

Dear Investor,

We thank you for your interest in Internaxx.

With Internaxx, international investing has never been easier.

With Internaxx, you will gain access to an international brokerage platform serving thousands of international and expatriate investors, and offering:

- The safety of a solid Luxembourg-based bank: Internaxx is a wholly owned subsidiary of **Aaa-rated** TD Bank.
- Online, real-time access at discounted prices to the **world's largest global markets**, whether you are trading stocks, forex, CFDs or futures.
- **0% entry fees** on investment funds from the leading names in asset management.
- A multi-currency cash account that pays out interest according to market conditions.

How can I get started?

Opening an account with Internaxx is easy. Please fill out and sign the enclosed application form, add a copy of your EU ID card or passport, and return them by post. If you intend to trade US securities, please also complete the enclosed W-8BEN form.

If you have any questions, please contact us on (+352) 2603 2003 or contact@internaxx.lu. We will be delighted to welcome you as a client.

Best regards,



Annemarie Jung
CEO, Internaxx Bank

Application form

internaxx

A TD Company



Checklist

- Complete page 3.
- Sign pages 4, 5 and 7 for joint applicants.
- Choose method A or B on page 6 to prove your identity and enclose a clear copy of your valid passport.
- If applying for a Derivatives Account in addition to a Standard Account (stocks, mutual funds and interest-bearing account), also sign page 12.
- Complete and sign one W-8BEN form for each account holder. Please visit www.internaxx.lu/forms for additional copies.
- Return the original documents to Internaxx in the enclosed envelope.

For help with the application, please contact the Client Desk at contact@internaxx.lu or (+352) 2603 2003.

Your personal details

Please complete the left column if you are applying for an individual account.
For a joint account please also complete the right column **and sign p.7.**

| | | | |
|--|--|---|--|
| <p>Account holder information</p> <p>Individual Account Holder</p> <p>Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr</p> <p>First name</p> <p>Middle name</p> <p>Last name</p> <p>Date of birth (day/month/year)</p> <p>Nationality</p> <p>Profession</p> <p>Employer</p> | | <p>Joint Applicant</p> <p>Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr</p> <p>First name</p> <p>Middle name</p> <p>Last name</p> <p>Date of birth (day/month/year)</p> <p>Nationality</p> <p>Profession</p> <p>Employer</p> | |
| <p>Residency (full address, no PO box)</p> <p>Individual Account Holder</p> <p>▪ House number/Street name</p> <p>.....</p> <p>▪ City</p> <p>▪ Country</p> <p>▪ Post Code</p> | | <p>Joint Applicant (if different)</p> <p>▪ House number/Street name</p> <p>.....</p> <p>▪ City</p> <p>▪ Country</p> <p>▪ Post Code</p> | |
| <p>Preferred mailing address</p> <p><i>(if different from residency address)</i></p> <p>▪ c/o</p> <p>▪ House number/Street name</p> <p>.....</p> <p>▪ City</p> <p>▪ Country</p> <p>▪ Post Code</p> | | <p>■ Account correspondence will be sent to your residency address or, if applicable, your preferred mailing address.</p> | |
| <p>Please state your tax residency</p> <p><i>(if different country from home address)</i></p> <p>.....</p> | | <p>Please state your tax residency</p> <p><i>(if different country from home address)</i></p> <p>.....</p> | |
| <p>Please give your contact details*</p> <p>▪ Business telephone</p> <p>▪ Home telephone</p> <p>▪ Mobile telephone</p> <p>▪ E-mail</p> <p>.....</p> <p>▪ Time when we can best reach you</p> | | <p>Please give your contact details*</p> <p>▪ Business telephone</p> <p>▪ Home telephone</p> <p>▪ Mobile telephone</p> <p>▪ E-mail</p> <p>.....</p> <p>▪ Time when we can best reach you</p> | |

* Please note that once we receive your Application Form, we will phone you to confirm the receipt and to collect additional information required by local law.

General Risk Warning Notice

As a general rule, the Client should not transact, unless he/she understands the nature of the transaction he/she is entering into and the exposure to risk. The Client should therefore carefully consider whether that kind of trading is appropriate for him/her in the light of his/her experience, objectives, financial resources and other relevant circumstances.

Internaxx Bank S.A. assumes that the Client is familiar with the risks inherent in purchasing, selling and holding securities. The term "risk" is used to refer, in particular, to credit risks, market risks and liquidity risks associated with shares, bonds and investment funds as well as foreign exchange rate risks. Without being exhaustive, these risks can be described as follows:

The economic risk: changes linked to economic cycles always have an impact on securities prices. Prices fluctuate in line with expectations of recession or economic growth. The length and scope of economic cycles vary over time, as does the repercussion on the different sectors of the economy. Moreover, economic cycles can vary from one country to another. Failure to take this into account or a wrong estimation of future economic trends when making an investment decision can result in losses. The investor must take into account the impact of economic conditions on interest rate trends and foreign exchange rates as well as on company earnings in the respective country.

The inflation risk: inflation is measured by the rise in consumer prices. It corresponds to the loss of purchasing power over time. The investor loses purchasing power whenever inflation (of the investor's national economy) exceeds the return on investment (coupons, dividends and capital gains). Investors should therefore base their decisions on the effective interest rate, i.e. the difference between the interest rate and inflation.

The country risk: a country may default and/or suspend foreign exchange of its currency. This risk includes both economic and political instability. In the event of a foreign currency crunch or restrictions on foreign transfers, an investor may not receive the payments to which he/she is entitled. The investor could also receive payments in a foreign currency that is no longer exchangeable due to foreign exchange restrictions. In principle there is no protection against such a risk, as can be seen from the most recent examples of Argentina in 2002 and Iceland in 2009.


Investing in **Emerging Markets** may present an accrued risk compared to investments in well-established markets. Emerging markets are securities markets in countries characterized by, among other things, a certain degree of political instability and relatively unpredictable financial markets. Investments in emerging markets should be carried out exclusively by those persons who have a good knowledge of the markets in question and are thus in position to assess the various risk factors, such as political, economic and credit risks, exchange rate risks, market risks, liquidity and settlement risks, regulatory and legal risks.

The currency risk: foreign exchange risk is the same for all financial instruments, whether they are money market instruments, bonds, equities or derivative products. An investor that purchases a security of a currency other than the currency of his national economy (the benchmark currency) is exposed to foreign exchange risk, i.e. the risk that the foreign currency will depreciate versus the investor's national currency. The purchase of a US or Asian stock on a European stock exchange does not avoid the foreign exchange risk. The price variations in Euro take into account the variation in the share price on the stock's main market as well as exchange rate fluctuations. Investors can use currency futures and put options to hedge against foreign exchange risk. The key factors influencing exchange rates are inflation and interest rate differences between one country and another, economic forecasts for the country in question, the political situation and the safety of the investment. In addition, psychological factors, such as lack of confidence in the government, can trigger speculation on a currency.

The liquidity risk: insufficient market liquidity may prevent investors from selling financial instruments at market prices. A distinction has to be made between a lack of liquidity caused by the laws of market supply and demand and lack of liquidity due to financial instruments' characteristics or to market practice. A lack of liquidity due to market supply and demand arises when a financial instrument is almost exclusively in supply (seller's price or bid) or almost exclusively in demand (buyer's price or offer) at a certain price. Under such circumstances, buy or sell orders cannot be carried out immediately and or only partially (partial execution) and/or at unfavourable conditions. In addition, higher transaction costs may apply.

The credit risk: purchases of securities financed through loans are associated with additional risks. Supplementary collateral may be required if the prices of the pledged assets move such that the credit limit guaranteed by the pledge is exceeded. If the investor is unable to provide the additional collateral, the bank may be forced to sell the deposited securities at an unfavourable moment. Furthermore, the loss incurred due to an unfavourable movement in the price of a financial instrument may exceed the initial investment amount. Fluctuations in the prices of pledged securities may hinder the investor's ability to repay the loans. Investors need to be aware that, due to the leverage factor accompanying the purchase of credit-financed securities, the sensitivity to price fluctuations of such investments will be proportionally greater. As a consequence, chances for gain increase, as do risks of loss. The extent of those risks will depend on the amount of leverage associated with the investment: the greater the leverage, the greater the risks.

I/We hereby confirm that I/we have read and understood the General Risk Warning Notice stated above. I/We also expressly acknowledge that Internaxx Bank S.A. offers no personal investment recommendations or advisory service, and that in case of a question or a query about a transaction I/we am/are considering, I/We should consult with a qualified financial or/and legal advisor.

| Individual Account Holder's Name | Joint Applicant's Name | Power of Attorney's Name |
|---|---|---|
| | | |
| Signatures | | |
|  |  |  |
| | | |

Application to open a Standard and/or Derivatives Account(s)

I/We apply for entering into a business relationship with Internaxx Bank S.A. by the opening of the abovementioned account(s).

I/We confirm the information given beforehand is true and correct and that I/we will inform Internaxx Bank S.A. immediately of any changes in the above information, especially concerning my residency, tax residency, nationality, profession and employer.

I/We affirm that I/we have read and accepted the General Terms and Conditions, Terms and Conditions Securities and Investment funds custody and trading, and the Terms and Conditions Derivatives Service, as set forth in the application pack.

I/We fully certify under penalties of perjury that I/we am/are the beneficial owner(s) of all the assets entrusted to Internaxx Bank S.A. and income to which this form relates.

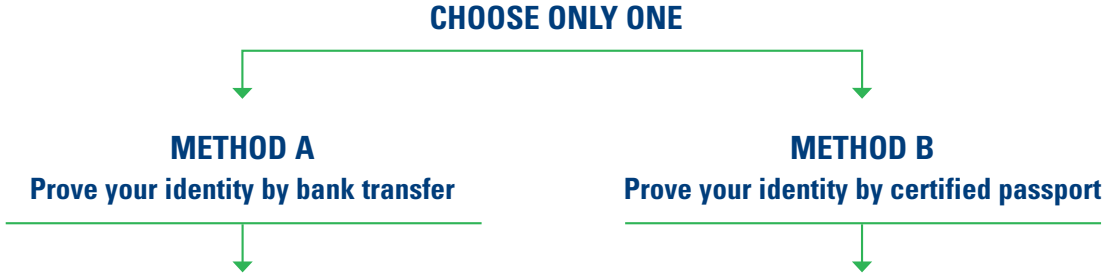
I/We confirm that I/we received the following documents, and fully understand and accept their contents:

- Application Brochure
- General Terms and Conditions
- General Risk Warning Notice
- Terms and Conditions Securities and Investment funds custody and trading (for Standard Account clients)
- Derivatives Risk Warning Notice (for Derivatives Account clients)
- Terms and Conditions Derivatives Service (for Derivatives Account clients)
- Best Execution Policy and Conflicts of Interest Policy available in the website's FAQ's section
- Commissions
- Joint account opening agreement (for joint account holders only)
- Instruction to hold mail (for applicants choosing the hold mail option only)

| | |
|--|--|
| <p>Individual Account Holder's Name</p> <p>.....</p> | <p>Joint Applicant's Name</p> <p>.....</p> |
| <p>Individual Account Holder</p> <p>Date and Place</p> <p>Signature </p> <p>.....</p> | <p>Joint Applicant</p> <p>Date and Place</p> <p>Signature </p> <p>.....</p> |

Proof of identity

In order to open your account, you need to establish your identity. You have 2 options to proceed. Please feel free to contact our Client Desk on (+352) 2603 2003 to get more detailed information about the opening procedure.



Take a **high quality, preferably colour copy** of the personal information pages, including the signature page, of each applicant's valid **passport**.
EU nationals may provide a copy of both sides of their EU ID card instead of their passport.

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Complete Bank Transfer Form on page 9 and return it with your application.

Please note, Internaxx Bank may ask you to provide further information and documentation in respect of funds transfers and cheques from certain countries, and in limited circumstances Internaxx Bank may have to decline the transfer request or cheque (notably if coming from non-FATF member countries).

By cheque (international clearing of cheques takes several weeks):

- With the application form, send us a cheque pre-printed with your name and payable to Internaxx, for a minimum amount of EUR 1,000 or equivalent.

Please provide a **high quality, preferably colour copy** of the personal information pages including the signature page, of each applicant's valid **passport**.
EU nationals may provide a copy of both sides of their EU ID card instead of their passport.

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Please ensure the copy of your document **is certified as a true original copy**.

Internaxx Bank only accepts certification by:

- an embassy, consulate, police office, notary, town-hall, local administration or other government authority,
- the Internaxx investment centre in Luxembourg (46a, avenue J.-F. Kennedy),
- the TD Direct Investing investment centre in London (Mid City Place, 71 High Holborn).

Each passport holder must be present.

We do not accept certification from banks, lawyers or US public notaries.

Instructions
Your certified passport or ID card must show:

- your photo, signature and personal information pages,
- the official stamp, signature, name and position of the certifying authority,
- date and place of certification.

It must be in English, French, German or Dutch. Otherwise you must include an official translation.

Certification must be less than 6 months old.



Joint account opening agreement

Please fill out this section if you intend to open a joint account.

The account holders acknowledge hereby that any accounts opened or to be opened subsequently with Internaxx Bank S.A. (hereafter “the Bank”) are governed by the General Terms and Conditions of the Bank, by the conditions stated on the Application Form and by the following special provisions.

Special provisions

- It is expressly agreed and understood that each holder of a joint account or joint custody account may dispose severally of the assets in account and of the securities held in custody account. For obligations arising from a joint account, the holders shall be liable for the full amount as joint and several debtors. Each holder may close all accounts held with the Bank against his/her sole instruction given in accordance with the identification and authentication procedures in place. In particular, the assets in account and securities held in custody account as well as arrears, interest and dividends may be withdrawn and, in general, all transactions on the above-mentioned accounts may be done by one of the account holders without intervention of the other(s). The Bank will be free from any commitment towards the account holders if such a payment or delivery of securities is done to one of the account holders against this holder’s sole instruction.
- The interests, dividends, arrears, distributions as well as any funds paid in by the account holders are credited to the account with the Bank.
- Each of the account holders, against his sole instruction and without intervention of the other(s), may give power to a third party to exercise for and on behalf of him, wholly or in part, the rights accruing to him from this agreement.
- It is expressly understood that in case of instructions received from joint account holders, such instructions shall be dealt without distinction of the relevant joint account holder having given the instruction.
- The decease of one or more of the account holders will produce no change in the rights and commitments mentioned above. In particular, the assets in an account may be paid and the securities in custody be handed over against discharge of one of the surviving account holders or the legal successor of the deceased account holder(s). The Bank may nevertheless require the presentation of specific documentation as a condition for the remittance of the assets to the surviving account holder or to the legal successor of the deceased account holder.

| | |
|---|---|
| Individual Account Holder’s Name | Joint Applicant’s Name |
| Individual Account Holder Date and Place | Joint Applicant Date and Place |
| Signature  | Signature  |
| | |

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Bank transfer order to Internaxx Bank

Please complete in CAPITALS, sign and return with your application.

Please debit my account for the amount stated below and credit my account with Internaxx Bank S.A. 46a, avenue J.-F. Kennedy L-2958 Luxembourg.


1 - Account Holder

| | | | | | | | | | | | | | | |
|------------------------------|-----------------------------|------------------------------|-----------------------------|-------|--|--|--|--|--|--|-----------|--|--|--|
| Title | <input type="checkbox"/> MR | <input type="checkbox"/> MRS | <input type="checkbox"/> MS | Other | | | | | | | | | | |
| Last Name | | | | | | | | | | | | | | |
| First and Middle Name(s) | | | | | | | | | | | | | | |
| House Number and Street Name | | | | | | | | | | | | | | |
| City | | | | | | | | | | | Post Code | | | |
| Country | | | | | | | | | | | | | | |

2 - Account to be debited (please complete all fields)

| | | | | | | | | | | | | |
|--------------|--|--|--|--|--|--|--|--|--|--|-----------|--|
| IBAN Number | | | | | | | | | | | | |
| Bank Name | | | | | | | | | | | | |
| Contact Tel. | | | | | | | | | | | | |
| Bank Address | | | | | | | | | | | | |
| City | | | | | | | | | | | Post Code | |
| Country | | | | | | | | | | | | |
| BIC/SWIFT | | | | | | | | | | | | |

3 - Amount to be debited

| | | | | | | |
|--|---|---------------------------------|--|---------------------------------|---------------------------------|--|
| Amount to transfer | | | | | | |
| <small>(Minimum EUR 1,000 for securities account or EUR 5,000 for derivatives, or equivalent).</small> | | | | | | |
| Currency | <input type="checkbox"/> EUR € | <input type="checkbox"/> GBP £ | <input type="checkbox"/> USD \$ | <input type="checkbox"/> CHF | <input type="checkbox"/> CAD \$ | |
| | <input type="checkbox"/> SEK | <input type="checkbox"/> SGD \$ | <input type="checkbox"/> JPY | <input type="checkbox"/> AUD \$ | | |
| Internaxx account to be credited | <input type="checkbox"/> Standard Account | | <input type="checkbox"/> Derivatives Account | | | |
| <small>(Tick only one)</small> | | | | | | |
| Signature: |  | Date: | | | | |

Payment Instruction for the Paying Bank For Internal Use Only

| | |
|-------------------------------|--|
| Beneficiary's Name | INTERNAXX BANK SA |
| Beneficiary's Account Number | |
| Beneficiary's Bank | BGL BNP Paribas SA |
| Bic/Swift Code | BGLLLULL |
| Bank Address | 50, avenue J.-F. Kennedy, L-2951, Luxembourg |
| Remittance information | Mandatory ref. <input type="text"/> |
| | (Please quote this information on your swift message) |

In case of query processing this bank transfer request, please contact our Account Administration Team:

Internaxx Bank SA
46a, avenue J.F. Kennedy
L-2958 Luxembourg

Tel.: (+352) 26 03 20 03

Fax: (+352) 26 03 20 42

Email: customerservice@internaxx.lu

Derivatives Risk Warning Notice

This brief statement does not disclose all of the risks and other significant aspects of trading derivatives. In light of the risks, the Client should undertake such transactions only if he/she understands the nature of the contracts (and the contractual legal relationship) into which he/she is entering and the extent of his/her exposure to risk. Trading derivatives is not suitable for many members of the public. The Client should carefully consider whether trading is appropriate for him/her in light of his/her experience, objectives, financial resources and other relevant circumstances.

I. Basics

1. Effect of "leverage" and "gearing"

Transactions in derivatives such as foreign exchange, CFD's and Futures carry a high degree of risk. The amount of initial margin may be small relative to the value of the derivatives contract value so that transactions are "leveraged" or "geared". This means that a relatively small market move will lead to a proportionately much larger movement in the funds the Client has deposited or will have to deposit. This may work for, as well as against the Client. The Client may sustain a total loss of initial margin funds and any additional funds deposited with us to maintain his/her position. If the market moves against his/her position or margin levels are increased, the Client may be called upon to pay substantial additional funds on short notice to maintain your position. If you fail to comply with a request for additional funds within the time and with the means prescribed, his/her position may be liquidated at a loss and he/she will be liable for any resulting deficit. The Client may risk losing more than 100% of his/her initial investment and/or of any additional funds/assets deposited on his/her derivatives account and/or of any other account at the Bank, and subsequently be faced with a residual debt towards the bank.

2. Risk-reducing Orders or Strategies

The placing of certain orders (e.g. "stop-loss" orders where permitted under local law), which are intended to limit losses to certain amounts, may, however, not be effective because market conditions make it impossible to execute such orders. In the case of a simple stop loss order, Internaxx will execute Client's order when it is reasonably able to do so: the order may be executed at less than your stop loss price, in the case of a long positions, or at more than his/her stop loss price, in the case of a short position.

3. Contingent liability transactions

CFD transactions will not be undertaken on a recognised investment exchange. Contracts for Difference can only be settled in cash. Internaxx will establish the trading structure. Internaxx will execute equity CFD's at Internaxx's quotation which may include a premium or a discount to the "underlying market". When the underlying market is closed, Internaxx's quotation may be influenced by the weight of other Client's buying or selling with Internaxx or its counterparts.

The Client will have to close any trade with Internaxx if it was originally entered into with Internaxx.

4. Suspension or Restriction of Trading

Market condition (e.g. illiquidity) and/or the operation of the rules of certain markets (e.g. the suspension of trading in any contract or contract month because of price limits or "circuit breakers") may increase the risk of loss by making it difficult or impossible to liquidate/offset positions.

Furthermore, normal pricing relationships between the underlying interest and the future, and the underlying interest and the option may not exist. This may occur when, for example, the futures contract underlying the option is subject to price limits when the option is not. The absence of an underlying reference price may make it difficult to judge fair value.

5. Commission and other Charges

Before trading, the Client should obtain a clear explanation of all commissions, fees and other charges for which he/she will be liable. These charges will affect his/her net profit (if any) or increase his/her loss. These charges are deemed to have been accepted by the Client upon opening an account with Internaxx.

6. Currency Risks

The potential for profit and loss from transactions in foreign markets or in foreign denominated contracts will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

7. Trading Facilities

Most open-outcry and electronic trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems they are vulnerable to temporary disruption or failure. Client's ability to recover certain losses may be subject to limits on liability imposed by the system provider, the market, and/or clearing house.

8. Electronic Trading

Trading on an electronic trading system may differ from trading in an open-cry market and other electronic trading systems. If the Client undertakes transactions on an electronic trading system, he/she will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that his/her order is either not executed according to Client's instructions or not executed at all.

9. Off-Exchange Transactions

In some jurisdictions, and only then in restricted circumstances, firms are permitted to effect off-exchange transactions. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before the Client undertakes such a transaction he/she should familiarise his/herself with applicable rules and attendant risks.

II. Specific risks

1. CFDs

The Contract For Difference ("CFD") is a contract for difference by reference to fluctuations in the price of the relevant security or index. It is concluded between two parties with a view to exchanging the difference between the price of the underlying instrument upon acquisition of the contract and the price of the underlying instrument at the end of the contract multiplied by the number of units of the underlying instrument stated in the contract. CFD do not have a maturity date and can be traded at any time. They are traded on the OTC (over-the-counter) market. The underlying instrument covers shares currencies or indices. The Client needs to deposit a guarantee in order to create the required initial margin. The purpose of this margin is to hedge potential losses which may result from the transaction. Investing in a contract for difference carries a high degree of risk because the gearing or leverage often obtainable means that a small deposit or down payment can lead to large losses as well as gains. This also means that a relatively small movement can lead to a proportionately much larger movement in the value of his/her investment and this can work against the Client as well as for him/her.

2. Foreign exchange

Foreign exchange transaction denotes one of the following two contracts: (i) a foreign exchange spot contract ("Spot") is a contract according to which the parties agree to exchange given volumes of currency within a payment period that corresponds to the delivery period; (ii) an OTC currency forward contract ("Forward Outright") is a contract according to which the parties agree to exchange given volumes of currency within an agreed term generally exceeding two working days. These contracts are traded on the OTC (over-the-counter) market. Investing in Forex transactions carries a high degree of risk as foreign currencies could fluctuate hardly over a period.

3. Warrants

A warrant is a time limited right to subscribe for shares, debentures, loan stock or government securities and is exercisable against the original issuer of the underlying securities. Some other instruments are also called warrants but are actually options (for example, a right to acquire securities which is exercisable against someone other than the original issuer of the securities, often called a 'covered warrant').

It is important to note that a relatively small movement in the price of the underlying security results in a disproportionately large movement, unfavourable or favourable, in the price of the warrant. As a result, the prices of warrants can be volatile. The right to subscribe conferred by a warrant is generally limited by time, which means that if the Client fails to exercise this right within the predetermined time-scale then the investment becomes worthless. It is therefore important to understand that if the Client is considering purchasing a warrant he/she should be prepared to lose all of the money he/she has invested plus any commission or other transaction charges.

4. Options and Futures


Transactions in options carry a high degree of risk. Purchasers and sellers of options should familiarise themselves with the type of option which they contemplate trading and the associated risks. You should calculate the extend to which the value of the options must increase for your position to become profitable, taking into account the premium and all transaction costs.

The purchaser of options may offset or exercise the options or allow the option to expire. The exercise of an option results either in a cash payment or in the purchaser acquiring or delivering the underlying interest. If the option contract is on a futures contract, the purchaser will acquire a futures position with associated liabilities for margin. If the purchased option expires worthless, you will suffer a total loss of your investment. Selling an option generally entails considerably greater risk than purchasing options. Although the premium received by the seller is fixed, the seller may sustain a loss well in excess of that amount. The seller will be liable for additional margin to maintain the position if the market moves unfavourably.

The seller will also be exposed to the risk of the purchaser exercising the option and the seller will be obligated to either settle the option in cash or to acquire or deliver the underlying interest. If the option is on a future, the seller will acquire a position in a future with associated liabilities for margin. If the option is covered by the seller holding a corresponding position in the underlying interest or a future or another option, the risk may be reduced. If the option is not covered, the risk of loss can be unlimited.

I/We declare by my/our signature:

- to have received, read and understood this Derivatives Risk Warning Notice and all of its contents,
- to have received, read and understood the product information material relating to the relevant product,
- to have received additional information about the product and the inherent possibilities and risks,
- to have received satisfactory answers to all my/our questions regarding the terms & conditions and other issues relating to the product,
- to have received read and understood the contractual terms and conditions for the relevant product,
- that I have had time and opportunity to present and discuss the entire basis of the product and the idea of the product with an experienced third party to acknowledge, recognise, understand and accept the inherent risks related to trading derivatives,
- and that the investment amount is chosen in the light of my total financial circumstances and is reasonable seen in this relation.

| Individual Account Holder's Name | Joint Applicant's Name | Power of Attorney's Name |
|---|---|---|
| | | |
| Signatures | | |
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| | | |

Transfer of securities to Internaxx Bank

Please complete ALL sections below in CAPITALS, and sign below. Please note that for joint accounts, both account holders have to sign this form. Upon receipt, we will contact you to confirm acceptance of your securities by our custodian, and contact your bank or broker to initiate the transfer.

Your details

| | |
|----------------|--|
| Account Number | |
| Title | <input type="checkbox"/> MR <input type="checkbox"/> MRS <input type="checkbox"/> MS Other _____ |
| Surname | |
| First Name | |
| Address | |

Stock to be transferred

Please send us a printout of your portfolio to be transferred (if possible). Transfers of the following securities are not accepted: Bearer Bonds, Warrants, Covered Warrants and Over the Counter stock (OTC).

| Name of stock | Quantity | ISIN Number | Listed Exchange |
|---------------|----------|-------------|-----------------|
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Transferring broker details

| | |
|--|---|
| Broker Name | |
| Account Number | |
| Address | |
| Contact Name | |
| Contact Email | |
| Contact Tel. | |
| Contact Fax. | |
| Please confirm that | <input type="checkbox"/> Yes, your broker is aware of the transfer |
| | <input type="checkbox"/> Yes, all relevant transfer fees have been paid to your broker |
| Please confirm with which method your broker will accept our instruction | <input type="checkbox"/> Email <input type="checkbox"/> Fax <input type="checkbox"/> Letter |

Optional

Declaration

I hereby instruct, authorize and mandate Internaxx Bank S.A. to disclose and make available any information (including in particular information on my name, address, transaction information related to the securities transfer and the nature of my relationship with Internaxx Bank S.A.) to the below listed disclosure recipients for further processing under their control to the extent and as long as this is necessary for the purpose of executing this securities transfer order:

- my bank or broker indicated above in this transfer order form,
- the executing broker Internaxx Bank S.A. uses for carrying out the securities transfers, TD Direct Investing (Europe) Limited or any custodians, sub-custodians or other intermediaries potentially used by TD Direct Investing (Europe) Limited when assisting Internaxx Bank S.A. in carrying out the securities transfer,
- the central securities depository relevant for the securities transfer and operating a clearing and settlement system in which the executing broker or their custodian is a direct clearing member, e.g. Euroclear UK & Ireland Limited, The Depository Trust Company, or any successor thereof,
- the issuer and its registrar and transfer agent(s) in case the securities to be transferred are registered securities,
- the securities transferee and the transferee's custodian, including any sub-custodians or intermediaries used by them,
- a communication medium belonging to or used by any of the before-mentioned disclosure addressees, such as SWIFT (Society for Worldwide Interbank Financial Telecommunication).

I hereby waive, to the extent necessary, any confidentiality or secrecy obligations that Internaxx Bank S.A. may have to me for the purpose of allowing such disclosure or making available by Internaxx Bank S.A. to these disclosure recipients for the purpose of and to the extent necessary for executing my securities transfer order.

I acknowledge and accept that the above disclosure or making available may entail that personal data relating to me, my relationship with Internaxx Bank S.A. or the securities transfer being stored in central data banks of the above disclosure recipients. Such data banks may, as the case may be, be operated by other entities used by the relevant disclosure recipient and may be located outside of Luxembourg. I was informed, acknowledge and accept that due to the fact that the relevant information is transferred electronically and made available outside of Luxembourg the same level of confidentiality and the same level of protection in relation to data protection regulations as currently in force in Luxembourg may not be guaranteed while such information is transferred and stored abroad. Consequently, information thus stored may be disclosed to authorities of the country of storage or courts pursuant to that country's legislation.

| | |
|---|-----------------|
| Signature(s): | Date and place: |
|  | |

For Internal Use Only

| | | | |
|--|----------------------|-----------------|----------------------|
| TD Direct Investing (Europe) Limited DTC | <input type="text"/> | Medallion Stamp | <input type="text"/> |
| TD Direct Investing (Europe) Limited A/C | <input type="text"/> | | |

Credit Facility on the Conditions of a Lombard Credit

The Bank may, at its discretion, grant to you a Credit Facility on the Conditions of a "Lombard Credit".

This Credit Facility is governed by article 10 of the General Terms and Conditions and by the Special Conditions for granting a Credit Facility under the conditions of a Lombard Credit. In no case may the Bank be considered as having taken active steps to present to you or encourage you to use such a Credit Facility.

If you wish to apply for a Credit Facility on the conditions of a Lombard Credit from Internaxx Bank S.A., please contact our Client Desk on (+352) 2603 2003.

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Instruction to hold mail

You may choose to have Internaxx hold your mail at its Luxembourg office and retrieve it during a physical visit to the Investment Centre. Please note that if you select this option, you will not, amongst others, be mailed newsletters, product updates, corporate actions notifications and contract notes.

I (We)

| | |
|--|--|
| Individual Account Holder's Name | Joint Applicant's Name |
|--|--|

give instruction to Internaxx Bank S.A. (hereafter "the Bank") to hold all the correspondence related to the account(s) being opened.

Please keep this correspondence at my (our) disposal at the Bank (account handling branch), from where I (We) will be able to collect it after having given prior notification of 2 days to the Bank.

The further instruction shall remain in force until further written advice.

I (We) accept without reservation that the Bank is entitled to consider all letters and messages as delivered to me (us) solely by the fact that the Bank shall retain an electronic copy of correspondence at my (our) disposal. It is understood that I (We) assume the entire responsibility for all the consequences which could result from the fact that the letters and messages directly or indirectly concerning the account(s) opened or to be opened with the present application form, may be delayed when reaching me (us).

The "hold mail" fees will be debited from my (our) cash account held by the Bank.

I (We) acknowledge that the Bank, if it judges necessary, reserves the right to contact me (us) by any means that it considers appropriate*.

*Please be advised that we will send out your password and PIN numbers by mail.

| | |
|---|---|
| Individual Account Holder's Name | Joint Applicant's Name |
| Individual Account Holder Signature  | Joint Applicant Signature  |

Optional

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Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding

OMB No. 1545-1621

▶ **Section references are to the Internal Revenue Code.** ▶ **See separate instructions.**
 ▶ **Give this form to the withholding agent or payer. Do not send to the IRS.**

Do not use this form for:

- A U.S. citizen or other U.S. person, including a resident alien individual **W-9**
- A person claiming that income is 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) (see instructions) **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 instructions for additional exceptions.

Part I Identification of Beneficial Owner (See instructions.)

| | |
|--|--|
| 1 Name of individual or organization that is the beneficial owner | 2 Country of incorporation or organization |
| 3 Type of beneficial owner: <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Disregarded entity <input type="checkbox"/> Partnership <input type="checkbox"/> Simple trust <input type="checkbox"/> Grantor trust <input type="checkbox"/> Complex trust <input type="checkbox"/> Estate <input type="checkbox"/> Government <input type="checkbox"/> International organization <input type="checkbox"/> Central bank of issue <input type="checkbox"/> Tax-exempt organization <input type="checkbox"/> Private foundation | |
| 4 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or 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) | |
| City or town, state or province. Include postal code where appropriate. | Country (do not abbreviate) |
| 6 U.S. taxpayer identification number, if required (see instructions) <input type="checkbox"/> SSN or ITIN <input type="checkbox"/> EIN | 7 Foreign tax identifying number, if any (optional) |
| 8 Reference number(s) (see instructions) | |

Part II Claim of Tax Treaty Benefits (if applicable)

9 I certify that (check all that apply):

a The beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.

b If required, the U.S. taxpayer identification number is stated on line 6 (see instructions).

c 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 instructions).

d 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 (see instructions).

e The beneficial owner is related to the person obligated to pay the income within the meaning of section 267(b) or 707(b), and will file Form 8833 if the amount subject to withholding received during a calendar year exceeds, in the aggregate, \$500,000.

10 Special rates and conditions (if applicable—see 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 III 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 IV 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.

Sign Here ▶

Signature of beneficial owner (or individual authorized to sign for beneficial owner) Date (MM-DD-YYYY) Capacity in which acting

www.internaxx.lu
☎ (+352) 2603 2003
46a, avenue J.-F. Kennedy L-2958 Luxembourg
