

Important instructions for completing this form

The form you requested follows this page. You can either complete it on your computer and then print it out, or print it out first and fill it in by hand. Please complete the form in English.

Follow these easy steps to complete your form:

1. Scroll down and type the requested information in the corresponding field.

Name (First)
John

- You can move among the fields by using your mouse or the “Tab” key.
- If you’d like to clear all the fields you’ve completed, click the **CLEAR** button.

2. When you’ve completed the form, click the **PRINT** button.

Please note: Adobe® Reader® does not allow you to save your work. It’s very important that you print out your form immediately after completing it.

3. When your form is complete, please review, sign and mail it to one of the following addresses:

Standard U.S. mail:

Attn: International Operations
Charles Schwab & Co., Inc.
P.O. Box 2912
Phoenix, AZ 85062-2912
USA

International mail/overnight delivery:

Attn: International Operations
Charles Schwab & Co., Inc.
2423 E. Lincoln Drive
Phoenix, AZ 85016-1215
USA

Be sure to enclose any accompanying materials with your form (such as a check for an initial deposit to open a new account). Should you have any questions or need help, just call **1-877-686-1937** (inside the U.S.) or **+1-415-667-8400** (outside the U.S.).

SCHWAB ONE INTERNATIONAL[®] CORPORATE ACCOUNTS



FORMS TO COMPLETE AND RETURN

- Schwab One International Corporate Account Application
- Margin Borrowing Statement
- Authorization to Purchase Offshore Investment Shares
- Substitute Form W-8BEN
- Schwab One International Corporate Account Application Addendum

Schwab One International® Corporate Account Instructions

Process By
Schwab Int'l
Operations Only

charles SCHWAB

www.schwab-global.com
1-877-686-1937 (inside the U.S.)
+1-415-667-8400 (outside the U.S.)

Do not use this form for corporations domiciled in the U.K. or Switzerland.
Please contact Schwab for the correct application form.

Pooled Investment Vehicles are not eligible for the Schwab One International Corporate Account. A Pooled Investment Vehicle is a privately offered investment vehicle that pools assets of multiple clients/investors to engage in investment activities.

Please read the following instructions.

Instructions: Corporate and Personal Investment Company Accounts

In order to open a Schwab One International Corporate Account, you must thoroughly complete this application and provide all of the requested documentation below:

Forms

- Schwab One International Corporate Account Application:** All Directors and/or Officers authorized to act for the account must complete and sign this application.
- Substitute Form W-8BEN:** There are four versions of Form W-8BEN. Please carefully read the instructions for Form W-8BEN to ensure that this is the appropriate version for you. If you require another version of Form W-8BEN, please contact Schwab or visit the Internal Revenue Service (IRS) website (www.irs.gov) to download the appropriate form. This form must be completed where the account holder is a nonresident alien individual, foreign entity or an exempt foreign person of the U.S.

Proof of Identity of the Corporation

- Your corporation's Memorandum and Articles of Association, or the equivalent.**
- Additional materials:** If your corporation is an **operating company** (i.e., an actual ongoing business with a physical place of business), we require either:
 - (1) a copy of a current statement from a financial services institution and a copy of a current utility bill statement for the company, OR
 - (2) a letter of reference from a known financial services institution that is verifiable with that institution.If your corporation is a **personal investment company** (i.e., an investment vehicle for an individual, family or small group of persons), we require these documents for each beneficial owner, such as each shareholder or member of a corporation, and not from the corporation itself.

Proof of Identity of Relevant Individuals (Passport must match the identity of Relevant Individuals.)

- Passports:** Please provide a copy of the pages of the current passport that include photo, signature and personal information for each individual who:
 - (a) controls the corporation (directors and executive officers),
 - (b) controls the account (authorized agents),
 - (c) is a beneficial owner if the corporation is not publicly traded; or, if it is publicly traded, each shareholder/member holding 10% or more interest in the corporation.

Note: The name as it appears on the passport must match the title of the account.

Other documents which may be required include:

- Proof of dual office holding (if applicable):** If one individual signs as the corporation's President and Secretary and there is more than one officer, proof must be presented to evidence the authority of the dual officeholder.
- Authorization to Purchase Offshore Investment Shares form:** This form is required if you elect to invest in offshore funds, including non-U.S.-registered sweep funds.
- Transfer Your Account form:** This form can be used to fund this account by transferring assets from another brokerage firm, and will be provided separately.
- Corporate Account Application Addendum:** This form is used to include additional individuals and entities that are not stated in the Account Application form.

Important Note: Before mailing any account application materials to Schwab, please call +1-415-667-8400 to confirm the completeness of your paperwork and related documentation.

Submit your completed forms and all required documents to Schwab International Operations, P.O. Box 2912, Phoenix, AZ 85062-2912, USA, or send overnight delivery to Schwab International Operations, 2423 E. Lincoln Drive, Phoenix, AZ 85016-1215, USA.

Schwab One International[®] Corporate Account Application



charles SCHWAB

www.schwab-global.com
1-877-686-1937 (inside the U.S.)
+1-415-667-8400 (outside the U.S.)
Page 1 of 10

- Do not use this form for corporations domiciled in the U.K. or Switzerland. Please contact Schwab for the correct application form.
- A minimum deposit of US\$100,000 is required to open an account.
- Pooled Investment Vehicles are not eligible for the Schwab One International Corporate Account. A Pooled Investment Vehicle is a privately offered investment vehicle that pools assets of multiple clients/investors to engage in investment activities.

Complete all sections below. We respect your privacy. Schwab will use the information you provide to open and service your accounts, communicate with you and provide information about products and services. It is important that you review Schwab's privacy policy at www.schwab-global.com. By submitting this account application, you are consenting for yourself and other persons on the application to the policy and protections provided under U.S. law. As required by U.S. federal law, Schwab will use the information provided on this application to verify the identity of the organization.

Submit your completed forms and all required documents to Schwab International Operations, P.O. Box 2912, Phoenix, AZ 85062-2912, USA.

1A. Information About Your Corporation

Legal Name and Principal Place of Business

Company's Legal Name	
Jurisdiction of Incorporation	U.S. Tax ID Number (if applicable)
Corporate Registration Number	<input type="checkbox"/> Check if jurisdiction does not have a corporate registration number.
Contact Name	
Fax Number (Country Code) (City/Area Code) (Number)	Business Telephone Number (Country Code) (City/Area Code) (Number)
Legal (Physical) Address (no P.O. boxes)	
Legal (Physical) Address (no P.O. boxes)	
City/County	State/Province
Country	Postal/Zip Code
Email Address* (required to access your account through the web)	

*By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at www.schwab-global.com.

How did you hear about Charles Schwab? (Select one.)

- General reputation/news coverage
- Referred by another individual
- Traditional media advertising (such as a U.S. financial magazine)
- Schwab website or Schwab web advertisement

Mailing Address (if different from legal address)

Contact Name	
Mailing Address	
Mailing Address	
City/County	State/Province
Country	Postal/Zip Code

Company's scope of business: (Select one.)

- Commercial/operating business
Line of business: _____

Financial institution

- Bank
- Securities firm
- Insurance company
- Mutual fund/hedge fund
- Money exchange house
- Other financial institution
Line of business: _____

- Personal investment company
- Other
Indicate type: _____

Shares in the corporation are: (Select one.)

- Registered on the books of the corporation, or
- In bearer-share form

FOR CHARLES SCHWAB USE ONLY:											
Branch Office and Account Number											



1B. Information About the Corporation's Authorized Agent(s)

As required by U.S. federal law, Schwab will use the information provided below to verify the identity(ies) of each authorized agent for the account.

Additional Authorized Agent

The name on the title of the account must match the passport provided.

Mr. Mrs. Ms. Miss Dr.

Name (First) (Middle) (Last/Surname)	
Home Street Address (no P.O. boxes)	
City	State or Province Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____	
Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
Mailing Address (if different from above; P.O. boxes may be used)	
Home Telephone Number (Country Code) (City/Area Code) (Number) / /	Business Telephone Number (Country Code) (City/Area Code) (Number) / /
Cellular Telephone Number (Country Code) (City/Area Code) (Number) / /	Fax Number (Country Code) (City/Area Code) (Number) / /
Email Address* (Required to access your account through the web.)	
U.S. Social Security/Tax ID No. (if applicable)	Date of Birth (mm/dd/yyyy)
Passport Number	Place of Issuance Expiration Date (mm/dd/yyyy)
Mother's Maiden Name	Are you known by another name? Specify:

Additional Authorized Agent

The name on the title of the account must match the passport provided.

Mr. Mrs. Ms. Miss Dr.

Name (First) (Middle) (Last/Surname)	
Home Street Address (no P.O. boxes)	
City	State or Province Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____	
Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
Mailing Address (if different from above; P.O. boxes may be used)	
Home Telephone Number (Country Code) (City/Area Code) (Number) / /	Business Telephone Number (Country Code) (City/Area Code) (Number) / /
Cellular Telephone Number (Country Code) (City/Area Code) (Number) / /	Fax Number (Country Code) (City/Area Code) (Number) / /
Email Address* (Required to access your account through the web.)	
U.S. Social Security/Tax ID No. (if applicable)	Date of Birth (mm/dd/yyyy)
Passport Number	Place of Issuance Expiration Date (mm/dd/yyyy)
Mother's Maiden Name	Are you known by another name? Specify:

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not employed		
Employer	Occupation/Position	Industry of Employment
Business Street Address		
City	State or Province Country Postal or Zip Code	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not employed		
Employer	Occupation/Position	Industry of Employment
Business Street Address		
City	State or Province Country Postal or Zip Code	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

***By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at www.schwab-global.com.**



1B. Information About the Corporation's Authorized Agent(s) (Continued)

Additional Authorized Agent

The name on the title of the account must match the passport provided.

Mr. Mrs. Ms. Miss Dr.

Name (First) (Middle) (Last/Surname)	
Home Street Address (no P.O. boxes)	
City	State or Province Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____	
Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
Mailing Address (if different from above; P.O. boxes may be used)	
Home Telephone Number (Country Code) (City/Area Code) (Number) / /	Business Telephone Number (Country Code) (City/Area Code) (Number) / /
Cellular Telephone Number (Country Code) (City/Area Code) (Number) / /	Fax Number (Country Code) (City/Area Code) (Number) / /
Email Address* (Required to access your account through the web.)	
U.S. Social Security/Tax ID No. (if applicable)	Date of Birth (mm/dd/yyyy)
Passport Number	Place of Issuance Expiration Date (mm/dd/yyyy)
Mother's Maiden Name	Are you known by another name? Specify:

Additional Authorized Agent

The name on the title of the account must match the passport provided.

Mr. Mrs. Ms. Miss Dr.

Name (First) (Middle) (Last/Surname)	
Home Street Address (no P.O. boxes)	
City	State or Province Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____	
Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
Mailing Address (if different from above; P.O. boxes may be used)	
Home Telephone Number (Country Code) (City/Area Code) (Number) / /	Business Telephone Number (Country Code) (City/Area Code) (Number) / /
Cellular Telephone Number (Country Code) (City/Area Code) (Number) / /	Fax Number (Country Code) (City/Area Code) (Number) / /
Email Address* (Required to access your account through the web.)	
U.S. Social Security/Tax ID No. (if applicable)	Date of Birth (mm/dd/yyyy)
Passport Number	Place of Issuance Expiration Date (mm/dd/yyyy)
Mother's Maiden Name	Are you known by another name? Specify:

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not employed		
Employer	Occupation/Position	Industry of Employment
Business Street Address		
City	State or Province Country Postal or Zip Code	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Not employed		
Employer	Occupation/Position	Industry of Employment
Business Street Address		
City	State or Province Country Postal or Zip Code	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

***By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at www.schwab-global.com.**



1C. Directors, Executive Officers and Beneficial Owners

Provide the following information for each director, executive officer and beneficial owner of the corporation. If the corporation is publicly traded, provide this information only for beneficial owners holding a 10% or greater interest in the corporation.

If there are more directors, executive officers or beneficial owners than fit in the boxes below or if a corporation or other entity is itself a director, executive officer or beneficial owner of the corporation opening the account, please use the "Account Application Addendum" attached to this application.

Director

The name on the title of the account must match the passport provided.

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (mm/dd/yyyy)
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

Director

The name on the title of the account must match the passport provided.

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (mm/dd/yyyy)
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

Executive Officer

The name on the title of the account must match the passport provided.

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (mm/dd/yyyy)
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

Executive Officer

The name on the title of the account must match the passport provided.

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (mm/dd/yyyy)
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

FOR CHARLES SCHWAB USE ONLY:											
Branch Office and Account Number											



1C. Directors, Executive Officers and Beneficial Owners (Continued)

Shareholder/Beneficial Owner

The name on the title of the account must match the passport provided.

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (mm/dd/yyyy)

Shareholder/Beneficial Owner

The name on the title of the account must match the passport provided.

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (mm/dd/yyyy)

2. Your Corporation's Investment Profile

Please furnish the following information about your corporation and its agents.

Overall Investment Objective of Account: <input type="checkbox"/> Capital Preservation <input type="checkbox"/> Income <input type="checkbox"/> Growth <input type="checkbox"/> Speculation	Agents' Investment Experience: <table border="1"> <tr> <td></td> <td>Agent 1</td> <td>Agent 2</td> <td>Agent 3</td> <td>Agent 4</td> </tr> <tr> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Limited</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Good</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Extensive</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		Agent 1	Agent 2	Agent 3	Agent 4	None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Good	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Extensive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Annual Income of Corporation: (last year in U.S. dollars) <input type="checkbox"/> Under \$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$249,999 <input type="checkbox"/> Over \$250,000	Corporation's Liquid Net Worth: (cash and securities, in U.S. dollars) <input type="checkbox"/> Under \$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$249,999 <input type="checkbox"/> \$250,000 or More Specify: _____	Corporation's Total Net Worth: (in U.S. dollars) <input type="checkbox"/> Under \$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$249,999 <input type="checkbox"/> \$250,000 or More Specify: _____
			Agent 1	Agent 2	Agent 3	Agent 4																							
None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																									
Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																									
Good	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																									
Extensive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																									

3. Additional Regulatory Questions (Required)

A. Is any executive officer, director, beneficial owner of or authorized agent for the corporation (or a corporation on the Addendum) a current or former senior official in the executive, legislative, administrative, military or judicial branch of a non-U.S. government or political party; or an executive officer of an enterprise owned by a non-U.S. government? Please answer "yes" also if any executive officer, director, beneficial owner of an authorized agent for the corporation is an immediate family member (sibling, parent, spouse, child, in-law), maintains a close personal or professional relationship, or is otherwise closely associated with such an individual.

Yes No

If yes, identify the individual and describe: _____

B. Describe the source of assets deposited to the account:

Capital Corporate income Sale of property

Describe: _____

Other (describe): _____

4. Select Your Account Features

Margin Trading

To trade on margin, you borrow from Schwab, using all your Schwab assets as security for your loan. Margin transactions are riskier than cash purchases. It is your responsibility to consider carefully your individual circumstances and market conditions before trading on margin. Read the margin risk disclosure and the Account Agreement for more information on your obligations and risks.

Margin trading features are **not automatically included**. To add margin features, please check the box below and authorize a margin account in Article 8 of the Certification of Organization Resolutions (page 9). Please note that a minimum balance of US\$100,000 in cash and/or stock is required before margin trading can be authorized.

Add margin trading.



4. Select Your Account Features (Continued)**Enrollment for Electronic Trade Confirmations**

By providing your email address, you also consent to receiving Schwab eConfirms™ (trade confirmations sent to your email address detailing any purchase or sale of a security). Unless you check the box below, we will soon send you an email to the above address with more information about eConfirms, and to verify your consent and email address. Later, if you decide you do not want eConfirms, you may change your election and receive paper trade confirmations through the mail. If we can't verify your email address or are unable to deliver email to you at that address, we will send you paper trade confirmations through the mail.

No, at this time I do not want eConfirms.

Checks (optional)

Please sign the Signature Card on page 7. Upon receipt of your starter checks, you will have the opportunity to order additional customized checks.

5. Schwab One International® Account Information

You may have the Free Credit Balances, as defined in the Schwab One® Account Agreement ("Account Agreement") in your Schwab One International Account ("Account"), earn taxable interest or be swept into a sweep fund ("Fund"). A Fund may be managed by a manager in the Schwab group. If no Fund is available in your jurisdiction or if no box is checked, you will earn Schwab One International interest, which is taxable.

Sweep Fund Feature (Submit a completed Authorization to Purchase Offshore Investment Shares if this feature is selected.)

If available in the jurisdiction of the corporation, I (we) elect to have the Free Credit Balances in the corporation's Account automatically invested (i.e., swept) into shares of a short-term liquidity fund. The corporation's Free Credit Balances will be placed into a Fund as the corporation's Primary Fund (as defined in the Money Fund Sweep feature section of the Account Agreement) depending upon the corporation's jurisdiction. I (we) understand that the terms and conditions, including those regarding automatic investment and redemption, of the Money Fund Sweep feature section of the Account Agreement apply to the Fund and I (we) agree to be bound by them.

Funds may not be purchased or held by U.S. citizens, U.S. residents, U.S. persons or Irish residents, and are not available in all countries. Distributions to investors who are not U.S. residents or citizens may not be subject to U.S. tax withholding provided the account holder(s) has (have) provided documentation of status required by the U.S. Internal Revenue Service. I (we) understand that if I (we) open the Account while physically present in the U.S., I (we) will not have the option of using a Fund until I (we) complete an Authorization to Purchase Offshore Investment Shares when outside the U.S., and until that time I (we) select the taxable interest feature.

Taxable Interest Feature

I (we) elect to earn taxable interest on the Free Credit Balances in my (our) Account.

6. Fund Your Account (A minimum deposit of US\$100,000 is required.)

Check enclosed for US\$ _____

Transfer of Account to Schwab form (enclosed)

Wired funds

Quarterly account service fees may apply if your household balance falls below certain thresholds in a given calendar quarter. Please see the most current *Charles Schwab Pricing Guide*, including any amendments to the Guide, for more details on fees.



7. Authorization to Open Account

By signing this Application, you acknowledge that you have received and read a copy of the attached Application Agreement, which contains a predispute arbitration provision. You acknowledge that your signature signifies and constitutes your agreement that this Account and your relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One® Account Agreement and the Charles Schwab Pricing Guide, each as amended from time to time (the "Agreement and Disclosures"). You understand there are fees

associated with establishing, maintaining, engaging in transactions in and transferring assets out of this Account. Unless you have declined the margin feature, you acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others. You also acknowledge that if you trade "on margin," you are borrowing money from Schwab and that you understand the requirements and risks associated with margin borrowing as summarized in the Margin Borrowing at Schwab Overview and Disclosure Statement included with this Application.

You also certify that this account is not a Pooled Investment Vehicle. A Pooled Investment Vehicle is a privately offered investment vehicle that pools assets of multiple clients/investors to engage in investment activities.

For purposes of this Account Application and the attached Application Agreement, the terms "you," "your" and "Account Holder" refer to each person who signs this Account Application, as well as the corporation. The terms "we," "us," "our," and "Schwab" refer to Charles Schwab & Co., Inc.

You agree to notify Schwab promptly regarding any change in the information provided on this application.

THE CERTIFICATION IN THE BOX BELOW DOES NOT APPLY TO ANYONE WHO HAS SUBMITTED AN IRS W-8BEN FORM.

You certify under penalty of perjury that (1) the number shown on this Application is your correct taxpayer identification number; and (2) you are not subject to back-up withholding because (a) you are exempt from back-up withholding, or (b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to back-up withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified you that you are no longer subject to back-up withholding; and (3) you are a U.S. person (including a U.S. resident alien). (You understand that if you have been notified by the IRS that you are subject to back-up withholding as a result of dividend or interest underreporting and you have not received a notice from the IRS advising you that back-up withholding is terminated, you must strike or cross out the information contained in item 2 above.) The IRS does not require your consent to any provision of this document other than the certifications required to avoid back-up withholding.

THE AGREEMENT INCLUDES A PREDISPUTE ARBITRATION CLAUSE. YOU ACKNOWLEDGE RECEIPT OF THE PREDISPUTE ARBITRATION CLAUSE CONTAINED IN SECTION 15, PAGES 2-3, OF THE ATTACHED APPLICATION AGREEMENT.

PLEASE SIGN BELOW IN BLUE OR BLACK INK ONLY. Your signature below will also serve as a signature card.

Signature(s) and Date(s) Required

<p>X Signature: Authorized Agent Date</p>	<p>X Signature: Authorized Agent Date</p>
<p>X Signature: Authorized Agent Date</p>	<p>X Signature: Authorized Agent Date</p>

FOR CHARLES SCHWAB USE ONLY:											
Branch Office and Account Number										DDA Number	
Customer ID Number										Source Code	
Approved By										Print Name of Approver	Date



1. Authorization to Open Account

To: Charles Schwab & Co., Inc.

I, _____, the _____ of _____

Name of Organization _____, an organization organized under the laws of _____, pursuant to the resolutions shown below, certified by the Secretary (or person performing similar functions), authorize you to open an account in the name of the organization; and the undersigned also encloses your Schwab One International® Corporate Account Application executed on behalf of the organization. This authorization shall continue in full force until revoked by the organization by a written notice delivered to Schwab.

Signature and Date Required

X Signature: Head of Organization Print Name Date

2. Certification of Organization Resolutions

I, _____, Secretary of the above organization, or person filling a similar position, hereby certify the following resolutions were adopted by the Board of Directors (or, if no Board of Directors, Board of Managers or similar governing body, the person[s] duly authorized by the charter documents of the organization), and that no action has been taken to rescind or amend the resolutions and that the same are now in full force and effect.

I further certify that the organization is duly organized and existing and has the power to take the action called for by the resolutions shown below.

Signature and Date Required

X Signature: Secretary of Organization Print Name Date

Resolutions adopted by the Board of Directors authorizing the establishment and maintenance of brokerage account(s)

- 1. That the duly elected officers of the organization be authorized and empowered to establish and maintain one or more accounts with Charles Schwab & Co., Inc. ("Schwab") for the purpose of purchasing, investing in or otherwise acquiring, selling, possessing, transferring, exchanging, endorsing, assigning or otherwise disposing of, or turning to account of or realizing upon, and generally dealing in and with any forms of securities including (but not by way of limitation) shares, stocks, bonds, debentures, notes, scrips, participation certificates, rights to subscribe, option warrants, stock purchase warrants, futures, certificates of deposit, mortgages, choses in action, evidences of indebtedness, commercial papers, certificates of indebtedness and certificates of interest of any and every kind and nature whatsoever, whether represented by trust, participating and/or other certificates or otherwise.
2. That the fullest authority at all times with respect to any such commitment or with respect to any transaction deemed by any of the officers and/or agents to be proper in connection therewith is hereby conferred, including authority (without limiting the generality of the foregoing):
(a) to give written or oral instructions to Schwab with respect to said transactions;
(b) to bind and obligate the organization to and for the carrying out of any contract, arrangement or transaction, which shall be entered into by any such officer and/or agent for and on behalf of the organization with or through Schwab;
(c) to pay in cash or by checks and/or drafts drawn upon the funds of the organization such sums as may be necessary in connection with any of the said accounts;
(d) to deliver securities to Schwab;
(e) to order the transfer or delivery thereof to any other person whatsoever and/or to order the transfer of record of any securities in order to pass title thereto;
(f) to direct the sale or exercise of any rights with respect to any securities;
(g) to sign for the organization all releases, powers of attorney and/or other documents in connection with any such account, and agree to any terms or conditions to control any such account;
(h) to direct Schwab to surrender any securities to the proper party for the purpose of effecting any exchange or conversion, or for the purpose of deposit with any protective or similar committee or otherwise;
(i) to accept delivery of any securities;
(j) to appoint any other person or persons to do any and all things which any of the officers and/or agents is hereby empowered to do;
(k) and generally to do and take all action necessary in connection with the account, or considered desirable by such officer and/or agent with respect thereto.
3. That Schwab may deal with any and all of the persons directly or indirectly by the foregoing resolution empowered, as though it is dealing with the organization directly.
4. That the Secretary (or person performing similar functions) of the organization be authorized, empowered and directed to certify, under the seal of the organization (if there is one), or otherwise, to Schwab:
(a) a true copy of these resolutions;
(b) specimen signatures of each and every person by these resolutions empowered;
(c) a certificate (which, if required by Schwab, shall be supported by an opinion of the general counsel of the organization or other counsel satisfactory to Schwab) that the organization is duly organized and existing, that its charter empowers it to transact the business by these resolutions defined, and that no limitation has been imposed upon such powers by the bylaws or otherwise.
5. That Schwab may rely upon any certification given in accordance with these resolutions, as continuing fully effective unless and until Schwab shall receive due written notice of a change in or the rescission of the authority so evidenced; and the dispatch or receipt of



2. Certification of Organization Resolutions (Continued)

any other form of notice shall not constitute a waiver of this provision, nor shall the fact that any person hereby empowered ceases to be an officer (or person holding other positions of authority) of the organization or becomes an officer (or person holding other positions of authority) under some other title in any way affect the powers hereby conferred. The failure to supply any specimen signature shall not invalidate any transaction if the transaction is in accordance with authority actually granted.

6. That in the event of any change in the office or powers of persons hereby empowered, the Secretary (or person performing similar functions) shall certify such changes to Schwab in writing in the manner hereinabove provided, which notification, when received, shall be

adequate both to terminate the powers of the persons theretofore authorized, and to empower the persons thereby substituted.

7. That the foregoing resolutions and the certificates actually furnished to Schwab by the Secretary of the organization (or person performing similar functions) pursuant thereto be and they hereby are made irrevocable until written notice of the revocation thereof shall have been received by Schwab.

8. That the organization authorizes its officers and authorized agents named below, subject to approval by Schwab, to maintain a margin and short account and to purchase securities on margin; to sell securities which the organization does not own (i.e., short sales) and/or to borrow securities in connection

therewith; to borrow money; to secure the performance of the organization's obligations to the accounts; and to grant authority to brokers, acting as principal or otherwise, to pledge, repledge, hypothecate or rehypothecate assets of the organization pursuant to the terms and conditions of the Account Agreement.

- _____
Secretary, initial here if applicable.
9. That the organization authorizes its officers and authorized agents named below to trade options including, without limitation, the purchase of puts and calls and the sale of covered and uncovered puts and calls.
- _____
Secretary, initial here if applicable.
- Please note that a margin account must have been authorized in the Eighth Article above.

3. Organizational Authorization

Schwab Account Number (if known)

I, _____, being the Secretary of _____, an organization organized and existing under and by virtue of the laws of _____, certify that the following is a true and complete copy of resolutions duly adopted by the Board of Directors (or, if no Board of Directors, Board of Managers or similar governing body exists, the person[s] duly authorized by the charter document of this organization); that said resolutions are still in full force and effect and have not been rescinded; and that said resolutions are not in conflict with the charter or bylaws of this organization.

RESOLVED: That any of the officers of this organization, in addition to the authorized agents designated below, be, and they hereby are, fully authorized and empowered to transfer, convert, endorse, sell, assign, set over and deliver any and all shares of stock, bonds, debentures, notes, subscription warrants, stock purchase warrants, evidences of indebtedness or other securities now or hereafter standing in the name of or owned by this organization and to make, execute and deliver, under the corporate seal of this organization (if there is one), any and all written instruments of assignment and transfer necessary or proper to effectuate the authority hereby conferred.

Authorized Agent 1 (Print name.)	Authorized Agent 3 (Print name.)
Authorized Agent 2 (Print name.)	Authorized Agent 4 (Print name.)

Note: All agents listed above must also complete and sign the Schwab One International® Corporate Account Application.

FOR CHARLES SCHWAB USE ONLY:												
Branch Office and Account Number												



Schwab One International® Corporate Account Application Agreement

This agreement relates to your account and is part of the Account Agreement between each account holder and Charles Schwab & Co., Inc. ("Schwab"). Please read and retain for your files.

Section 1: Scope of Agreement. Your agreement with Schwab consists of the terms set forth in this Application Agreement and the terms set forth in the Schwab One® Account Agreement, which incorporates the *Charles Schwab Pricing Guide* and a number of other important disclosures. The Schwab One Account Agreement is provided with this Application or at the opening of your Account. You agree to contact Schwab if you do not receive the Schwab One Account Agreement.

In addition, you may in the future receive from Schwab supplemental terms or disclosures that pertain to certain account types, service features and benefit packages. These supplemental terms and disclosures, this Application Agreement and the Schwab One Agreement are collectively referred to as the "Agreement and Disclosures." You agree to read the Agreement and Disclosures carefully and retain copies for your records.

Section 2: Acceptance of Agreements and Disclosures. You agree that the Agreement and Disclosures govern all aspects of your relationship with Schwab, including all transactions between Schwab and you and all products and services now or in the future offered through Schwab. Schwab may rely on your use of Schwab's products and services as evidence of your continued acceptance of the Agreement and Disclosures.

Section 3: Your Representations and Warranties.

You represent and warrant that: (a) you are of legal age in the state in which you live and you are authorized to enter into this Agreement; (b) you have supplied accurate information in your Account Application; (c) no one except the Account Holders listed on the Account Application (and if community property is held, the Account Holders' spouses) has an interest in the Account; (d) no additional authorizations from third parties are required for you to open the Account and effect transactions therein; (e) except as you have otherwise indicated on your Account Application or in writing to us, (i) you are not an employee of or affiliated with any securities exchange or member firm of any exchange, the Financial Industry Regulatory Authority (FINRA), or any securities firm, bank, trust company, or insurance company; and (ii) you are not a director, 10% beneficial shareholder, policy-making officer, or otherwise an "affiliate" (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company; and (f) this Application Agreement, as amended from time to time, is a legal, valid and binding obligation, enforceable against you in accordance with its terms.

Section 4: Account Handling. Schwab will automatically hold all of your securities purchased, sales proceeds, dividends and interest. Schwab will also release your name, address and securities positions to companies in which we hold securities for your Account upon request, unless you notify us otherwise in writing. If you maintain more than one account

at Schwab, you authorize Schwab to transfer assets between your accounts when no written authorization is requested.

Section 5: Responsibility for Investment Decisions. You agree that you and any agent under a power of attorney or Investment Advisor (if you have one) are solely responsible for investment decisions in your Account, including whether to buy or sell a particular security. Unless required by law, or unless Schwab provides advice to you that is clearly identified as an individualized recommendation for you, you understand that Schwab has no obligation to determine whether a particular transaction, strategy, or purchase or sale of a security is suitable for you. Your obligation includes an affirmative duty to monitor and stay informed about your Account and your investments and respond to changes as you deem appropriate.

Unless Schwab otherwise agrees with you in writing, Schwab does not have any discretionary authority or obligation to review or make recommendations for the investment of securities or cash in your Account.

You acknowledge that Schwab does not provide tax or legal advice.

Section 6: Payment of Indebtedness. You agree to make payment of any indebtedness related to your Account, including, but not limited to, any such indebtedness that results from instructions provided to Schwab by you, your agent or any attorney-in-fact under a power of attorney or Investment Advisor authorized to make transactions in your Account. We may elect anytime, with or without notice, to make any debit balance or other obligation related to your Account immediately due and payable. We may report any past-due account to a consumer and/or securities credit reporting agency. We may also refer your Account to a collection agency.

Section 7: Granting a Lien on Your Accounts. As security for the repayment of all present or future indebtedness owed to us by each Account Holder, each Account Holder grants to us a first, perfected and prior lien on, a continuing security interest in, and right of set-off with respect to all property that is, now or in the future, held, carried or maintained for any purpose in or through Schwab, and, to the extent of such Account Holder's interest in or through, any present or future account with us or our affiliates in which the Account Holder has an interest. In the event of a breach or default by you under this Agreement, Schwab will have the rights and remedies available to a secured creditor under all applicable laws in addition to the rights and remedies provided in this Agreement.

If you owe money to Schwab as the result of activity in your Account and there are assets available in any non-retirement brokerage account that you hold at Schwab which could fully or partially satisfy the debt, you agree that, upon Schwab's written demand, you will execute all documents necessary to effect a transfer from your non-retirement brokerage account and

agree to pay or cause such funds to be paid immediately to Schwab in order to satisfy your indebtedness to Schwab.

Section 8: Liquidations. Whenever it is necessary for our protection or to satisfy a margin deficiency, debit or other obligation owed us, we may (but are not required to) sell, assign and deliver all or any part of the property securing your obligations, or close any or all transactions in your Account. We may choose which property to buy or sell, which transactions to close and the sequence and timing of liquidation. We may take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that we choose in the exercise of our business judgment. You agree not to hold us liable for the choice of which property to buy or sell or of which transactions to close or for timing or manner of liquidation.

In certain circumstances we may, at our sole discretion, liquidate your entire margin loan balance to satisfy a margin call. You agree not to hold us liable for taking such action.

We may transfer property from any non-retirement brokerage account in which you have an interest to any other brokerage accounts in which you have an interest regardless of whether there are other account holders on either account, if we determine that your obligations are not adequately secured or to satisfy a margin deficiency or other obligation. You agree to pay on demand any account deficiencies after liquidation, whether liquidation is complete or partial.

All of the above may be done without demand for margin or notice of purchase, sale, transfer or cancellation to you. No demand for margin or notice shall impose on Schwab any obligation to make such demand or provide such notice to you in the future. Any such notice or demand is hereby expressly waived, and no specific demand or notice shall invalidate this waiver.

Section 9: Interest on Debit Balances. We will charge and compound interest on your debit balances (whether in a Margin or Cash Account) according to our *Disclosure of Credit Terms and Policies*.

Section 10: Borrowing Money and Margin Trading. All margin transactions are subject to our *Disclosure of Credit Terms and Policies* and our "Margin Borrowing at Schwab: Overview and Disclosure Statement." You agree not to enter an order for a margin transaction until you have read and understood the *Disclosure of Credit Terms and Policies* and the "Overview and Disclosure Statement."

Section 11: Loan Consent. You agree that property held in your Margin Account, now or in the future, may be borrowed (either separately or together with the property of others) by us (acting as principal) or by others. You agree that Schwab may receive and retain certain benefits (including, but not limited to, interest on collateral posted for such loans) to which you

will not be entitled. You acknowledge that, in certain circumstances, such borrowings could limit your ability to exercise voting rights or receive dividends, in whole or in part, with respect to the property lent. You understand that for property that is lent by Schwab, the dividends paid on such property will go to the borrower. No compensation or other reimbursements will be due to you in connection with such borrowings. However, if you are allocated a substitute payment in lieu of dividends, you understand that such a payment may not be entitled to the same tax treatment as may have been applied to the receipt of a dividend. You agree that Schwab is not required to compensate you for any differential tax treatment between dividends and payments in lieu of dividends. Schwab may allocate payments in lieu of dividends by any mechanism permitted by law, including by using a lottery allocation system.

Section 12: Using the Check Feature. You authorize checks to be issued as indicated in your Account Application. You agree that each Account Holder on your Account is authorized to write checks.

Section 13: Verification. You authorize Schwab to inquire from any source, including a consumer reporting agency, as to the identity (as required by U.S. federal law), creditworthiness and ongoing eligibility for the Account of the signatories to this application, any other person referred to on this application, or any person whom Schwab is later notified as associated with the account (as well as their spouses, if they live in a community property jurisdiction) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

Section 14: Required Arbitration Disclosures. Regulatory authorities require that any brokerage agreement containing a predispute arbitration agreement must disclose that this agreement contains a predispute arbitration clause. This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

1. the class certification is denied;
2. the class is decertified; or
3. the customer is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Section 15: Arbitration Agreement. Any controversy or claim arising out of or relating to (i) this Agreement, any other agreement with Schwab, an instruction or authorization provided to Schwab or the breach of any such agreements, instructions, or authorizations; (ii) the Account, any other Schwab account or Services; (iii) transactions in the Account or any other Schwab account; (iv) or in any way arising from the relationship with Schwab, its parent, subsidiaries, affiliates, officers, directors, employees, agents or service providers ("Related Third Parties"), including any controversy over the arbitrability of a dispute, will be settled by arbitration.

This arbitration agreement will be binding upon and inure to the benefit of the parties hereto and their respective representatives, attorneys-in-fact, heirs, successors, assigns and any other persons having or claiming to have a legal or beneficial interest in the Account, including court-appointed trustees and receivers. This arbitration agreement will also inure to the benefit of third-party service providers that assist Schwab in providing Services ("Third-Party Service Providers") and such Third-Party Service Providers are deemed to be third-party beneficiaries of this arbitration agreement.

The parties agree that this arbitration agreement will apply even if the application to open the Account is denied and will survive the closure of your Account and/or the termination of services rendered under this Agreement.

Such arbitration will be conducted by, and according to the securities arbitration rules and regulations then in effect of, the Financial Industry Regulatory Authority (FINRA) or any national securities exchange that provides a forum for the arbitration of disputes, provided that Schwab is a member of such national securities exchange at the time the arbitration is initiated. Any party may initiate arbitration by filing a written claim with FINRA or such eligible national securities exchange. If arbitration before FINRA or an eligible national securities exchange is unavailable or impossible for any reason, then such arbitration will be conducted by, and according to the rules and regulations then in effect of, the American Arbitration Association (AAA). If arbitration before the AAA is unavailable or impossible for any reason, the parties agree to have a court of competent jurisdiction appoint three (3) arbitrators to resolve any and

all disputes or controversies between or among the parties. Each party shall bear its own initial arbitration costs, which are determined by the rules and regulations of the arbitration forum. In the event of financial hardship, the arbitration forum may waive certain costs in accordance with such rules. At the conclusion of the hearing, the arbitrators will decide how to assess the costs of the arbitration among the parties.

Any award the arbitrator makes shall be final and binding, and judgment on it may be entered in any court having jurisdiction. This arbitration agreement shall be enforced and interpreted exclusively in accordance with applicable federal laws of the United States, including the Federal Arbitration Act. Any costs, fees or taxes involved in enforcing the award shall be fully assessed against and paid by the party resisting enforcement of said award.

For FINRA arbitrations, FINRA will appoint a single public arbitrator in customer cases decided by one arbitrator. In customer cases decided by three arbitrators, investors have the option of choosing an arbitration panel with two public arbitrators and one non-public arbitrator (Majority-Public Panel Rule) or a panel of all public arbitrators (Optional All-Public Panel Rule). If the customer declines to elect a panel selection method in writing by the applicable deadline, the Majority-Public Panel Rule for selecting arbitrators will apply.

All notices from one party to the other involving arbitration shall be considered to have been fully given when so served, mailed by first-class, certified or registered mail, or otherwise given by other commercially accepted medium of written notification.

In addition to the above provisions, if a party to this Agreement is or becomes a non-U.S. resident at the time of any controversy subject to this arbitration agreement, such party acknowledges and agrees to the following additional provisions:

- (1) The rules of the organization administering the arbitration specifically provide for the formal designation of the place at which the arbitration is to be held.
- (2) Entering into this Agreement constitutes consent to submit to the personal jurisdiction of the courts of the state of California, U.S.A., to interpret or enforce any or all of these arbitration provisions. Judgment on any arbitration award may be entered in any court having jurisdiction, or application may be made to such court for judicial acceptance of the award and an order of enforcement, as the case may be.
- (3) The exclusive language to be used by the parties and the arbitrators in the arbitration proceedings shall be English. Any party wishing an interpreter shall make all arrangements directly with the interpreter and shall assume all costs of the service.
- (4) If a party is a foreign government or state, state-owned or state-operated enterprise or other instrumentality of a foreign government or state, such party waives all rights of sovereign immunity and neither the Federal Act of State doctrine nor the doctrine of sovereign immunity shall apply insofar as any enforcement in courts located in the U.S.A. is concerned.

Section 16: Waiver of Class Action or Representative Action. Neither you nor Schwab shall be entitled to arbitrate any claims as a class action or representative action. You and Schwab agree that any actions between us and/or Related Third Parties shall be brought solely in our individual capacities. You and Schwab hereby waive any right to bring a class action, or any type of representative action against each other or any Related Third Parties in court. You and Schwab waive any right to participate as a class member, or in any other capacity, in any class action or representative action brought by any other person, entity or agency against Schwab or you.

Section 17: Electronic Copies. The electronically stored copy of your (or your agent's)

signature, any written instructions or authorizations, the Account Application and the Agreement and Disclosures is considered to be the true, complete, valid, authentic and enforceable record, admissible in judicial, administrative or arbitration proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. You agree to not contest the admissibility or enforceability of Schwab's electronically stored copy of such documents in any proceeding between you and Schwab.

Section 18: Float. You agree that Schwab may retain as compensation for services your Account's proportionate share of any interest earned on aggregated cash balances held in Schwab's bank account with respect to (1) assets

awaiting investment or (2) assets pending distribution from your Account. Such interest retained by Schwab shall generally be at money market rates. Schwab's receipt of such compensation is further described in the Agreements and Disclosures.

Section 19: Unclaimed Property. If no activity occurs in the Account within the time period specified by applicable state law, the Account may be transferred to the appropriate state.

Section 20: Information About SIPC. To obtain information about Securities Investor Protection Corporation (SIPC), including an explanatory SIPC brochure, please contact SIPC at www.sipc.org or 1-202-371-8300.

CLIENT COPY

Margin Borrowing at Schwab Overview and Disclosure Statement

charles SCHWAB

This is important information regarding margin borrowing, if you have requested the margin feature on your brokerage account. Please retain this document for your files.

A margin loan can be a powerful tool for maximizing your investments and is a convenient way to borrow against the securities you hold in your portfolio.

Margin loan proceeds can be used to buy additional securities and diversify your portfolio, as well as for non-investing needs and activities. Other benefits of margin loans can include competitive rates, no loan-origination fees and no preset payment schedule.

Schwab's margin account also enables you to sell short and potentially profit from downward price movements. Selling short involves additional market risk; be sure to familiarize yourself with short selling before using this strategy.

A complete list of terms and conditions pertaining to margin trading and short selling, including credit terms and policies, can be found in the Account Agreement. Please read this important document before opening a margin account.

When considering a margin loan, you should determine how the use of margin fits your own investment philosophy. Because of the risks involved, it is important that you fully understand the rules and requirements involved in trading securities on margin. The following paragraphs highlight some of these critical aspects of margin trading:

Margin trading increases your level of market risk. Margin trading increases your buying power, allowing you to purchase a greater amount of securities with your investing dollar. Therefore, your exposure to market volatility increases—a declining market could result in even greater losses. *A decline in the value of your securities that you purchase on margin may require you to provide additional funds to Schwab in order to avoid the forced sale of those securities or other securities in your account.*

Your downside is not limited to the collateral value in your margin account. If the securities in your account decline in value, so does the value of the collateral supporting your loan. When the value of the collateral falls below the maintenance margin requirements, or Schwab's higher "house" requirements, Schwab can move to protect its position. In order to cover margin deficiencies, Schwab may issue you a margin call—a request for additional cash—or sell securities from your account. If a sale does not cover the deficiency, you will be responsible for any shortfall.

Schwab may initiate the sale of any securities in your account, without contacting you, to meet a margin call. Schwab will attempt to involve you in the case of margin deficiency; however, market conditions may require the firm to quickly sell any of your securities without your consent. Because the securities are collateral for the margin loan, Schwab has the right to decide which security to sell in order to protect its interests. Even if Schwab has contacted you and provided a specific date by which you can meet a margin call, the firm can still take necessary steps to protect its financial interests, including immediately selling the securities without prior notice to you.

Schwab may increase its "house" maintenance margin requirements at any time and is not required to provide you with advance written notice. Changes in Schwab's policy regarding "house" maintenance margin requirements often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may cause Schwab to liquidate or sell securities in your account.

You are not entitled to an extension of time on a margin call. While an extension of time to meet margin requirements may be available to customers under certain conditions, a customer does not have a right to the extension.

Some accounts that carry a margin loan balance and hold dividend-paying securities may receive a "substitute income payment in lieu of a dividend" (PIL) which may be taxable as ordinary income. Taxable accounts that receive a PIL instead of a qualified dividend may also receive a supplemental credit from Schwab. This will be described on customer statements as a "Schwab substitute income credit." Schwab will not credit your account with this additional payment when we can identify instances where a dividend is not qualified.

- This credit is NOT "payment in lieu," and is unrelated to any payment from either the security issuer or the borrower.
- It is a discretionary credit from Schwab which may be discontinued in the future with or without notice.*
- It may be subject to tax at your ordinary income tax rate. Please consult your tax advisor about your specific tax situation.
- Because individual tax situations differ, Schwab cannot precisely calculate the additional tax costs a client might incur. Therefore, we do not intend, nor should clients expect, for this payment to be an exact reimbursement of any excess tax cost.

*Please refer to the "Loan Consent" section of your Account Agreement which states that no compensation is due in connection with such loans and that Schwab "is not required to compensate you for any differential tax treatment between dividends and payments in lieu of dividends."

When using margin, please keep these important rules and conditions in mind. To further explore how margin borrowing can work for you, please contact us at 1-800-435-4000, or call your team. Used correctly, and within one's means, a margin loan can be a valuable investment tool.

Authorization to Purchase Offshore Investment Shares

Process By
Schwab Int'l
Operations Only

charlesSCHWAB

- This form must be signed and sent from outside the United States.
- Investors wanting to purchase Offshore Investment Fund Shares should read and complete Sections A, B and C, as applicable.
- If an investment company is not registered in the United States under the Investment Company Act of 1940 and its shares are not registered in the United States under the Securities Act of 1933, then it is an "Offshore Fund." Complete Section A for all purchases. Complete Section B for purchase of any Sweep Fund. Complete Section C for accounts with U.S. addresses.

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+1-415-667-8400 (outside the U.S.)
Page 1 of 2

Schwab Account Number (if known)

Section A

I (we) appoint Charles Schwab & Co., Inc. as my (our) agent to purchase, hold, redeem and receive distributions from Offshore Funds, and I (we) make the following representations, as of the date below and on each date on which a purchase of Offshore Funds is made.

I (we) certify the following:

1. No person solicited or recommended the purchase of Offshore Funds while I was (we were) physically present in the United States or its territories or possessions.
2. I am (we are) not a U.S. person(s) (as defined on the back of this form).
3. I am (we are) an exempt foreign person(s) under U.S. tax laws and have completed and given to Charles Schwab & Co., Inc. a Substitute Form W-8 or will complete and return it concurrently with this form.
4. I (we) will notify Charles Schwab & Co., Inc. immediately if I (we) become a U.S. person(s) or am (are) no longer an exempt foreign person(s) under U.S. tax laws.

5. I (we) did not/will not purchase shares of Offshore Funds for the account or benefit of, or with funds provided by, a U.S. person or a person who is not an exempt foreign person under U.S. tax laws.
6. I (we) will not transfer shares or interests in Offshore Funds to any U.S. person or a person who is not an exempt foreign person under U.S. tax laws.

I (we) further certify:

Any purchase order of Offshore Funds for my (our) account will be made only from outside the United States and its territories and possessions, or trades in Offshore Funds for my (our) account will be made by a U.S. professional fiduciary with discretionary authority to trade in my (our) account.

Signature(s) and Date(s) Required

X

Account Holder/Authorized Agent Signature

Print Name

Date

X

Additional Account Holder/Authorized Agent Signature

Print Name

Date

Section B

Short-Term Liquidity Sweep Fund. In addition to completing Section A, Section B is to be completed by investors who choose to earn income on the Free Credit Balance (as that term is defined in the Account Agreement) in their Schwab Account.

If available in my (our) jurisdiction, I (we) elect to have the Free Credit Balance in my (our) Schwab Account automatically invested (i.e., swept) in shares of the Schwab U.S. Dollar Liquid Assets Fund, and if I (we) utilized the www.schwab.co.uk website to open my (our) account, I (we) consent to the provision to me (us) of an electronic copy of the Key Investor Information Document for the Schwab U.S. Dollar Liquid Assets Fund via www.schwab.co.uk, the website from which I (we) printed this form.

I (we) understand that the terms and conditions, including those regarding automatic investment and reception, described in the Schwab Sweep Funds section of my (our) Account Agreement, apply to the above fund, and I (we) agree to be bound by such terms and conditions.

The fund may not be sold to or held by U.S. citizens, U.S. residents or U.S. persons, or by Irish residents. Distributions to investors who are not U.S. residents or citizens will not be subject to U.S. tax withholding, provided the account holder(s) has (have) provided documentation of status required by the U.S. Internal Revenue Service. The fund is not available in certain jurisdictions.

Signature(s) and Date(s) Required

X

Account Holder/Authorized Agent Signature

Print Name

Date

X

Additional Account Holder/Authorized Agent Signature

Print Name

Date

If your account has a U.S. address, you must complete Section C of this form to certify eligibility to purchase Offshore Funds. Only confirmations and statements, but no information concerning Offshore Funds, will be sent to a customer address within the United States.



Section C

(Complete this section ONLY if your account has a U.S. address.)

I hereby certify my citizenship and residence are as follows:

Name	Citizenship
Address	

Additional Account Holder

Name	Citizenship
Address	

I request that confirmations and statements be sent to the following U.S. address:

Name	Citizenship
Address	

Signature(s) and Date(s) Required

X Account Holder/Authorized Agent Signature	Print Name	Date
X Additional Account Holder/Authorized Agent Signature	Print Name	Date

Requirements to Be a Non-U.S. Person

Type of Account Holder

Natural Person
(or Registered Investment Advisor [RIA] Discretionary Account for a Natural Person)

Partnership or Corporation
(or RIA Discretionary Account for Partnership or Corporation)

Satisfies Requirements If:

Natural person is not a U.S. resident.

Partnership or corporation is organized or incorporated under the laws of any foreign jurisdiction.

But Does Not Satisfy If:

Natural person is a U.S. citizen.

Partnership or corporation is organized or incorporated by a U.S. person principally for the purpose of investing in securities not registered under the Securities Act of 1933.

Other Types of Account Holder

1. Trust

Satisfies requirements if:

Either no trustee is a U.S. person or (i) RIA acts as a trustee; (ii) a trustee who is not a U.S. person has sole or shared investment discretion with respect to the trust assets; and (iii) no beneficiary of the trust is a U.S. person (and the settlor is not a U.S. person if the trust is revocable).

2. Estate

Satisfies requirements if:

Either no executor or administrator is a U.S. person or (i) RIA is an executor or administrator; (ii) an executor or administrator of the estate who is not a U.S. person has sole or shared investment discretion with respect to the assets of the estate; and (iii) estate is governed by foreign law.

3. Employee Benefit Plan

Satisfies requirements if:

The plan is established and administered in accordance with the law, customary practices and documentation of a foreign jurisdiction.

4. Agency or Branch of a U.S. Person Located Outside the U.S.

Satisfies requirements if:

(i) Agency or branch operates for valid business reasons; and (ii) agency or branch is engaged in the business of insurance or banking and subject to substantive insurance or banking regulation in jurisdiction where located.

FOR CHARLES SCHWAB USE ONLY											
<input type="checkbox"/> 158 Offshore Authorization—Section A				<input type="checkbox"/> 159 USD2Z NRA Application—Section B				<input type="checkbox"/> 160 U.S. Address—Foreign Residence—Section C			
Source Code						Branch Office and Account Number					



Instructions for Completing Substitute Form W-8BEN (IRS Required Form)

Process By
Schwab Int'l
Operations Only

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+1-415-667-8400 (outside the U.S.)
Page 1 of 1

Purpose of Form

This form is used by a foreign person to establish foreign status, to claim beneficial ownership of the income for which the form is being provided and, if applicable, to claim a reduced rate of, or exemption from, withholding as a resident of a foreign country with which the United States has an income tax treaty.

Definitions

Beneficial owner. For payments other than those for which a reduced rate of withholding is claimed under an income tax treaty, the beneficial owner of income is generally the person who is required under U.S. tax principles to include the income in gross income on a tax return. A person is not a beneficial owner of income, however, to the extent that person is receiving the income as a nominee, agent or custodian, or to the extent the person is a conduit whose participation in a transaction is disregarded. In the case of amounts paid that do not constitute income, beneficial ownership is determined as if the payment were income.

Foreign partnerships, foreign simple trusts and foreign grantor trusts are not the beneficial owners of income paid to the partnership or trust. The beneficial owners of income paid to a foreign partnership are generally the partners in the partnership, provided that the partner is not itself a partnership, foreign simple or grantor trust, nominee or other agent. The beneficial owners of income paid to a foreign simple trust (that is, a foreign trust that is described in section 651(a)) are generally the beneficiaries of the trust, if the beneficiary is not a foreign partnership, foreign simple or grantor trust, nominee or other agent. The beneficial owners of a foreign grantor trust (that is, a foreign trust to the extent that all or a portion of the income of the trust is treated as owned by the grantor or another person under sections 671 through 679) are the persons treated as the owners of the trust. The beneficial owners of income paid to a foreign complex trust (that is, a foreign trust that is not a foreign simple trust or foreign grantor trust) is the trust itself.

The beneficial owner of income paid to a foreign estate is the estate itself.

Note: A payment to a U.S. partnership, U.S. trust or U.S. estate is treated as a payment to a U.S. payee that is not subject to 30% foreign-person withholding. A U.S. partnership, trust or estate should provide the withholding agent with a Form W-9.

Foreign person. A foreign person includes a nonresident alien individual, a foreign corporation, a foreign partnership, a foreign trust, a foreign estate and any other person that is not a U.S. person. It also includes a foreign branch or

office of a U.S. financial institution or U.S. clearing organization if the foreign branch is a qualified intermediary. Generally, a payment to a U.S. branch of a foreign person is a payment to a foreign person.

Specific Instructions for Part 1

Line 4. Your permanent residence address is the address in the country where you claim to be a resident for purposes of that country's income tax. If you are giving Form W-8BEN to claim a reduced rate of withholding under an income tax treaty, you must determine your residency in the manner required by the treaty. **Do not** show the address of a financial institution, a post office box or an address used solely for mailing purposes. If you are an individual who does not have a tax residence in any country, your permanent residence is where you normally reside. If you are not an individual and you do not have a tax residence in any country, the permanent residence address is where you maintain your principal office.

Specific Instructions for Part 2

Line 9a. Enter the country where you claim to be a resident for income tax treaty purposes. For treaty purposes, a person is a resident of a treaty country if the person is a resident of that country under the terms of the treaty.

Line 9c. An entity (but not an individual) that is claiming a reduced rate of withholding under an income tax treaty must represent that it: (1) derives the item of income for which the treaty benefit is claimed and (2) meets the limitation on benefits provisions contained in the treaty, if any.

An item of income may be derived by either the entity receiving the item of income or by the interest holders in the entity or, in certain circumstances, by both. An item of income paid to an entity is considered to be derived by the entity only if the entity is not fiscally transparent under the laws of the entity's jurisdiction with respect to the item of income. An item of income paid to an entity shall be considered to be derived by the interest holder in the entity only if: (1) the interest holder is not fiscally transparent in its jurisdiction with respect to the item of income and (2) the entity is considered to be fiscally transparent under the laws of the interest holder's jurisdiction with respect to the item of income. An item of income paid directly to a type of entity specifically identified in a treaty as a resident of a treaty jurisdiction is treated as derived by a resident of that treaty jurisdiction.

If an entity is claiming treaty benefits on its own behalf, it should complete Form W-8BEN. If an interest holder in an entity that is considered

fiscally transparent in the interest holder's jurisdiction is claiming a treaty benefit, the interest holder should complete Form W-8BEN on its own behalf, and the fiscally transparent entity should associate the interest holder's Form W-8BEN with a Form W-8IMY completed by the entity.

To determine whether an entity meets the limitation of benefits provisions of a treaty, you must consult the specific provisions or articles under the treaties. Income tax treaties are available on the IRS website at www.irs.gov.

Note: If you are an entity that derives the income as a resident of a treaty country, you may check this box if the applicable income tax treaty does not contain a "limitation on benefits" article.

Change in Circumstances. If a change in circumstances makes any information on the Form W-8BEN you have submitted incorrect, you must notify the withholding agent or the payer within 30 days of the change and you **must** file a new W-8BEN or other appropriate form.

A change of address to an address in the U.S. is a change in circumstances. Generally, a change of address within the same foreign country or to another foreign country is not a change in circumstances. However, if you use Form W-8BEN to claim treaty benefits, a move to the U.S. or outside the country where you have been claiming treaty benefits is a change in circumstances.

If you become a U.S. citizen or resident after you submit Form W-8BEN, you must notify the withholding agent or the payer within 30 days of becoming a U.S. citizen or resident. You may be required to provide a Form W-9.

Expiration of Form W-8BEN. Generally, a Form W-8BEN provided without a U.S. Taxpayer Identification Number (TIN) will remain in effect for a period starting on the date the form is signed and ending on the last day of the third succeeding calendar year, unless a change in circumstances makes any information on the form incorrect. For example, a Form W-8BEN signed on January 10, 2001, remains valid through December 31, 2004.

A Form W-8BEN furnished with a TIN remains in effect until a change in circumstances makes any information on the form incorrect, provided that the withholding agent or payer reports on Form 1042-S at least one payment annually to the beneficial owner who provided the Form W-8BEN.

For complete instructions or more information on the W-8 forms, please refer to the IRS website at www.irs.gov. If you have any other questions regarding your application or account, please contact Schwab.

Substitute Form W-8BEN (IRS Required Form) Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding



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Page 1 of 3

Department of the Treasury, Internal Revenue Service

- Section references are to the Internal Revenue Code.
- For complete instructions or more information on the W-8 forms, please refer to the Internal Revenue Service (IRS) website at www.irs.gov.
- Give this form to the withholding agent or payer. Do not send to the IRS.

Do not use this form for:

Instead, use Form:

- A U.S. citizen or other U.S. person, including a resident alien individual W-9
- A person claiming an exemption from U.S. withholding on income effectively connected with the conduct of a trade or business in the United States W-8ECI
- A foreign partnership, a foreign simple trust, or a foreign grantor trust (See instructions for exceptions.) W-8ECI or W-8IMY
- A foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization, foreign private foundation, or government of a U.S. possession that received effectively connected income or that is claiming the applicability of section(s) 115(2), 501(c), 892, 895 or 1443(b) W-8ECI or W-8EXP

Note: These entities should use Form W-8BEN if they are claiming treaty benefits or are providing the form only to claim they are a foreign person exempt from backup withholding.

- A person acting as an intermediary. W-8IMY

Note: See IRS instructions for additional exceptions.

Part 1. Identification of Beneficial Owner (See instructions.) Important reminder: **Each** account holder must complete a separate W-8 form, unless the instructions above apply.

Account number required (unless new account)	
Home telephone number (country code) (city/area code) (number) / /	Business telephone number (country code) (city/area code) (number) / /
1 Name of individual or organization that is the beneficial owner	
2 Country of incorporation or organization	
3 Type of beneficial owner (Select only one.)	
<input type="checkbox"/> Simple trust	<input type="checkbox"/> Individual
<input type="checkbox"/> International organization	<input type="checkbox"/> Grantor trust
	<input type="checkbox"/> Central bank of issue
	<input type="checkbox"/> Corporation
	<input type="checkbox"/> Complex trust
	<input type="checkbox"/> Tax-exempt organization
	<input type="checkbox"/> Disregarded entity
	<input type="checkbox"/> Estate
	<input type="checkbox"/> Private foundation
	<input type="checkbox"/> Partnership
	<input type="checkbox"/> Government
4 Permanent residence address (street, apt. or suite number, or rural route). Do not use a P.O. box or an in-care-of address.	
City or town, state or province (Include postal code where appropriate.)	Country (Do not abbreviate.)
5 Mailing address (If different from above. If a U.S. address, see page 3.)	
City or town, state or province (Include postal code where appropriate.)	Country (Do not abbreviate.)
6 U.S. Taxpayer Identification Number, if required	7 Foreign tax identifying number, if any (optional)
<input type="checkbox"/> Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)	
<input type="checkbox"/> Employer Identification Number (EIN)	
8 Reference number(s)	

Part 2. Claim of Tax Treaty Benefits (Please complete to receive a lower tax treaty rate, if applicable.)

9 I certify that (check all that apply):

- The beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.
- If required, the U.S. Taxpayer Identification Number is stated on line 6.
- The beneficial owner is not an individual, derives the item (or items) of income for which the treaty benefits are claimed, and, if applicable, meets the requirements of the treaty provision dealing with limitation on benefits. (See IRS instructions.)
- The beneficial owner is not an individual, is claiming treaty benefits for dividends received from a foreign corporation or interest from a U.S. trade or business of a foreign corporation, and meets qualified resident status. (Please refer to IRS instructions.)
- The beneficial owner is related to the person obligated to pay the income within the meaning of Section 267(b) or Section 707(b), and will file Form 8833 if the amount subject to withholding received during a calendar year exceeds, in the aggregate, \$500,000.



Part 2. Claim of Tax Treaty Benefits (Continued)

10 Special rates and conditions (if applicable; see IRS instructions): The beneficial owner is claiming the provisions of Article _____ of the treaty identified on line 9a above to claim a _____% rate of withholding on (specify type of income): _____

Explain the reasons the beneficial owner meets the terms of the treaty article: _____

Part 3. Notional Principal Contracts

11 I have provided or will provide a statement that identifies those notional principal contracts from which the income is **not** effectively connected with the conduct of a trade or business in the United States. I agree to update this statement as required.

Part 4. Certification

Under penalties of perjury, I declare that I have examined the information on this form, and to the best of my knowledge and belief it is true, correct and complete. I further certify under penalties of perjury that:

1. I am the beneficial owner (or am authorized to sign for the beneficial owner) of all the income to which this form relates;
2. The beneficial owner is not a U.S. person;
3. The income to which this form relates is (a) not effectively connected with the conduct of a trade or business in the United States, (b) effectively connected but is not subject to tax under an income tax treaty, or (c) the partner's share of a partnership's effectively connected income; **and**
4. For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt or custody of the income of which I am the beneficial owner, or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner.

Signature and Date Required

X Signature of beneficial owner (or individual authorized to sign for the beneficial owner)	Capacity in which acting	Date
---	--------------------------	------

AFFIDAVIT APPLICABLE TO PRIOR PERIODS. Under penalties of perjury, I declare that I have examined and signed the above Form W-8BEN and that the information contained therein remained the same and unchanged and was true and correct and complete since January 1, 2006, or the date my account was opened, whichever is later, to present. (Please attach a separate, signed statement if any information has changed).

Signature and Date Required

X Signature of beneficial owner (or individual authorized to sign for the beneficial owner)	Capacity in which acting	Date
---	--------------------------	------



Part 4. Certification (Continued)

If a U.S. address is specified on this W-8 form or used as a mailing, legal, alternate or business address on your account, please read the section below.

SPECIAL ATTENTION FOR U.S. ADDRESSES

Important Information About Tax Withholding on Your Schwab Account

Each account holder must complete a separate W-8 form. You may reproduce photocopies of the form, but original signatures are required from each account holder.

Regulations Impacting Account Holders Using a U.S. Address

Internal Revenue Service (IRS) regulations currently require Schwab, as your custodian, to secure additional documentation from foreign clients who disclose U.S. addresses in the following contexts:

- U.S. address used as your mailing, business or alternate address
- U.S. mailing address used to receive correspondence from Schwab (for example, account statements, trade confirmations, etc.)
- U.S. (mailing, legal, alternate or business) address used in any other context with your account

Please note: If the address noted on your account is outside the U.S., but you have instructed Schwab to forward any account-related information to another party (for example, a bank, CPA, relative, tax accountant, etc.) with a U.S. address, you (the account holder) are subject to this IRS rule.

This regulation is applicable whenever you and/or a joint account holder list a U.S. address on your account. You may obtain more detailed information about this regulation by way of Publication 515 on the IRS website at www.irs.gov.

If a U.S. address appears for any of the above reasons, the IRS requires that you **submit all** of the documentation listed below to Schwab together with your W-8 form. (Failure to provide Schwab with all the required documentation listed below may result in the maximum applicable tax withholding rate on your account[s].)

- A **Letter of Explanation** signed by **each** account holder explaining:
 1. Why the above-mentioned address(es) is/are associated with the account(s)
 2. To whom the address belongs
 3. How mail is obtained from the above-mentioned address(es)
 4. How often mail is collected from the above-mentioned address(es)
- Current copy of a valid passport that does not contain a U.S. address (or government-issued identification (ID)), for **each** account holder

Please mail the completed W-8 form(s) and Letter of Explanation (if applicable) to the following address:

Schwab International Operations
P.O. Box 2912
Phoenix, AZ 85062-2912
United States of America

Please call 1-877-686-1937 (inside the U.S.) or +1-415-667-8400 (outside the U.S.) if you have any questions.



Schwab One International® Corporate Account Application Addendum



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Please use this addendum for one of these two purposes: (1) to include additional directors, executive officers and beneficial owners; and/or (2) to provide information regarding related entities.

Name of Organization				
Jurisdiction of Incorporation				
Legal Address (no P.O. boxes)	City	State or Province	Country	Postal or Zip Code

1. Additional Directors, Executive Officers and Beneficial Owners

Use this form to include additional persons as directors, executive officers and beneficial owners of the corporation listed above. Fill in the boxes below for additional persons.

Director

Name (First)		(Middle)	(Last/Surname)	
Home Street Address (no P.O. boxes)				
City	State or Province	Country	Postal or Zip Code	
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____			Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
U.S. Social Security/Tax ID No. (if applicable)				
Passport Number	Place of Issuance	Expiration Date (dd/mm/yyyy)		
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)				

Director

Name (First)		(Middle)	(Last/Surname)	
Home Street Address (no P.O. boxes)				
City	State or Province	Country	Postal or Zip Code	
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____			Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
U.S. Social Security/Tax ID No. (if applicable)				
Passport Number	Place of Issuance	Expiration Date (dd/mm/yyyy)		
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)				

Executive Officer

Name (First)		(Middle)	(Last/Surname)	
Home Street Address (no P.O. boxes)				
City	State or Province	Country	Postal or Zip Code	
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____			Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
U.S. Social Security/Tax ID No. (if applicable)				
Passport Number	Place of Issuance	Expiration Date (dd/mm/yyyy)		
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)				

Executive Officer

Name (First)		(Middle)	(Last/Surname)	
Home Street Address (no P.O. boxes)				
City	State or Province	Country	Postal or Zip Code	
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____			Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
U.S. Social Security/Tax ID No. (if applicable)				
Passport Number	Place of Issuance	Expiration Date (dd/mm/yyyy)		
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)				

FOR CHARLES SCHWAB USE ONLY:														
Branch Office and Account Number														



1. Additional Directors, Executive Officers and Beneficial Owners (Continued)

Shareholder/Beneficial Owner

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (dd/mm/yyyy)

Shareholder/Beneficial Owner

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (dd/mm/yyyy)

Please submit additional copies of this form if there are additional beneficial ownership interests. The corporation is required to give immediate notice to Schwab of any change in beneficial ownership interest.

2. Add Related Entity

Use this form to provide information regarding a corporation or other entity that is itself a director, executive officer or beneficial owner of the corporation opening the account.

Name of Organization _____

Relation to Organization Opening Account

- Director
- Executive Officer
- Beneficial Owner (e.g., shareholder/member)

Jurisdiction of Incorporation _____

Legal Address (no P.O. boxes) _____

For adding an entity, please provide the same "proof of identity of corporation" and "proof of identity of relevant individuals" documents for the Related Entity that are required of the corporation opening the account (as listed on the Schwab One International® Corporate Account Instructions). Then fill in the boxes below for the directors, executive officers and beneficial owners of the Related Entity.

Director

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (dd/mm/yyyy)
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		

Director

Name (First) (Middle) (Last/Surname)		
Home Street Address (no P.O. boxes)		
City	State or Province	Country Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
U.S. Social Security/Tax ID No. (if applicable)		
Passport Number	Place of Issuance	Expiration Date (dd/mm/yyyy)
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		



2. Add Related Entity (Continued)

Executive Officer

Name (First)		(Middle)	(Last/Surname)	
Home Street Address (no P.O. boxes)				
City		State or Province	Country	Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____			Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
U.S. Social Security/Tax ID No. (if applicable)				
Passport Number	Place of Issuance		Expiration Date (dd/mm/yyyy)	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)				

Executive Officer

Name (First)		(Middle)	(Last/Surname)	
Home Street Address (no P.O. boxes)				
City		State or Province	Country	Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____			Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
U.S. Social Security/Tax ID No. (if applicable)				
Passport Number	Place of Issuance		Expiration Date (dd/mm/yyyy)	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)				

Shareholder/Beneficial Owner

Name (First)		(Middle)	(Last/Surname)	
Home Street Address (no P.O. boxes)				
City		State or Province	Country	Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____			Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
U.S. Social Security/Tax ID No. (if applicable)				
Passport Number	Place of Issuance		Expiration Date (dd/mm/yyyy)	

Shareholder/Beneficial Owner

Name (First)		(Middle)	(Last/Surname)	
Home Street Address (no P.O. boxes)				
City		State or Province	Country	Postal or Zip Code
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____			Country of Legal (Physical) Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
U.S. Social Security/Tax ID No. (if applicable)				
Passport Number	Place of Issuance		Expiration Date (dd/mm/yyyy)	

FOR CHARLES SCHWAB USE ONLY:												
Branch Office and Account Number												

