



## Important Instructions for Completing This Form

For international clients: [international.schwab.com](http://international.schwab.com) | 1-877-686-1937 (inside the U.S.) +1-415-667-8400 (outside the U.S.)

The form you requested follows this page. **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.

3. When your form is completed and signed, please submit it using one of the options below:

- **Mail the form to one of the following addresses.**

**Standard U.S. Mail:**

Attn: International Account Solutions  
Charles Schwab & Co., Inc.  
P.O. Box 982601  
El Paso, TX 79998-2601  
USA

**International Mail/Overnight Delivery:**

Attn: International Account Solutions  
Charles Schwab & Co., Inc.  
1945 Northwestern Drive  
El Paso, TX 79912-1108  
USA

- **Fax the form to +1-415-956-3212.**
- **Scan and attach the form to a secure message on [international.schwab.com](http://international.schwab.com).**

If you are returning this form to Schwab using a secure message, follow the steps below:

1. Go to **[international.schwab.com](http://international.schwab.com)** and log in to your account.
2. Click the **Message Center** link (under **Accounts**), and then click the **Compose New Message** link.
3. Upload your form as an attachment by clicking the **Add File** button.
4. When your message is complete, click **Send**.

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, please call **1-877-686-1937** (inside the U.S.) or **+1-415-667-8400** (outside the U.S.).

# Letter of Explanation—Individual Account Holder

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

Page 1 of 2

**Note:** Each account holder with (A) a U.S. address or only a current U.S. phone number; (B) an address outside the country of permanent residence; or (C) a U.S. place of birth must complete, sign, and date a separate Letter of Explanation.

Please complete all sections (1–4).

You may fax the completed and signed Letter of Explanation to +1-602-977-4199 (for clients outside the U.S.) or 1-800-752-4816 (for clients residing within the U.S.).

Clients of independent investment advisors, contact your advisor directly or call Schwab Alliance at 1-800-515-2157.

## 1. Account Holder Information

Name of Account Holder
Account Number(s)
Name(s) (Please print names of all account holders associated with these accounts.)

## 2. Purpose of Letter

**EACH account holder must include the following required documentation:**

- A reasonable explanation supporting the claim of foreign status in Section 3.
- Documentary evidence that does not contain a U.S. address, such as a foreign passport or foreign driver's license. (If this documentation has been previously provided, please also provide your certification in Section 3H.)

**Check all that apply:**

- A. The use of a U.S. address or a current U.S. phone number**

This form should be used by non-U.S. residents to explain why their Schwab accounts have: (1) a U.S. address used as their mailing, legal, business, or alternate address; (2) a U.S. mailing address used to receive correspondence from Schwab (for example, account statements and trade confirmations); (3) a U.S. mailing, legal, alternate, or business address used in any other context with their account; or (4) only a current U.S. phone number. A copy of a valid foreign passport or government ID is required. (If this documentation has been previously provided, please also provide your certification in Section 3H.)

- B. The use of an address outside the country of permanent residence**

This form should be used by non-U.S. residents claiming treaty benefits in one foreign country, but with a mailing address or permanent residence address in a different foreign country **or** with standing instructions to pay amounts from the account to an account or an address outside of the treaty country. For this purpose, a foreign mailing address is any mailing address outside the account holder's resident country used for correspondence from Schwab (for example, account statements, trade confirmations, etc.).

**Note:** If the account holder has a U.S. address and a mailing address in a country that is outside the country of permanent residence, a second Letter of Explanation is required (i.e., the account holder must provide one Letter of Explanation for the U.S. address and one Letter of Explanation for the mailing address in a different country). A copy of a valid foreign passport or government ID is required. (If this documentation has been previously provided, please also provide your certification in Section 3H.)

- C. U.S. place of birth**

In order to satisfy the IRS W-8 documentary requirement, please provide a copy of the account holder's Certificate of Loss of Nationality of the United States, or an explanation of the account holder's renunciation of U.S. citizenship, or the reason the account holder did not obtain U.S. citizenship at birth, and a copy of a valid foreign passport or government ID. (If this documentation has been previously provided, please also provide your certification in Section 3H.)

<b>FOR CHARLES SCHWAB USE ONLY:</b>												
Branch Office and Account Number												



**3. Explanation**

Please explain and provide the following, if applicable:

- A. Why is the above-mentioned address(es) or phone number(s) associated with the account holder, and what is the purpose of this U.S. address(es) or the current U.S. phone number(s)?
- B. To whom does the address(es) or phone number(s) belong?
- C. How does the account holder obtain mail or messages from the above-mentioned address(es) or phone(s)?
- D. How often does the account holder collect mail or messages from the above-mentioned address(es) or phone(s)?
- E. Why is the mailing address or permanent residence address in a different foreign country from where the account holder is claiming treaty benefits?
- F. Why are there standing instructions to pay amounts from the account to an address or an account outside the treaty country?
- G. What were the circumstances for renunciation of U.S. citizenship, or what was the reason that U.S. citizenship was not obtained at birth?
- H. A certification that the documentary evidence previously provided, such as a foreign passport or foreign driver's license, does not contain a U.S. address, is unexpired, and can be relied upon by the firm as valid documentation supporting the account holder's claim of foreign status.

---



---



---



---



---

**4. Signature**

Note: Each account holder must complete, sign, and date a separate Letter of Explanation.

If you are signing as an agent on behalf of an individual account holder, complete the information on the Role or Capacity line provided below and provide a copy of the Power of Attorney authorizing you to act as an agent if it has not been previously provided.

**Signature and Date Required**

<b>X</b>	
Account Holder or Authorized Individual Signature	Print Name
Role or Capacity	Date (mm/dd/yyyy)

