

Schwab One Singapore Account Application Summary of Agreement

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Please read carefully the [Singapore Account Application](#) and [Schwab One Singapore Account Agreement](#). Together these documents are referred to as the "Account Agreement" and will govern Schwab Singapore's brokerage account relationship with you.

By manually signing this contract, you:

- Affirm that you have received and read the Account Agreement and understand that it is a legally binding agreement the equivalent of a written contract.
- Indicate that you understand there are fees associated with establishing, maintaining, engaging in transactions and transferring assets out of this Account. If you have enrolled in the Schwab Margin Feature, you acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others.
- Acknowledge that the securities products purchased or sold in a transaction with Schwab (i) are not insured by the Federal Deposit Insurance Corporation (FDIC), (ii) are not deposits or other obligations of Schwab and are not guaranteed by Schwab Bank, and (iii) are subject to investment risks, including possible loss of the principal invested.
- Acknowledge receipt of the [Privacy Disclosure Policy Singapore](#).
- Acknowledge receipt of the [Charles Schwab Pricing Guide for Individual Investors](#).
- Acknowledge receipt and understanding of the [Risk Warning Statement Overseas-Listed Investment Products](#).
- Understand that by clicking or touching "I Agree," and then "Submit" at the end of this Account Setup process, you will be bound to the Account Agreement the same as if you had signed a paper copy with an ink pen.
- Acknowledge that your Account Agreement with Schwab contains a pre-dispute arbitration clause contained in the Schwab One Singapore Account Agreement.
- Consent to having your uninvested cash (the "Free Credit Balances") in your Schwab One® Singapore accounts included in the Cash Features Program, as described in the [Cash Features Disclosure Statement](#).
- Understand that the Cash Features Program is a service that offers you the Singapore Segregated Sweep feature (a "Cash Feature") for your Free Credit Balance while you decide how those funds should be invested longer-term.
- Understand that the terms and conditions of the Cash Features Program and each Cash Feature are set forth in the [Cash Features Disclosure Statement](#).
- Understand that the Singapore Segregated Sweep feature is designated as the Cash Feature for Schwab One® Singapore accounts. Through the Singapore Segregated Sweep feature, Schwab automatically makes deposits to and withdrawals from a client trust deposit account held with a banking institution in the U.S. Funds in the Singapore Segregated Sweep feature do not earn interest and are not insured by SIPC.
- You acknowledge receipt of the Cash Features Program General Terms and Conditions that is attached to this Application. You understand that the Cash Features Program and the individual products are governed by the Schwab One® Singapore Account Agreement and acknowledge that additional information is available within the [Cash Features Disclosure Statement](#). You understand and agree that Schwab Singapore may upon 30 days' advance written notice (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of a product currently available through the Cash Features Program; or (3) move your Free Credit Balance from one product to another product available under the Cash Features Program.

I am signing the contract, which includes a mandatory pre-dispute arbitration clause.



Manual Signature

Print Name

Signature Date (mm/dd/yyyy)

Account Number(s)