

international.schwab.com | 1-877-686-1937 (美國境內) | +1-415-667-8400 (美國境外)

申請開設嘉信理財®美元帳戶。

我們承諾隨時為客戶提供優質的服務，因此，無論您有任何關於申請表格及所需文件的疑問，您都可致電 +1-415-667-8400(美國境外)或 1-877-686-1937(美國境內)與我們聯絡，讓我們為您解答有關開戶的所有問題。

按照美國法律和證券規章的要求，您必須提供下列文件以供驗證您的身份及住所。

每位帳戶申請人必須提交所有必需的文件，而且文件必須與申請人護照所顯示的姓名一致。

直至嘉信收到並審核了所有必需的表格及文件，否則您的帳戶無法開設。

請將所有已填妥並簽署的文件郵寄至 Schwab International Account Solutions, P.O. Box 982601, El Paso, TX 79998-2601, USA，或以翌日速遞寄至 Schwab International Account Solutions, 1945 Northwestern Drive, El Paso, TX 79912-1108, USA。

步驟一 填寫帳戶申請表格及收集所需的附加文件。本申請表中未附加的文件可根據要求提供，也可在線查看和下載。

嘉信「第一海外帳戶」申請表格

請勿將此表格用於公司或個人投資公司帳戶。請致電向我們索取嘉信「第一海外公司帳戶」(Schwab One International® Corporate Account)申請表格，或上網至 international.schwab.com，點按「申請開戶」("Apply for an Account")。

W-8BEN代用表格

每位非美國公民/居民帳戶持有人均須填寫表格。

如果您的帳戶文件內附有美國地址，例如您的郵寄地址或註美的授權委託(Power of Attorney—POA)，請提供W-8BEN代用表格說明中所列的附加文件。

每位申請人所持有效護照的清晰副本

個人資料、簽署及照片均須清晰可見。此外，若帳戶設有授權委託(POA)，亦須提供授權委託人士的有效護照的清晰副本。

一份水、電或燃氣費帳單(限於12個月內)的正本或副本用以確定您的住所。帳單可包括：

- 燃氣費帳單
- 電費帳單
- 水費帳單

請注意，水、電或燃氣費帳單所顯示的街道地址必須與您在帳戶申請表及W-8BEN代用表格上的一致。(郵政信箱不被接受。)

「購買海外投資股份授權書」(Authorization to Purchase Offshore Investment Shares)

如果您有意投資於海外基金，則需填寫此授權書。此只為非美國人士提供，並非在所有國家均有提供。

步驟二 詳閱為您提供的其他文件

「嘉信理財價格費率手冊」及價格費率修正(Charles Schwab Pricing Guide and pricing amendments)(若適用)

「非美國人士之美國稅務及遺產說明書」(U.S. Tax and Estate Disclosure to Non-U.S. Persons)

了解在您作出投資決定時要考慮的相關遺產規劃及稅務事項。

「我們對您的隱私權的承諾」(A Commitment to Your Privacy)

請參閱此文件以了解嘉信對個人隱私權保護政策的詳細資料。

步驟三 撥款到您的帳戶

開戶最低金額要求

嘉信「第一海外公司帳戶」的最低開戶金額為US\$25,000。您可透過以下方式撥款到帳戶：

- 支票或匯票(收款人姓名須與帳戶持有人姓名相同，第三方支票/匯票不獲接受)
- 電匯[請參閱「嘉信帳戶電匯轉帳說明」(Instructions to Transfer Money to Your Schwab Account)]，及/或
- 從其他經紀投資公司轉撥[請使用「轉移帳戶至嘉信」申請表(Transfer Your Account to Schwab form)]

如果您現未持有嘉信帳戶，我們的專業認證海外代表會致電向您索取額外資料。

注意事項：為了加快開設您的帳戶，在郵寄任何帳戶的申請材料到嘉信之前，請致電+1-415-667-8400以確認您的表格及相關文件已準備齊全。

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

Open a U.S. dollar-denominated account with Charles Schwab.

Our commitment to our clients is to deliver exceptional customer service at all times. In order to deliver this level of service, we are available by phone to answer any questions you may have about application forms and supporting documents. Please do not hesitate to contact us at +1-415-667-8400 (outside the U.S.) or 1-877-686-1937 (inside the U.S.) for all of your account-opening questions.

The documents requested below are used to verify your identity and place of residence, as required by U.S. law and securities regulations.

All requested documents must be submitted for each applicant and must match the applicant's name as it appears on his or her passport.

Your account cannot be opened until Schwab receives and reviews all requested forms and documents.

Mail all completed and signed documents to Schwab International Account Solutions, P.O. Box 982601, El Paso, TX 79998-2601, USA, or send overnight delivery to Schwab International Account Solutions, 1945 Northwestern Drive, El Paso, TX 79912-1108, USA.

Step 1 Complete the account application and assemble the required supporting documents

Schwab One International Account Application

Do not use this form for Corporate or Personal Investment Company accounts. Please call us to request a Schwab One International Corporate Account Application OR click "Apply for an Account" at international.schwab.com.

Substitute Form W-8BEN

Complete one form for each non-U.S. citizen/resident Account Holder.

If there is a U.S. address in your account documentation, such as your mailing address or U.S.-based Power of Attorney (POA), please supply the additional documents listed in the Substitute Form W-8BEN instructions.

Clear photocopy of a current passport for each applicant

Personal information, signature and photo must be clearly visible. Also required for any Power of Attorney (POA) on the account.

Original or copy of a utility bill (not more than 12 months old) to establish your place of residence

Examples include:

- Gas
- Electricity
- Water

Please note that the utility bill must show a street address identical to the address you enter on your account application and Substitute Form W-8BEN. (A post office box is not acceptable.)

Authorization to Purchase Offshore Investment Shares

Required if you want to invest in offshore funds. For non-U.S. residents only, not available in all countries.

Step 2 Review the additional documents provided

Charles Schwab Pricing Guide and pricing amendments (if applicable)

U.S. Tax and Estate Disclosure to Non-U.S. Persons

Find out the basics of certain estate planning and tax considerations you should take into consideration when making your investment decisions.

A Commitment to Your Privacy

Read this document for details on Schwab's privacy policy.

Step 3 Fund your account

Minimum to open

A minimum deposit of US\$25,000 is required to open a Schwab One International account. Please contact Schwab for details. Account can be funded by:

- Check or money order (payable to the name[s] of the Account Holder[s]; third-party checks/money orders not accepted),
- Wire transfer (see "Instructions to Transfer Money to Your Schwab Account"), and/or
- Transfer from another brokerage firm (use the "Transfer Your Account to Schwab" form).

An international certified representative will be calling you for additional information if you do not have an existing Schwab account.

Important note: In order to expedite the opening of your account, please call +1-415-667-8400 to confirm the completeness of your paperwork and related documentation before mailing any account application materials to Schwab.

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有關我們與您的關係以及我們可以提供的服務的重要信息, 請參閱 schwab.com/transparency.
For important disclosures about our relationship with you and the services we can provide, please visit schwab.com/transparency.

請勿使用此申請表格開設監護人帳戶、個人退休帳戶、公司帳戶(法人團體)、合夥商業帳戶、非企業帳戶(非法人團體)、遺產帳戶或信託帳戶。請聯絡嘉信理財®索取適合的申請表。

Do not use this form for Custodial, IRA, Corporate, Partnership, Non-Incorporated, Estate or Trust accounts. Contact Schwab for the correct application.

1. 設立您的嘉信「第一海外帳戶」 Establish Your Schwab One International Account

請填妥申請表格的所有部分。我們尊重您的個人私隱。因此, 對您在此申請表格內所提供的資料, 嘉信理財(「嘉信」)只限用於為您開戶及提供帳戶服務、與您聯繫及提供產品服務資訊。有關嘉信個人隱私權保護政策詳情, 請查閱我們的網址 chinese.schwab.com 或 international.schwab.com。根據美國聯邦法例要求, 嘉信將使用以下您提供的資料以確認您的身份。

Complete all sections below. We respect your privacy. Charles Schwab & Co., Inc. ("Schwab") will use the information you provide to open and service your accounts, communicate with you, and provide information about products and services. Read about Schwab's privacy policy at chinese.schwab.com or international.schwab.com. As required by U.S. federal law, Schwab will use the information provided below to verify your identity.

帳戶持有類別 只選一項; 法令有所不同及可能會受限制。 **Title Your Account** Select only one; laws vary and restrictions may apply.

- 個人 Individual** **享有繼承權的共同持有 — 如果其中一位帳戶持有人身亡, 他/她的利益將由未亡的持有人繼承。** **共同持有 — 如果其中一位帳戶持有人身亡, 他/她的利益將撥作其遺產處理(除非另有預先指示, 否則資產則會作平均分配)。**
- Joint Tenants with Right of Survivorship—If one owner dies, his/her interest passes to the surviving owner(s).** **Tenants in Common—If one owner dies, his/her interest passes to his/her estate (50/50, unless otherwise noted).**

帳戶持有人 Account Holder

帳戶的名稱必須與提供的護照吻合。 The name on the title of the account must match the passport provided.

Mr. 先生 Mrs. 太太 Ms. 女士 Dr. 博士

名字 Name (First/Given)		中間名 (Middle)	
姓氏 Last Name(s)/Surname(s)			
住址(請勿使用郵箱號碼) Home Street Address (no P.O. boxes)			
市 City	州或省 State or Province	國家 Country	郵政或郵遞區號 Postal or Zip Code
郵遞地址(若與以上住址不同, 請另填寫。可用郵箱號碼) Mailing Address (if different from above; P.O. boxes may be used)			
市 City	州或省 State or Province	國家 Country	郵政或郵遞區號 Postal or Zip Code
住宅電話號碼 Home Telephone Number (國家代號)(城市/區域代號)(號碼) (Country Code) (City/Area Code) (Number)		公司電話號碼 Business Telephone Number (國家代號)(城市/區域代號)(號碼) (Country Code) (City/Area Code) (Number)	
手提號碼 Cellular Telephone Number (國家代號)(城市/區域代號)(號碼) (Country Code) (City/Area Code) (Number)			
國籍(必須列出所有國籍) Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> 美國 USA <input type="checkbox"/> 其他 Other: _____ <input type="checkbox"/> 其他 Other: _____		合法居留(身居住所)國家 Country of Legal (Physical) Residence <input type="checkbox"/> 美國 USA <input type="checkbox"/> 其他 Other: _____	
電子郵件地址*(必須填寫以便透過互聯網連繫您的帳戶。) Email Address* (Required to access your account through the web.)		美國社會安全號碼/繳稅號碼(若適用) U.S. Social Security/Tax ID No. (if applicable)	

* 提供您的電子郵件地址即代表您同意接納嘉信的電子郵件。欲拒絕接收某些電子郵件, 請參閱我們的網址 international.schwab.com。

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



1. 設立您的嘉信®「第一海外帳戶」(續上頁) Establish Your Schwab One International® Account (Continued)

帳戶持有人(續上頁) Account Holder (Continued)

出生日期(月/日/年) Date of Birth (mm/dd/yyyy)		出生國家 Country of Birth	
母親婚前姓氏(為保障安全及用以識別客戶的身份) Mother's Maiden Name (for security and client identification purposes)		您有沒有其他名字?請列明: Are you known by any other name? Specify:	
護照號碼 Passport Number	簽發地點 Place of Issuance	屆滿日期(月/日/年) Expiration Date (mm/dd/yyyy)	

證券業法規要求我們收集下列的個人資料: Securities industry regulations require that we collect the following information:

就業狀況(請只選擇其中一項。) Employment Status (Select only one.) <input type="checkbox"/> 受僱 Employed <input type="checkbox"/> 自僱 Self-Employed <input type="checkbox"/> 退休 Retired <input type="checkbox"/> 持家者 Homemaker <input type="checkbox"/> 學生 Student <input type="checkbox"/> 無業 Not Employed				
僱主名稱/商業名稱 Employer Name/Business Name				
職業(若您填選了「受僱」或「自僱」,請您選擇其中一項最能描述您所從事的職業。 Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)				
<input type="checkbox"/> 企業持有人/自僱 Business Owner/Self-Employed		<input type="checkbox"/> 外國政府僱員(非美國) Foreign Government Employee (Non-U.S.)		
<input type="checkbox"/> 行政主管/高層管理 Executive/Senior Management		<input type="checkbox"/> 軍人 Military		
<input type="checkbox"/> 醫護專業人士 Medical Professional		<input type="checkbox"/> 教育工作者 Educator		
<input type="checkbox"/> 法律專業人士 Legal Professional		<input type="checkbox"/> 行政辦公/行政服務 Clerical/Administrative Services		
<input type="checkbox"/> 會計專業人士 Accounting Professional		<input type="checkbox"/> 商貿/服務業(勞工/製造/生產) Trade/Service (Labor/Manufacturing/Production)		
<input type="checkbox"/> 金融服務/銀行專業人士 Financial Services/Banking Professional		<input type="checkbox"/> 銷售業/市場營銷 Sales/Marketing		
<input type="checkbox"/> 信息技術專業人士 Information Technology Professional		<input type="checkbox"/> 顧問 Consultant		
<input type="checkbox"/> 其他專業人士 Other Professional		<input type="checkbox"/> 其他(請列明): Other (specify): _____		
<input type="checkbox"/> 美國政府僱員(聯邦/州/地方) U.S. Government Employee (Federal/State/Local)				
公司地址 Business Street Address				
市 City	州或省 State or Province	國家 Country	郵政或郵遞區號 Postal or Zip Code	
您是否受僱或附屬於一個股票交易所、交易所或FINRA的會員公司、或市政證券經紀公司? 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"/> 否 <input type="checkbox"/> 是 (若答「是」,您必須隨申請表附上由僱主發出的函件,批准您設立此帳戶。) No Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
您是否擔任上市公司的董事、或持有上市公司10%的股權、或為上市公司的決策人? Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> 否 <input type="checkbox"/> 是 (若答「是」,請列出公司名稱 _____ 和交易編號 _____。) No Yes (If "yes," enter company name _____ and trading symbol _____.)				
婚姻狀況 Marital Status <input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 喪偶 Widowed			撫養家屬人數 Number of Dependents	
投資知識: Investment Knowledge: <input type="checkbox"/> 無 None <input type="checkbox"/> 有限 Limited <input type="checkbox"/> 良好 Good <input type="checkbox"/> 廣泛 Extensive	投資經驗: Investment Experience: <input type="checkbox"/> 無 None <input type="checkbox"/> 有限 Limited <input type="checkbox"/> 良好 Good <input type="checkbox"/> 廣泛 Extensive	每年收入: Annual Income: <input type="checkbox"/> \$15,000 以下 Under \$15,000 <input type="checkbox"/> \$15,000-\$24,999 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000 或以上 \$100,000 or More	流動淨值: Liquid Net Worth: <input type="checkbox"/> \$25,000 以下 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 或以上 \$250,000 or More 請列明: Specify: _____	總淨值: Total Net Worth: <input type="checkbox"/> \$25,000 以下 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 或以上 \$250,000 or More 請列明: Specify: _____



指定信任的聯絡人 Trusted Contact Designation

信任的聯絡人(「信任的聯絡人」)*是一項嘉信及您的顧問(如有)在有需要時可代表您的聯絡人,以嘗試處理關於潛在金融剝削的疑慮,或就與您帳戶相關的事宜與您溝通。信任的聯絡人不能查看您的帳戶資料、在您的帳戶中執行交易,或查詢帳戶活動,除非該名人士透過帳戶的其他身份,例如是作為信託人或經授權書獲得授權。向嘉信提供信任的聯絡人資料純屬自願性質。我們鼓勵您提供兩名信任的聯絡人,以備將來其中一人未能聯絡上。

A Trusted Contact Person ("Trusted Contact")* is a resource Schwab, and your advisor (if you have one), may contact on your behalf, if necessary, to attempt to address concerns regarding potential financial exploitation, or in communicating with you regarding issues related to your account(s). A Trusted Contact will not be able to view your account information, execute transactions in your account(s), or inquire about account activity, unless that person has that authority through another role on the account(s), such as a trustee or power of attorney. Providing Schwab with Trusted Contact information is voluntary. We encourage you to provide two Trusted Contacts in the event that one is not reachable in the future.

- 嘉信建議該信任的聯絡人非為您的理財顧問或投資顧問。
Schwab suggests that your Trusted Contact(s) be someone other than your financial consultant or investment advisor.
- 您可指定最多兩位信任的聯絡人。
You may name up to two Trusted Contacts.
- 按您在帳戶協議中所提供, 經您指定的信任的聯絡人將成為您在嘉信所有帳戶的「信任的聯絡人」
The person(s) you name as Trusted Contact(s) will be the Trusted Contact(s) on all of your Schwab accounts, as provided for in your account agreement.
- 至於多方帳戶, 每一方各可指定不同的信任的聯絡人。
For multiple-party accounts, each party can name separate Trusted Contacts.
- 信任的聯絡人必須年滿 18 歲
The Trusted Contact(s) must be at least 18 years old.

信任的聯絡人資料 Trusted Contact Information

本表格所提供的信任的聯絡人資料將取代所有目前存檔的信任的聯絡人資料。

Trusted Contact information provided on this form will replace all Trusted Contact information currently on file.

聯絡人 1 Person 1

如您目前信任的聯絡人沒有更改, 請跳過此部分。If you have no changes to your existing Trusted Contact, please skip this section.

姓名(稱謂、名字) Name (Title, First)	(中間名) (Middle Name)	(姓氏、後綴) (Last Name, Suffix)
關係(請選擇一項。) Relationship (Please select one.)		
<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 伴侶 Partner <input type="checkbox"/> 子女 Child <input type="checkbox"/> 父母 Parent <input type="checkbox"/> 兄弟姊妹 Sibling <input type="checkbox"/> 朋友 Friend <input type="checkbox"/> 其他 Other		

請至少提供一種聯繫方式。Please provide at least one method of contact for each Trusted Contact listed.

郵寄地址(不接受郵政信箱) Mailing Address (No P.O. Boxes)		城市 City
州或省 State or Province	國家 Country	郵政編號 Postal or Zip Code
家庭電話號碼(國家代碼)(城市/區域代碼)(號碼) Home Phone (Country code)(City/Area Code)(Number)	手機號碼(國家代碼)(城市/區域代碼)(號碼) Mobile Phone (Country code)(City/Area Code)(Number)	電郵地址 Email Address

聯絡人 2 Person 2

如您目前信任的聯絡人沒有更改, 請跳過此部分。If you have no changes to your existing Trusted Contact, please skip this section.

姓名(稱謂、名字) Name (Title, First)	(中間名) (Middle Name)	(姓氏、後綴) (Last Name, Suffix)
關係(請選擇一項。) Relationship (Please select one.)		
<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 伴侶 Partner <input type="checkbox"/> 子女 Child <input type="checkbox"/> 父母 Parent <input type="checkbox"/> 兄弟姊妹 Sibling <input type="checkbox"/> 朋友 Friend <input type="checkbox"/> 其他 Other		

請至少提供一種聯繫方式。Please provide at least one method of contact for each Trusted Contact listed.

郵寄地址(不接受郵政信箱) Mailing Address (No P.O. Boxes)		城市 City
州或省 State or Province	國家 Country	郵政編號 Postal or Zip Code
家庭電話號碼(國家代碼)(城市/區域代碼)(號碼) Home Phone (Country code)(City/Area Code)(Number)	手機號碼(國家代碼)(城市/區域代碼)(號碼) Mobile Phone (Country code)(City/Area Code)(Number)	電郵地址 Email Address

* 若您向嘉信提供信任的聯絡人, 即代表您明白您已向嘉信及您的顧問(如有)授權, 讓其自行酌情聯絡該信任的聯絡人, 並披露與您的帳戶有關的資料, 以處理有可能指出您受到金融剝削的潛在活動; 確認您目前的聯絡資料或健康狀態(包括身體或精神狀況)或代表您的法律監護人、執行人、受託人或授權書持有者身份的詳情; 或其他受美國金融監管局(FINRA)規定或州法律所允許的事項。如需更多資料, 請於 schwab.com/accountagreement 參閱您的嘉信帳戶協議。
*If you provide a Trusted Contact Person(s) to Schwab, you understand that you have authorized Schwab and your advisor (if you have one) to contact the Trusted Contact Person(s) at their discretion and to disclose information about your account to address possible activities that might indicate financial exploitation of you; to confirm the specifics of your current contact information, health status (including physical or mental capacity), or the identity of any legal guardian, executor, trustee, or holder of a power of attorney on your account(s); or as otherwise permitted by FINRA rules or state law. For more information, please see your Schwab Account Agreement, which is available at schwab.com/accountagreement.



其他帳戶持有人(若適用) Additional Account Holder (if applicable)

帳戶的名稱必須與提供的護照吻合。 The name on the title of the account must match the passport provided.

Mr. 先生 Mrs. 太太 Ms. 女士 Dr. 博士

名字 Name (First/Given)		中間名 (Middle)	
姓氏 Last Name(s)/Surname(s)			
住址(請勿使用郵箱號碼) Home Street Address (no P.O. boxes)			
市 City	州或省 State or Province	國家 Country	郵政或郵遞區號 Postal or Zip Code
郵遞地址(若與以上住址不同,請另填寫。可用郵箱號碼) Mailing Address (if different from above; P.O. boxes may be used)			
市 City	州或省 State or Province	國家 Country	郵政或郵遞區號 Postal or Zip Code
住宅電話號碼 Home Telephone Number (國家代號)(城市/區域代號)(號碼) (Country Code) (City/Area Code) (Number)		公司電話號碼 Business Telephone Number (國家代號)(城市/區域代號)(號碼) (Country Code) (City/Area Code) (Number)	
手提號碼 Cellular Telephone Number (國家代號)(城市/區域代號)(號碼) (Country Code) (City/Area Code) (Number)			
國籍(必須列出所有國籍。) Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> 美國 USA <input type="checkbox"/> 其他: Other _____ <input type="checkbox"/> 其他: Other _____		合法居留(身居住所)國家 Country of Legal (Physical) Residence <input type="checkbox"/> 美國 USA <input type="checkbox"/> 其他: Other _____	
電子郵件地址*(必須填寫以便透過互聯網連繫您的帳戶。) Email Address* (Required to access your account through the web.)		美國社會安全號碼/繳稅號碼(若適用) U.S. Social Security/Tax ID No. (if applicable)	
出生日期(月/日/年) Date of Birth (mm/dd/yyyy)		出生國家 Country of Birth	
母親婚前姓氏(為保障安全及用以識別客戶的身份) Mother's Maiden Name (for security and client identification purposes)		您有沒有其他名字? 請列明: Are you known by any other name? Specify:	
護照號碼 Passport Number	簽發地點 Place of Issuance	屆滿日期(月/日/年) Expiration Date (mm/dd/yyyy)	

* 提供您的電子郵件地址即代表您同意接納嘉信的電子郵件。欲拒絕接收某些電子郵件,請參閱我們的網址international.schwab.com。

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

證券業法規要求我們收集下列的個人資料: Securities industry regulations require that we collect the following information:

就業狀況(請只選擇其中一項。) Employment Status (Select only one.) <input type="checkbox"/> 受僱 Employed <input type="checkbox"/> 自僱 Self-Employed <input type="checkbox"/> 退休 Retired <input type="checkbox"/> 持家者 Homemaker <input type="checkbox"/> 學生 Student <input type="checkbox"/> 無業 Not Employed	
僱主名稱/商業名稱 Employer Name/Business Name	
職業(若您填選了「受僱」或「自僱」,請您選擇其中一項最能描述您所從事的職業。 Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)	
<input type="checkbox"/> 企業持有人/自僱 Business Owner/Self-Employed	<input type="checkbox"/> 外國政府僱員(非美國) Foreign Government Employee (Non-U.S.)
<input type="checkbox"/> 行政主管/高層管理 Executive/Senior Management	<input type="checkbox"/> 軍人 Military
<input type="checkbox"/> 醫護專業人士 Medical Professional	<input type="checkbox"/> 教育工作者 Educator
<input type="checkbox"/> 法律專業人士 Legal Professional	<input type="checkbox"/> 行政辦公/行政服務 Clerical/Administrative Services
<input type="checkbox"/> 會計專業人士 Accounting Professional	<input type="checkbox"/> 商貿/服務業(勞工/製造/生產) Trade/Service (Labor/Manufacturing/Production)
<input type="checkbox"/> 金融服務/銀行專業人士 Financial Services/Banking Professional	<input type="checkbox"/> 銷售業/市場營銷 Sales/Marketing
<input type="checkbox"/> 信息技術專業人士 Information Technology Professional	<input type="checkbox"/> 顧問 Consultant
<input type="checkbox"/> 其他專業人士 Other Professional	<input type="checkbox"/> 其他(請列明): Other (specify): _____
<input type="checkbox"/> 美國政府僱員(聯邦/州/地方) U.S. Government Employee (Federal/State/Local)	
公司地址 Business Street Address	
市 City	州或省 State or Province
國家 Country	郵政或郵遞區號 Postal or Zip Code



其他帳戶持有人(若適用)(續上頁) Additional Account Holder (if applicable) (Continued)

您是否受僱或附屬於一個股票交易所、交易所或FINRA的會員公司、或市政證券經紀公司? 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"/> 否 No <input type="checkbox"/> 是 Yes (若答「是」, 您必須隨申請表附上由僱主發出的函件, 批准您設立此帳戶。) (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
您是否擔任上市公司的董事、或持有上市公司10%的股權、或為上市公司的決策人? Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes (若答「是」, 請列出公司名稱 _____ 和交易編號 _____。) (If "yes," enter company name _____ and trading symbol _____.)				
婚姻狀況 Marital Status <input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 喪偶 Widowed			撫養家屬人數 Number of Dependents	
投資知識: Investment Knowledge: <input type="checkbox"/> 無 None <input type="checkbox"/> 有限 Limited <input type="checkbox"/> 良好 Good <input type="checkbox"/> 廣泛 Extensive	投資經驗: Investment Experience: <input type="checkbox"/> 無 None <input type="checkbox"/> 有限 Limited <input type="checkbox"/> 良好 Good <input type="checkbox"/> 廣泛 Extensive	每年收入: Annual Income: <input type="checkbox"/> \$15,000 以下 Under \$15,000 <input type="checkbox"/> \$15,000-\$24,999 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000 或以上 \$100,000 or More	流動淨值: Liquid Net Worth: <input type="checkbox"/> \$25,000 以下 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 或以上 \$250,000 or More 請列明: Specify: _____	總淨值: Total Net Worth: <input type="checkbox"/> \$25,000 以下 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 或以上 \$250,000 or More 請列明: Specify: _____

指定信任的聯絡人 Trusted Contact Designation

信任的聯絡人(「信任的聯絡人」)*是一項嘉信及您的顧問(如有)在有需要時可代表您的聯絡人,以嘗試處理關於潛在金融剝削的疑慮,或就與您帳戶相關的事宜與您溝通。信任的聯絡人不能查看您的帳戶資料、在您的帳戶中執行交易、或查詢帳戶活動,除非該名人士透過帳戶的其他身份,例如是作為信託人或經授權書獲得授權。向嘉信提供信任的聯絡人資料純屬自願性質。我們鼓勵您提供兩名信任的聯絡人,以備將來其中一人未能聯絡上。

A Trusted Contact Person ("Trusted Contact")* is a resource Schwab, and your advisor (if you have one), may contact on your behalf, if necessary, to attempt to address concerns regarding potential financial exploitation, or in communicating with you regarding issues related to your account(s). A Trusted Contact will not be able to view your account information, execute transactions in your account(s), or inquire about account activity, unless that person has that authority through another role on the account(s), such as a trustee or power of attorney. Providing Schwab with Trusted Contact information is voluntary. We encourage you to provide two Trusted Contacts in the event that one is not reachable in the future.

- 嘉信建議該信任的聯絡人非為您的理財顧問或投資顧問。
Schwab suggests that your Trusted Contact(s) be someone other than your financial consultant or investment advisor.
- 您可指定最多兩位信任的聯絡人。
You may name up to two Trusted Contacts.
- 按您在帳戶協議中所提供,經您指定的信任的聯絡人將成為您在嘉信所有帳戶的「信任的聯絡人」
The person(s) you name as Trusted Contact(s) will be the Trusted Contact(s) on all of your Schwab accounts, as provided for in your account agreement.
- 至於多方帳戶,每一方各可指定不同的信任的聯絡人。
For multiple-party accounts, each party can name separate Trusted Contacts.
- 信任的聯絡人必須年滿 18 歲
The Trusted Contact(s) must be at least 18 years old.

信任的聯絡人資料 Trusted Contact Information

本表格所提供的信任的聯絡人資料將取代所有目前存檔的信任的聯絡人資料。

Trusted Contact information provided on this form will replace all Trusted Contact information currently on file.

聯絡人 1 Person 1

如您目前信任的聯絡人沒有更改,請跳過此部分。If you have no changes to your existing Trusted Contact, please skip this section.

姓名(稱謂、名字) Name (Title, First)	(中間名) (Middle Name)	(姓氏、後綴) (Last Name, Suffix)
關係(請選擇一項。*) Relationship (Please select one.)		
<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 伴侶 Partner <input type="checkbox"/> 子女 Child <input type="checkbox"/> 父母 Parent <input type="checkbox"/> 兄弟姊妹 Sibling <input type="checkbox"/> 朋友 Friend <input type="checkbox"/> 其他 Other		

請至少提供一種聯繫方式。Please provide at least one method of contact for each Trusted Contact listed.

郵寄地址(不接受郵政信箱) Mailing Address (No P.O. Boxes)		城市 City
州或省 State or Province	國家 Country	郵政編號 Postal or Zip Code
家庭電話號碼(國家代碼)(城市/區域代碼)(號碼) Home Phone (Country code)(City/Area Code)(Number)	手機號碼(國家代碼)(城市/區域代碼)(號碼) Mobile Phone (Country code)(City/Area Code)(Number)	電郵地址 Email Address



指定信任的聯絡人 (續上頁) Trusted Contact Designation (Continued)

聯絡人 2 Person 2

如您目前信任的聯絡人沒有更改, 請跳過此部分。If you have no changes to your existing Trusted Contact, please skip this section.

姓名 (稱謂、名字) Name (Title, First)	(中間名) (Middle Name)	(姓氏、後綴) (Last Name, Suffix)
關係 (請選擇一項) Relationship (Please select one.)		
<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 伴侶 Partner <input type="checkbox"/> 子女 Child <input type="checkbox"/> 父母 Parent <input type="checkbox"/> 兄弟姊妹 Sibling <input type="checkbox"/> 朋友 Friend <input type="checkbox"/> 其他 Other		

請至少提供一種聯繫方式。Please provide at least one method of contact for each Trusted Contact listed.

郵寄地址 (不接受郵政信箱) Mailing Address (No P.O. Boxes)		城市 City
州或省 State or Province	國家 Country	郵政編號 Postal or Zip Code
家庭電話號碼 (國家代碼) (城市/區域代碼) (號碼) Home Phone (Country code)(City/Area Code)(Number)	手機號碼 (國家代碼) (城市/區域代碼) (號碼) Mobile Phone (Country code)(City/Area Code)(Number)	電郵地址 Email Address

* 若您向嘉信提供信任的聯絡人, 即代表您明白您已向嘉信及您的顧問 (如有) 授權, 讓其自行酌情聯絡該信任的聯絡人, 並披露與您的帳戶有關的資料, 以處理有可能指出您受到金融剝削的潛在活動; 確認您目前的聯絡資料或健康狀態 (包括身體或精神狀況) 或代表您的法律監護人、執行人、受託人或授權書持有者身份的詳情; 或其他受美國金融監管局 (FINRA) 規定或州法律所允許的事項。如需更多資料, 請於 schwab.com/accountagreement 參閱您的嘉信帳戶協議。
*If you provide a Trusted Contact Person(s) to Schwab, you understand that you have authorized Schwab and your advisor (if you have one) to contact the Trusted Contact Person(s) at their discretion and to disclose information about your account to address possible activities that might indicate financial exploitation of you; to confirm the specifics of your current contact information, health status (including physical or mental capacity), or the identity of any legal guardian, executor, trustee, or holder of a power of attorney on your account(s); or as otherwise permitted by FINRA rules or state law. For more information, please see your Schwab Account Agreement, which is available at schwab.com/accountagreement.

2. 總括的投資目標 Overall Investment Objective of Account

資金保值 Capital Preservation
 增值 Growth
 收入 Income
 投機 Speculation

3. 選擇您的帳戶功能 Select Your Account Features

保證金交易 Margin Trading

籍保證金進行交易, 您透過嘉信理財® 貸款投資, 並將您在嘉信理財帳戶內擁有的所有資產作為抵押。保證金交易比現金交易的風險較大。在進行保證金交易前, 您有責任謹慎分析您的個人情況及市場狀況。請細閱保證金公開聲明及帳戶協議書內有關您需承擔的責任和風險的資料詳情。

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 carefully consider your individual circumstances and market conditions before trading on margin. Read the Margin Disclosure Statement and the Account Agreement for more information on your obligations and risks.

請添加保證金交易 (注意: 居住在歐盟國家的客戶不可以申請保證金)。

Add margin (Note: Clients residing in the EU are not eligible for margin.).

選擇「電子交易確認」 Enrollment for Electronic Trade Confirmations

您提供您的電子郵件地址即代表您也同意接納eConfirms™「電子交易確認」服務(交易確認將您買賣證券的細節以電子郵件方式傳遞到您提供的電子郵件地址)。除非您在下面方格填上「√」號, 否則我們將在短期內傳發一份電子郵件到您表格第一節指示的電子郵件地址, 以提供有關「電子交易確認」的詳情, 並徵求您的同意以及核實您所提供的電子郵件地址。若日後您想撤銷接收「電子交易確認」服務, 您可更改選擇, 改用郵遞方式接收書面交易確認。若無法確認您的電子郵件地址或無法依該地址傳發電子郵件, 我們則會郵遞書面交易確認給您。

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 address listed in Section 1 with more information about eConfirms and your consent, and to verify your 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.

否, 我現時不需要eConfirms「電子交易確認」服務。 No, at this time I do not want eConfirms.

支票及 Visa® 借記卡 (可選服務) Checks and Visa® Debit Card (Optional)

請選擇下列其中一項及於第八頁的簽名卡簽署。收到支票後, 您將有機會訂購額外的支票。我們不向澳大利亞居民提供支票和借記卡。

Select one of the following options and sign the Signature Card on page 8. Upon receipt of your starter checks, you will have the opportunity to order additional checks. Checks and debit card are not available to Australian residents

只需支票 Checks only
 支票及一張 Visa 借記卡 Checks and one Visa Debit Card
 支票及兩張 Visa 借記卡* Checks and two Visa Debit Cards*

*第二張 Visa 借記卡只為其他帳戶持有人簽發。

* Second Visa Debit Card available for issuance only in additional account holder's name.



3. 選擇您的帳戶功能(續上頁) Select Your Account Features (Continued)

預計活躍度 (若您以上已選擇支票或借記卡, 請選擇以下其中一項。)

Anticipated Activity (Select one if you have selected checks or debit card above.)

平均而言, 您預計每月將開出多少次支票及/或進行多少次ATM自動提款機提款? (請只選擇一項。)

On average, how many times per month do you anticipate writing checks and/or making ATM withdrawals? (Select only one.)

- 每月少於5次
Less than 5 times per month
- 每月5至10次
5 to 10 times per month
- 每月11至20次
11 to 20 times per month
- 每月20次以上
More than 20 times per month

4. 您如何得悉嘉信理財? (只選一項。) How did you hear about Charles Schwab? (Select one.)

- 普遍聲譽/新聞報導
General reputation/news coverage
- 經別人介紹
Referred by another individual
- 傳統媒體廣告(例如美國財經雜誌)
Traditional media advertising (such as U.S. financial magazine)
- 嘉信®網站或嘉信的網上宣傳廣告
Schwab website or Schwab web advertisement

5. 您的嘉信現金功能計劃登記同意書 Your Consent to Enroll in Schwab's Cash Features Program

「現金功能計劃」是嘉信理財提供的一項服務, 此項服務讓您在作投資選擇之同時, 能夠將經紀帳戶中之閒置現金或「閒置貸方結餘」用於賺取收入。隨本申請表附上之「現金功能計劃一般條款和條件」將向您說明透過我們「現金功能計劃」所提供產品的一般協議條文及條件。關於「現金功能計劃」及每個「現金功能」的額外信息都包含在現金功能披露聲明中。

藉簽署本申請表, 您表示同意將所持有之經紀帳戶中的閒置貸方結餘納入「現金功能計劃」, 亦同意「嘉信第一利息」功能作為您的指定現金功能。「嘉信第一利息」功能因您帳戶中的閒置貸方結餘向您支付需繳稅之利息。「嘉信第一利息」功能並非銀行帳戶、無銀行擔保、且非受聯邦儲蓄保險公司 (FDIC) 保障。「嘉信第一利息」功能中的現金結餘有資格獲得SIPC保險, 有適用上限。

您理解並同意嘉信可以(1)更改「現金功能計劃」之條文及條件;(2)更改任何「現金功能」的條文及條件;(3)更改、添加或終止任何「現金功能」;(4)在您不再符合當前「現金功能」的資格或您當前的「現金功能」被終止的情況下, 將您的投資從一個「現金功能」改為另一個;以及(5)依據法律對「現金功能計劃」或「現金功能」進行任何其他更改。嘉信會在計劃更改的生效日之前, 以書面形式通知您關於對您的「現金功能」條文的更改, 對我們所提供的「現金功能」的更改, 或對「現金功能計劃」的更改。

The Cash Features Program is the service that we provide that permits the uninvested cash or "free credit balance" in your brokerage account to earn income while you decide how those funds should be invested. The attached Cash Features Program General Terms and Conditions will inform you of the general terms and conditions of the products available through our Cash Features Program. Additional information about the Cash Features Program and each cash feature is available in the Cash Features Disclosure Statement.

By signing this Application, you consent to having the free credit balances in your brokerage account included in the Cash Features Program, and you also consent to having the Schwab One® Interest feature as your designated cash feature. The Schwab One Interest feature pays you taxable interest on the free credit balance in your Account. The Schwab One Interest feature is not a bank account, is not bank-guaranteed, and is not FDIC-insured. Cash balances in the Schwab One Interest feature are eligible for SIPC insurance, up to applicable limits.

You understand and agree that Schwab can (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of any cash feature; (3) change, add, or discontinue any cash feature; (4) change your investment from one cash feature to another if you become ineligible for your current cash feature or your current cash feature is discontinued; and (5) make any other changes to the Cash Features Program or cash feature as allowed by law. Schwab will notify you in writing of changes to the terms of the cash features, changes to the cash features we make available, or changes to the Cash Features Program prior to the effective date of the proposed changes.

6. 必須填項: 有關帳戶的資料 Required Information About the Account

資金來源(請選擇全部適合的選項。) Source of Funds (Please select all that apply.)

我們在此收集有關您帳戶中將持有的資產種類(「來源」)資料。請選擇將入帳或於您的帳戶中持有的全部資產來源, 包括任何將由另一間機構轉存入您帳戶的資產之最初來源。

In this section, we're collecting information about the categories ("sources") of assets that will be held in your account. Please select all of the sources of the assets that will be deposited or held in your account, including the original sources of any assets that will be transferred into the account from another firm.

- 薪金/工酬/積蓄 Salary/Wages/Savings
- 投資資本收益 Investment Capital Gains
- 社會保險金 Social Security Benefits
- 禮物 Gifts
- 出售財產或商業 Sale of Property or Business
- 賭博/彩券 Gambling/Lottery
- 家人/親屬/遺產 Family/Relatives/Inheritance
- 退休基金投資 Investing for Retirement
- 其他(請列明): Other (specify): _____



6. 必須填項：有關帳戶的資料 Required Information About the Account (Continued)

帳戶用途(請選擇全部適合選項。) Purpose of Account (Please select all that apply.)

- 一般性投資 General Investing
- 資產規劃投資 Investing for Estate Planning
- 節稅規劃投資(例如:市政公債等。) Investing for Tax Planning (e.g., municipal bonds, etc.)
- 大學教育投資 Investing for College
- 退休基金投資 Investing for Retirement
- 集中資產投資(例如:由眾投資者集資以投資為目的之資金)
Investment of Pooled Assets (e.g., funds from individual investors that are aggregated for investing purposes)
- 其他(請列明): Other (specify): _____

7. 帳戶存款 (最低開戶金額為US\$25,000) Fund Your Account (Minimum deposit of US\$25,000 is required)

- 隨附支票, 款額為\$ _____ Check enclosed for \$ _____
- 隨附「轉移帳戶至嘉信」申請表 Transfer Your Account to Schwab form (enclosed)
- 匯款 Wired funds

如果您的住戶結餘於指定的曆年季度內低於特定的結餘額,可能須繳付季度帳戶服務費。請參閱最新的「嘉信理財價格費率手冊」(「手冊」), 包括任何修正部分,以獲取更詳盡的嘉信價格費率資料。

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* (the "Guide"), including any amendments to the Guide, for more details on fees.

8. 授權開設帳戶(所有帳戶持有人必須在下方簽署並註明日期。)

Authorization to Open Account (All account holders must sign and date below.)

當您簽署這份申請表格時,您確認已收到及詳閱隨附的申請協議書,包括一份爭議前仲裁條款。您確認您的簽署表示並構成您同意此帳戶及與嘉信®的關係將受申請協議書及所有合併的協議與公開聲明所管制,包括但並不限於嘉信「第一帳戶」協議書及「嘉信理財價格費率手冊」(英文版),兼兩者時有的修訂(「協議書及公開聲明」)。您明白設立、維持、進行交易及由帳戶轉出資產將會有相關費用。除非您選擇放棄保證金功能,您明白以借貸抵押的證券可能被嘉信借用或外借。同時,您亦應明白如果您進行「保證金」交易,您是向嘉信借貸投資,並應了解隨此申請表格附上的「保證金公開聲明」內所概括保證金借貸的有關規定及風險。

此帳戶申請表格及隨附的申請協議書內所提及的「您」、「您的」及「帳戶持有人」即表示簽署此申請表格的每一位人士,而「我們」、「我們的」及「嘉信」則指嘉信理財公司。

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 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 Disclosure Statement included with this Application.

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. The terms "we," "us," "our," and "Schwab" refer to Charles Schwab & Co., Inc.

您與嘉信的協議包括一份爭議前仲裁條款。您確認收到包含在隨附的申請協議書內第二頁、第十四條之爭議前仲裁條款。

The agreement with Schwab includes a predispute arbitration clause. You acknowledge receipt of the predispute arbitration clause contained in section 14, page 2, of the attached Application Agreement.

請使用藍色或黑色筆墨在下方簽署。您在下方的簽署將作簽名卡之用。

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

簽署及日期 Signature(s) and Date(s)

X 帳戶持有人簽署 Account Holder Signature	請以英文正楷填寫姓名 Print Name	日期(月/日/年) Date (mm/dd/yyyy)
X 其他帳戶持有人簽署 Additional Account Holder Signature	請以英文正楷填寫姓名 Print Name	日期(月/日/年) Date (mm/dd/yyyy)



9. W-9代用證明 Substitute W-9 Certification

W-9代用證明適用於個人帳戶持有人的美國人士。就美國聯邦稅收而言, 若您是美國公民或外籍美國居民, 您則被認為是美國人士。

Substitute W-9 certification is intended for individual account holder(s) who is a U.S. person. For U.S. federal tax purposes, you are considered a U.S. person if you are a U.S. citizen or a U.S. resident alien.

下方格內之證明不適用於已遞交美國國稅局(IRS)W-8表格之人士。

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

在作偽證會被懲罰的前提下, 本人證明(1)在本申請表上填寫的號碼為本人的正確的繳稅號碼;(2)本人無須因未上報利息及股息收入而須繳納逆扣稅(backup withholding); (3)本人屬美國人士(美國公民或外籍美國居民); 及(4)本人被免徵外國帳戶稅收遵從法(FATCA)的報告。本人理解, 若本人收到美國國稅局(IRS)的通知, 指本人因低報了股息或利息而須繳納逆扣稅, 並且本人未收到IRS終止本人繳納逆扣稅的通知, 則本人必須劃掉上述的第二項目。

I certify, under penalty of perjury, that (1) the number shown on this Application is my correct Taxpayer Identification Number; (2) I am not subject to backup withholding due to a failure to report interest and dividend income; (3) I am a U.S. person (a U.S. citizen or U.S. resident alien); and (4) I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting. I understand that if I have been notified by the IRS that I am subject to backup withholding as a result of dividend or interest underreporting and I have not received a notice from the IRS advising me that backup withholding is terminated, I must cross out item 2 above.

同意: 除了避免逆扣稅必須提供的證明, 美國國稅局無需徵求您同意此文件的任何規條。

Consent: The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

X 美國人士簽署 Signature of U.S. Person	日期(月/日/年) Date (mm/dd/yyyy)	X 美國人士簽署 Signature of U.S. Person	日期(月/日/年) Date (mm/dd/yyyy)
X 美國人士簽署 Signature of U.S. Person	日期(月/日/年) Date (mm/dd/yyyy)	X 美國人士簽署 Signature of U.S. Person	日期(月/日/年) Date (mm/dd/yyyy)

若有嘉信理財顧問協助您填此帳戶申請表, 請在此寫下他或她的姓名:

If a Schwab Financial Consultant has assisted you with this account application, please write his or her name here: _____

嘉信理財職員專用 FOR CHARLES SCHWAB USE ONLY:														
Branch Office and Account Number												DDA Number		
Customer ID Number												Source Code		
Approved By												Print Name of Approver		Date



嘉信®「第一海外帳戶」申請協議書

此協議書涉及到您的帳戶，並屬於每一位帳戶持有人與嘉信理財®公司(「嘉信」)的帳戶協議的一部分。請詳閱並保存作參考之用。

第一條：協議範圍。您與嘉信的協議包括此申請協議書內所訂的條款及嘉信「第一帳戶」協議書內訂的條款，其中概括「嘉信理財價格費率手冊」(Charles Schwab Pricing Guide)與其他重要聲明。嘉信「第一帳戶」協議書隨此申請表格附上或於您開設帳戶時提供。如果您沒收到嘉信「第一帳戶」協議書，您同意聯絡嘉信。

此外，日後您可能收到由嘉信所發出有關某類帳戶、服務功能及優惠組合的補充條款或公開聲明。這些補充條款或公開聲明、此份申請協議書及嘉信「第一帳戶」協議書統稱為「協議書及公開聲明」。您同意詳閱協議書及公開聲明，並保存副本作參考之用。

第二條：接納協議書及公開聲明。您同意由協議書及公開聲明全面支配您與嘉信的關係，包括嘉信與您之間的所有交易活動，及目前或日後嘉信為您提供的所有產品與服務。嘉信可能會以您使用嘉信產品與服務作為您持續接納協議書及公開聲明的憑證。

第三條：您的陳訴與保證。您承認及保證：
(a) 在您居住的州，您已屆滿法定年齡，並授權簽署此協議；(b) 您已提供正確的帳戶申請表格資料；(c) 只有帳戶申請表格上所列明的帳戶持有人(假如是夫妻持有共同財產，則包括帳戶持有人的配偶)擁有帳戶的利益；(d) 您毋須獲得第三者的額外批准才能開設帳戶及進行交易；(e) 除非您在您的帳戶申請表格內表明或以書面通知我們，否則(i) 您非任何證券交易所或交易所會員公司、美國金融業監管局(Financial Industry Regulatory Authority—FINRA)、或任何證券公司、銀行、信託公司或保險公司的僱員，且與上述機構並沒有任何關係；及(ii) 您並非上市公司的董事、持有公司百分之十的受益股權、公司的決策人或上市公司的「成員」(以1933年證券法案第144條為定義)；及(f) 此申請協議書會被修訂，是一份有法定、有效及約束力的契約，並可依據其條款對您執行。

第四條：帳戶處理。嘉信將自動代您保管買入的證券、賣出證券的收益、紅利和利息。除非您提出書面指示，否則嘉信將於被要求時，向您擁有證券的公司提交您的姓名、地址及庫存證券資料。若您在嘉信持有多於一個帳戶，您授權嘉信在沒有書面授權要求的情況下於您所設立的不同帳戶間互相轉帳。

第五條：投資決策應負的責任。您同意您及任何委託代理人或投資顧問(若有的話)對您帳戶內的投資決策負上所有責任，包括買賣特定證券與否。除非法例規定，或除非嘉信很明確地表明為您所提供的建議是對您的個別建議，您明白嘉信沒有責任去判斷一項交

易、策略，或買/賣某種證券是否迎合您的最佳利益。您的責任包括以一種肯定積極的本份監察及時刻留意您的帳戶及各項投資，並於您認為適當的時候對變化作出相應行動。除非我們事先書面同意，否則嘉信理財不會監控您的帳戶或投資，也沒有義務更新我們可能提供給您的投資推薦，理財建議或理財計劃。此類推薦，理財建議或理財計劃僅在我們向您提供的時間點適用。

您明白嘉信並不提供有關任何稅務或法律的建議。

第六條：負債償還。您同意償還任何與您帳戶有關的負債，包括但不限於因由您、您所委託的代理人、任何法律代理人或獲授權為您帳戶進行交易的投資顧問給予嘉信的指示所導致的負債。我們隨時可選擇在發出通知後或在無通知的情況下，從您的帳戶中扣除任何即時到期的款項或其他債務。我們可向消費者及/或證券信用調查公司報告任何過期債款數目。我們亦可將您的帳戶資料提交予追收欠款的機構。

第七條：授予留置權。作為抵押，就每位帳戶持有人在目前或日後所欠嘉信的款項，各帳戶持有人均同意授予我們一份全部資產的首要、完整及優先的留置權，以及全部資產的持續利益及抵銷權利，包括所有目前或日後於嘉信，或透過嘉信因任何理由而持有、擁有或維持的資產，包括此帳戶持有人目前或日後於/透過我們或我們的相關機構所設任何擁有利益的帳戶。如果您違反或不履行協議義務，嘉信將擁有債權人可得的合法權利及賠償，並享有此協議書內所提及的權利及賠償。

如果您因為您帳戶內的活動而引致對嘉信負債，而您於嘉信持有的任何非退休經紀帳戶內的資產能償還全部或部分負債，您同意在嘉信發出書面要求時，您會簽署所有必需文件執行從您的非退休經紀帳戶轉帳，並同意支付或以這些資金即時支付給嘉信，以償還您對嘉信的債務。

第八條：債務清算。若有保障我們利益或填補保證金不足、償還債務或承擔其他責任的需要，我們可能(但非必須)將您用作抵押的全部或任何資產出售、分配及轉遞，或終止您帳戶內任何或全部的交易所活動。我們可選擇買入或出售任何資產、終止任何交易所及清算的次序及時間。根據我們的商業判斷，我們可選擇在任何交易所或市場，以任何方式(包括公開拍賣或私下出售)進行買賣。在您同意我們毋須為買入或出售任何資產、或在終止任何交易所及清算時間或方式上做的選擇負責。

在某些情況下，我們擁有完全決策權，清算您全部保證金借貸結餘以償還保證金投資的負額。您同意我們毋須為此負任何責任。

如果我們認為您的欠款沒有足夠的抵押，或不足以償還保證金欠款或其他債務，不論帳戶是否屬於其他帳戶持有人共同持有，我們可從您所持有的任何非退休經紀帳戶間轉存資產。不論清算了結與否，您同意在被要求時償還清算後的任何帳戶欠款。

以上各項可能在沒有保證金要求或在沒向您發出購買、出售、轉讓或取消通知的情況下發生。嘉信沒有責任在日後提出此要求或為您提供通知。任何此類通知或要求均因此聲明撤免，且沒有特定的要求通知使此撤免失效。

第九條：負債利息。根據我們的「信貸條款與政策公開聲明」(Disclosure of Credit Terms and Policies)，我們將對您的欠款(不論是保證金或現金帳戶內的欠款)收取及按複利計算利息。

第十條：借貸及保證金交易。所有保證金交易均受我們的「信貸條款與政策公開聲明」及「保證金公開聲明」(Margin Disclosure Statement)所約束。您同意在未細閱及未了解這兩份聲明前不會進行保證金交易。

第十一條：貸款同意。您同意您保證金帳戶內的資產，於目前或日後可能被我們(作為主債務人)或其他人借用(分別地或與其他人的資產一併被借用)。您同意嘉信可獲得及保留某些您將無法獲得的利益(包括但不限於這些貸款的抵押利息)。您確認在某些情況下，這些借貸可能完全或局部地限制您行使投票權或收取股息的能力，視乎您所借出的資產而定。您明白由嘉信所借出的資產所獲派的股息將歸納給借用人所有。您將不獲有關此類借貸的賠償或其他補償。但是，如果您獲取代股息的替代賠償，您明白此賠償或許不能獲得相同於以往所收取股息的稅務待遇。您同意嘉信毋須向您因股息與取代股息的付款之間的稅務差異作出補償。嘉信可以任何法例許可的系統(包括以抽籤的方式)分配取代股息的付款。

第十二條：使用支票及Visa®扣帳卡。如果您已透過您的帳戶申請支票或Visa借記卡，依此申請表格上的指示您授權發出支票及Visa借記卡。您同意每一位帳戶持有人均獲授權簽發支票及使用Visa借記卡，您亦明白若支票功能終止時，您的Visa借記卡亦會自動被取消。我們不向澳大利亞居民提供支票和借記卡。

嘉信®「第一投資帳戶」申請協議書(續上頁)

第十三條：資料核實。您准許嘉信理財透過任何途徑，包括僱用消費者信用調查公司，確實您的身份(依聯邦法例要求)、信貸狀況及維持帳戶的資格(如果您居住在執行夫妻共同財產法例的州內，那麼您的配偶也可能受到上述的核實)——在您開戶時、持有帳戶期內、並在結束帳戶後——作為追討債務或其它調查用途。

第十四條：必要的仲裁公開聲明。監管機構規定在任何含有爭議前仲裁協議的經紀協議中，必須聲明此協議書包括一份爭議前仲裁協議條款。此協議書包括一份爭議前仲裁協議條款。在簽署一份仲裁協議時，當事人同意：

- 此協議書的所有當事人放棄在法庭互相提出起訴的權利，包括陪審團審訊的權利，除非處理索賠的仲裁組織之條例准許這些權利。
- 仲裁裁決一般不可更改及具約束性；當事人申請上訴或要求修改仲裁裁決的能力非常有限。
- 仲裁中的當事人要取得文件、證人供詞及其他證供的能力一般比法庭的程序較為有限。
- 仲裁人毋須說明其裁定的理由，除非在符合條件的情況下，所有當事人於首次聆訊日期至少20天前，向仲裁小組提交一份聯合申請，要求獲得一份仲裁裁決的解釋。
- 仲裁小組一般包括少數於過去或目前在證券業工作或與此行業有聯繫的仲裁人。
- 部分仲裁組織的條例可能對仲裁的索賠實施期限。在某些情況下，不符合仲裁資格的索賠，可向法庭提出訴訟。
- 處理索賠的仲裁組織的條例及其任何修正案均應編入此協議書內。

任何人均不得將一項公認的或已被公證的集體訴訟提交仲裁，也不得對任何已向法院提交集體訴訟的人士、或對未退出公認的集體訴訟的任何索賠的集體訴訟成員試圖實施任何爭議前仲裁和約，直至：

1. 法院拒絕受理該集體訴訟，
2. 該集體訴訟被撤銷，或
3. 法院已將客戶排除在該集體訴訟之外。

除本文所述的範圍內，克制以仲裁方式解決協議糾紛的行為並不意味放棄本協議書內的任何權利。

第十五條：仲裁協議。任何因以下情況引起的或相關的糾紛或索賠：(i)此協議、其他與嘉信的協議、給予嘉信的指示或授權，或違反任何此等協議、指示或授權；(ii)帳戶或其他嘉信帳戶或服務/計劃(iii)帳戶或其他嘉信帳戶內的交易；(iv)或與嘉信、其母公司、附屬機構、相關機構、行政主管、董事、僱員、經紀或服務供應商(「相關第三方」)有關連(包括對仲裁爭議可行性的任何糾紛)，將以仲裁形式解決。

此仲裁協議將約束並適用於在此提及的當事人及其各自的代表、受權人、財產繼承人、繼承人、受讓人，及其他擁有或聲稱擁有帳戶法定或受益權的人士，包括法庭委任的信託人及委託管理人的利益。此仲裁協議亦將對協助嘉信提供服務的第三方服務供應商(「第三方服務供應商」)的利益生效，而此第三方服務供應商則被視為此仲裁協議的第三方受益人。

當事人同意即使開設帳戶的申請未被接納，此仲裁協議將繼續生效，並根據此協議在您的帳戶及/或服務終止以後仍然有效。

根據證券仲裁規定及有效的條例，此仲裁將由美國金融業監管局(Financial Industry Regulatory Authority—FINRA)或任何提供仲裁組織的國家證券交易所處理，只要提出仲裁時嘉信是國家證券交易所的會員。任何一方均可以書面向FINRA或合資格的國家證券交易所提出仲裁要求。若因任何原因未能或無法於FINRA或合資格的國家證券交易所進行仲裁，根據規定及有效的條例，此仲裁則交由美國仲裁協會(American Arbitration Association—AAA)處理。若因任何原因未能或無法於AAA進行仲裁，當事人則同意交由有審理權的法庭委任三位仲裁人，解決當事人之間的任何及所有爭執或糾紛。各方應負責其初步的仲裁費用，該費用則根據仲裁組織的規定及條例而定。若財政有困難，仲裁組織可能會根據規定豁免某些費用。於聆訊得出結論時，仲裁人將判決如何分配仲裁費用。

任何仲裁人所作出的裁決均為最終判決及合約約束性，並可於任何擁有審判權的法庭登記。此仲裁協議僅以美國聯邦法例執行及詮釋，包括聯邦仲裁法案(Federal Arbitration Act)。任何有關執行裁決所涉及的訴訟費用、手續費或稅項開支均向違抗裁決的一方作全面評估，並由違抗裁決的一方全數支付。

對於美國金融業監管局(FINRA)的仲裁，FINRA在由一位仲裁人裁決的客戶案件中將任命一位公設仲裁人。在由三位仲裁人裁決的客戶案件中，投資人可以選擇由兩位公設仲裁人和一位非公設仲裁人組成的仲裁小組(「多數公設仲裁小組規則」)(“Majority-Public Panel Rule”)或由全部公設仲裁人組成的小組(「選擇性全部公設仲裁小組規則」)(“Optional All-Public Panel Rule”)。如果客戶拒絕在相關截止日期前以書面形式決定仲裁小組的選擇方法，則以「多數公設仲裁小組規則」作為選擇仲裁人的方法。

所有由甲方透過頭等、登記或掛號郵件，或其他商業接納的書面方式發給乙方有關仲裁的通知，均被承認有效。

除上述條款外，若任何一方在此協議所涉及的糾紛產生時為或成為非美國居民，當事人則認同及同意以下額外條款：

- (1) 仲裁執行機構之規定具體正式指定進行仲裁的地點。
- (2) 接納此協議則意味同意服從美國加州個人法院頒令執行的所有仲裁條款及其含義。任何仲裁裁決之判決，可向任何擁有管轄權的法院登記，或向該等法院申請對此裁決的司法驗收和一份執法令，視情況而定。
- (3) 英文當為仲裁程序中當事人及仲裁人所使用的唯一語言。任何需要翻譯員的一方應直接與翻譯員聯絡作出所有安排，並承擔翻譯服務的所有費用。
- (4) 若一方是外國政府或國家、國有或國營企業，或其他外國政府或國家掌管的機構，該方同意放棄所有主權豁免權的權利。而於美國法庭內進行任何執行令時，美國聯邦法則(Federal Act of State doctrine)或主權豁免權將不被採納。

第十六條：電子存本。您(或您的代理人)的簽署、任何書面指示或授權書、帳戶申請表格及協議書與公開聲明的電子存本均被視為屬實、完整、有效、可靠及生效的記錄，並可在法定、行政或仲裁程序中作為證據，跟列印之文件正本擁有同等效力。您同意於任何您與嘉信的訴訟程序中，不會就嘉信電子存本的可接納性及法律效力作出爭辯。

第十七條：浮動資金。您同意嘉信理財會就以下方面，按比例保留您於嘉信理財銀行帳戶之總現金結餘所賺得之任何利息，作為服務之酬勞：(1)待投資之資產或(2)待從帳戶分發的資產。此等由嘉信理財保留之利息一般應以貨幣市場利率計算。嘉信理財收取類似的酬勞於「協議與公開聲明」中詳細闡述。

第十八條：未申領財產。如在適用州法指定期限內帳戶均無任何活動，帳戶可能轉移至適當之州政府。

第十九條：美國證券投資者保險公司(Securities Investor Protection Corporation—SIPC)資料。查詢有關證券投資者保險公司的資料，包括講解證券投資者保險公司的守則，請瀏覽www.sipc.org或致電1-202-371-8300。

第二十條：部份贖回或部份償還證券之公正抽籤。若嘉信以行號代名(街名)、嘉信本身名義或無記名形式為您所持有的證券被部份贖回或部份償還，則在部份贖回或部份償還的情況下，嘉信將使用一個公正的抽籤制度從持有這些證券的帳戶中挑選贖回或償還的證券。有關嘉信抽籤制度之詳情，請參見www.schwab.com/PartialCalls。若您希望以郵遞方式獲取一份嘉信抽籤制度之書面解釋，請致電1-800-435-4000與嘉信代表聯絡。

本人明白若英文協議書內容與中文翻譯本有任何分歧和異議，概以英文協議書為準。

Schwab One International® 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 Account 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 Agreement 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 Holder(s) 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, 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 in your best interest. 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 we otherwise agree with you in writing, Schwab does not monitor your account(s) or investments and has no obligation to update an investment recommendation, financial advice, or financial plan we may give you. Such recommendation, financial advice, or financial plan only applies at the point in time we provide it to you. 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 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 Margin 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 can 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 & Visa® Debit Card Features.

If you have requested check or Visa Debit Card features through your Account, you authorize checks and Visa Debit Cards to be issued as indicated in your Account Application. You agree that each Account Holder is authorized to write checks and engage in Visa Debit Card transactions, and you understand that if the checking feature is terminated, your Visa Debit Card will be automatically cancelled. Checks and debit card are not available to Australian residents.

Section 13: Verification. You authorize Schwab to inquire from any source, including a consumer reporting agency, as to your identity (as required by U.S. federal law), creditworthiness and ongoing eligibility for the Account (and that of your spouse, if you live in a community property state) 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: 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 are 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 17: Float. You agree that Schwab will 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 18: 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 19: 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.

Section 20: Impartial Lottery for Securities Subject to Partial Call or Partial Redemption. If Schwab holds securities for you in street name, in Schwab's name, or in bearer form that are subject to partial call or partial redemption, then in the case of a partial call or partial redemption Schwab will use an impartial lottery system to select the securities to be called or redeemed from among accounts holding those securities. For a description of Schwab's lottery system, please visit www.schwab.com/PartialCalls. If you would like a printed description of Schwab's lottery system mailed to you, please contact a Schwab representative at 1-800-435-4000.

CLIENT COPY

保證金公開聲明

www.schwab.com | 1-800-435-4000 (美國境內) international.schwab.com | +1-415-667-8400 (美國境外)

- 如您的經紀帳戶設有保證金交易服務，此乃有關保證金借貸的重要信息。
- 請保存此文件作日後參考之用。
- 在使用保證金時，請緊記此文件內的重要信息與規條。
- 有關保證金帳戶交易及賣空的協議與規條，包括信貸協議與政策，請參閱【帳戶協議書】。【帳戶協議書】將於帳戶設立後提供給您，您亦可隨時於我們的網站上取覽，或致電我們查詢。在開設保證金帳戶之前，您必須詳細參閱此重要文件。
- 對有關於保證金借貸的問題，請致電以上號碼與我們聯絡。獨立投資顧問的客戶，請直接聯繫您的投資顧問或致電嘉信聯盟1-800-515-2157

在考慮保證金借貸時，您應該決定使用保證金是否適合您個人的投資哲學。您必須完全了解使用保證金買賣證券的風險、規則及要求。

請細閱以下有關保證金交易的一些重要資訊：

保證金買賣增加您的市場風險程度。保證金買賣能增加您的購買力，讓您可運用投資金額購買更多證券。然而，您受市場波動性影響的程度會因此提高，在下跌的市場中可能帶來更大的損失。如您以保證金購買的證券價值下跌，您可能須向嘉信提供額外資金，以避免您帳戶內的這些證券或其它證券被迫賣出。

您的損失不僅限於您保證金帳戶內的抵押價值。當您以保證金購買證券時，是您向嘉信理財借貸作為您買賣的一部分。您嘉信帳戶內的證券及其它資產會用作貸款的抵押。這些保證金買賣的風險比較高且有可能比無須貸款的買賣涉及更大損失。如您帳戶內的證券價值下跌，用其抵押所能夠得到的貸款亦隨之下降。當抵押價值跌至低於維持保證金要求或嘉信更嚴格的「自設」要求時，嘉信有可能採取保護行動。為了填補保證金的不足，嘉信可能會向您發出保證金補繳通知要求您存入額外金額，或將您帳戶內的證券賣出。如賣出證券後仍未能填補保證金之不足，您便須對任何的虧空負責。

嘉信可能在沒有通知您的情況下，將您帳戶內的任何證券賣出，以滿足支付保證金補繳通知的金額要求。嘉信會盡量通知您有關保證金不足的情況，然而，在某些市場情況下，我們或許會在沒有獲取您的同意下，迅速將您的證券賣出。由於證券是保證金貸款的抵押，嘉信有權決定賣出哪隻證券以保障其利益。即使嘉信已聯絡您並提供支付保證金補繳通知金額的特定日期，公司仍可採取為保障其財務利益的所需行動，其中包括在沒有通知您的情況下立即賣出證券。

嘉信「自設」的基本及維持保證金要求可能會超越美國聯邦儲備委員會 (Federal Reserve Board) 或金融業監管局 (FINRA) 制定的標準。請致電嘉信諮詢當前的保證金要求。

嘉信可隨時更改基本保證金要求而不作預先通知。我們亦可能在任何時候對我們全權決定為涉及較高風險程度的倉位實施更嚴格的規則而不作預先通知；例如，更高的限制可能會應用於交易量低、投機性或波動性的證券，或集中持倉量的證券。

嘉信可隨時提高「自設」的維持保證金要求而無須預先給您書面通知。嘉信在「自設」維持保證金要求上的政策更改通常會立即生效，隨之亦可能會發出保證金補繳通知。如您未能繳付補繳金額，嘉信可能會結算或賣出您帳戶內的證券。

嘉信保留絕對的決策權決定是否要求額外的抵押、抵押的數量及時間。例如，我們可能要求額外的抵押，若一個帳戶只持有一隻證券或持有大量集中於某一或多隻證券；或低價、交易量低或波動性的證券；又或您的一些抵押證券屬或成為有限制的、或不能轉讓、或不能抵押的證券。我們亦會考慮當時的市場情況、您的財政資源，或我們認為與當時的情況相關的其它因素而做決定。

您無權延長支付保證金補繳通知金額的日期。雖然在某些情況下繳付保證金的期限可獲延長，但是客戶無權延長期限。某些持有保證金貸款結餘並持有派發股息證券的帳戶可能會收到「取代股息的替代性收益支付」(“substitute income payment in lieu of a dividend”，簡稱 PIL)。此類收益可能如一般入息需要繳稅。對於那些獲得 PIL 而沒有收到合資格股息的應繳稅帳戶，嘉信可能會給予其補貼信貸 (supplemental credit)。該款項將於客戶月報表上列為「嘉信替代性收益信貸」(Schwab substitute income credit)。然而，當嘉信確認某種股息屬於非合資格股息時，我們將不會給予您的帳戶貸記此額外付款。

- 此信貸並非「替代性付款」，同時與任何來自證券發行商或借貸者的款項無關。
- 此信貸由嘉信全權決策並可於將來在有或無通知的情況下隨時終止。
- 此類收益可能需根據您的普通入息稅率繳稅。請向您的稅務顧問諮詢有關您個人的具體稅務情況。
- 由於各人稅務情況有所不同，嘉信不可能準確的計算出每一位客戶可能需要繳付的額外稅項。因此我們不擬、而客戶亦不應期望此類收益完全足夠支付您的額外稅務支出。

請參閱【帳戶協議書】內的「借貸協議」(Loan Consent) 部分，該內容說明此類貸款沒有任何相關補償，而嘉信亦「毋須向您因股息及替代性收益稅務處理的差異而作出補償」。

本條文的詮釋概以英文版為準。

Margin Disclosure Statement

www.schwab.com | 1-800-435-4000 (inside the U.S.) international.schwab.com | +1-415-667-8400 (outside the U.S.)

- 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.
- When using margin, please keep these important rules and conditions in mind.
- 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. The Account Agreement will be provided to you after account opening or you can access it at any time on our website or by calling us. Please read this important document before opening a margin account.
- For questions regarding margin borrowing, please contact us at the numbers listed above. For clients of independent investment advisors, please call your advisor directly or call Schwab Alliance at 1-800-515-2157.

When considering a margin loan, you should determine how the use of margin fits your own investment philosophy. It is important that you fully understand the risks, rules, and requirements involved in trading securities on margin.

The following paragraphs highlight some of the 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 can 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. When you buy securities on margin, you are borrowing money from Schwab for part of your transactions. Securities and other assets in your Schwab account(s) are pledged as collateral to secure this loan. These margin transactions are riskier and involve the possibility of greater loss than transactions where you are not borrowing money. 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 can 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's "house" initial and maintenance margin requirements may exceed those established by the Federal Reserve Board and/or the Financial Industry Regulatory Authority, Inc. Please call Schwab for current margin requirements.

Schwab retains the right to change its initial margin requirements at any time and without prior notice. We may also impose anytime and without prior notice more stringent requirements on positions that in our sole discretion involve higher levels of risk; for example, higher limits may apply for thinly traded, speculative or volatile securities, or concentrated positions of securities.

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 can 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.

Schwab retains absolute discretion to determine whether, when and in what amounts we will require additional collateral. For example, we can require additional collateral if an account contains only one security or a large concentration of one or more securities; or low-priced, thinly traded or volatile securities; or if some of your collateral is or becomes restricted or non-negotiable or non-marginable. We may also consider market conditions, your financial resources, or other factors deemed by us to be relevant given the circumstances at the time.

You are not entitled to an extension of time on a margin call. While an extension of time to meet margin requirements might 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). This payment 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 identified on customer statements as a "Schwab substitute income credit." However, when Schwab can identify that a dividend is nonqualified, we will not credit your account with this additional payment.

- 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."



現金功能計劃 一般條款及條件

您的閒置貸方結餘的自動投資，包括每次「轉撥」(sweep)的頻密程度及數額，均受「現金功能披露聲明」(Cash Features Disclosure Statement)及您帳戶所適用的「帳戶協議書」中闡述的條款及條件所約束。本文件提供的資料僅供參考之用。倘本文件的描述與現金功能披露聲明的條款有任何分歧，則以現金功能披露聲明為準。

現金功能計劃的運作	嘉信「現金功能計劃」(在「現金功能披露聲明」中詳述)是我方提供的一項可自動將您帳戶內的閒置貸方結餘投資或「轉撥」(sweep)於流動(短期)投資以賺取利息的服務。此計劃允許您在作出長期投資決策之同時賺取收入。
可供使用的現金功能	可供使用的現金功能現時包括： <ul style="list-style-type: none"> 嘉信對您的合格帳戶的免費貸方餘額(「嘉信第一利息功能(Schwab One® Interest feature)」)支付利息； 嘉信一家或多家聯屬銀行開立的計息存款帳戶(多數帳戶：「銀行轉撥功能(Schwab Bank Sweep feature)」，退休計劃帳戶：「福利計劃之銀行轉撥功能」)；及 某些帳戶內的一個或多個附屬貨幣市場共同基金(「貨幣基金轉撥」功能(Money Fund Sweep feature))。
使用資格	每項現金功能的使用資格將根據帳戶的註冊擁有權及帳戶類型而定。並非所有帳戶註冊及帳戶類型均符合每項現金功能的使用資格。某些帳戶註冊及帳戶類型僅符合一項現金功能的使用資格。如欲更全面及更詳盡瞭解關於使用資格的資訊，請參閱您的「帳戶申請表」及「現金功能披露聲明」。
現金功能使用資格的監察責任	您有責任監察您使用現金功能的資格及選擇可提供並最適合您的現金功能。倘若您現時或日後符合其它更高回報收益的現金功能使用資格，嘉信並無責任特意通知您。
利率及回報	<p>不同現金功能的利率及回報將因時而異。不保證於任何期間，任何特定現金功能的利率及收益將或仍將高於任何其它現金功能的利率及收益。您可聯絡您的獨立投資顧問或理財顧問，或致電我方 1-800-435-4000 索取相關的現時利率及回報資訊。若您已設立帳戶，請瀏覽我方網頁 www.schwab.com/cash 查詢有關詳情。若您的帳戶為顧問服務(Advisor Services)帳戶，請直接聯絡您的顧問、瀏覽網頁 www.schwab.com/SA_cash、或致電 1-800-515-2157 向嘉信聯盟(Schwab Alliance)諮詢。</p> <ul style="list-style-type: none"> 「嘉信第一利息」功能的利率由嘉信設定。我方一貫根據競爭的必要性而設法支付最低的利率。除某些特定情況外，利率將基於您所有帳戶的免費貸方餘額而進行分級。 銀行轉撥功能(Schwab Bank Sweep feature)的利率由我方聯屬銀行設定，尋求支付盡可能低的利率。將向退休帳戶支付符合適用法律法規要求的合理利率。若干情況除外，利率將根據您的帳戶類型及您的帳戶在我方聯屬銀行的銀行流動存款的合併金額而分層設定。 「福利計劃之嘉信銀行轉撥」功能的利率由嘉信銀行設定。嘉信銀行一貫根據相關法律及監管機構制定的合理利率條款而支付利息。利率不因級別並且不因家庭資產而有差別。 透過「貨幣基金轉撥」功能提供的貨幣市場共同基金一貫依照謹慎的原則及其投資目標，設法達到最高的回報率(扣除費用及支出)。 <p>現金功能並非為長期投資，且我方任何現金功能的收益或會低於類似投資或現金功能項目之外的存款帳戶的收益。若您希望在短期間以外維持現金結餘及/或尋求現時市場上可獲得最高的回報率，請聯絡您的嘉信理財代表或瀏覽網頁 www.schwab.com/cash 瞭解「現金功能計劃」以外的其它可行投資項目，並依照您的投資目標及風險承受能力設法實現最高的回報潛力計劃以外的其它可行投資項目，並依照您的投資目標及風險承受能力設法實現最高的回報潛力。若您的帳戶為顧問服務帳戶，請直接聯絡您的顧問、瀏覽網頁 www.schwab.com/SA_cash，或致電 1-800-515-2157 向嘉信聯盟諮詢。</p>

經紀產品：無FDIC投保，無銀行擔保，可能貶值

嘉信所獲利益	我方可能就不同的現金功能收取費用並從中獲取利益。這些費用及利益的一部份可能與您的投資專家共享。基於對這些費用及利益的考量，我方確實有經濟利益選擇包括在「現金功能計劃」內的某些特定現金功能。
風險及帳戶保障的差別	<p>不同的現金功能需承受不同的風險及獲不同的帳戶保障：</p> <ul style="list-style-type: none"> ▪ 嘉信第一利息」功能不受市場風險及貶值的影響，但需承受嘉信倒閉的風險。嘉信未必會倒閉，若一旦發生，則每位客戶的每一投保資格（例如：個人或聯名帳戶）均獲：現金享有美國的證券投資者保險公司 (SIPC) 提供最高上限為250,000美元（包括本金及利息）的保障。在嘉信持有的閒置貸方結餘不受美國的聯邦儲蓄保險公司 (FDIC) 投保或擔保。 ▪ 銀行流動及福利計劃銀行轉撥功能並不受制於市場風險及價值損失，但是受制於嘉信的一家或多家聯屬銀行的破產風險。嘉信銀行未必會倒閉，若一旦發生，則每位存款人在嘉信銀行存款的每一投保資格（例如：個人、聯名及計劃參與者）可享有 FDIC 保險提供最高上限為250,000美元（包括本金及利息）的保障。該限額包括「銀行轉撥」功能以外、您在嘉信銀行的任何其它存款。您需負責監控您的銀行流動及福利計劃銀行轉撥功能的銀行結餘以及您在各聯屬銀行開立的任何其它銀行帳戶的結餘，以確認結餘總額是否超出聯邦存款保險公司設定的保險限額。兩個功能所持貨幣均不在證券投資者保險公司 (SIPC) 承保範圍內。 ▪ 「貨幣基金轉撥」功能內的貨幣市場共同基金投資於高品質、短期的證券，並設法維持穩定的價值，但需承受市場風險及可能貶值的損失。這些並非銀行帳戶並且無法享有 FDIC 保險的保障。但這些帳戶受到 SIPC 的保障。一旦經紀公司倒閉，SIPC 提供的防範保管風險保障（而非市值跌幅）償還丟失的證券及現金之最高上限為500,000美元，其中250,000美元可為現金。透過「貨幣基金轉撥」功能持有的股票不被視為現金，但在 SIPC 承保範圍內可當作證券處理。

本條文的詮釋概以英文版為準。

經紀產品：無FDIC投保，無銀行擔保，可能貶值

Cash Features Program General Terms and Conditions

The automatic investment of your free credit balance, including the frequency and the amount of each sweep, is governed by the terms and conditions set forth in the Cash Features Disclosure Statement and in the Account Agreement applicable to your account. The material in this document is intended for informational purposes only. If there is any conflict between the descriptions in this document and the terms of the Cash Features Disclosure Statement, the Cash Features Disclosure Statement will control.

How the Cash Features Program Works	<p>Schwab’s Cash Features Program is the service (described in the Cash Features Disclosure Statement) that we provide to automatically invest, or “sweep,” the free credit balance in your account into a liquid investment to earn interest. The program permits you to earn income while you decide how those funds should be invested longer term.</p>
Available Cash Feature	<p>The available cash features currently consist of:</p> <ul style="list-style-type: none"> ▪ The free credit balance in your eligible account (the “Schwab One® Interest feature”), on which Schwab pays interest; ▪ Interest-bearing deposit accounts at one or more of our affiliated banks (the “Bank Sweep feature” for most accounts and the “Bank Sweep for Benefit Plans feature” for retirement plan accounts); and ▪ For some accounts, one or more affiliated money market mutual funds (the “Money Fund Sweep feature”).
Eligibility	<p>Eligibility for each cash feature is based on the registered ownership and the type of account. Not all account registrations and account types will be eligible for all cash features. Some account registrations and account types will be eligible for only one cash feature. Please see your Account Application and the Cash Features Disclosure Statement for more complete eligibility details.</p>
Duty to Monitor Eligibility for Cash Features	<p>It is your responsibility to monitor your eligibility for the cash features and determine the best cash feature available to you. Schwab is not responsible for contacting you if you are, or later become, eligible for other higher-yielding cash features.</p>
Interest Rates and Yields	<p>The interest rates and yields for the different cash features vary over time. There is no guarantee that the interest rate and yield on any particular cash feature will be or will remain higher than the interest rate and yield on any other cash features over any period. Current interest rates and yields can be obtained by contacting your independent investment advisor or your Financial Consultant, or by calling us at 1-800-435-4000. If you already have an account, you can visit our website at www.schwab.com/sweep. If your account is an Advisor Services account, please contact your advisor, visit www.schwab.com/SA_sweep, or call Schwab Alliance at 1-800-515-2157.</p> <ul style="list-style-type: none"> ▪ The interest rate on the Schwab One Interest feature is set by Schwab. We have the option to pay as low a rate as possible consistent with our views of competitive necessities. With certain exceptions, the rate will be tiered based upon the overall free credit balance within your account. ▪ The interest rate on the Bank Sweep feature is set by our affiliated bank(s), which also has the option to pay as low a rate as possible consistent with their views of competitive necessities. Retirement accounts will be paid a reasonable rate consistent with applicable legal and regulatory requirements. With certain exceptions, the rate will be tiered based upon your account type and the combined amount of your account’s Bank Sweep deposits at our affiliated bank(s).

Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value



<p>Interest Rates and Yields</p> <p>(Continued)</p>	<ul style="list-style-type: none"> ▪ The interest rate on the Bank Sweep for Benefit Plans feature is set by our affiliated bank(s), which intend to pay interest consistent with reasonable rate provisions of applicable legal and regulatory requirements. This can be lower than some competitors' rates. Interest rates do not vary by tiers and do not vary based on your cash balances. ▪ Money market mutual funds offered through the Money Fund Sweep feature seek to achieve the highest yield (less fees and expenses) consistent with prudence and their investment objectives. <p>Cash features are not intended to be long-term investments, and yields on any of our cash features can be lower than those of similar investments or deposit accounts offered outside the Cash Features Program. If you desire to maintain cash balances for other than a short-term period and/or are seeking the highest yields currently available in the market, please contact your Schwab representative or visit www.schwab.com/cash for investment options that may be available outside of the Cash Features Program to help maximize your return potential consistent with your investment objectives and risk tolerance. If your account is an Advisor Services account, please contact your advisor, visit www.schwab.com/SA_cash, or call Schwab Alliance at 1-800-515-2157.</p>
<p>Benefits to Schwab</p>	<p>We charge fees and receive certain benefits under the different cash features. We share a portion of these fees and benefits with our investment professionals. Because of these fees and benefits, we have a financial incentive to select the particular cash features included in the Cash Features Program.</p>
<p>Differing Risks and Account Protection</p>	<p>The different cash features are subject to different risks and account protection:</p> <ul style="list-style-type: none"> ▪ The Schwab One[®] Interest feature is not subject to market risk and value loss but is subject to the risk of Schwab's failure. In the unlikely event that Schwab fails, cash is eligible for SIPC coverage up to a limit of \$250,000 (including principal and interest) per client in each insurable capacity (e.g., individual or joint). Free credit balances held at Schwab are not insured or guaranteed by the FDIC. ▪ The Bank Sweep and Bank Sweep for Benefit Plans features are not subject to market risk and value loss but are subject to the risk of the failure of one or more of our affiliated banks. In the unlikely event that one or more of our affiliated banks fails, deposits at each bank are eligible for FDIC insurance protection up to a limit of \$250,000 (including principal and interest) per depositor in each insurable capacity (e.g., individual, joint, and plan participant). This limit includes any other deposits you may have at that bank outside of the Bank Sweep and Bank Sweep for Benefit Plans features. You are responsible for monitoring your bank balances in the Bank Sweep and Bank Sweep for Benefit Plans features and the balances in any of your other bank accounts at each affiliated bank to determine if these, in total, exceed FDIC insurance limits. Monies held in both features are not covered by SIPC. ▪ Money market mutual funds in the Money Fund Sweep feature invest in high-quality, short-term securities and seek to maintain a stable value, but are subject to market risks and potential value loss. They are not bank accounts and are not subject to FDIC insurance protection. They are instead covered by SIPC, which protects against the custodial risk (and not a decline in market value) when a brokerage firm fails by replacing missing securities and cash up to a limit of \$500,000, of which \$250,000 may be cash. Shares held through the Money Fund Sweep feature are not considered cash, but are treated as securities for SIPC coverage.

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