criminally or civilly liable under any federal or state trade secret law for the disclosure of a trade secret that –

A. is made – 1) in confidence to a federal, state, or local government official, either directly or indirectly, or to an attorney; and
2) solely for the purpose of reporting or investigating a suspected violation of law; or

B. is made in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal.

ii. Use of Trade Secret Information in Anti-Retaliation Lawsuit: An individual who files a lawsuit for retaliation by an employer for reporting a suspected violation of law may disclose the trade secret to the attorney of the individual and use the trade secret information in the court proceeding, if the individual –

A. files any document containing the trade secret under seal; and

B. does not disclose the trade secret, except pursuant to court order.

ANNEX 2
RESTRICTIVE COVENANTS

(a) During the period of employment and for twelve (12) months following the termination of such employment for any reason including, but not limited to, involuntary termination with or without cause, Employee may not, without the Company's written consent, solicit, sell or perform, for his/her own account or for any other entity, services or products which are directly or indirectly competitive with the services or products of the Company to or for any client for which Employee or employees under his/her managerial control have solicited, sold or performed any such services or products on behalf of the Company during any part of the year immediately preceding the termination of his/her employment.

(b) During the period of employment and for twelve (12) months following the termination of such employment for any reason including, but not limited to, involuntary termination with or without cause, Employee may not directly or indirectly hire any employee of the Company or any former Company employee within six months after the date such person ceases to be a Company employee for his/her own account or on behalf of any individual, corporation or other entity other than the Company, nor attempt to directly or indirectly induce or solicit any such employee to leave the employ of the Company or to apply for or accept employment with any individual, corporation, or other entity. For purposes of this Annex 2, solicit means any direct or indirect communication of any kind whatsoever, regardless of by whom initiated, inviting, advising, encouraging or requesting any individual, corporation or other entity, in any manner, to take or refrain from taking any action.

(c) Employee acknowledges that the Company is providing the employee with access to the Private Information set forth in Annex 1 in part in exchange for Employee's agreement to the restrictive covenants set forth in this Annex 2. Employee and the Company further acknowledge and agree that the duration and scope of the covenants contained in paragraph 1 of this Annex are fair and reasonable. Accordingly, Employee and the Company agree that, in the event that any of the covenants contained in paragraph 1 are nevertheless determined by a court to be unenforceable because of the duration or scope thereof, the court making such determination may reduce such duration and/or scope to the extent necessary to enable such court to determine that such covenant is reasonable and enforceable, and to enforce such covenant as so amended.

(d) All references to the Company in this Annex 2 shall be read to include the parents, subsidiaries and affiliates of the Company.

ANNEX 3
INTELLECTUAL PROPERTY

Following is the Company's policy with respect to intellectual property:

Except as otherwise may be agreed by the Company in writing, in consideration of the employment of the Employee by the Company, and free of any additional obligations of the Company to make additional payment to the Employee, the Employee agrees to irrevocably assign and hereby does assign to the Company any and all inventions, software, manuscripts, documentation, improvements or other intellectual property, whether or not protectable by any state or federal laws relating to the protection of intellectual property, relating to the present or future business of the Company that are developed by the Employee during the term of his/her employment with the Company, either alone or jointly with others, and whether or not developed during normal business hours or arising in the scope of his/her duties of employment. The Employee agrees that all such inventions, software, manuscripts, documentation, improvement or other intellectual property shall be and remain the sole and exclusive property of the Company. The Employee hereby agrees to execute such assignments and other documents as the Company may consider appropriate to vest all right, title and interest therein to the Company. This provision does not apply to an invention for which no equipment, supplies, facility, trade secret or other proprietary information of the Company was used and which was developed entirely on the Employee's own time, unless (a) the invention relates (i) directly to the business of the Company or (ii) to the Company's actual or demonstrably anticipated research or development or (b) the invention results from any work performed by the Employee for the Company. The Employee agrees that all services performed by the Employee for the Company shall be the original work of the Employee and shall not incorporate any third party materials or work in which the Employee or any third party asserts an ownership interest without the express written consent of the Company.

ANNEX 3A
EXCLUDED INTELLECTUAL PROPERTY

The following intellectual property shall remain the exclusive property of Employee, so long as it was developed prior to the employee’s employment with the Company, and without use of equipment, supplies, facility, trade secret or other proprietary information of the Company, and was developed entirely on the employee's own time:

None
(Note: Contact your Recruiter if you have previously developed or owned Intellectual Property which should be identified or excluded in this Annex.)

ANNEX 4
ARBITRATION PROCEDURES

The following Dispute Resolution Procedures (the Procedures) shall be used to resolve any employment related dispute (Dispute). If any of these provisions are determined to be invalid or unenforceable, the remaining provisions shall remain in effect and binding to the fullest extent permitted by law.

Any Dispute in which the amount in controversy specified in the Demand for Arbitration and/or Statement of Claim is equal to or less than $500,000, or if no amount in controversy is specified, will be submitted to a panel of one arbitrator; any Dispute in which the amount in controversy specified in the Demand for Arbitration and/or Statement of Claim is greater than $500,000 will be submitted to three arbitrators (in each case, unless otherwise agreed by the parties). The arbitrator(s) will be appointed pursuant to the procedures for appointment under the AAA Rules. No potential arbitrator may serve unless he or she has agreed to abide and be bound by these Procedures. Any issue concerning the extent to which any Dispute is subject to arbitration, or concerning the applicability, interpretation, or enforceability of these Procedures, including any contention that all or part of these Procedures are invalid or unenforceable, shall be governed by the Federal Arbitration Act and resolved by the arbitrator(s).

Each party shall have the right to be represented by counsel at all stages of the Dispute. The substantive laws of the State of New York, without regard to its principles of conflicts of laws (referenced herein as the Governing Law), will apply to all Disputes. The arbitrator(s) shall apply to any Dispute the same statute of limitations that would be applied by a court hearing the matter and applying the Governing Law. Further, the equitable defense of laches may be raised by any party.

The arbitrator(s) shall have the power to award actual damages to the prevailing party. To the extent that a party brings a substantive claim under which punitive damages, consequential damages and attorneys' fees would be available in a court hearing the matter and applying the Governing Law, and the party prevails on that substantive claim, then the arbitrator(s) shall have the discretion to award such relief when it appears appropriate in accordance with applicable law and the interests of justice. In no event, even if any other portion of these Procedures is held to be invalid or unenforceable, shall the arbitrator(s) have the power to make an award or impose a remedy that could not be made or imposed by a court hearing the matter and applying the Governing Law.

Each party shall have the right to request that the other party produce documents that are relevant to a claim or defense, and that are in the other party's possession, custody or control, if the production would not be unduly burdensome or onerous on the producing party. The arbitrator(s) shall have the discretion, upon good cause shown, to allow each party to take up to a maximum of three depositions lasting no more than four hours in length per deposition. Further discovery, including, but not limited to, additional depositions, may be authorized at the discretion of the arbitrator(s) only upon a showing by the party seeking discovery that the particular discovery sought is directly relevant, necessary and would not be unduly burdensome to the party from whom the discovery is sought. The arbitrator(s) shall have no power to order or permit discovery except upon such a showing, and shall have no power to order or permit any discovery that would violate a statutory or common law privilege or protection that would apply in a court applying the Governing Law.

The result of the arbitration will be binding on the parties, and judgment on the arbitration award may be entered in any court having jurisdiction.

Nothing contained herein shall prevent a party from seeking temporary emergency relief with respect to a Dispute or for the purpose of enforcing the provisions of paragraph 7 of the Agreement and/ or this Annex 4. A party may apply to a court, as provided below, for a temporary restraining order, preliminary injunction or such other temporary emergency relief. Neither an application for temporary emergency relief, nor a court's consideration of granting such relief shall (a) constitute a waiver of the right to pursue arbitration under this provision or (b) delay the appointment of an arbitrator or the progress of arbitration proceedings.

Employee and the Company hereby irrevocably submit to the exclusive jurisdiction of any state or federal court located in the County of New York over any suit, action or proceeding arising out of or relating to or concerning the Agreement or any Dispute that is not otherwise arbitrated or resolved according to the provisions of paragraph 7 of the Agreement. This includes any suit, action or proceeding to compel arbitration, to obtain a temporary restraining order or preliminary injunction or such other temporary emergency relief, or to enforce an arbitration award. Employee and the Company acknowledge that the forum designated above has a reasonable relation to the Agreement and to Employee's relationship with the Company. Notwithstanding the foregoing, nothing herein shall preclude Employee or the Company from bringing any action or proceeding in any other court for the purpose of enforcing the provisions of paragraph 7 of the Agreement and this Annex 4.

This agreement as to forum is independent of the law that may be applied in the action, and Employee and the Company agree to such forum even if the forum may under applicable law choose to apply non-forum law. Employee and the Company hereby waive, to the fullest extent permitted by applicable law, any objection which either now or hereafter may have to personal jurisdiction or to the laying of venue of any such suit, action or proceeding in any court referred to in the preceding paragraph. Employee undertakes not to commence any action arising out of or relating to or concerning the Agreement in any forum other than a forum described in this Annex.

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return **2023** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

For the year Jan. 1 - Dec. 31, 2023, or other tax year beginning , ending | See separate instructions.

Your first name and middle initial	Last name	Your social security number
PREETI	MALIK	314 41 1759
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
ANUPAM	MALIK	990 94 8306

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
615 PAVONIA AVENUE	4502

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
JERSEY CITY	NJ	07306

Foreign country name	Foreign province/state/county	Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status Check only one box.
☐ Single
☒ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness **You:** ☐ Were born before January 2, 1959 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions):
If more than four dependents, see instr. and check here ☐

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	STMT 1	1a	618,075.
b	Household employee wages not reported on Form(s) W-2		1b	
c	Tip income not reported on line 1a (see instructions)		1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		1d	
e	Taxable dependent care benefits from Form 2441, line 26		1e	
f	Employer-provided adoption benefits from Form 8839, line 29		1f	
g	Wages from Form 8919, line 6		1g	
h	Other earned income (see instructions)	STMT 2	1h	62,381.
i	Nontaxable combat pay election (see instructions)	1i		
z	Add lines 1a through 1h		1z	680,456.

Attach Sch. B if required.

2a	Tax-exempt interest	2a		b Taxable interest	2b	3,021.
3a	Qualified dividends	3a		b Ordinary dividends	3b	
4a	IRA distributions	4a		b Taxable amount	4b	
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	

Standard Deduction for -
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under Standard Deduction, see instructions.

c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	683,477.
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	683,477.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	62,037.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	62,037.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	621,440.

E-File Required - DO NOT MAIL

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	161,293.
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	161,293.
	19	Child tax credit or credit for other dependents from Schedule 8812			19	
	20	Amount from Schedule 3, line 8			20	16,431.
	21	Add lines 19 and 20			21	16,431.
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	144,862.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	3,497.
	24	Add lines 22 and 23. This is your **total tax**			24	148,359.
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2 SEE STATEMENT 3	25a	133,684.		
	b	Form(s) 1099	25b			
	c	Other forms (see instructions) SEE STATEMENT 4	25c	2,958.		
	d	Add lines 25a through 25c			25d	136,642.
If you have a qualifying child, attach Sch. EIC.	26	2023 estimated tax payments and amount applied from 2022 return			26	
	27	Earned income credit (EIC)	27			
	28	Additional child tax credit from Schedule 8812	28			
	29	American opportunity credit from Form 8863, line 8	29			
	30	Reserved for future use	30			
	31	Amount from Schedule 3, line 15	31	6,022.		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	6,022.
	33	Add lines 25d, 26, and 32. These are your **total payments**			33	142,664.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	
Direct deposit? See instructions.	b	Routing number	c Type: ☐ Checking ☐ Savings			
	d	Account number				
	36	Amount of line 34 you want **applied to your 2024 estimated tax**	36			
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	5,695.
	38	Estimated tax penalty (see instructions)	38			

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes.** Complete below. ☐ **No**

Designee's name MANRKE — Phone no. 416-421-3212 — Personal identification number (PIN) 42132

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature: E-File Required – DO NOT SIGN | Date | Your occupation | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Joint return? See instructions. Keep a copy for your records.

Spouse's signature. If a joint return, **both** must sign.: E-File Required – DO NOT SIGN | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Phone no. 4694165683 | Email address PMALIK79@ICLOUD.COM

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
SAM JOO		04/12/24	P01485277	☐ Self-employed

Firm's name MANRKE — Phone no. 14164213212

Firm's address 60 COLUMBIA WAY, SUITE 818 MARKHAM, ONTARIO L3R 0C9 CANADA — Firm's EIN 98-1232610

CIBC

120 S. LaSalle Street
Chicago, IL 60603
Address Service Requested

MEMBER FDIC | EQUAL HOUSING LENDER

Last Statement: July 31, 2024
Statement Ending: August 31, 2024
Total Days in Statement Period: 31

PREETI MALIK
TOWER 1 APT 4502
615 PAVONIA AVE
JERSEY CITY NJ 07306-2923

Customer Service Information

For Personal Assistance, Call:
877 448-6500
CIBC US SERVICE CTR

Visit Us Online:
www.cibc.com/US

Written Inquiries:
CIBC Bank USA
6825 West 111th Street
Worth, IL 60482

CIBC BANK USA SMART ACCOUNT

Account Number: 1785017411

Balance Summary

Beginning Balance as of 07/31/24	**$**	**4,782.05**
+ Deposits and Credits (4)		18,777.92
- Withdrawals and Debits (12)		12,901.50
Ending Balance as of 08/31/24	**$**	**10,658.47**
Average Balance	$	2,048.33
Low Balance	$	-684.45

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
07/31	**Beginning Balance**		**$**	**4,782.05**
08/01	Person2person Debit ZELLE PREETI MALI K CIBC 69500 120 S LaSalle ST		-700.00	4,082.05
08/01	Preauthorized Wd KRE GROUP DBA 9 RENTAL 240801		-3,338.50	743.55
08/05	Person2person Debit ZELLE PREETI MALI K CIBC 69500 120 S LaSalle ST		-500.00	243.55
08/12	Preauthorized Wd AMEX EPAYMENT ACH PMT 240812		-593.00	-349.45
08/13	Preauthorized Wd VENMO PAYMENT 240813		-20.00	-369.45
08/13	Preauthorized Wd VENMO PAYMENT 240813		-315.00	-684.45

Keeping Good Records

To keep your financial records in good order, it is important to balance each of your checking accounts as soon as you receive a statement. We suggest you use this easy balancing method to detect errors early so they can be resolved as soon as possible in accordance with the Account Agreement.
If you find an error, immediately call or write us at the phone number and address on this statement.

THIS FORM WILL HELP YOU BALANCE YOUR CHECKBOOK

CHECKS OUTSTANDING NOT CHARGED TO YOUR ACCOUNT					
Check No.	Amount		Check No.	Amount	
TOTAL	$		TOTAL	$	

ENDING BALANCE $ ____________
Shown on this statement

ADD (+)
Deposits and other credits made but not shown on this statement $ ____________

TOTAL $ ____________

SUBTRACT (-) $ ____________
Total of checks outstanding

BALANCE $ ____________

Current Checkbook Balance $ ____________

ADD (+) $ ____________
Interest earned from this statement

SUBTRACT (-) $ ____________
Miscellaneous charges from this statement

NEW CHECKBOOK BALANCE $ ____________
Should agree with **BALANCE** line

DEPOSIT ACCOUNT INFORMATION
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
(FOR CONSUMER ACCOUNTS ONLY)

Please call or write us at the phone number or address on this statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Provide your name and account number.
2. Describe the error or transfer you are unsure about and explain, as clearly as you can, why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will re-credit your account for the amount you think is in error, so that you have use of the money during the time it takes to complete our investigation.

To Report Lost or Stolen ATM / Debit Cards, Please Call The Emergency Help Desk (24 Hours) 800 236-2442

CIBC

GENERAL CONTACT INFORMATION

By Phone:
Client Support Center
877 448-6500
CIBC Telephone Banking (24 Hours)
877 825-5554

CIBC NetBanking Help Desk (24 Hours)
877 327-7375
CIBC Business NetBanking Help Desk
Monday – Friday: 7:00 am – 8:00 pm CST
800 733-9970

By Email:
cibcusadmin@cibc.com

By Mail:
Client Support Center
CIBC Bank USA
120 South LaSalle Street
Chicago, IL 60603

CIBC
120 S. LaSalle Street
Chicago, IL 60603

CIBC BANK USA SMART ACCOUNT (continued)

Account Number: 1785017411

Transaction Detail (continued)

Date	Description	Deposits	Withdrawals	Balance
08/14	Return Item VENMO PAYMENT 240813 CHECK	315.00		-369.45
08/14	Return Item VENMO PAYMENT 240813 CHECK	20.00		-349.45
08/15	Preauthorized Credit CAPGEMINI AMERIC DIRECT DEP 240815	8,721.15		8,371.70
08/15	Online Bill Payment LBJ1P3DR AMERICAN EXPRESS 2189232		-600.00	7,771.70
08/16	Preauthorized Wd VENMO RETRY PYMT 240816		-20.00	7,751.70
08/16	Preauthorized Wd VENMO RETRY PYMT 240816		-315.00	7,436.70
08/16	Crossborder Transfer TRANSFER TO CIBC CANADA ACCOUNT 022427506635 CIBC REF NUM 105108216819		-4,500.00	2,936.70
08/22	Person2person Debit ZELLE PREETI MALI K CIBC 69500 120 S LaSalle ST		-1,000.00	1,936.70
08/28	Crossborder Transfer TRANSFER TO CIBC CANADA ACCOUNT 022427506635 CIBC REF NUM 105122114956		-1,000.00	936.70
08/30	Preauthorized Credit CAPGEMINI AMERIC DIRECT DEP 240830	9,721.77		10,658.47
08/31	**Ending Balance**		**$**	**10,658.47**

Overdraft/Return Item Summary

Description	Total for this Period	Total Year to Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Items	$0.00	$0.00

00102803 00396131 0002 0002 T12105STD08312403571 12

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	060
PXC	412471			0000351877	1

Earnings Statement

CAPGEMINI AMERICA, INC.
333 WEST WACKER ST 300
CHICAGO, IL 60606

Period Beginning: 08/16/2024
Period Ending: 08/31/2024
Pay Date: 08/30/2024

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Standard Withholding Table

PREETI MALIK
1401 ELM STREET
APT 2803
DALLAS TX 75202

Earnings	rate	hours	this period	year to date
Regular	12500.00	86.67	12,500.00	200,000.00
Bonus				10,227.00
Relocation				7,107.32
Gross Pay			**$12,500.00**	217,334.32

Deductions	Statutory	this period	year to date
	Federal Income Tax	-1,772.29	28,411.64
	Medicare Tax	-180.57	3,141.31
	Medicare Surtax	-112.08	149.78
	Social Security Tax		10,453.20
	Other		
	Dental	-17.37*	277.92
	Hos Indm Postax	-11.40	182.40
	Medical	-52.05*	832.80
	Nonqual Def Pla	-625.00*	10,000.00
	Vision	-7.47*	119.52
	Roth $		7,000.00
	401K Savings		16,000.00
	Net Pay	**$9,721.77**	
	Checking	-9,721.77	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $11,798.11

Other Benefits and Information	this period	total to date
Gtl	30.00	537.69
Totl Hrs Worked	86.67	
Pers Hr Balance		16.00
Sick Hr Balance		80.00
Vac Hr Balance		18.57

Additional Tax Withholding Information

Exemptions/Allowances:
TX: No State Income Tax

CAPGEMINI AMERICA, INC.
333 WEST WACKER ST 300
CHICAGO, IL 60606
847-384-6100 X 2012666

Advice number: **00000351877**
Pay date: 08/30/2024

Deposited to the account of	account number	transit ABA	amount
PREETI MALIK	xxxxxxx7411	xxxx xxxx	$9,721.77

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	060
PXC	412471			0000301874	1

Earnings Statement

CAPGEMINI AMERICA, INC.
333 WEST WACKER ST 300
CHICAGO, IL 60606

Period Beginning: 07/16/2024
Period Ending: 07/31/2024
Pay Date: 07/31/2024

Filing Status: Married filing jointly
Exemptions/Allowances:
Federal: Standard Withholding Table

PREETI MALIK
1401 ELM STREET
APT 2803
DALLAS TX 75202

Earnings	rate	hours	this period	year to date
Regular	12500.00	86.67	12,500.00	175,000.00
Bonus				10,227.00
Relocation				7,107.32
Gross Pay			**$12,500.00**	192,334.32

Deductions		this period	year to date
Statutory			
	Federal Income Tax	-1,472.29	25,167.06
	Medicare Tax	-180.57	2,780.17
	Social Security Tax		10,453.20
Other			
	Dental	-17.37*	243.18
	Hos Indm Postax	-11.40	159.60
	Medical	-52.05*	728.70
	Nonqual Def Pla	-625.00*	8,750.00
	Roth $	-625.00	6,875.00
	Vision	-7.47*	104.58
	401K Savings	-1,250.00*	14,750.00
	Net Pay	**$8,258.85**	
	Checking	-8,258.85	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $10,548.11

Other Benefits and Information	this period	total to date
Gtl	30.00	477.69
Totl Hrs Worked	86.67	
Pers Hr Balance		8.00
Sick Hr Balance		80.00
Vac Hr Balance		-8.08

Additional Tax Withholding Information

Exemptions/Allowances:
TX: No State Income Tax

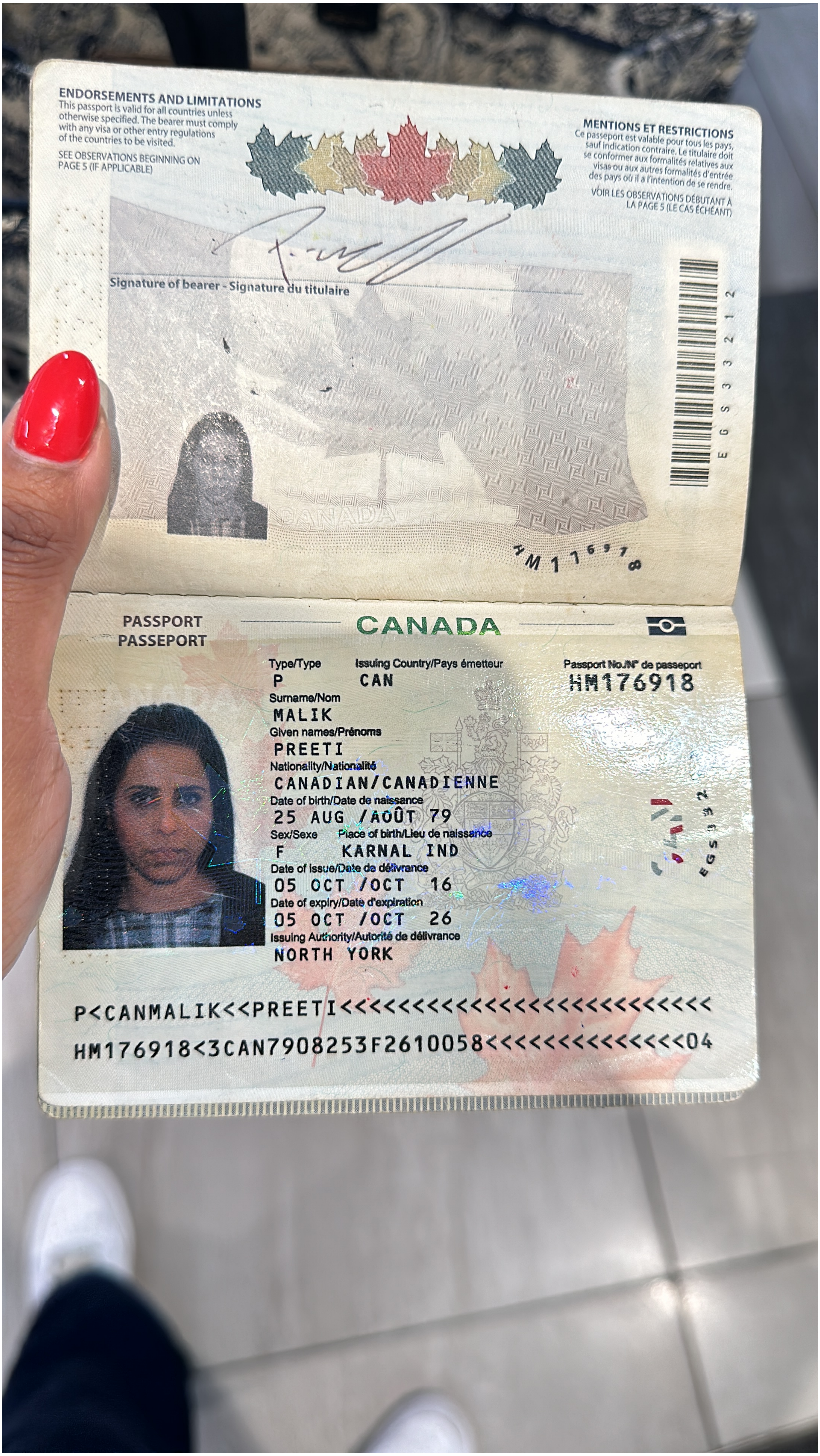
CAPGEMINI AMERICA, INC.
333 WEST WACKER ST 300
CHICAGO, IL 60606
847-384-6100 X 2012666

Advice number: **00000301874**
Pay date: 07/31/2024

Deposited to the account of	account number	transit ABA	amount
PREETI MALIK	xxxxxxx7411	xxxx xxxx	$8,258.85

THIS IS NOT A CHECK

NON-NEGOTIABLE



ENDORSEMENTS AND LIMITATIONS
This passport is valid for all countries unless otherwise specified. The bearer must comply with any visa or other entry regulations of the countries to be visited.

SEE OBSERVATIONS BEGINNING ON PAGE 5 (IF APPLICABLE)

MENTIONS ET RESTRICTIONS
Ce passeport est valable pour tous les pays, sauf indication contraire. Le titulaire doit se conformer aux formalités relatives aux visas ou aux autres formalités d'entrée des pays où il a l'intention de se rendre.

VOIR LES OBSERVATIONS DÉBUTANT À LA PAGE 5 (LE CAS ÉCHÉANT)

Signature of bearer - Signature du titulaire

EGS33212

HM176918

PASSPORT
PASSEPORT

CANADA

Type/Type
P

Issuing Country/Pays émetteur
CAN

Passport No./N° de passeport
HM176918

Surname/Nom
MALIK

Given names/Prénoms
PREETI

Nationality/Nationalité
CANADIAN/CANADIENNE

Date of birth/Date de naissance
25 AUG /AOÛT 79

Sex/Sexe
F

Place of birth/Lieu de naissance
KARNAL IND

Date of issue/Date de délivrance
05 OCT /OCT 16

Date of expiry/Date d'expiration
05 OCT /OCT 26

Issuing Authority/Autorité de délivrance
NORTH YORK

EGS332

P<CANMALIK<<PREETI<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<

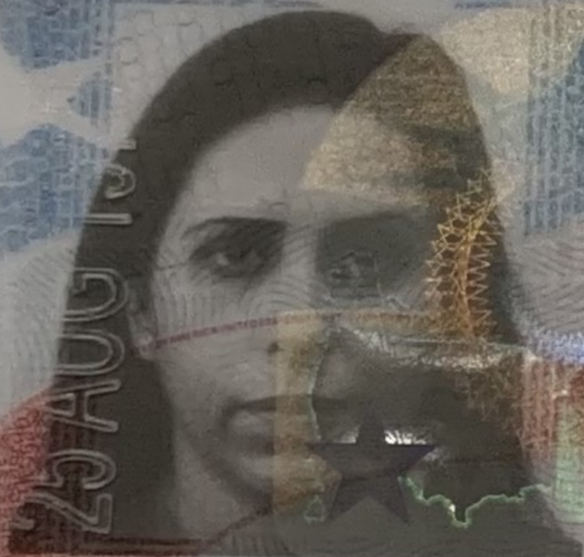
HM176918<3CAN7908253F2610058<<<<<<<<<<<<<<04

NEW YORK, NY 10018-0000

UNITED STATES OF AMERICA

EMPLOYMENT AUTHORIZATION

MALIK PREETI 25 AUG 1979



Surname
MALIK

Given Name
PREETI

USCIS#	Category	Card#
243-036-542	C09	SRC2304050555

Country of Birth
India

Terms and Conditions
None

Date of Birth	Sex
25 AUG 1979	F

Valid From: **01/30/23**

Card Expires: **01/29/25**

fingerprint not available

NOT VALID FOR REENTRY TO U.S.