



EASA SALEH AL GURG GROUP

**POLICY FOR ESAG
CORPORATE CREDIT CARD**

DOCUMENT NO.: ESAG-CR-P-026



REVISION HISTORY

Any revision to this document must be approved by the Group CEO. Any changes to the policy which affects the Delegation of Authorities as set out in this document above the Group CEO must be approved by the Managing Director.

REVISION DATE	BRIEF OF REVISIONS MADE	PREPARED BY	APPROVED BY

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EFFECTIVE DATE	JANUARY 27, 2022	ISSUE DATE	JANUARY 27, 2022

POLICY EFFECTIVE DATE & DATE OF ISSUE

This document is intended to be issued on January 27, 2022 and is to be effective as of the same date.

1. PURPOSE

The purpose of this policy is to provide instructions for the issuance and procedures to be followed for the usage of the Corporate Credit Card including administration, approvals, documentation, accounting & reconciliation.

2. APPLICABILITY

This document is intended as a guide for all employees of Easa Saleh Al Gurg Group LLC and its entities (together hereinafter referred to as “ESAG”) involved directly and/or indirectly in the administration and usage of Corporate Credit Card.

3. OBJECTIVE

The objective of the Corporate Credit Card program is to make payments for certain administrative and business operations, miscellaneous and travel & entertainment expenses in order to;

- a. Minimize usage of petty cash & avoid usage of personal credit cards.
- b. Improvement in liquidity management by extended credit period.

4. ABBREVIATIONS

Term	Description
CVV	Card Verification Value (3 digit number at the back of the credit card)
FG	Fidelity Guarantee (Insurance)
P-Card	Purchasing Card
T&E	Travel & Entertainment
OTP	One Time Password

5. DEFINITIONS

- 5.1. Bill: Tax compliant invoice (Refer memo “Guidelines for input VAT claims and valid tax invoices” dated January 22, 2018) or receipt or bill from the vendor or merchant for any transaction performed using the credit card.
- 5.2. Billing cycle: Credit card transactions executed from the previous statement date to the current statement date e.g. 21st of the previous month till the 20th of the current month.
- 5.3. Credit Cardholder: Employee whose name is mentioned on the credit card along with the entity name.
- 5.4. Credit card cash back: Cash back received at the end of the financial year based on the % of credit card annual spend amount as agreed with the bank.
- 5.5. Credit card due amount: Amount due on credit card to be paid to the bank as mentioned on the credit card statement.



- 5.6. Credit card limit: Maximum limit on a credit card as requested by the credit cardholder or as requested by the entity based on the business requirements. These limits will be reviewed from time to time and readjusted to cater to the business requirements.
- 5.7. Credit card request form or workflow: Form or workflow used by the employee for applying for credit card under the ESAG credit card program.
- 5.8. Credit card statement: Statement generated by the bank on a monthly basis which contains all the transactions during the billing cycle. (i.e. from the previous statement date till the current statement date).
- 5.9. Credit card undertaking letter: Letter signed by the credit card holder undertaking responsibility for the proper safekeeping, usage and adherence to this policy & guidelines.
- 5.10. Expenses type:
- a. T&E Expenses: T&E expenses are incurred primarily for business travel & any ancillary expenses e.g. hotel bookings, food & beverage expenses etc. and entertainment expenses for promoting ESAG business. {Refer "Policy for business travel (ESAG-HR-P-018)" for guidance on business travel expenses}
 - b. Miscellaneous expenses: Miscellaneous expenses includes but not limited to e.g. memberships, subscriptions, buying samples, booking an exhibition stall, miscellaneous project purchases etc. {Adherence to "Procurement Policy (ESAG-CR-P-006)" is mandatory including issuance of purchase orders etc.}
 - c. Administrative and business operational expenses: Administrative and business operational expenses which are incurred for the day to day running of the business and operations e.g. utility expenses, payment of customs duty, vehicle renewal and fines, visa application, legal fees etc. {Adherence to "Procurement Policy (ESAG-CR-P-006)" is mandatory including issuance of purchase orders etc.}
 - d. Capital Expenditure: Capital expenditures e.g. purchase of fixed assets, IT equipment etc. are **EXCLUDED** from the purview of this policy.
- 5.11. MiVision platform: HSBC bank's commercial credit card management application that will provide ESAG with the capability to view and manage the credit card program. Following are some of the features of this platform;
- i. Single view dashboard
 - ii. Online card application for new cards
 - iii. Credit card program administration
 - iv. View & generate report and statement.
- 5.12. Payment due date: Date on which all due amount as per the credit card statement will be auto-debited to the bank as per the credit period allowed.
- 5.13. Statement date: Date on which the credit card statement is generated by the bank and emailed to the credit cardholder or available on the MiVision platform.
- 5.14. Vendor restriction: A feature of P-cards where purchases are restricted for specific vendor(s).

6. ESAG CREDIT CARD PROGRAM

6.1. Types of credit card:

- a. Corporate card: Employees, duly approved by the entity BM / GM / CEO / GCEO, would be provided with corporate card to pay for **T&E and miscellaneous expenses**.
- b. P-card: Employees, duly approved by the entity BM / GM / CEO / GCEO, would be provided with P-Card to pay for **administrative and business operational expenses with vendor restriction** for better transparency and control.

6.2. Usage and restrictions:

- a. Usage:
 - i. The credit card should be used for business purposes only including T&E, miscellaneous and administrative & operational expenses as defined in this policy.
 - ii. Purchases can be made over the counter and online.
 - iii. Credit cardholder must always obtain a bill (hard or soft copy) for the transaction performed using the credit card.
 - a) If bills are not submitted, in excess of AED 200 per billing cycle; the excess amount will be deducted in the next payroll run e.g. Non submitted bills pertaining to February 2022 billing cycle (21st January 2022 to 20th February 2022) will be deducted from March 2022 payroll. (Refer section 10 – Revocation of credit card and disciplinary actions).
 - iv. In case of spends outside UAE, the card holder should request the merchant to charge the credit card in the local currency of the respective foreign country.
- b. Restrictions:
 - i. **Usage of credit card for expenses of unethical and illegal nature or which harms the reputation of ESAG are strictly prohibited.**
 - ii. Credit card has been disabled for ATM cash withdrawals and cash advances. [Refer 8.2 (e)(i)]
 - a) If goods purchased are returned to the vendor, the refund should be charged back to the credit card only (**no cash refund should be requested or accepted by the credit cardholder**) and the refund should be reflected in the credit card statement.
 - iii. Credit card is **prohibited for personal use** (Refer section 10 – Revocation of credit card and disciplinary actions). Personal transactions, if any will be debited to the credit cardholder and recovered through payroll.

6.3. Monetary and Non-Monetary benefits:

- a. Cash back will be credited on an annual basis to the entities bank account. A minimum spend of AED 30M has to be achieved at the ESAG level to be eligible for cash back under this program.
- b. The cash back will be calculated as below;

Corporate cards	:	20 basis points (0.2%) on the overall spend
P-cards	:	10 basis points (0.1%) on the overall spend
- c. For corporate cards, non-monetary benefit e.g. lounge access, travel and medical insurance etc. will be available; however these will be subject to changes by the bank from time to time.

7. ROLES AND RESPONSIBILITIES

7.1. Credit cardholder:

- a. Has read through the policy and understood the clauses mentioned therein; before signing up for the ESAG credit card program.
- b. Is the custodian of the credit card and responsible for its safekeeping and proper usage as follows:
 - i. Ensure that the credit card is used for **business purposes only**.
 - ii. **To not** allow others to use the credit card.
 - iii. **To not** share the credit card number, expiry date, CVV, PIN or transactional OTP with anyone
- c. Activate and sign on back of the credit card.
- d. Ensure submission of bills for all transactions performed using the credit card to entity account dept. within 5 working days from the statement date.
- e. **Immediately** report any transactional disputes to the vendor (by email) and also notify by email to the entity accounts dept. and group treasury dept. (GTPayments@algurg.ae).
- f. **Immediately** request for blocking of credit card to HSBC Customer Care (Within U.A.E - 8004407 or Outside U.A.E - +971-4-3669001 or rccorporate.cards@hsbc.com), when the credit card is lost / stolen or fraudulent / unauthorized charges to the credit card is observed and also notify by email to the entity accounts dept. and group treasury dept. (GTPayments@algurg.ae).
- g. Return the credit card to entity's account dept. upon resignation or retirement or termination of employment or upon request by the company.
- h. Request to entity accounts dept. to temporarily block the P-card, 48 hours prior to proceeding on leave and also hand over the P-card to entity accounts dept. for safe-keeping.

7.2. Entity accounts department:

- a. Determine the credit card limits in consultation with the Entity GM / CEO and ensure that the credit card request form / workflow is duly filled including vendor details in case of P-card.
- b. Ensure that the undertaking letter is signed by the credit cardholder and assist in performing preliminary post credit card activation checks.
- c. Ensure all bills are received for monthly accounting and inform the credit cardholder of missing bills, if any.
- d. Ensure each transaction (expenses booking and credit card payment to bank) is properly accounted and month end reconciliations are performed.
- e. Scan the credit card spends and identify any anomalies in spending amount, timing and/or nature of expenses.
- f. Monitor the administrative activities e.g. adequacy of credit card limit and usage of credit card using the MiVision platform.
- g. Acknowledged copy of the credit card handover letter to be sent to Group Treasury Dept.
- h. Entity accounts dept. should inform group treasury dept. for temporary blocking of the P-card, when P-card holder proceeds on leave and also ensure safekeeping of the P-card.

7.3. Group treasury department:

- a. Responsible for managing the overall credit card facility limit for the ESAG Group.
- b. Ensure that credit card request is in compliance with this policy.
- c. Ensure coordination with the bank for all administrative tasking including applying, managing, blocking (if needed) etc. of credit card.

8. APPLICATION, ISSUANCE AND CANCELATION OF CORPORATE CREDIT:

8.1. Application for new credit card:

- a. Entity can request credit card for employees based on their business needs in accordance with the objective of this policy.
- b. The credit card request form / workflow (Annexure 1) should be duly filled by the employee requesting for the credit card (along with copy of Passport & Emirates ID) mentioning the expense type/nature and requested credit limit;
 - i. For P-Cards, it is **mandatory** to mention the name of the vendors for the purpose of enabling vendor restriction on the credit card.
- c. The credit card request form / workflow will be approved by the line manager and Entity GM / CEO.
- d. The credit card limit for the credit cardholder shall be requested by the entity accounts dept. in consultation with the Entity GM / CEO based on the business requirement.
- e. The entity accounts dept. shall forward the credit card request form / workflow to Group Treasury dept.
- f. Group Treasury dept. will check the credit card request form / workflow is duly filed with proper justification and approvals.
- g. Group Treasury dept. will recommend and obtain approval from Group CFO for a credit card limit of AED 50,000 or more.
- h. On approval by CFO, Group treasury dept. will apply for the credit card on the MiVision platform based on the request from the entity.

8.2. Issuance of credit card:

- a. The credit card and PIN envelope will be issued by the bank and delivered to Group Treasury dept. **The credit card and PIN envelope shall be opened by the respective credit cardholder only.**
- b. Group treasury dept. will hand-over the credit card and PIN envelope to the entity accounts dept. for further processing together with a duly signed off hand over letter (Annexure 2) by the receiver. Acknowledged copy of the handover letter to be emailed by entity accounts dept. to group treasury dept. on receipt of the credit card and PIN envelope.
- c. The entity accounts dept. should get the credit card undertaking letter (Annexure 3) signed by the credit cardholder and hand-over the credit card and PIN envelope. The undertaking letter will be kept in the employee file maintained by the entity human capital dept.
- d. The credit cardholder will following the instructions and activate the card.
- e. On activation of the card, the following checks should be done before using the credit card;
 - i. **ATM cash withdrawals check:** Perform an ATM withdrawal transaction (for a value of not more than AED 100) to ensure that the cash withdrawal functionality is deactivated. This check can be performed by the credit cardholder and the ATM slip of the “Decline or Fail” transaction should be submitted in hard or soft copy to the entity accounts dept. for record keeping.
 - ii. **Checking of vendor restriction (for P-Cards only) by credit cardholder & entity accounts representative:** Online purchase transactions will be performed on a group entity e-commerce portal (e.g. Al Gurg Stationary) for an item with a value not more than AED 100 in order to verify that vendor restriction functionality is enabled. Accordingly, the transaction is expected to “Decline or Fail”. In case the transaction is successful, the group entity e-commerce transaction will be cancelled and the monies will be refunded to the credit card.



- iii. Based on the outcome of above mentioned checks, either the credit cardholder can start using the card **OR** the card will be returned back to Group Treasury Dept. until the above mentioned restrictions are enabled and working as expected.

8.3. Blocking and cancellation of credit card:

- a. The credit cardholder should **immediately** request for blocking of credit card to HSBC Customer Care (Within U.A.E - 8004407 or Outside U.A.E - +971-4-3669001 or rccorporate.cards@hsbc.com), when the credit card is lost / stolen or fraudulent / unauthorized charges to the credit card is observed and also notify by email to the entity accounts dept. and group treasury dept. (GTPayments@algurg.ae).
- b. Credit card can also be blocked by Group treasury dept. through the MiVision platform, when notified by the credit cardholder and/or entity accounts dept., however the blocking would take effect within 48 hours.
- c. On resignation or retirement or termination of employment of the credit cardholder, the credit card should be returned to Group treasury dept. via entity accounts dept. Group treasury dept. will cancel the card through using the MiVision platform and destroy the physical card.
 - i. Entity accounts dept. should ensure that credit card transactions which are pending to be accounted are downloaded from the MiVision platform and properly accounted.
 - ii. Request for any missing bills from the credit cardholder.
 - iii. Reconcile the HSBC Credit Card (Employee Name) GL account with the downloaded credit card statement. Any debit balance in the HSBC Credit Card (Employee Name) GL, should be transferred to the Employee (receivable) account.
 - iv. All debit balance in the Employee (receivable) account will be deducted and recovered through the employee final settlement.

9. DOCUMENTATION, ACCOUNTING, RECONCILIATION AND VAT:

9.1. Statement generation and submission of bills

- a. On 20th of every month, the credit card statement will be generated and can be accessed by credit cardholder and entity accounts dept. through the MiVision platform. Credit card statement will contain all transactions from the 21st of previous month to 20th of current month.
- b. Credit cardholder shall submit the bill (soft or hard copies) to the entity accounts dept. within 5 working days from the statement date i.e. within 5 working days from 20th of every month.
- c. Entity account dept. will ensure that bills are mandatorily stored in the OpenText in accordance with the memo issued on “Mandatory documentation for adherence to the VAT Law” dated February 18, 2018.

9.2. MIS Closing

- a. Before the MIS closure of the month, the entity accounts dept. will perform the following:
 - i. Verify the bills submitted by the credit cardholder and match with the transactions appearing in the credit card statement.
 - ii. Inform the credit cardholder of missing bills, if any.
 - iii. Record the expenses pertaining to the credit card billing cycle in the relevant GL code, cost center, internal order number, project (WBS) number etc. As mentioned in clause 6.2(a)(iii)(a) where bills are not submitted to entity accounts dept., expenses may be booked under miscellaneous expenses GL code, if the nature of expenses are not clearly identified by the credit card statement.

- iv. Record the **auto-debited** amount by the bank on the payment due date (i.e. 28th day from the statement date).
- v. Reconcile the expenses and auto-debit appearing in the credit card statement with the relevant HSBC Credit Card (Employee Name) GL.
 - a) Entity accounts dept. must ensure that balance as per credit card statement is matching with the HSBC Credit Card (Employee Name) GL and any difference must be identified as documented in the credit card reconciliation statement.
 - b) If balance as per credit card statement is more that the HSBC Credit Card (Employee Name) GL, it means that certain bills in the billing cycle are not submitted. These missing bills informed to the credit cardholder and followed up & should be reconciled before the next MIS closing.
 - c) If balance as per credit card statement is less that the HSBC Credit Card (Employee Name) GL, it means that bills are submitted for expenses incurred post the billing cycle. These expenses should be reconciled before the next MIS closing.
 - d) As per clause 6.2 (a) (iii) (a), the non-submitted bill amount in HSBC Credit Card (Employee Name) GL will be transferred to the Employee account and recovered through payroll.
- b. For year-end closing, the entity accounts dept. should ensure the following:
 - i. The credit card expenses from 21st December to 31st December incurred by credit cardholder are recorded in SAP by downloading the transaction summary report from MiVision platform and provision is booked for such expenses.
 - ii. The HSBC Credit Card (Employee Name) GL balance before the above mentioned provision entry is reconciled with statement generated till 20th December.
 - iii. The cash back entries are properly accounted (i.e. to the correct GL code and profit center) before the books are closed for the year end.
- c. It should be ensured that proper segregation of duty is maintained between individual responsible for expenses booking or using the credit card for making payments and those reconciling the credit card statement with HSBC Credit Card (Employee Name) GL, especially where P-cards are issued to entity accounts dept. representatives.

9.3. Value Added Tax (VAT)

- a. In case of business related expenses, a tax compliant invoice will be required and general input tax recovery rules will be applicable.
- b. In cases, where no invoice is available as mentioned in clause 6.2 (a)(iii)(a); such expense would be deemed as personal use and the credit cardholder would bear the related cost, hence will be deducted from their salary.
- c. All such salary deductions made by ESAG from the credit cardholder would be in the nature of disbursement and hence would not be subject to VAT, provided the amount of salary deductions exactly matches the value as per the credit card statement.
- d. Foreign VAT/GST **cannot** be recovered through the VAT returns submitted in the UAE, hence it would become additional cost to the business. In cases where no invoice is available for such foreign expenses, clauses b & c of this section will be applicable.

9.4. Illustration of transaction flow with timelines:

An illustrative example showing expenses are incurred by a credit card holder during the billing cycle from 21st January 2022 (previous month) to 20th February 2022 (current month).

Sr. No	Transaction	Responsibility	Timelines	Dates
1.	Use of credit card (Billing cycle)	Credit cardholder	From 21 st of previous month to 20 th of current month	21 st January 2022 to 20 th February 2022
2.	Credit card statement date	Bank	20 th of current month	20 th February 2022
3.	Submission of bills to entity accounts dept.	Credit cardholder	5 working days from the statement date	28 th February 2022
4.	Accounting of transactions and credit card reconciliation.	Entity accounts dept.	Before MIS closure of the current month (4 th working day)	7 th March 2022
5.	Auto debit by bank	Bank	28 th day from statement date	20 th March 2022
6.	Transfer to staff account	Entity accounts dept.	Before the next payroll run	20 th March 2022
7.	Deduction of personal expenses or non-submission of bills.	Entity accounts dept.	Next payroll run	March 2022 payroll
Year End Entries				
8.	Provision entry for year expenses.	Entity accounts dept.	21 st December to 31 st December.	31 st December 2022
9.	Cashback credited to the entity bank account	Bank	Annually at year end	31 st December 2022

9.5. Accounting Entries

a. Expense booking, payment of invoice and bank reconciliation:

Sr. No.	Description	Dr / Cr	Entries (Routed through vendor code)	Dr / Cr	Entries (Direct booking or routed through non-vendor codes)
1.	Invoice booking	Dr Cr	Expenses or GR/IR account Vendor account <i>(Booking through VIM)</i>	Dr Cr	Expenses HSBC Credit Card (Employee Name) <i>(Upon submission of bills by employee via SAP TCode – FV60)</i>
2.	Payment of invoice	Dr. Cr.	Vendor account HSBC Credit Card (Employee Name) <i>(Payment and clearing of vendor invoices via SAP TCode – FBV1)</i>		Not Applicable
3.	Credit card payment	Dr. Cr.	HSBC Credit Card (Employee Name) HSBC AED DD / HSBC AED PAY <i>(Payment entry of credit card due amount during bank reconciliation)</i>	Dr. Cr.	HSBC Credit Card (Employee Name) HSBC AED DD / HSBC AED PAY <i>(Payment entry of credit card due amount during bank reconciliation)</i>
4.	Staff deduction	Dr. Cr.	Staff Account HSBC Credit Card (Employee Name) <i>(Transfer to employee account for payroll deduction, if any)</i>	Dr. Cr.	Staff Account HSBC Credit Card (Employee Name) <i>(Transfer to employee account for payroll deduction, if any)</i>

b. Receipt of Cash back from bank

Sr. No.	Description	Dr / Cr	Entries
1.	Credit card cash back	Dr. Cr.	HSBC AED DC / HSBC AED REC Other Income <i>(Credit card cash back received from the bank)</i>
2.	Bank Reconciliation	Dr. Cr.	HSBC AED HB HSBC AED DC / HSBC AED REC <i>(Bank reconciliation entry)</i>

10. REVOCATION OF CREDIT CARD & DISCIPLINARY ACTIONS:

- 10.1. The credit cards may be revoked if credit cardholder;
- Does not adhere to clauses under the “Policy for ESAG corporate credit card”.
 - Uses credit card for personal use for more than (1) one instance in a financial year or unauthorized purposes.
 - Allows credit card to be used by an individual other than themselves.
 - Does not consistently provide bills for transactions {above AED 200 as per clause 6.2.(a)(iii)(a)} for more than (3) three instances in one financial year.
 - Accepts cash refund from vendors for returned or cancelled purchases.
- 10.2. The following actions may be taken against the credit cardholder;
- Recovery of amounts through payroll for any personal or unauthorized use.
 - Personal financial recovery and disciplinary action including suspension or termination of employment as per the “Policy for Discipline and Suspension (ESAG-HR-P-003)”.

11. FIDELITY GUARANTEE (INSURANCE) POLICY:

- FG (Insurance) policy for credit card coverage will be managed by Group supply chain in consultation with Group treasury dept.
- The policy covers against fraudulent or dishonest act(s) committed by the employees in the course of the employment for their financial gain, which results in a financial loss to the company.
- The following claims procedure as provided by the insurance broker has to be mandatorily followed by the entity accounts dept. after consultation with group supply chain and group legal dept.;
 - Initial Notification:
 - Notify the insurance broker of the incident immediately by email.
 - Immediately inform the concerned authority i.e. file a police case.
 - No waiver of recourse should be given to the employees who are/may be responsible for the incident, where applicable.
 - The initial claim intimation must include the following:
 - Incident report of damage, if possible
 - Date of the incident/claim
 - Date of discovery the incident/claim.
 - Location of the incident/claim
 - Cause of the incident/claim
 - Nature & extent of loss.
 - Estimated amount of loss, if known.
 - Contact Person / Detail of your representative for information & survey
 - Subsequent documentation required:

After the initial notification, the insurance company or appointed loss adjuster (where necessary) usually require the following documents (as applicable) in order to verify the claim and proceed further as per policy terms & conditions. The documents required for claim processing **vary on a case-to-case basis** but would require the following in general;

 - Police Report, Public Prosecution Report, Civil Defense Report, Court Judgement
 - Incident Report of Damage (duly completed, signed & stamped by the policyholder)
 - Statement of Claim (Claim Bill) with supporting documents,
 - Request for blocking of credit card

- v) Purchase invoices of missing/damaged goods
- vi) Delivery/Collection Notes/Receipts for that period/incident
- vii) Job Cards of all undelivered but missing goods
- viii) Daily Sales/Revenue Records/Receipts for that period
- ix) Bank Statement showing the deposits made for the same period
- x) Copy of Stock Opening for that period
- xi) Copy of Stock Closing for that period
- xii) Copy of the employee's passport along with visa page
- xiii) Copy of the employee's employment contract
- xiv) End of service and benefits (full & final settlement) calculation as of the date of incident.
- xv) The company's policies

12. BREACH

In case any non-compliance of this policy is noted by the Group Corporate Finance (GCF) or brought to the attention of the GCF or is identified by Internal Audit Department and communicated to GCF, CFO will ensure that appropriate actions are undertaken against such non-compliances and corrective measures are taken and implemented in order to avoid future instances of non-compliances and ensure the adherence of the policy by the Entities.

13. EXEMPTION

The Group CEO has the sole right to exempt a person from this policy, or part thereof including standards and procedures required to fulfill the requirements of this policy. The exemption approval from Group CEO can be taken in writing or via email.

14. ANNEXURES

- a. Annexure 1 – ESAG-CR-F-058 -Credit card request form / workflow
- b. Annexure 2 - Credit card handover letter
- c. Annexure 3 - Credit card undertaking letter (On company letterhead)