



## 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
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- 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 **Service**), and then click the **Upload Document** link.
3. Upload your form as an attachment by clicking the **Add File** button.
4. When your message is complete, click **Send**.

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.).

charles  
SCHWAB嘉  
信  
理  
財闡釋函件  
個人帳戶持有人

## Letter of Explanation—Individual Account Holder

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international.schwab.com

電話 Tel: 1-877-686-1937

(美國境內)

(inside the U.S.)

+1-415-667-8400

(美國境外)

(outside the U.S.)

註：每位擁有 (A) 美國地址或僅持現有美國電話號碼；(B) 僅持永久居留國以外的地址；(C) 缺失外國納稅人識別編號 (FTIN)；或 (D) 美國出生地點之人士必須各自填妥及簽署一份闡釋函，並註明日期。請用英文填寫所有部份 (1-4)。

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; (C) Missing Foreign Tax Identification Number (FTIN); or (D) a U.S. place of birth must complete, sign, and date a separate Letter of Explanation. Please complete all sections (1-4) in English.

您可傳真已填妥及簽署之闡釋函至 +1-602-977-4199 (美國境外客戶) 或 1-800-752-4816 (美國境內客戶)。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 within the U.S.).

獨立投資顧問客戶如對本表格有相關疑問，請直接聯絡您的投資顧問或致電 Schwab Alliance 1-800-515-2157。

Clients of independent investment advisors, please contact your advisor directly or call Schwab Alliance at 1-800-515-2157 if you have questions related to this form.

1

## 帳戶持有人資料 Account Holder Information

帳戶持有人的姓名 Name of Account Holder (Please print.)

帳戶號碼 Account Number(s)

姓名 (請填寫所有與這些帳戶有關聯的帳戶持有人的姓名。)

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

2

## 本函用途 Purpose of Letter

每名帳戶持有人必須提供下列必備材料：

EACH account holder must include the following required documentation:

- 證實對第3節外籍身份的合理闡釋文件。  
A reasonable explanation supporting the claim of foreign status in Section 3.
- 不含美國地址的文件證明，例如外國護照或政府簽發的身份證明文件。  
Documentary evidence that does not contain a U.S. address, such as a foreign passport or government-issued ID.

勾選所有適用項：

Check all that apply:

- A. 使用美國地址或現有美國電話號碼  
The use of a U.S. address or a U.S. phone number

本表格僅適用於非美國居民，以說明為什麼其嘉信帳戶擁有：(1) 美國地址作為郵寄、合法、商務或替代地址；(2) 美國郵寄地址作為接收嘉信的信件（例如帳戶結單及交易確認信）；(3) 美國郵寄、合法、商務或替代地址作為帳戶的任何其他用途；或 (4) 僅持現有美國電話號碼。要求附上有效的外國護照或政府身份證明文件副本。

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, business, or alternate 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.

For Charles Schwab Use Only:

Account Number(s) \_\_\_\_\_

Branch Office \_\_\_\_\_



2

本函用途 Purpose of Letter (續上頁) (Continued)

- B. 使用永久居留國以外的地址  
The use of an address outside the country of permanent residence

本表格僅適用於非美國居民申請外國條約優惠, 並擁有郵寄地址或另一個國家的永久居留地址及/或, 設有委付款項, 由一個帳戶支付給另一個帳戶金額或條約國家以外的地址。為此, 外國郵寄地址即帳戶持有人居留國家以外的任何郵寄地址, 作為接收嘉信的信件 (例如帳戶結單及交易確認信等)。要求提供有效的外國護照或政府身份證明文件副本。

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 and/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.). A copy of a valid foreign passport or government ID is required.

- C. 缺失外國納稅人識別編號 (FTIN)  
Missing Foreign Tax Identification Number (FTIN)

此表格只適用於外國人士 (即非美國公民及/或非美國居民), 以說明沒有為W-8表格提供FTIN的原因。美國稅務局 (IRS) 要求提供有效外國納稅人識別號碼 (FTIN), 或若沒有FTIN, 請提供函件說明為什麼沒有為W-8表格提供FTIN的原因。若無法律要求您持有FTIN, 請申明您所在的行政管轄區域無法律要求取得FTIN。若您的居住國核發FTIN予其居民, 而您沒有FTIN, 請進一步解釋沒有為W-8表格提供FTIN的原因。This form should be used by foreign persons (i.e. non-US citizens and/or non-U.S. residents) to explain why they did not provide an FTIN on the W-8 form. The IRS requires a valid Foreign Tax Identification Number (FTIN) or if you do not have an FTIN, a letter explaining why an FTIN was not provided on the W-8 form. If you are not required to have an FTIN, please provide a statement that you are not legally required to obtain an FTIN in your jurisdiction. If your country issues FTINs to all residents and you don't have an FTIN, please provide further explanation as to why an FTIN was not provided on the W-8 form.

- D. 美國出生地點  
U.S. place of birth

為了符合美國國稅局 (IRS) W-8 文件要求, 請提供帳戶持有人的「美國國籍喪失證明」之副本, 或帳戶持有人放棄美國公民身份的解釋, 或帳戶持有人沒有於出生時領取美國公民身份的原因。必須提供有效的外國護照或政府身份證明文件副本。

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. A copy of a valid foreign passport or government ID is required.

3

闡釋 Explanation

請說明及提供以下各項 (如適用)。

Please explain and provide the following, if applicable:

- A. 為何上述地址或電話號碼與帳戶持有人有關聯, 以及這些美國地址或美國電話號碼的用途是什麼?  
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. 地址或電話號碼屬誰?  
To whom does the address(es) or phone number(s) belong?
- C. 帳戶持有人如何從上述地址或電話號碼獲取郵件或訊息?  
How does the account holder obtain mail or messages from the above-mentioned address(es) or phone number(s)?
- D. 帳戶持有人多久會從上述地址或電話號碼獲取郵件或訊息?  
How often does the account holder collect mail or messages from the above-mentioned address(es) or phone number(s)?
- E. 為何郵寄地址或永久居留地址與帳戶持有人所申請條約優惠的國家有所不同? 這地址屬於誰?  
Why is the mailing address or permanent residence address in a different foreign country from where the account holder is claiming treaty benefits? To whom does the address belong?



**3** 闡釋 Explanation (續上頁) (Continued)

F. 為何有委付款項, 要求從該帳戶支付款項至條約優惠國家以外的地址或帳戶? 帳戶持有人是誰及他們為何擁有此帳戶?

Why are there standing instructions to pay amounts from the account to an address or an account outside the treaty country? Who is the account owner and why do they have this account?

G. 請說明為何沒有於 W-8 表格提供外國納稅人識別編號 (FTIN)。若無法律要求您持有 FTIN, 請申明您所在的行政管轄區域無法律要求獲取 FTIN。若您的居住國核發 FTIN 予其居民, 而您沒有 FTIN, 請進一步解釋沒有為 W-8 表格提供 FTIN 的原因。請勿填寫“不適用”。

Please explain why a Foreign Tax Identification Number (FTIN) was not provided on the W-8 form. If you are not required to have an FTIN, please provide a statement that you are not legally required to obtain an FTIN in your jurisdiction. If your country issues FTINs to all residents and you don't have an FTIN, please provide further explanation as to why an FTIN was not provided on the W-8 form. **DO NOT WRITE "NOT APPLICABLE"**.

H. 在何種情況下放棄了美國公民身份, 或為何沒有在出生時領取美國公民身份?

What were the circumstances for renunciation of U.S. citizenship, or what was the reason that U.S. citizenship was not obtained at birth?

**4** 簽署及日期 Signature

註: 每名帳戶持有人必須各自填妥與簽署闡釋函, 並註明日期。

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

若您作為代表個人帳戶持有人簽署的代表, 請於下列線上填寫職位或職稱資訊, 並提供一份授權代表副本, 授權您作為代表的文件 (如之前並未提供)。

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.

簽署  
SIGN HERE

X

請使用藍色或  
黑色墨水筆簽署  
及寫上日期。  
Please sign and date  
using blue or black ink.

帳戶持有人或授權人士簽署  
Account Holder or Authorized Individual Signature

日期 (月-日-年)  
Date (MM/DD/YYYY)

姓名 (請用正楷填寫。)  
Name (please print)

職位或職稱 (請用正楷填寫。)  
Role or Capacity (please print)

