

Schwab Singapore Accredited Investor Opt-In Form (For New and Existing Accredited Investors)

www.schwab.com.sg | (+65) 6536-3922 (Singapore Support) | +1-415-667-8400 (U.S. Support)

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- Use this form to opt-in to being classified as an Accredited Investor as defined in the Securities and Futures Act (Cap. 289).
- This form is for Individual Account Holders only; each holder of a Joint Account must complete their own Accredited Investor Opt-In Form separately. If the Account Holder is an entity, please contact us to obtain the relevant form.
- This form must be signed and dated.

PART I. GENERAL INFORMATION

Charles Schwab Singapore Pte. Ltd. (“we”, “us”, “our”) is required under Singapore law to provide you with certain information before you make a decision on whether you wish to continue to be treated as an accredited investor as defined in section 4A of the Securities and Futures Act (Cap. 289) (the “SFA”). Accordingly, we hereby inform you that:

- we have assessed you to be an “accredited investor” as defined in section 4A of the SFA based on the information you have provided to us;
- you may, but are not obliged to, consent to being treated by us as an accredited investor for the purposes of the statutory provisions set out in regulation 3(9) of the Securities and Futures (Classes of Investors) Regulations 2018; and
- if you consent to the treatment outlined in paragraph (b) above, you may withdraw your consent at any time, upon which we will cease to treat you as an accredited investor after we have confirmed to you in writing your removal of accredited investor status.

Please note that being treated as an accredited investor means, among other things, that you will be deemed to have more information about financial products, investments, and instruments, as well as the risks of the same. This means that we are allowed to assume that you have a certain level of understanding of financial products, including collective investment schemes, and are not obliged to determine your precise level of understanding of such products or conduct Customer Account Review (“CAR”) assessments. We are also allowed to assume that you have sought independent advice prior to purchasing or participating in any financial instrument or investment. In addition, when you hold certain financial instruments or participate in certain activities, you will be afforded fewer statutory protections and remedies than retail investors.

Part II. GENERAL WARNING

Accredited investors are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as accredited investors therefore forgo the benefit of certain regulatory safeguards. For example, issuers of securities are exempted from issuing a full prospectus registered with the Monetary Authority of Singapore in respect of offers that are made only to accredited investors, and intermediaries are exempted from a number of business conduct requirements when dealing with accredited investors. Investors should consult a professional adviser if they do not understand any consequence of being treated as an accredited investor.

PART III. PERSONAL INFORMATION

I (the “Accredited Investor”) confirm that I wish to be treated as an accredited investor as defined in section 4A of the SFA. I acknowledge and accept that, having opted in to accredited investor status, this treatment will apply to all of my transactions with you. My basis for opting to be treated as an accredited investor is that my:

- a. net personal assets exceed S\$2,000,000 (or its equivalent in a foreign currency) in value, of which no more than S\$1,000,000 (or its equivalent in a foreign currency) in value is contributed by the net estimated fair market value of my primary residence;
You may calculate your net personal assets by subtracting your liabilities from the total value of your assets.
Supporting documents required:
- your latest bank account, CPF, CDP or brokerage firm(s) statement; or
 - a copy of the title deed or evidence of your primary residence.
- b. financial assets (net of any related liabilities) exceed S\$1,000,000 in value (or its equivalent in a foreign currency); or
You may calculate your financial assets by totalling the value of any of the following assets that you own:
- a deposit as defined in section 4B of the Banking Act (Cap. 19);
 - an investment product as defined in section 2(1) of the Financial Advisers Act (Cap. 110); or
 - any other asset prescribed as a “financial asset” for purposes of establishing accredited investor status by MAS.
- c. income in the preceding twelve (12) months is not less than S\$300,000 (or its equivalent in a foreign currency).
Supporting documents required:
- a copy of your pay slip; or
 - a copy of your employment contract stating your position and income.
 - a copy of your IRAS NOA

Supporting documents should be dated no earlier than 6 months before the date of submitting this form. Except where the latest document available is over 6 months old, for example; title deed, IRAS NOA or other document available.



PART IV. DECLARATION AND SIGNATURE

1. I confirm that I have read the above in full and:
 - know and understand the consequences of consenting to being treated by you as an accredited investor;
 - consent to being treated by you as an accredited investor; and
 - know that I may at any time withdraw my consent to the treatment outlined above, upon which you will cease to treat me as an accredited investor after we have confirmed to you in writing your removal of accredited investor status.
2. I declare that all statements made in this Accredited Investor Individual Declaration Form are, to the best of my knowledge and belief, true, correct, and complete.
3. I understand that Accredited Investor Individual Declaration is subject to a review and assessment by Schwab Singapore and that Schwab Singapore retains the sole and absolute discretion to determine the Individual Account Holder's classification as an accredited investor.
4. I agree that if there is a change in circumstances that affects the information provided in this Accredited Investor Declaration Form or causes the information provided to become incorrect or incomplete, that I as the Individual Account Holder will provide a new Accredited Investor Declaration Form within 30 days of the change in circumstances.
5. I certify that I am the Individual Account Holder identified above, or I am authorised to sign for the Individual Account Holder, for all the accounts to which this form relates.
6. I understand that to the extent permitted under law (a) information regarding the Individual Account Holder and the Individual Account Holder's account(s) may be reported to the authorities of the country(ies) where the account(s) is(are) maintained; and (b) those authorities may provide such information to the country(ies) where the Individual Account Holder is a tax resident pursuant to the applicable intergovernmental agreement(s) regarding the exchange of financial account information.

Signature of Account Holder and Date Required**X**

Account Holder Signature

Date (mm/dd/yyyy)

Account Number

Print Name

To return this form:**Electronic Delivery**

Please return this form by scanning and/or attaching the form to a secure message on schwab.com.sg

- Log in to your account.
- Click on the Message Center and compose a new message.
- Upload your form as an attachment.
- When your message is complete, click Send.

Mail Delivery

Please return this form by mail to Charles Schwab Singapore Pte. Ltd.

Attn: International Account Solutions
 Charles Schwab Singapore Pte. Ltd.
 1 George Street, #07-01A
 Singapore 049145

