ТО

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We confirm that this gift is not repayable. We understand if there are any tax deductions and the bank is free to do so.
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Sincerely,



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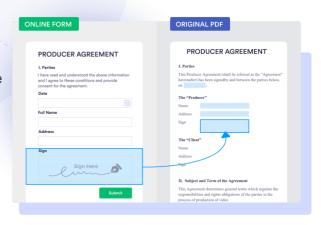
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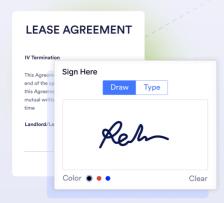
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