
Online Account Opening User Guide

for customers of Clearstream Banking Luxembourg

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1. Introduction

Clearstream Banking Luxembourg (CBL) Online Account Opening Portal establishes a standard platform for the online input and processing of account opening data. The Online Account Opening process is a replica of the current paper-based process.

CBL's service enables you to apply online for New and Additional Accounts with CBL and submit a Power of Attorney (POA) for the operation of accounts or related SWIFT messages and/ or reports. In addition, it offers a comprehensive Account Maintenance facility.

The Account Opening platform is comprised of two main components:

- Online Account Opening Portal, where customers and prospects enter their application data.
- Central User Administration (CUA) system, where customer access rights are managed.

Further account opening related functionalities will be made available on the online portal during the forthcoming months and customers will be duly informed. These include:

- Application for GSF services;
- Application for communications with CBL via the CreationConnect suite of products.

Access to the Online Account Opening portal will be restricted to authorised users, including customers and prospects.

The CBL Online Account Opening Portal can be accessed directly via the following short URL:

www.clearstream.com/accountopening

Alternatively, an overview page, with a User Guide and a link to the CBL Online Account Opening Portal, is located in the Customer Support section of the CBL web site at:

http://www.clearstream.com/ci/dispatch/en/kir/ci_nav/6_customers/025_aop??

Once at the portal you will be asked to enter your userid and password.

After login select the CBL tab. Each functionality follows a similar process. Firstly, to give you an overview of the fields for which input is required there is a "Print Preview" function that enables you to download the unfilled form.

Complete each page and click "Continue" to proceed. At this point the portal will check that all mandatory fields are complete. In case of missing information a warning message is displayed at the top of the page, and the missing fields are highlighted with a red border.

Each page must be fully completed to continue to the next step.

A progress tracker at the top of the page will indicate where you are in the process.

The following functionalities are available:

1.1 New Accounts

Follow a simple online workflow to apply for a New Account. Final documents are automatically generated for downloading, printing and signing by the customer at the end of the process.

Note: The information is completed page by page but reviewed form by form.

1.2 Supplementary Forms

Depending on the regulatory status as well as the jurisdiction in which an applicant operates, the online account opening process determines whether or not a Declaration of Beneficial Ownership (DBO) and/ or an Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML) need(s) to be completed.

1. Introduction

1.3 Additional Accounts

Apply online for an Additional Account. The majority of Additional Account applications are processed completely online. In some cases, for example, an application for an Additional Account for an identified third party, supplementary information may be required in paper form.

1.4 Application History

Use the Application History to:

- Track the progress of your applications
- Copy data from a previous application
- Print an application (re-generate PDF)
- Restart a saved application
- View the status of an application
- Cancel an application which is already in process by CBL

1.5 Central Coordinators

Pre-requisite to applying for online access to the Online Account Opening service is the appointment of at least one Central Coordinator, who will act as:

- Contact person for all subscribers to the service in the same institution.
- Approver of each application for subscription.

In this respect, customers must fill in an application form appointing a Central Coordinator; have the application form countersigned by two authorised signatories and mail the original form to the address indicated, together with signed Terms of Use.

1.6 Power of Attorney

Create or terminate a Power of Attorney in favour of third parties, for full account administration and operation, for SWIFT instructions and reports, or for SWIFT reports only.

Follow a simple online workflow to:

- Create a new Power of Attorney
- Delete a Power of Attorney

1.7 Account Maintenance

Request changes of an address, of customer institution or account name, and account closure.

Follow a simple online workflow to:

- Change addresses
- Change names
- Change account names
- Delete accounts

1.8 General Information

User-Input Fields

All user-input fields have a transparent (or white) background colour. Fixed or static fields have a grey background, and cannot be modified. Mandatory fields are marked with an asterisk "*".

Supplementary Information - Icons

Where further explanation may be useful to you, supplementary information is provided throughout the workflow and can be accessed by clicking on the relevant icon, as follows:

Add

If required you can add extra fields when you select  Add

Auxiliary information

Auxiliary information is shown when you select either  or "(more)".

Confirm Address

The following is shown when you select  Confirm Address.



Confirmation dialog		
Input address	Validated address	Comment
London	LONDON	

Address Check

Accept changes | Take original address | Cancel

You can validate the address fields to see whether they are in line with international standards.

Note: This function is automated and not currently available for all countries.

Edit

You can modify data already entered when you select  Edit

You can modify data already entered on forms when you select  Edit Forms Data

Reload

The original data, from before you changing it, will re-occur when you select  Reload.

2. Customer Application Form (CAF)

2. Customer Application Form (CAF)

To begin, select "New Account" from the left-side menu. The Customer Application Form will appear as the first step in the New Account application process. The Customer Application Form (CAF) is divided into two steps: company information followed by ownership and shareholder information.

2.1 Company Information

The first step requests company information including name and address, legal status and type of institution and appears as follows:

Customer Application (1 of 2)

Registered Institution Name (in full)*

Trading Name (if different from registered)

Legal Status (if applicable)

Branch Subsidiary Head Office

Institution Type*

Please select the most representative Institution Type.

Government or Government-sponsored entities

AML regulated entities [\(more\)](#)

Non AML regulated entities with 25%+ owned by an AML regulated parent

Other publicly traded corporates

Other privately owned corporates

Head Office

Address line 1 * Number * Confirm Address

Address line 2 Country * Reload

Post Code City * United Kingdom

Phone * United Kingdom Ext.

Fax * United Kingdom Ext.

Email *

Registered Address

Re-use Head Office Address * Yes No

Mailing Address

This is for correspondence, statements and other matters relating to this account. You are kindly requested to provide a street address rather than a PO Box Number.

Re-use Registered Address * Yes No

Department Name*

(for mailing purposes)

Back Save Continue

2. Customer Application Form (CAF)

Institution Names

Registered Institution Name, Parent Name and Head Office are values that are displayed as "read-only" and cannot be changed by the customer.

A number of fields within the CAF are pre-filled with information that CBL has on record. These include:

Registered Institution Name	Known Registered Addresses
Parent Name	Known Mailing Addresses
Head Office	

You are requested to enter a Trading Name if it differs from the Registered Institution Name.

Legal Status

You must select a Legal Status of either: Branch, Subsidiary or Head Office.

The following auxiliary information is shown when you select



Auxiliary Information

Legal Status

Branch:

A branch is an office through which a foreign company engages in operative business (in another country). The branch is no independent legal personality (although it is treated in some respects as if it were independent for tax and foreign financial relations purposes). It follows that the foreign company is directly and fully responsible for all liabilities and undertakings of its branch office.

Subsidiary:

The subsidiary company is a separate legal entity created under and governed by (country of operations) law. It is an independent entity from the foreign parent company shareholder and, in principle shareholders have no liability for the debts or undertakings of the subsidiary, the recourse of the subsidiary's creditors or co-contracting parties being limited to the assets of the subsidiary.

Head Office:

The head office is the headquarters of the entity (i.e., the head office of a branch, agency, or other non-independent facility). For the purpose of account opening agencies, i.e. administrative units of government, fall under head office.

[Close](#)

Institution Type

You must select the most representative Institution Type:

- Government or Government sponsored entities:**

Government Agency or Central Bank;

Inter-Governmental Agency or Development Bank.

- AML regulated entities:**

Bank, other Credit Institution or Investment Bank;

Broker Dealers;

Funds Distributor / UCITS;

Other AML-regulated Financial Sector Professional;

Transfer Agent.

2. Customer Application Form (CAF)

- **Non AML regulated entities with 25%- owned by an AML regulated parent:**
Publicly Traded;
Privately Owned;
Special Purpose Vehicle.
- **Other publicly traded corporates**
Publicly Traded.
- **Other privately owned corporates**
Privately Owned.

Note: AML regulated entities are defined as follows:

Auxiliary Information	
AML regulated entities	
A financial institution regulated by local Anti-Money Laundering ('AML') standards and subject to AML supervision by the authorities.	
<input type="button" value="Close"/>	

Head Office

The information that CBL has on record for your institution is displayed, for example:

Head Office					
<input type="button" value="Confirm Address"/> <input type="button" value="Reload"/>					
Address line 1 *	Avenue John F Kennedy	Number *	42		
Address line 2		Country *	Luxembourg		
Post Code	L-1855	City *	Luxembourg		
Phone *	Luxembourg	352	2430	Ext.	
Fax *	Luxembourg	352	243380000	Ext.	
Email *					

2. Customer Application Form (CAF)

Registered Address

When you select "Yes" for re-use of Head Office Address as your Registered Address the information that CBL has on record for your institution is displayed.

When you select "No" for re-use of your Head Office Address as your Registered Address you can select from a drop-down list of Known Registered Addresses, if the data is available at CBL, that is displayed for selection, or input a new address by using the Edit function:

Known Registered Addresses	
Address line 1 *	Number *
Address line 2	Country *
Post Code	City *
Phone *	Ext. []
Fax *	Ext. []
Email *	

Note: These values are pre-filled from data if the data is available at CBL.

Mailing Address

When you select "Yes" for re-use of Registered Address as your Mailing Address the information that CBL has on record for your institution is displayed.

When you select "No" for re-use of your Registered Address as your Mailing Address you can select from a drop-down list of Known Mailing Addresses that is displayed for selection or input a new address by using the Edit function:

Known Mailing Addresses	
Address line 1 *	Number *
Address line 2	Country *
Post Code	City *
Phone *	Ext. []
Fax *	Ext. []
Email *	

Note: For mailing purposes you are requested to enter your Department Name.

2. Customer Application Form (CAF)

2.2 Ownership and Shareholder Information

The second step requests listing, ownership and shareholder information, and appears as follows:

The screenshot shows the 'Customer Application (2 of 2)' page of the Clearstream Account Opening application. The top navigation bar includes 'Customer Application', 'Account Application', 'Beneficial Ownership', 'Anti-Money Laundering', 'Central Coordinator', 'Review', and 'End'. On the left, a sidebar lists 'Welcome', 'New Account' (which is selected), 'Additional Account', 'Application History', 'Central Coordinators', 'Power of Attorney', and 'Account Maintenance'. The main form area contains several sections: 'Primary Exchange' (with a note about listing on exchanges), 'Regulatory Authority' (with a note about reporting to regulatory authorities), 'Ownership Structure' (with a note about major shareholders holding 25% or more of capital or voting rights), 'Paid-in Share Capital (in Millions)*' (with a note about entering amounts in millions and selecting currency), 'Executive Management' (with fields for Name* and Position*), 'Shell Banks Arrangements' (with a question about operating as a shell bank and Yes/No radio buttons), 'Shell Banks' (with a question about maintaining accounts with shell banks and Yes/No radio buttons), 'Reference Contact' (with fields for First name, Last name, Department, Number, Country, City, Post Code, Phone, Fax, Email, and Ext.), and a 'Confirm Address' button. At the bottom are 'Back', 'Save', 'Cancel', and 'Continue >' buttons.

Primary Exchange

Enter the exchange on which your company is listed, if applicable.

Regulatory Authority

State names of the regulatory authority to which you report.

2. Customer Application Form (CAF)

Ownership Structure

State names of major shareholders holding 25% or more of capital or voting rights. In case of individual shareholders the following auxiliary information is shown when you select "click here":

Auxiliary Information	
Individual Shareholders	
In the case of individual shareholders, please provide certified true copies of valid identification documents (passports or identity card). Certified copies are to be made by a competent authority under Luxembourg regulation or under the regulation of the applicant's jurisdiction (for example a notary, embassy or police officer).	
<input type="button" value="Close"/>	

Paid-in Share Capital (in millions)

Enter amount in millions and select the currency.

Paid-in Share Capital (in Millions)*	
Enter amount (in millions) and select currency	
<input type="text"/>	<input type="button" value="EUR"/> EUR GBP JPY USD
Executive Management	

Executive Management

Enter the names and positions of your Executive Management.

Shell Bank Arrangements

You are asked if your institution operates as a shell bank and maintains accounts for or does business with them. The following auxiliary information is shown when you select "shell bank":

Shell Banks Arrangements	
Does your institution operate as a <u>shell bank</u> ? <input type="radio"/> Yes <input type="radio"/> No	
Auxiliary Information	
Shell Banks	
A Shell Bank is a bank that is incorporated within a jurisdiction in which it has no physical presence, and which is unaffiliated with a regulated financial group (as defined by the Financial Action Task Force Forty Recommendations).	
<input type="button" value="Close"/>	

Reference Contact

State a name and address of an institution that may be contacted to provide a reference, if requested.

Following is an example of the Customer Application Form:

2. Customer Application Form (CAF)

2.3 Customer Application Form

Customer Application Form



Account Number (to be completed by Clearstream Banking): _____

To enable Clearstream Banking to process your Customer Application Form promptly, please complete the following:

We, the undersigned, representing

Registered name: (in full) _____

Trade name: (if different from registered) _____

Legal status: (if applicable) Branch Subsidiary

Institution type: Bank and credit institution Funds distributor
 Broker Investment bank
 Central bank Transfer Agent
 Development bank and/or supranational
 Other (specify): _____

Department name: _____

Country of incorporation: _____ **Date of incorporation:** _____

Country of residence: _____

Address: _____

City: _____ Post code: _____ Country: _____

Tel: _____ Fax: _____

E-mail: _____

Country of operations: _____

Address: _____

City: _____ Post code: _____ Country: _____

Tel: _____ Fax: _____

E-mail: _____

2. Customer Application Form (CAF)

Customer Application Form

Mailing address: (if different from country of residence address):

(This is for correspondence, statements and other matters relating to this account. You are kindly requested to provide a street address rather than a PO Box Number).

Address: _____

City: _____ Post code: _____ Country: _____

Tel: _____ Fax: _____

E-mail: _____

State, if applicable, the name of the stock exchange of which you are a member:

State the names of the regulatory authorities to which you report:

Ownership structure:

State names of major shareholders.

Holding 25% or more of capital^a

- a. In the case of individual shareholders, please provide certified true copies of valid identification documents (passport or identity card). Certified copies to be made by a competent authority under Luxembourg regulation or under the national regulation of the applicants jurisdiction (example, notary, embassy, police officer).

Paid-in share capital: _____

Executive management:

State names of executive management.

Name (print)

Role (print)

2. Customer Application Form (CAF)

Customer Application Form

Shell banks:

State whether you maintain accounts for shell banks or conduct business with shell banks.

Shell bank means a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group (cf. Financial Action Task Force Forty Recommendations).

Yes No

Reference contact:

Name and address of an institution that may be contacted to provide a reference if requested:

Institution: _____

Department: _____

Address: _____

City: _____ Post code: _____ Country: _____

Tel: _____ Fax: _____

E-mail: _____

Please inform your Relationship Officer immediately of any changes to any of the above details.

Please return this form and the following documents to your Relationship Officer:

- 1. The "Account Application Form", duly signed.
- 2. Certified true copy of the articles of association^a and, if the articles are not available in English, French or German, a certified English translation.
- 3. Certified true copy of the licence^a to operate as a financial institution under Luxembourg law or any equivalent category under the customer's national law and, if the licence is not available in English, French or German, a certified English translation.
- 4. Extract of the company's register^a (official or certified copy) including certificate of residency.
- 5. A copy of the company's most recent audited Annual Report^a. In the case of a subsidiary, please also provide the latest audited Annual Report of the parent company.
- 6. US Patriot Act certification (if available).
- 7. An up-to-date official list of authorised signatures^a. Please provide original documents.
- 8. Additional documents^a required in case an official signatory list has not been transmitted, or in case of a specific delegation of the signature authorities to individual or legal persons by board members, or in case of a formal power of attorney granted to a third party:
 - Certified true copy of minutes of appointment of directors (board resolution).
 - Certified signed accompanying letter of directors appointing authorised signatories, whereby directors' signatures have been certified correct by notary or equivalent (in case the accompanying letter is not certified in this way, please provide certified true copies of the passports of the directors appointing signatories).
 - List of authorised signatures signed by appointing directors.
- 9. Detailed report written on your company by a recognised rating agency (if available).

a. If you make any amendments in the future to the documentation provided under points 2, 3, 4, 5, 7, and 8 please send the updated documents to your Relationship Officer at Clearstream Banking S.A., 42 avenue JF Kennedy, L-2967 Luxembourg, as soon as they become available.

Note: Certified copies of company documentation (articles, licence, minutes) to be made by a competent authority under Luxembourg regulation or under the national regulation of the applicant's jurisdiction (such as notary, embassy, police officer).

2. Customer Application Form (CAF)

Customer Application Form

Printing and mailing of invoices

We acknowledge to be informed that the printing and mailing of invoices will be outsourced by Clearstream Banking to Itella GmbH and hereby give power of attorney to Itella GmbH to collect from Clearstream Banking the volume of deposits for the period considered and the number of instructions, i.e. all information that is needed for the invoicing, together with our name, address and account number. Our power of attorney is granted for an unlimited period of time.

SAP application support services

Clearstream Banking will have recourse to an external service provider concentrating the provision of SAP application support services to Clearstream Banking in the following areas:

- a) Daily support, maintenance and bug-fixing;
- b) Implementation of application enhancements.

We acknowledge that the service provider might have access to our customer data if the solution of an error message or a special emergency situation requires the analysis of the issue in the production environment. To this end we hereby appoint such service provider as attorney to access our customer data in such situations. The power of attorney is granted for an unlimited period of time.

Intra-group operations

We hereby give power of attorney to Deutsche Börse AG, its subsidiaries and affiliates, to collect from Clearstream Banking all information necessary for the performance of operational tasks by Deutsche Börse AG, its subsidiaries and affiliates, in relation to any and all services provided by Clearstream Banking to us as customer. The power of attorney is granted for an unlimited period of time.

These powers of attorney are governed by Clearstream Banking General Terms and Conditions, as modified from time to time.

General Terms and Conditions:

We acknowledge receipt of Clearstream Banking's General Terms and Conditions as amended from time to time and hereby confirm our acceptance to be bound by its terms and conditions. These General Terms and Conditions shall also apply to all subsequent accounts to be opened upon our request by duly authenticated means of communication.

- a) If this "Customer Application Form" is approved, we request Clearstream Banking to open on our behalf the necessary security and cash accounts.
- b) We agree that Clearstream Banking may request additional information in relation to our institution as may be required from time to time under the applicable money laundering rules.

Authorised signature(s):

Signature: _____ Signature: _____

Name: _____ Name: _____

Title: _____ Title: _____

Place: _____ Place: _____

Date: _____ Date: _____

3. Account Application Form (AAF)

3. Account Application Form (AAF)

The AAF requests the name of the account (if desired), whether it should be Published or Unpublished, and other settlement and reporting information. The AAF appears as follows:

The screenshot shows the 'Account Application' page of the Clearstream Online Account Opening User Guide. The page is titled 'Account Application' and includes the following fields and options:

- Account Name:** A text input field.
- Published or Unpublished ***:
- Published (radio button)
- Unpublished (radio button)
- VAT Number (mandatory for EU):** A text input field.
- A checkbox: 'We are exempt from VAT.'
- Usage for Assets ***:
- For proprietary assets (radio button)
- For third party assets (radio button)
- Omnibus (combination of assets) (radio button)
- Report Setup ***:
- Clearstream reports should show:
- Common Codes (radio button)
- ISIN (radio button)
- Settlement Sequence Option ***:
- T By transaction reference number
- D By settlement date (flexible - D)
- L By settlement date (strict - L)
- S By nominal Amount (flexible - S)
- Daytime Processing Filter ***:
- Include transactions with Clearstream and Euroclear counterparties in mandatory settlement period
- Include transactions in both mandatory and optional settlement periods
- Communications**:
- Please select your preferred communications facilities:
- CreationOnline (radio button)
- CreationDirect (radio button)
- Creation via SWIFT (radio button)
The 'CreationOnline' option is circled in red.
- Reason for Opening Account ***:
A text input field.

At the bottom right are buttons: Back, Save, Cancel, Continue >.

3.1 Account Information

Account Name

The first part of the Account name is pre-filled from the Registered Institution Name on page 1 of the CAF and the second part is defined by you.

Published or Unpublished Accounts

Please indicate whether you would like to have your account number appear on the list of Published Accounts, otherwise choose Unpublished.

VAT Number (mandatory for EU)

Please enter your VAT number or tick the box provided to advise that you we are exempt from VAT.

3. Account Application Form (AAF)

Usage for Assets

Please respond where applicable:

- For proprietary assets
- For third party assets
- Omnibus (combination of assets)

3.2 Reporting and Settlement Information

Report Setup

Please select CBL reports in either Common Codes or ISIN.

Settlement Sequence Option

Please select option you prefer:

- T By transaction reference number
- D By settlement dated (flexible-D)
- L By settlement date (strict-L)
- S By nominal amount (flexible-S)

The following auxiliary information is shown when you select 

Auxiliary Information
Settlement Sequence Option
Please refer to the Settlement Procedures Chapter of the Clearstream Banking Luxembourg (CBL) Customer Handbook, available at http://www.clearstream.com/ci/dispatch/en/subcat/0b00f4bb805bf121
<input type="button" value="Close"/>

Daytime Processing Filter

Please select the filter you would like to apply:

- Include transactions with CBL and Euroclear counterparties in the mandatory settlement period.
- Include transactions in both mandatory and optional settlement periods.

Communications

You can also indicate your Connectivity preferences, although at this stage you must apply for each channel via the traditional printed PDF form. Links to each form are provided:

Communications *	
Please select your preferred communications facilities:	<input checked="" type="checkbox"/> CreationOnline (application form)
	<input checked="" type="checkbox"/> CreationDirect (application form)
	<input checked="" type="checkbox"/> Creation via SWIFT (application form)

Online Connectivity subscription services will be fully integrated in one of the next phases.

Reason for Opening an Account

You must state why you wish to open an account.

Following is an example of the Account Application Form:

3. Account Application Form (AAF)

3.3 Account Application Form

Account Application Form

clearstream | DEUTSCHE BÖRSE GROUP

Account Number (to be completed by Clearstream Banking): _____

Please return the completed original form to:

Clearstream Banking S.A.
Banking Operations
42, avenue JF Kennedy
L-2967 Luxembourg

The undersigned request Clearstream Banking société anonyme to open an account with:

Institution: _____

Account details:

Please select **one** account type only. If you want to set up more than one account please complete a separate "Account Application Form" for each account type.
All accounts are set up on a default basis unless specified otherwise below.

Type (please tick one box only)	Published	Unpublished
<input type="checkbox"/> Main account	<input type="checkbox"/> default option	<input type="checkbox"/>
<input type="checkbox"/> Additional account	<input type="checkbox"/>	<input type="checkbox"/> default option
<input type="checkbox"/> Syndication account	<input type="checkbox"/>	<input type="checkbox"/> default option
<input type="checkbox"/> Central Facility for Funds (CFF) account	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Fund issuance (FIA) account	<input type="checkbox"/>	<input type="checkbox"/>

Usage for assets (please tick one box only)

For proprietary assets (default option) For third party assets

VAT (please tick one box only)

VAT number (mandatory if country of operations is based in Europe) We are exempt from VAT

Report setup:

Clearstream reports should show (please tick one box only):

Common codes (default option) ISIN

3. Account Application Form (AAF)

Account Application Form

Settlement options:

In accordance with the terms given in Clearstream Banking's governing documents¹, the transactions for all accounts are to be settled according to the following criteria:

Settlement sequence option¹ (please tick one box only)

- | | |
|--|--|
| <input type="checkbox"/> Option 1: By transaction reference number in increasing order (default option main account) | <input type="checkbox"/> Option 3: By settlement date (strict - L) ¹ |
| <input type="checkbox"/> Option 2: By settlement date (flexible - D) ¹ | <input type="checkbox"/> Option 4: By nominal amount (flexible - S) ¹ |

Settlement options

- | | |
|--|--|
| <input type="checkbox"/> Option 1: Include transactions with Clearstream Banking and Euroclear Bank counterparties in the mandatory settlement period only (default option main account) | <input type="checkbox"/> Option 2: Include transactions in both mandatory and optional settlement periods.
(recommended for CFF/FIA accounts) |
|--|--|

Communications:

We will use one or more of the following communications facilities (please tick at least one item):

- | | |
|---|--|
| <input type="checkbox"/> Existing | Communication links that are currently in place for our main account (if applicable) |
| <input type="checkbox"/> CreationOnline | Please complete a separate application form for CreationConnect products and services, available from www.clearstream.com under Settlement/Connectivity |
| <input type="checkbox"/> CreationDirect | Please complete a separate application form for CreationConnect products and services, available from www.clearstream.com under Settlement/Connectivity |
| <input type="checkbox"/> Creation via SWIFT | Please complete a separate application form for CreationConnect products and services, available from www.clearstream.com under Settlement/Connectivity |

State reason for opening an account:

The SDRT rate of 1.5% automatically applies to a customer account. However, if the 0.5% SDRT rate is to apply to the main account to be opened/ the [main] account already existing/ a further [main] account to be opened, an "Appendix A. Request for Application of the 0.5% SDRT Regime" must be completed and sent to the Credit and Collateral Management Unit. Please contact your Customer Relationship Officer if you wish to fill in this form. For the impacts of the SDRT regimes, please refer to the Clearstream Banking Creation Link Guide (United Kingdom II).

Authorised signature(s):

Signature: _____
Name: _____
Title: _____
Place: _____
Date: _____

Signature: _____
Name: _____
Title: _____
Place: _____
Date: _____

1. Please refer to the Settlement Procedures Chapter of the CBL Customer Handbook which is available on our web site www.clearstream.com

4. Beneficial Ownership

4. Beneficial Ownership

Depending on the regulatory status as well as the jurisdiction in which an applicant operates, the online account opening process determines whether or not a Declaration of Beneficial Ownership (and/or an Anti-Money Laundering and Anti-Terrorist Financing Questionnaire) needs to be completed.

An automatic calculation is done during the application process, at the Customer Application Form stage, and if this calculation indicates that you are not required to complete the declaration it is removed from the process and disappears from the progress tracker.

The screenshot shows the 'Beneficial Ownership' section of the Clearstream Online Account Opening interface. The top navigation bar includes 'Customer Application', 'Account Application', 'Beneficial Ownership' (which is checked), 'Central Coordinator', 'Review', and 'End'. On the left, a sidebar lists 'Welcome', 'New Account', 'Additional Account', 'Application History', 'Central Coordinators', 'Power of Attorney', and 'Account Maintenance'. The main form area is titled 'Beneficial Ownership' and contains sections for 'Account Details', 'Registered Address', and 'Company Details'. The 'Company Details' section has a field for 'Legal Form' with a red circle around the 'i' icon. The 'Section 1: Beneficial Ownership - Information' section contains three questions with red circles around their respective 'i' icons: 'Is your COMPANY listed on a stock exchange that has transparency requirement comparable to a REGULATED MARKET according to EU legislation?*', 'Does any natural person hold a BENEFICIAL OWNERSHIP in this account or COMPANY?*', and 'Have there been any significant changes in ownership over the last five years?'. Each question has 'Yes' and 'No' radio buttons. A large text area for 'Description' is also present.

4.1 Account Details

Except for the Account Number the fields in this section are all read-only and pre-filled with information that CBL has on record.

4.2 Registered Address

All the fields in this section are all read-only and pre-filled with information that CBL has on record.

4.3 Company Details

In this section you will be required to provide details of your Legal Form, Institution Type and Regulatory Authority.

The following auxiliary information is shown when you select  under Legal Form:

Auxiliary Information	
Legal Form <p>The Legal Status should describe the form under which the Company is incorporated (Société Anonyme, Aktiengesellschaft, GmbH, Public Limited Company, ...). Please provide more details if the type of incorporation is not very commonly used.</p>	
<input type="button" value="Close"/>	

4.4 Section 1: Beneficial Ownership - Information

In this section you must, firstly, declare whether your COMPANY is listed on a stock exchange that has transparency requirement comparable to a REGULATED MARKET according to EU legislation.

The following auxiliary information is shown when you select  under Beneficial Ownership - Information:

Auxiliary Information	
Company / Regulated Market <p>Company: Company stands for the account holder itself or its headquarters or mother company.</p> <p>Regulated Market: 'Regulated Market' as defined in Article 4(1), point 14, of the EU Directive 2004/39/EC regarding transparency requirements, this means a market where persons whose holdings in the shares or proportion of voting rights of the issuer reach, exceed or fall below the thresholds of 5%, 10%, 15%, 20%, 25%, 30%, 50% and 75% are published, including a potential chain of controlled undertakings through which shares or voting rights are effectively held.</p>	
<input type="button" value="Close"/>	

If you respond "Yes" to your COMPANY being listed on a stock exchange that has transparency requirement comparable to a REGULATED MARKET according to EU legislation you will be required to give Company Details as shown below:

Section 1: Beneficial Ownership - Information								
<p>This declaration applies to the following positions:</p> <p>Is your COMPANY listed on a stock exchange that has transparency requirement comparable to a REGULATED MARKET according to EU legislation? *</p>								
<input checked="" type="radio"/> Yes <input type="radio"/> No								
Company Details (continued) <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Registered Institution Name</td> <td style="width: 30%;"><input type="text"/></td> <td style="width: 40%;"><input type="text"/></td> </tr> <tr> <td>Name of Stock Exchange *</td> <td><input type="text"/></td> <td>Name of Segment *</td> <td><input type="text"/></td> </tr> </table>		Registered Institution Name	<input type="text"/>	<input type="text"/>	Name of Stock Exchange *	<input type="text"/>	Name of Segment *	<input type="text"/>
Registered Institution Name	<input type="text"/>	<input type="text"/>						
Name of Stock Exchange *	<input type="text"/>	Name of Segment *	<input type="text"/>					
<input type="button" value="Back"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Continue >"/>								

4. Beneficial Ownership

If you respond "No" you will be required to give information on any natural person holding a BENEFICIAL OWNERSHIP in this account or COMPANY.

Section 1: Beneficial Ownership - Information

This declaration applies to the following positions:

Is your COMPANY listed on a stock exchange that has transparency requirement comparable to a REGULATED MARKET according to EU legislation? *

Yes
 No

Does any natural person hold a BENEFICIAL OWNERSHIP in this account or COMPANY?*

Yes
 No

[Back](#) [Save](#) [Cancel](#) [Continue >](#)

The following auxiliary information is shown when you select  under "Does any natural person hold a BENEFICIAL OWNERSHIP in this account or company".

Auxiliary Information

Beneficial Ownership

A 'Beneficial Owner' is the natural person who ultimately owns or controls the customer and/or on whose behalf a transaction or activity is being conducted. These comprise all natural persons that directly or indirectly, through holding companies or pooling of interest, own or control 25% or more of the share capital, business interest or voting rights. The identification of the Beneficial Owner is required as per chapter 2, article 3 of the modified law of November 12, 2004.
Please see:
<http://www.cssf.lu>

[Close](#)

If you respond "Yes" you will be required to give the following information:

Does any natural person hold a BENEFICIAL OWNERSHIP in this account or COMPANY?*

Yes
 No

Please select at least one

BENEFICIAL OWNERSHIP is held indirectly by the individual(s) listed in Section 3 of this form according to the illustrations given in Section 2 of this form

BENEFICIAL OWNERSHIP is held directly by the individual(s) listed in Section 3 of this form

4. Beneficial Ownership

If you respond "No" you will be required to answer the following question:

<input type="checkbox"/> Does any natural person hold a BENEFICIAL OWNERSHIP in this account or COMPANY?*	<input type="radio"/> Yes <input checked="" type="radio"/> No
Have there been any significant changes in ownership over the last five years?*	<input type="radio"/> Yes <input checked="" type="radio"/> No

If you respond "Yes" you will be required to give a description of the changes:

Have there been any significant changes in ownership over the last five years?*	<input checked="" type="radio"/> Yes <input type="radio"/> No
Description *	

4.5 Section 2: Beneficial Ownership - Legal Structure

If you respond that Beneficial Ownership is held **indirectly** you will be required to give the following information:

Section 2: Beneficial Ownership - Legal Structure			
Details concerning the legal structure through BENEFICIAL OWNERSHIP is held or exercised. Note: The regulatory requirement is to identify all individuals who have a BENEFICIAL OWNERSHIP. This means looking through corporate or similar owners of the COMPANY and assigning ownership interests to all share classes.			
Name of Company *	<input type="text"/>		
Regulatory Authority	<input type="text"/>		
Registered Address			
Address line 1 *	<input type="text"/>	Number *	<input type="text"/>
Address line 2	<input type="text"/>	Country *	<input type="text"/>
Post Code	<input type="text"/>	City *	<input type="text"/>
Description of the nature and structure of the holdings that lead to a BENEFICIAL OWNERSHIP.* <input type="checkbox"/> Upload a diagramm if available for complex structure, <input type="checkbox"/> or type in description			
Have there been any significant changes in ownership over the last five years?* <input type="radio"/> Yes <input checked="" type="radio"/> No			
<input type="checkbox"/> Add Legal Structure <input type="checkbox"/> Delete current Legal Structure <input type="checkbox"/> Save current Legal Structure			
<input type="button"/>	Name of Company	Regulatory Authority	Registered Address
<input type="button"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="button"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. Beneficial Ownership

4.6 Section 3: Beneficial Ownership - Individuals

If you respond that Beneficial Ownership is held **directly** you will be required to give the following information:

If your respond "Yes" you will be required asked to give further details:

Have there been any significant changes in ownership over the last five years?*

Yes
 No

Description *

Following is an example of the Declaration of Beneficial Ownership:

4.7 Declaration of Beneficial Ownership (DBO)

**Declaration of Beneficial Ownership
in a company with assets held with
Clearstream Banking S.A.**

clearstream

**DEUTSCHE BÖRSE
GROUP**

Account details

Registered institution name _____

Account name _____

Account number (if available) _____

Registered address

Address _____

City _____

Post code _____

Country _____

Company details

Legal form _____

Regulatory authority (if applicable) _____

Section 1: Beneficial Ownership - information

This declaration applies to the following positions:

A. Is your COMPANY¹ listed on a stock exchange that has transparency requirement comparable to a REGULATED MARKET² according to EU legislation?

Yes (If yes, please tick here, provide name of the stock exchange and segment and sign the declaration overleaf. If no, please continue).

Company details

Registered institution name of 3rd party _____

Name of stock exchange _____

Name of segment _____

B. Does any natural person hold a BENEFICIAL OWNERSHIP³ in this account or COMPANY?

(Please respond by ticking one of the following three declarations:

No, no individual holds a BENEFICIAL OWNERSHIP. (If no, please tick here and sign the declaration overleaf. If yes, please continue).

Yes, BENEFICIAL OWNERSHIP is held or exercised indirectly by the individual(s) listed in Section 3 of this form according to the illustrations given in Section 2 of this form.

Yes, BENEFICIAL OWNERSHIP is held or exercised directly by the individual(s) listed in Section 3 of this form.

1. COMPANY either stands for the account holder itself or its headquarters or mother company or, if the account is maintained for a third party, it stands for the party identified in the account name.
2. Definition see Appendix.
3. Definition see Appendix.

6410/05/2009

Declaration of Beneficial Ownership in a Company with assets held with Clearstream

1 of 4

1. COMPANY either stands for the account holder itself or its headquarters or mother company or, if the account is maintained for a third party, it stands for the party identified in the account name.
2. Definition see Appendix.
3. Definition see Appendix.

4. Beneficial Ownership

Section 2: Beneficial Ownership - legal structure

Details concerning the legal structure through which BENEFICIAL OWNERSHIP is held or exercised.

Note: The regulatory requirement is to identify all individuals who have BENEFICIAL OWNERSHIP. This means looking through corporate or similar owners of the COMPANY and assigning ownership interests to all share classes.

Name of company _____

Regulatory authority (if applicable) _____

Registered address _____

City _____ Post code _____ Country _____

Description of the nature and structure of the holdings that lead to a BENEFICIAL OWNERSHIP^a:

a. For complex ownership structures, please attach a diagram if available.

Have there been any significant changes in ownership over the last five years? If yes, please provide details:

Section 3: Beneficial Ownership - individuals

Individuals holding a BENEFICIAL OWNERSHIP in the above account or COMPANY.

1) Individual details of Beneficial Owner

First name	<hr/>	
Last name	<hr/>	
Home address	<hr/>	
 	<hr/>	
City	Post code	Country
Nationality	<hr/>	
Date of birth	<hr/>	
City and country of birth	<hr/>	
ID card number	<hr/>	
Ownership interest in %	<hr/>	
Company name	<hr/>	

2) Individual details of Beneficial Owner

First name	<hr/>	
Last name	<hr/>	
Home address	<hr/>	
 	<hr/>	
City	Post code	Country
Nationality	<hr/>	
Date of birth	<hr/>	
City and country of birth	<hr/>	
ID card number	<hr/>	
Ownership interest in %	<hr/>	
Company name	<hr/>	

3) Individual details of Beneficial Owner

First name	<hr/>	
Last name	<hr/>	
Home address:	<hr/>	
 	<hr/>	
City	Post code	Country
Nationality	<hr/>	
Date of birth	<hr/>	
City and country of birth	<hr/>	
ID card number	<hr/>	
Ownership interest in %	<hr/>	
Company name	<hr/>	

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Declaration of Beneficial Ownership in a Company with assets held with Clearstream

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4. Beneficial Ownership

The undersigned certifies that the above is a full and complete disclosure of information with respect to all natural persons holding a BENEFICIAL OWNERSHIP in the above account or COMPANY. We will maintain accurate up-to-date information by notifying Clearstream Banking S.A., Luxembourg of changes to individuals holdings of BENEFICIAL OWNERSHIP.

Authorised signatories:

Authorised Signature

Authorised Signature

Name

Name

Title

Title

Place

Date

Company stamp:

Appendix

REGULATED MARKET

"Regulated Market" as defined in Article 4(1), point 14, of the EU Directive 2004/39/EC regarding transparency requirements, this means a market where persons whose holdings in the shares or proportion of voting rights of the issuer reach, exceed or fall below the thresholds of 5%, 10%, 15%, 20%, 25%, 30%, 50% and 75% are published, including a potential chain of controlled undertakings through which shares or voting rights are effectively held.

BENEFICIAL OWNERSHIP

A "Beneficial Owner" is the natural person who ultimately owns or controls the customer and/or on whose behalf a transaction or activity is being conducted. These comprise all natural persons that directly or indirectly, through holding companies or pooling of interest, own or control 25% or more of the share capital, business interest or voting rights.

The identification of the Beneficial Owner is required as per chapter 2, article 3 of the modified law of November 12, 2004.

(Please see: www.cssf.lu)

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

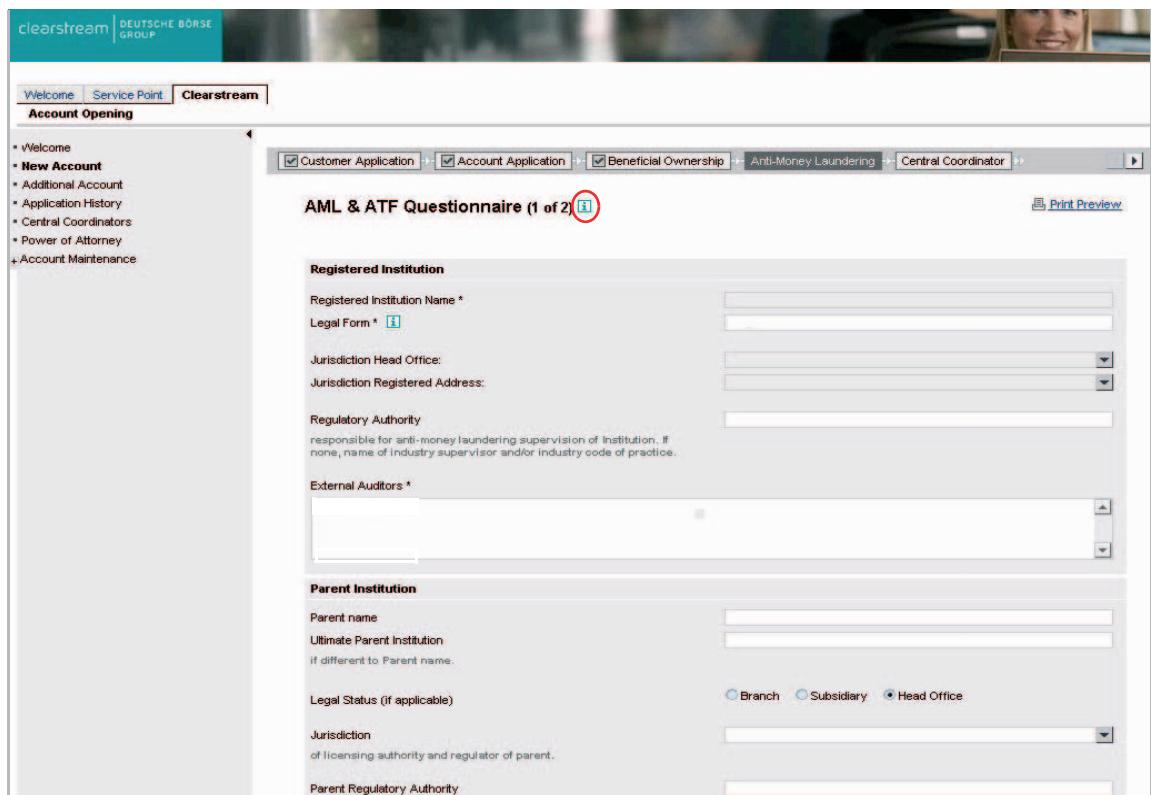
Depending on the regulatory status as well as the jurisdiction in which an applicant operates, the online account opening process determines whether or not an Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (and/or a Declaration of Beneficial Ownership) needs to be completed.

An automatic calculation is done during the application process, at the Customer Application Form stage, and if this calculation indicates that you are not required to complete the questionnaire it is removed from the process and disappears from the progress tracker.

The AML Questionnaire is divided into two steps: company information followed by general information on your AML & ATF policies and practices.

5.1 Company Information

The first step requests company information and appears as follows:



The screenshot shows the Clearstream Online Account Opening interface. At the top, there's a navigation bar with 'clearstream' and 'DEUTSCHE BÖRSE GROUP'. Below it, a sub-navigation bar has 'Welcome', 'Service Point', and 'Clearstream' selected. Under 'Clearstream', 'Account Opening' is highlighted. On the left, a sidebar lists steps: 'Welcome', 'New Account' (selected), 'Additional Account', 'Application History', 'Central Coordinators', 'Power of Attorney', and 'Account Maintenance'. The main content area is titled 'AML & ATF Questionnaire (1 of 2)' (with a circled '1 of 2'). It contains sections for 'Registered Institution' (with fields for 'Registered Institution Name *' and 'Legal Form *'), 'Parent Institution' (with fields for 'Parent name', 'Ultimate Parent Institution', 'Legal Status (if applicable)', and 'Jurisdiction'), and 'External Auditors' (a scrollable list). There are also 'Print Preview' and 'Central Coordinator' buttons at the top right.

The AML form contains a number of dynamic input fields, where the required information changes in response to your input.

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

Purpose of the AML & ATF Questionnaire

The following auxiliary information is shown when you select  in the title:

Auxiliary Information

AML & ATF Questionnaire

The purpose of the Anti-Money Laundering Questionnaire to provide an overview of a financial institution's anti-money laundering policies and practices. There are no correct or incorrect responses. Group Compliance will review the AML Questionnaire and request Customer Relations to obtain further clarification from the applicant if deemed necessary.

[Close](#)

Legal Form

The following auxiliary information is shown when you select  under Legal Form:

Auxiliary Information

Legal Form

The Legal Status should describe the form under which the Company is incorporated (Société Anonyme, Aktiengesellschaft, GmbH, Public Limited Company, ...).
Please provide more details if the type of incorporation is not very commonly used.

[Close](#)

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

Politically Exposed Persons

In this section you will be required to provide details of any Politically Exposed Persons among your institution's ownership structure and executive management.

The following auxiliary information is shown when you select 

Auxiliary Information
<p>Politically Exposed Persons</p> <p>Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state ownedcorporations, important political party officials, or their family members or close associates. The definition is not intended to cover middle ranking or more junior individuals in the foregoing categories (cf. FATF Forty Recommendations).</p> <p>Close</p>

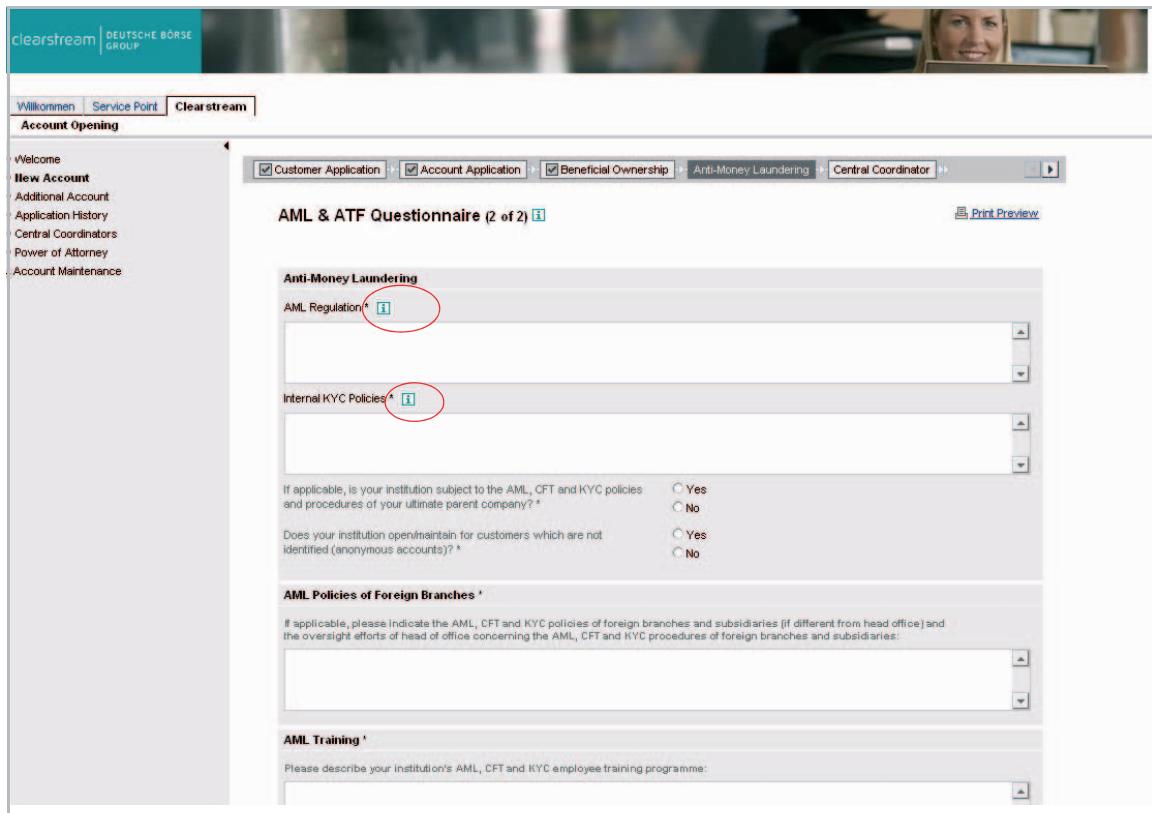
If you respond "Yes" to having Politically Exposed Persons among your institution's ownership structure and executive management you must provide details, as follows:

Politically Exposed Persons *	
<p>! Are there any Politically Exposed Persons among your institution's ownership structure and executive management?</p> <p> <input checked="" type="radio"/> Yes <input type="radio"/> No</p>	
Name * <input type="text"/>	Role * <input type="text"/> 

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

5.2 AML & ATF Policies and Practices

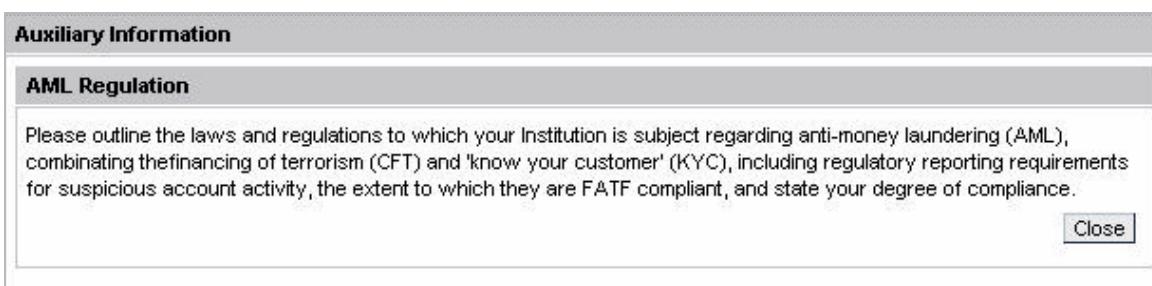
The second step requests descriptions of your AML and KYC policies, monitoring procedures and internal training practices (see auxiliary information) and appears as follows:



The screenshot shows the 'AML & ATF Questionnaire (2 of 2)' page. On the left, there's a sidebar with links like 'Welcome', 'New Account', 'Additional Account', etc. The main area has tabs at the top: 'Customer Application' (checked), 'Account Application', 'Beneficial Ownership', 'Anti-Money Laundering' (checked), and 'Central Coordinator'. Below the tabs, the title 'AML & ATF Questionnaire (2 of 2)' is displayed. The first section, 'AML Regulation', has a help icon (info icon) which is circled in red. The second section, 'Internal KYC Policies', also has a help icon circled in red. There are two sets of questions with 'Yes' or 'No' radio buttons. The third section, 'AML Policies of Foreign Branches', contains a large text input field. The fourth section, 'AML Training', also has a large text input field.

AML Regulation

The following auxiliary information is shown when you select  under AML Regulation:



The auxiliary information window has a title bar 'Auxiliary Information' and a header 'AML Regulation'. The main content area contains the following text: 'Please outline the laws and regulations to which your Institution is subject regarding anti-money laundering (AML), combining the financing of terrorism (CFT) and 'know your customer' (KYC), including regulatory reporting requirements for suspicious account activity, the extent to which they are FATF compliant, and state your degree of compliance.' A 'Close' button is located in the bottom right corner of the window.

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

Internal KYC Policies

The following auxiliary information is shown when you select  under Internal KYC Policies:

Auxiliary Information
<p>Internal KYC Policies</p> <p>Please describe your Institution's KYC policies and provide information on account opening procedures, documentation requirements and retention, the identification of beneficial owners and the acceptance of higher risk customers (such as non-FATF based customers Politically Exposed Persons).</p> <p style="text-align: right;">Close</p>

Following is an example of the Anti-Money Laundering and Anti-Terrorist Financing Questionnaire:

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

5.3 Anti-Money Laundering and Anti-Terrorist Financing Questionnaire

Questionnaire	Page: 1 / 6
Anti-Money Laundering and Anti-Terrorist Financing	Ref: Group Compliance
	Date: 18 April 2007

1. Domicile and Organisation

Legal name of Institution	
Principal place of business (address)	
Corporate legal form	
Jurisdiction of local licensing authority and regulator	
Regulatory Authority responsible for anti-money laundering supervision of Institution*	
*If none, name of industry supervisor and/or industry code of practice	
Name of external auditors	
Name of ultimate parent institution (if applicable)	
Relationship with parent (agency / branch / subsidiary)	
Jurisdiction of licensing authority and regulator of parent	

2. Non Shell Bank Arrangements

Institution is not a Shell Bank¹:

Institution does not maintain accounts for Shell Banks and does not conduct business with Shell Banks:

¹ Shell Bank means a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group (cf. FATF Forty Recommendations).

3. Ownership and Executive Management

Institution is publicly held: Please indicate exchange on which shares are traded:

--

Institution is privately owned: Please list the names of all owners² in the table below and their ownership interest (add further rows if necessary).

² An 'owner' is any person or legal entity that, directly or indirectly, owns or controls any class of securities or other voting interests of the Institution.

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

Questionnaire	Page: 2 / 6
Anti-Money Laundering and Anti-Terrorist Financing	Ref: Group Compliance
	Date: 18 April 2007

Name and domicile	Ownership interest (%)	Nature of ownership (direct/indirect)

If any of the above owners is a legal entity, indicate below the names of the shareholders of the legal entity, and their ownership interest in the legal entity. If these shareholders are also legal entities, please indicate their respective shareholders' names, ownership and nature of ownership. Please follow this process through until the true beneficial owners are identified. **Note:** if any legal entity is publicly held, please indicate only that it is publicly held and the exchange on which shares are traded.

Entity	Shareholders	Ownership interest (%)	Nature of ownership (direct/indirect)

Have there been any significant changes in ownership over the last five years? Yes: No:
If yes, please provide details:

--

Executive management of Institution: please provide the names of senior executives and complete the table below (add further rows if necessary).

Name of senior executive	Position	Years of service

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

Questionnaire	Page: 3 / 6
Anti-Money Laundering and Anti-Terrorist Financing	Ref: Group Compliance
	Date: 18 April 2007

Are there any Politically Exposed Persons³ among your Institution's ownership structure and executive management? Yes: No: .

If yes, please provide details (name and role):

³ Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials, or their family members or close associates. The definition is not intended to cover middle ranking or more junior individuals in the foregoing categories (cf. FATF Forty Recommendations).

4. **Business Activity**

Principal types of financial products and services offered to Institution's client base and geographical markets covered:

5. **Anti-Money Laundering Controls**

1. Please outline the laws and regulations to which your Institution is subject regarding anti-money laundering (AML), combating the financing of terrorism (CFT) and 'know your customer' (KYC), including regulatory reporting requirements for suspicious account activity, the extent to which they are FATF compliant, and state your degree of compliance.

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

Questionnaire	Page: 4 / 6
Anti-Money Laundering and Anti-Terrorist Financing	Ref: Group Compliance
	Date: 18 April 2007

2. Please describe your Institution's KYC policies and provide information on account opening procedures, documentation requirements and retention, the identification of beneficial owners and the acceptance of higher risk customers (such as non-FATF based customers, Politically Exposed Persons).

3. If applicable, is your Institution subject to the AML, CFT and KYC policies and procedures of your ultimate parent company? Yes: No: .
4. Does your Institution open/maintain accounts for customers which are not identified (anonymous accounts)? Yes: No: .
5. Does your Institution ensure that its credit/financial institution customers have adequate AML, CFT and KYC procedures in place? Yes: No: .
6. Please describe procedures for updating and reviewing customer information.

7. Please provide an overview of your Institution's procedures for monitoring customer account activity/transactions.

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

Questionnaire	Page: 5 / 6
Anti-Money Laundering and Anti-Terrorist Financing	Ref: Group Compliance
	Date: 18 April 2007

8. If applicable, please indicate the AML, CFT and KYC policies of foreign branches and subsidiaries (if different from head office) and the oversight efforts of head office concerning the AML, CFT and KYC procedures of foreign branches and subsidiaries.

9. Please describe your Institution's AML, CFT and KYC employee training programme.

10. Please indicate whether the AML, CFT and KYC measures implemented and described above are subject to independent and periodic internal and external audit reviews. If yes, can Clearstream Banking obtain, upon request, a copy of corresponding internal and external audit reports?

11. Please provide a contact name for the AML/CFT/KYC programme.

5. Anti-Money Laundering and Anti-Terrorist Financing Questionnaire (AML)

Questionnaire	Page: 6 / 6
Anti-Money Laundering and Anti-Terrorist Financing	Ref: Group Compliance
	Date: 18 April 2007

12. Does your Institution allow third parties to directly or indirectly use your account(s) with Clearstream Banking, i.e. in the form of 'payable through' accounts? Yes: No: .

If yes, please indicate:

- the names and addresses of third parties;
- whether your Institution has formally identified these third parties;
- how your Institution performs the ongoing monitoring of the activities of these third parties.

6. Certification

Questionnaire completed by (duly authorised officers of Institution):

Name: _____

Position: _____

Date: _____

Signature: _____

Name: _____

Position: _____

Date: _____

Signature: _____

6. Central Coordinators

6. Central Coordinators

6.1 Description of the Central Coordinator role

A description of the role of a Central Coordinator is shown when you select Central Coordinator.

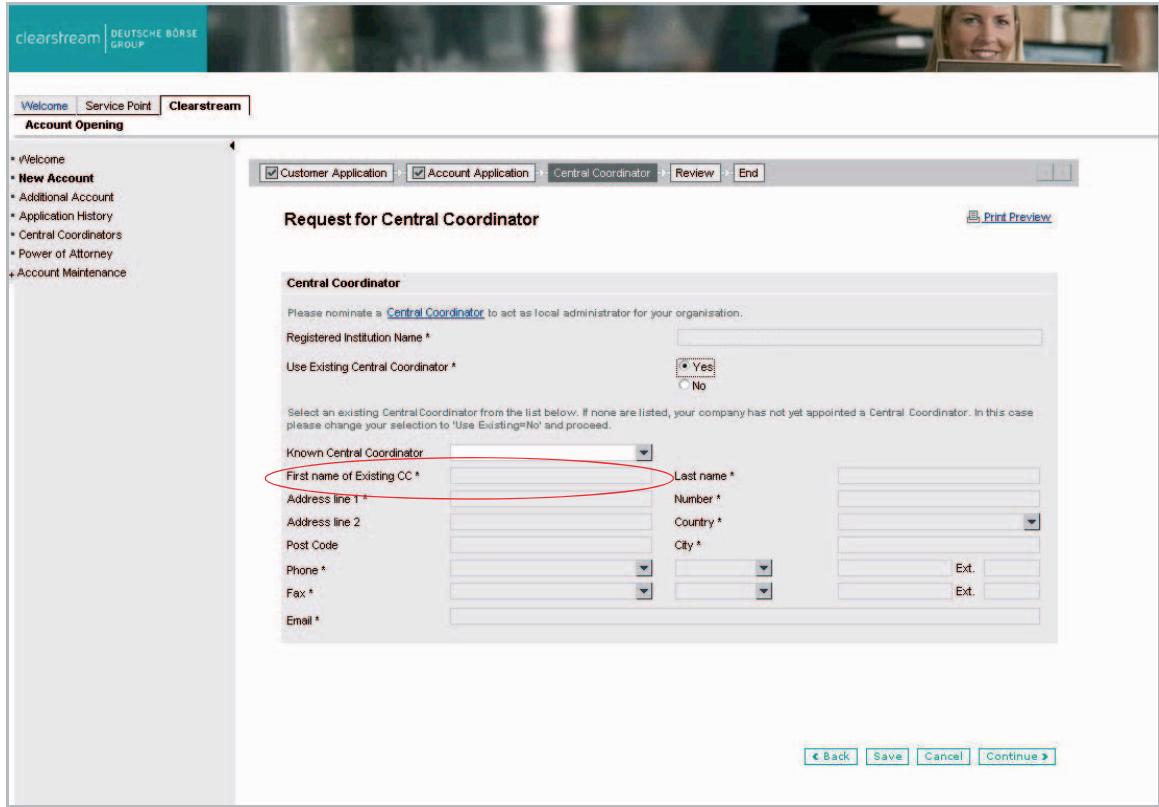
When nominating a new Central Coordinator the form appears as follows:

Note: The registered institution name is pre-filled.

The screenshot shows a web-based application interface for account opening. At the top, there's a navigation bar with tabs: 'Welcome', 'Service Point', and 'Clearstream' (which is highlighted). Below the navigation is a sidebar titled 'Account Opening' containing links for 'Welcome', 'New Account', 'Additional Account', 'Application History', 'Central Coordinators', 'Power of Attorney', and 'Account Maintenance'. The main content area is titled 'Request for Central Coordinator'. It contains a section for提名 a 'Central Coordinator' to act as local administrator for your organisation. There is a text input field for 'Registered Institution Name' and two radio buttons for 'Use Existing Central Coordinator': 'Yes' (selected) and 'No'. Below this is an 'Auxiliary Information' section titled 'Central Coordinator' which contains a detailed description of the role and a 'Close' button. At the bottom of the form are buttons for 'Back', 'Save', 'Cancel', and 'Continue >'. The overall layout is clean and professional, typical of banking software.

6. Central Coordinators

You can also choose to use an existing Central Coordinator, if there are any, in which case a drop-down list of Known Central Coordinators will be displayed.



The screenshot shows the 'Request for Central Coordinator' page. At the top, there are tabs: 'Customer Application' (selected), 'Account Application', 'Central Coordinator', 'Review', and 'End'. Below the tabs, a 'Print Preview' button is visible. The main section is titled 'Central Coordinator' and contains the following fields:

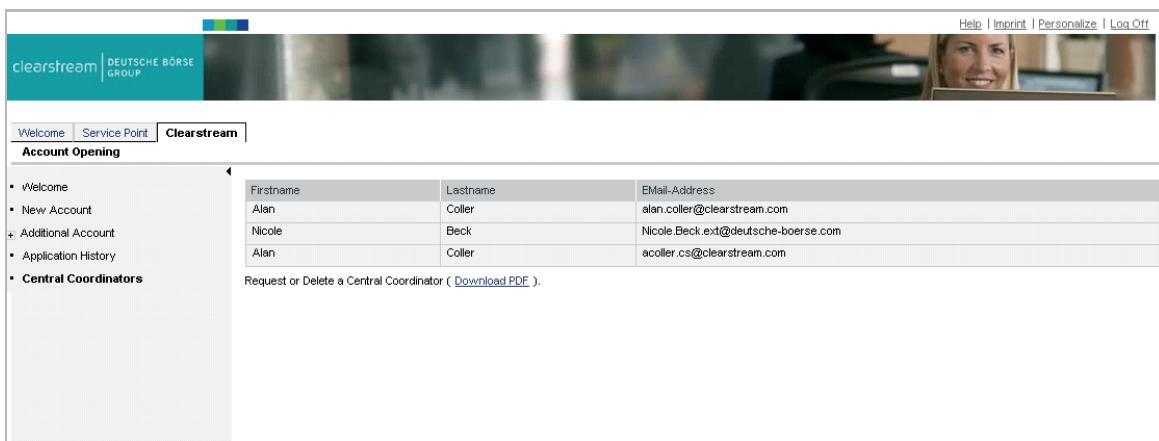
- 'Please nominate a [Central Coordinator](#) to act as local administrator for your organisation.'
- 'Registered Institution Name *' (input field)
- 'Use Existing Central Coordinator *' (radio buttons: Yes selected, No)
- 'Select an existing Central Coordinator from the list below. If none are listed, your company has not yet appointed a Central Coordinator. In this case please change your selection to 'Use Existing'=No' and proceed.'
- A dropdown menu labeled 'Known Central Coordinator' is highlighted with a red circle. This dropdown lists three entries:

First name of Existing CC *	Last name *	Number *	Country *	City *	Ext. *	Ext. *
Alan	Coller	alan.coller@clearstream.com				
Nicole	Beck	Nicole.Bech.ext@deutsche-boerse.com				
Alan	Coller	acoller.cs@clearstream.com				

- 'First name of Existing CC *' (input field)
- 'Address line 1' (input field)
- 'Address line 2' (input field)
- 'Post Code' (input field)
- 'Phone *' (input field)
- 'Fax *' (input field)
- 'Email *' (input field)

At the bottom right are buttons: '< Back', 'Save', 'Cancel', and 'Continue >'.

Known Central Coordinators and their email addresses, are listed in the Central Coordinator's section. Results are limited to your own institution.



The screenshot shows the 'Central Coordinators' section. At the top, there are tabs: 'Welcome', 'Service Point', 'Clearstream' (selected), 'Account Opening', and a 'Help | Imprint | Personalize | Log Off' link. The left sidebar includes links for 'Welcome', 'New Account', 'Additional Account', 'Application History', and 'Central Coordinators' (selected). The main area displays a table of known central coordinators:

	Firstname	Lastname	E-Mail-Address
1	Alan	Coller	alan.coller@clearstream.com
2	Nicole	Beck	Nicole.Bech.ext@deutsche-boerse.com
3	Alan	Coller	acoller.cs@clearstream.com

Below the table, a note says: 'Request or Delete a Central Coordinator ([Download PDF](#)).'

Selecting an entry from this list results in the form being filled with the data that Clearstream has on record for your institution.

6. Central Coordinators

If an existing Central Coordinator is selected then there is no need for a duly signed CCF to be submitted to CBL. In this case the CCF is suppressed from the final PDF. If there is no existing Central Coordinator the required details have to be filled in.

The screenshot shows the 'Request for Central Coordinator' page within the Clearstream Account Opening Portal. The top navigation bar includes 'Welcome', 'Service Point', 'Clearstream', 'Account Opening', and links for 'Customer Application', 'Account Application', 'Central Coordinator', 'Review', and 'End'. A 'Print Preview' button is also present. The main section is titled 'Request for Central Coordinator' and contains a 'Central Coordinator' form. It asks for the name of the 'Central Coordinator' to act as local administrator. There is a checkbox for 'Use Existing Central Coordinator' with 'Yes' and 'No' options, where 'No' is selected. Below this, fields for 'First name of New CC', 'Address line 1', 'Address line 2', 'Post Code', 'Phone', 'Fax', 'Email', 'Last name', 'Number', 'Country', 'City', 'Ext.', and 'Confirm Address' are provided. At the bottom are buttons for 'Back', 'Save', 'Cancel', and 'Continue >'.

The Central Coordinator role is described in more detail in the User Administration Guide which is also available on our web site.

Following is an example of the Account Opening Portal Central Coordinator CBL Application Form:

6.2 Account Opening Portal - Central Coordinator CBL Application Form

Central Coordinator CBL Application Form



Clearstream Banking S.A.
For the attention of OBC/Account management
42, avenue JF Kennedy
L-1855 Luxembourg

Account Opening Portal - Central Coordinator CBL Application Form

Dear Sirs,

We hereby inform you of the appointment of our Central Coordinator for the use of the Account Opening Portal.
Our Central Coordinator, named below, will approve each individual who applies for authorisation to have access to the Account Opening Portal.

Type of appointment of a Central Coordinator: (please tick one box only)

- First time appointment the present appointment of the first Central Coordinator
- Replacement appointment the present appointment replaces appointment of any previous Central Coordinator

Name and address of the Central Coordinator:

Name: _____

Telephone: _____ E-mail: _____

Address: _____

City: _____ Post code: _____ Country: _____

*

Date: _____ Signature: _____

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Page 1 of 2
Central Coordinator CBL Application Form

6. Central Coordinators

Registered name, address and company stamp of the Customer:

Name: _____

Address: _____

City: _____ Post code: _____ Country: _____

Company stamp:**Authorised signature(s):**

Signature: _____

Signature: _____

Name: _____

Name: _____

Title: _____

Title: _____

Place: _____

Place: _____

Date: _____

Date: _____

Note: Comments on the use of personal data:

Clearstream Banking S.A. provides users the service of online access to the Account Opening Portal by assigning them personal accounts. Those users need to be approved by the Central Coordinator appointed by the Customer. In order to identify you as the Central Coordinator, we need your personal data, i.e. your name, your business telephone and your business e-mail and mailing address. Your personal data will only be processed for provision and administration purposes in connection with the Account Opening Portal. Your data will not be disclosed to third parties. A processing outside the EU will not take place. Your data will only be stored and processed as long as it is necessary, either for execution of the contract or due to legal provisions regarding the legal retention period of data.

7. Review Step

7.1 Verifying Data

Before being submitted to CBL all data is presented to you for verification.

7.2 Editing Data

In the Review step the application progresses form by form. If the information you have added is incorrect click on the "Edit Forms Data" icon at the top of the page to return to the application to amend by scrolling page by page.

The screenshot shows the 'Review' step of the Clearstream Online Account Opening process. At the top, there's a navigation bar with tabs: Welcome, Service Point, Clearstream, Account Opening, Account Type, Customer Data, Account Application, Central Coordinator, Review, and End. The 'Edit Forms Data' button is located in the top right corner of the main content area, which is highlighted with a red box. The main content area displays several sections of account information:

- Customer Application:** Includes fields for Registered Institution Name (in full), Head Office (Address line 1, Address line 2, Post Code, Phone, Fax, Email), Registered Address (Re-use Head Office Address, Yes/No), and Mailing Address (Re-use Registered Address, Yes/No).
- Central Coordinator:** A note states: "It is not possible to change the country of the registered address during the verification process. If you need to change the country of the registered address, then please restart the application additional account opening by copying the current one and changing the respective fields."

In the "Review" step click the "Verify" button at the bottom of the page to complete the review of each form.

At the final form (usually the Central Coordinator CBL Application Form) the "Verify" button is replaced by "Submit":



Note: It is possible to delete an application that was sent to CBL which will halt processing within CBL.

Note: An application cannot be modified after it is submitted although an exact copy of the application can be made via the Application History. This copied version can then be modified and submitted as a replacement to the original.

8. End Step

8. End Step

8.1 Submitting an Application

At the end of the process a confirmation message is displayed to you, including:

- The forwarding address
- The Reference ID number of the application (can be used for communication with CBL).
- A list of all mandatory documents to be sent with the application forms
- A list of the forms to be signed and forwarded to CBL

The screenshot shows a web-based application interface for account opening. At the top, there's a navigation bar with 'clearstream' and 'DEUTSCHE BÖRSE GROUP'. Below it, a sub-navigation bar includes 'Welcome', 'Service Point', 'Clearstream', and 'Account Opening'. The main content area has a sidebar on the left with links like 'Welcome', 'New Account', 'Additional Account', etc. The main panel displays a success message: 'Application submitted' and 'Your application (20090312-CBLNA-000002) has been submitted.' It instructs the user to click a link to download forms and sends them to a 'local Relationship Manager' along with 'duly certified copies' of specific documents: Articles of Association, Latest Annual Report*, List of Authorised Signatures*, and Audited Financial Statements*. There's also a link to upload a document or a web site link. At the bottom, related links include 'Tax Services' and 'General Terms and Conditions'.

8.2 Downloading Documents

Clicking the "click here to download" results in the Account Opening Pack of forms being generated. Depending on how your workstation is configured, these forms may open in either:

- An Acrobat (PDF) Reader, or;
- A browser (such as Internet Explorer).

These shall be accompanied by the dynamically created list of mandatory documents.

If you wish you can also upload documents to the online application.

In either case, you can directly print or save the forms as you would any other PDF.

8.3 Accessing Local Offices

Clicking the "Local Relationship Manager" results in you being directly linked to the relevant page on the CBL web site.

The screenshot shows the Clearstream Banking Luxembourg website. At the top, there's a navigation bar with links for Settlement, Custody, Global Securities Financing, Investment Fund Services, Business & IT Solutions, and Customer Support. To the right, it shows the date and time: Wednesday, 15 April 10:37:28 CEST. On the left, a sidebar menu includes Key Functions, Company Structure, Regulatory Affairs, USA Patriot Act Certification, Annual Reports Recognition, Art Collection, and Locations (with Office Locations selected). The main content area displays the 'Office Locations' page, which lists various representative offices: Clearstream Banking Frankfurt, Clearstream Banking Luxembourg, Dubai Representative Office, Hong Kong Representative Office, London Representative Office, New York Representative Office, Singapore Representative Office, and Tokyo Representative Office. A login box on the right shows 'Welcome Pauline' and 'Premium User' status, with links for My Profile and Logout.

8.4 Duly certified copies

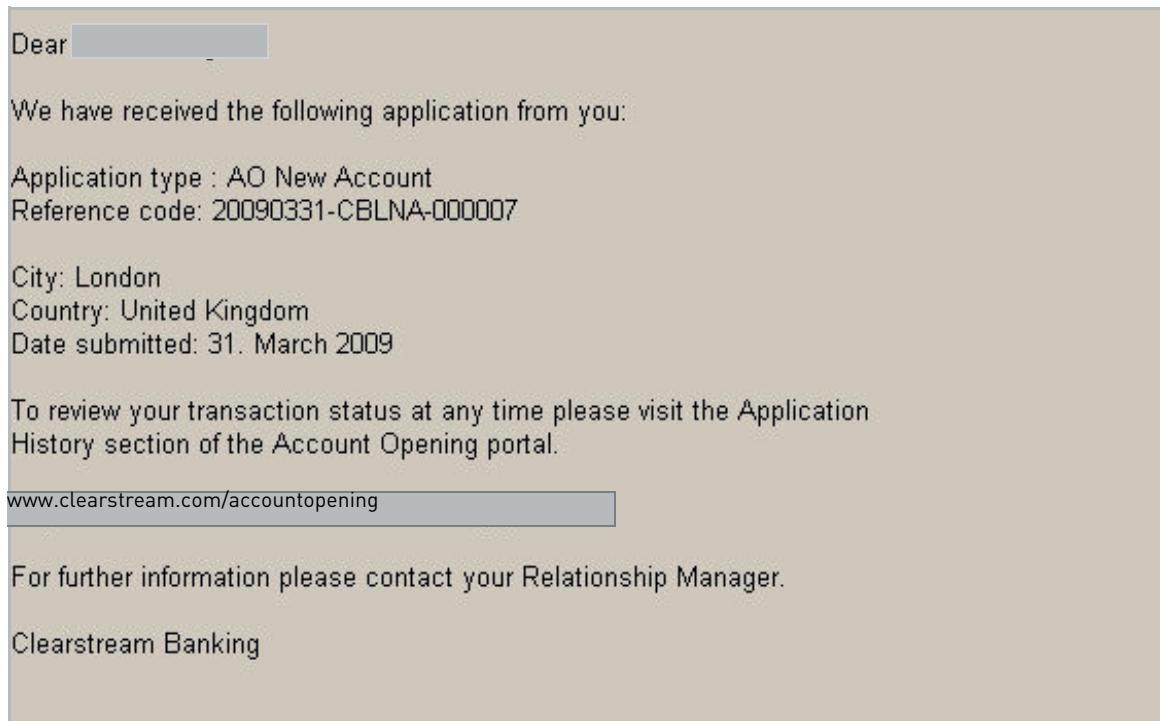
Clicking the "duly certified copies" results in you being shown the following auxiliary information:

The screenshot shows the 'New Account' application process. The 'Customer Application' step is selected. The main message says 'Application submitted'. Below it, it states: 'Your application (20090415-CBLNA-000006) has been submitted. Please click here to download and sign your completed application forms.' It then asks for signed forms to be sent to the local Relationship Manager, along with original or 'duly certified copies' of the following documents: Articles of Association, Latest Annual Report*, List of Authorised Signatures*, and Audited Financial. A 'Auxiliary Information' section titled 'Duly Certified Copies' explains that certification must be done by a competent authority under specific regulations. Related links for Tax Services and General Terms and Conditions are also present.

8. End Step

8.5 Confirmation E-mail

A confirmation e-mail is sent to the submitting customer:



You can retrieve a particular application using the Reference ID. The Reference consists of:

- Date of application: YYYY MM DD
- Application type
- Sequential number

The following are examples of CBL Reference IDs:

- New Account: 20090331-CBL**NA**-000007
- Additional Account: 20090331-CBL**AA**-000007
- Power of Attorney: 20090331-CBL**PA**-000007
- Account Maintenance: 20090331-CBL**AM**-000007

9. Applying for an Additional Account

To begin select the desired Additional Account Type.

Additional Account applications are first organised by Additional Account Type:

- Standard Account - own assets
- Standard Account - client assets - identified 3rd party¹
- Standard Account - client assets - unidentified 3rd party
- Syndication Account

In the second step you should identify additional credit facilities and appears as follows:

- No change to existing credit facilities
- Additional credit required (please contact your Relationship Manager)
- Account will be part of an existing Umbrella Credit Agreement

The screenshot shows the Clearstream Online Account Opening application. At the top, there's a navigation bar with tabs: Welcome, Service Point, Clearstream, and Account Opening. Below this is a breadcrumb trail: Account Type > Customer Data > Account Application > Beneficial Ownership > Central Coordinator > Review > End. On the left, a sidebar lists account-related options: Welcome, New Account, Additional Account (which is selected), Application History, Central Coordinators, Power of Attorney, and Account Maintenance. The main content area is titled 'Additional Account Type'. It contains two sections: 'To begin, either:' and 'or: Copy a Previous Application'. The 'To begin, either:' section has two sub-sections: '1. Select Account Type*' and '2. Select Credit Type*'. Under '1. Select Account Type*', there are four radio buttons for: Standard Account - Own assets, Standard Account - Client assets - Identified 3rd party, Standard Account - Client assets - Unidentified 3rd party, and Syndication Account. Under '2. Select Credit Type*', there are three radio buttons for: No change to existing credit facilities, Additional credit required (please consult your Relationship Manager), and Account will be part of an existing Umbrella Credit Agreement. Below these sections is a table titled 'Copy a Previous Application' with the instruction 'Select a previous application and click Copy to proceed'. The table has columns for Date, Application, City, Country, and Status. A single row is shown: Date 10/08/09, Application AO Additional Account Client Assets Identified 3rd party - Credit Line Impact, City London, Country GB, and Status Submitted.

1. You are required to submit a BO form. Please refer to descriptions: "Declaration of Beneficial Ownership" on page 50.

9. Applying for an Additional Account

9.1 Copying a previous Additional Account Application

If you have previously applied for an Additional Account(s) you can re-use this data by responding to the choice of "Copy a Previous Application" offered by selecting the relevant previous application and clicking "Copy" to proceed.

Copying a previous application loads the original data so that all the input fields are pre-filled. You can then modify the original details as required.

The screenshot shows the Clearstream Online Account Opening User Guide interface. The top navigation bar includes 'Welcome', 'Service Point', 'Clearstream', and 'Account Opening'. The left sidebar lists 'Additional Account' as the selected category under 'Account Opening', along with other options like 'New Account', 'Application History', 'Central Coordinators', 'Power of Attorney', and 'Account Maintenance'. The main content area displays two sections: '2. Select Credit Type*' and 'or: Copy a Previous Application'. The 'Copy a Previous Application' section contains a table with columns 'Date', 'Application', 'City', 'Country', and 'Status'. The table lists several previous applications, with the last one, dated 15/04/09, being highlighted. A red box surrounds this section, and a red arrow points to the 'Copy' button at the bottom right of the table.

Date	Application	City	Country	Status
10/06/09	AO Additional Account Own Assets - Credit Line Impact	London	GB	Submitted
10/06/09	AO Additional Account Client Assets Identified 3rd party - Credit Line Impact	London	GB	Submitted
05/06/09	AO Additional Account Own Assets - Credit Line Impact	Dubai	AE	In process by Clearstream
26/05/09	AO Additional Account Client Assets Identified 3rd party - Credit Line Impact	Dubai	AE	Submitted
18/05/09	AO Additional Account Own Assets - Credit Line Impact	London	GB	Submitted
22/04/09	AO Additional Account Client Assets Identified 3rd party - No Credit Line Impact	London	GB	Submitted
15/04/09	AO Additional Account Client Assets Identified 3rd party - Credit Line Impact	London	AE	Submitted
15/04/09	AO Additional Account Client Assets Identified 3rd party - Umbrella Credit	London	GB	Submitted

9. Applying for an Additional Account

9.2 Additional Account Customer Application

A shorter, single-step version of the Customer Application Form allows you to confirm Registered and Mailing Address details:

The screenshot shows the 'Customer Application' form for 'Additional Account'. The top navigation bar includes 'Welcome', 'Service Point', 'Clearstream', 'Account Opening', and a progress bar: 'Account Type' (checked), 'Customer Data', 'Account Application', 'Beneficial Ownership', 'Central Coordinator', 'Review', and 'End'. A 'Print Preview' link is also present.

Customer Application

Registered Institution Name (in full)*

Head Office

Address line 1 * Number *
Address line 2 Country *
Post Code City *
Phone * Ext.
Fax * Ext.
Email *

Registered Address

Re-use Head Office Address * Yes No

Mailing Address

This is for correspondence, statements and other matters relating to this account. You are kindly requested to provide a street address rather than a PO Box Number.

Re-use Registered Address * Yes No

[Confirm Address](#) [Reload](#)

9. Applying for an Additional Account

9.3 Additional Account Application

The Account Application Form is the same one used in the New Account process:

The screenshot shows the 'Account Application' step of the Clearstream Account Opening process. The top navigation bar includes 'Welcome', 'Service Point', 'Clearstream', 'Account Opening', and a progress bar with steps: 'Account Type' (checked), 'Customer Data' (checked), 'Account Application' (highlighted in blue), 'Beneficial Ownership', 'Central Coordinator', 'Review', and 'End'. A 'Print Preview' link is also present.

Account Application

Account Name*
[Input field]

Published or Unpublished *
 Published
 Unpublished

VAT Number (mandatory for EU)
[Input field]
 We are exempt from VAT

Report Setup *
Clearstream reports should show:
 Common Codes
 ISIN

Settlement Sequence Option *
 T By transaction reference number
 D By settlement date (flexible - D)
 L By settlement date (strict - L)
 S By nominal Amount (flexible - S)

Daytime Processing Filter *
 Include transactions with Clearstream and Euroclear counterparties in mandatory settlement period
 Include transactions in both mandatory and optional settlement periods

Communications
Please select your preferred communications facilities:
 Existing
 CreationOnline ([application form](#))
 CreationDirect ([application form](#))
 Creation via SWIFT ([application form](#))

Reason for Opening Account *
[Text area]

9.4 Declaration of Beneficial Ownership

Through the additional account application process a calculation determines whether or not you must complete a Declaration of Beneficial Ownership. This calculation is done during the Customer Application Form step, and if this calculation indicates that you are not required to complete the DBO form it is removed from the process, and disappears from the progress tracker.

9. Applying for an Additional Account

9.5 Review Step

As for the New Account process, Additional Account application data is presented to you for verification prior to submission.

The screenshot shows the 'Review' step of the 'Account Opening' process. At the top, there's a navigation bar with tabs: 'Welcome', 'Service Point', and 'Clearstream'. Below it is a sidebar with a tree menu: 'Welcome', 'New Account', 'Additional Account' (which is selected), 'Application History', 'Central Coordinators', 'Power of Attorney', and 'Account Maintenance'. The main content area has a title 'Review' and two buttons: 'Print Preview' and 'Edit Forms Data'. A note says 'Click "Verify" to continue or "Edit Forms Data" to modify.' Below this, there are three tabs: 'Customer Application' (selected), 'Account Application', and 'Central Coordinator'. A message states: 'It is not possible to change the country of the registered address during the verification process. If you need to change the country of the registered address, then please restart the application additional account opening by copying the current one and changing the respective fields.' The form itself is divided into sections: 'Registered Institution Name (in full)', 'Head Office' (with fields for Address line 1*, Number*, Country*, City*, Phone*, Fax*, and Email*), 'Registered Address' (with 'Re-use Head Office Address' options: Yes or No), and 'Mailing Address' (with 'Re-use Registered Address' options: Yes or No). At the bottom right of the form, there are three buttons: 'Back', 'Save', and 'Cancel'.

Click the Verify button at the bottom of the page to proceed.

At the Account Application review page, click the Submit button:

In the Review step the application progresses form by form. If the information you have added is incorrect click on the "Edit Forms Data" icon at the top of the page to return to the application to amend by scrolling page by page.

Note: It is possible to delete an application that was sent to CBL which will halt processing within CBL.

Note: An application cannot be modified after it is submitted although an exact copy of the application can be made via the Application History. This copied version can then be modified and submitted as a replacement to the original.

9. Applying for an Additional Account

9.6 End Step

The confirmation message displayed at the end of the process informs you of the Reference ID number, and that a printed application is not required:

The screenshot shows a web-based application interface for account opening. At the top, there's a header with the 'clearstream' logo and 'DEUTSCHE BÖRSE GROUP'. Below the header, a navigation bar includes 'Welcome', 'Service Point', and 'Clearstream' (which is highlighted). Under 'Clearstream', there's a sub-menu for 'Account Opening' with several options: 'Welcome', 'New Account', 'Additional Account' (which is selected), 'Application History', 'Central Coordinators', 'Power of Attorney', and 'Account Maintenance'. To the right of the menu, a progress bar shows several steps: 'Account Type' (checked), 'Customer Data' (unchecked), 'Account Application' (checked), 'Central Coordinator' (checked), 'Review' (checked), and 'End' (disabled). Below the progress bar, a message says 'Application submitted'. Underneath that, it states 'Your application (20090810-CBLAA-000006) has been submitted.' There's also a link to 'Upload a document or a web site link (URL)'. At the bottom, there's a section for 'Related links' with links to 'Tax Services' and 'General Terms and Conditions'.

10. Power of Attorney (POA)

A Power of Attorney is organised by Application Type: to create a new Power of Attorney, or Terminate an existing Power of Attorney and appear as follows:

Power of Attorney Application Type

Create a new Power of Attorney
 Terminate existing Power of Attorney

Save **Cancel**

10.1 Creating a Power of Attorney

When creating a new Power of Attorney the first step collects name and address information and appears as follows:

Power of Attorney Application Type

Create a new Power of Attorney
 Terminate existing Power of Attorney

Registered institution name of Company *

Registered address of Company

Known Registered Addresses *

Address line 1
 Address line 2
 Post Code Number
 Country
 City

Registered institution name of attorney *

Is the Attorney an existing CBL customer ? *

Yes No
 Account number

Registered address of Attorney *

Address line 1 * Number *
 Address line 2 Country *
 Post Code * City *
 Phone Ext.
 Fax Ext.

Purpose of POA*

Administration and Operation of Account(s) [\(more\)](#)
 Transmission and Receipt of SWIFT messages only [\(more\)](#)
 Request and Receipt of SWIFT reports only [\(more\)](#)

10. Power of Attorney (POA)

The POA form contains a number of dynamic input fields, where the required information changes in response to your input.

10.2 Registered Address

If the Head Office is selected as the registered address the POA will apply worldwide to all branches. If a specific branch is selected as the registered address the POA is valid for that branch only.

10.3 Specifying an Attorney

If the Attorney is an existing CBL customer add the account number. If you do not know the account number click on "No".

The next step is to add the registered address of the Attorney.

10.4 Auxiliary information (POA))

The following auxiliary information is shown when you select "more" under Purpose of the POA:

Purpose of the POA

The examples below describe the three types of POA:

Purpose of POA*	
<input type="radio"/> Administration and Operation of Account(s)	(more)
<input checked="" type="radio"/> Transmission and Receipt of SWIFT messages only	(more)
<input type="radio"/> Request and Receipt of SWIFT reports only	(more)

Affected accounts *	
<input type="checkbox"/> select all	<input type="checkbox"/> deselect all
Account number	Account name

Include all Future Accounts in this POA?

SWIFT address of attorney *

Effective date of POA *

Administration and Operation of Account(s)

The following auxiliary information is shown when you select "more":

Information

POA Type

- approve, execute and deliver, in the name and on behalf of the Company, any documentation relating to the following account numbers of the Company at CBL: (the "Accounts"); and
- do all other acts, in the name and on behalf of the Company, with the exception of opening and closing of accounts, including but not limited to issuing instructions to debit/credit the Accounts and instructions regarding any Automated Securities Lending programme/Technical Overdraft Facility/ Tripartite Repo Service/other service offered by CBL, to CBL necessary for, or incidental to, the operation of the Accounts;

Transmission and Receipt of SWIFT messages

The following auxiliary information is shown when you select "more":

Information

POA Type

- transmit and to receive, in the name and on behalf of the Company, via the Attorney's own SWIFT address as notified to CBL by the Company, any instructions and/or information relating to the following account numbers of the Company at CBL:
- including but not limited to instructions to debit/credit the Accounts and instructions regarding any Automated Securities Lending programme /Technical Overdraft Facility /Tripartite Repo Service/other service offered by CBL, to CBL necessary for, or incidental to, the operation of the Accounts
- excluding requests to open or to close accounts.

Request and Receipt of SWIFT messages only

The following auxiliary information is shown when you select "more":

Information

POA Type

- request and receive, in the name and on behalf of the Company, via the Attorney's own SWIFT address as notified to CBL by the Company, reports relating to the following account numbers of the Company at CBL:

10. Power of Attorney (POA)

Affected Accounts

The accounts affected are displayed and can be selected accordingly:

Affected accounts *		
<input type="button" value="select all"/> <input type="button" value="deselect all"/>		
	Account number	Account name
<input type="checkbox"/>	110	
<input type="checkbox"/>	112	
<input type="checkbox"/>	112	
<input type="checkbox"/>	112	
<input type="checkbox"/>	114	
<input type="checkbox"/>	115	

Effective date

The effective date is defined by you but implementation is dependant on the receipt by CBL of the physical application forms.

Authorisation

Customers granting the POA can submit the Attorney's official list of authorised signatories to CBL in which case everyone on the list can operate the account. Alternatively, authorisation can be restricted by entering the number of signatories required (1-20) and naming them.

10.5 End step

A POA is generated as a PDF document for printing and signature by you and the Attorney.

If you have selected Restricted Number of Signatories an Attorney Specimen Signature Form will also be generated and this need to be completed and signed.

If the Attorney is not a CBL customer the statutory documents and a list of Authorised Signatures must also be submitted.

An instructions page for the PDF displays the contact information for the documents to be sent.

The confirmation message displayed at the end of the process informs you of the Reference ID number and that a printed form is required:

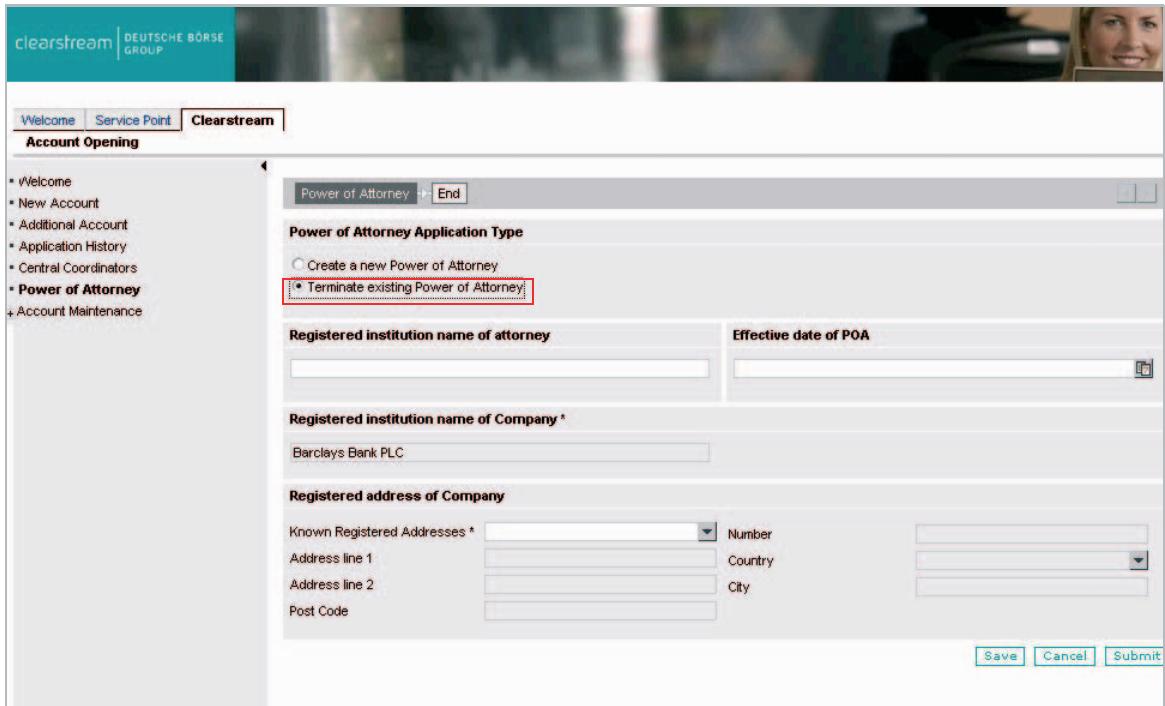
The screenshot shows a web browser window for 'Clearstream DEUTSCHE BÖRSE GROUP'. The top navigation bar includes 'Welcome', 'Service Point', 'Clearstream', and 'Account Opening'. A sidebar on the left lists options: 'Welcome', 'New Account', 'Additional Account', 'Application History', 'Central Coordinators', '**Power of Attorney**' (which is checked), and 'Account Maintenance'. The main content area displays a confirmation message: 'Your application (20090311-CBLPA-000005) has been submitted'. It instructs the user to review the application in the Application History and download and sign the completed forms, which must be printed on company letterhead stationary. It also specifies the address for signed forms: 'Clearstream Banking S.A., Banking Operations, Attention: Account Administration, L-2967 Luxembourg'. Below this, it says to upload original or certified copies of the following documents, specifically mentioning the 'Power of Attorney'. It notes that scanned copies cannot be accepted and that additional documents can be uploaded later. A link 'Upload a document or a web site link (URL)' is provided.

10.6 Ticket Reference

When an application is submitted a ticket reference is allocated to the application.

10.7 Terminating an existing Power of Attorney

Identify which POA is to be cancelled by entering the registered name of the Attorney and the date of the POA and submitting.



The screenshot shows a web-based application interface for 'Clearstream DEUTSCHE BÖRSE GROUP'. The top navigation bar includes 'Welcome', 'Service Point', 'Clearstream', and 'Account Opening'. A sidebar on the left lists options like 'Welcome', 'New Account', 'Additional Account', 'Application History', 'Central Coordinators', 'Power of Attorney' (which is selected and highlighted in blue), and 'Account Maintenance'. The main content area is titled 'Power of Attorney' and contains a sub-section 'Power of Attorney Application Type' with two radio button options: 'Create a new Power of Attorney' and 'Terminate existing Power of Attorney', where the latter is selected. Below this are fields for 'Registered institution name of attorney' (empty) and 'Effective date of POA' (empty). A section for 'Registered institution name of Company' contains the value 'Barclays Bank PLC'. Another section for 'Registered address of Company' includes fields for 'Known Registered Addresses *' (dropdown menu), 'Address line 1' (empty), 'Address line 2' (empty), 'Post Code' (empty), 'Number' (empty), 'Country' (dropdown menu), and 'City' (empty). At the bottom right are buttons for 'Save', 'Cancel', and 'Submit'.

11. Account Maintenance

11.1 Mailing Address Change

When changing a mailing address the form appears as follows:

The screenshot shows the 'Mailing Address' section of the Clearstream Account Opening form. The 'Change Addresses' button is highlighted with a red box. A large red box highlights the 'Known Mailing Addresses' table, which contains a list of accounts. Below the table, there is a section titled 'Please Select an Address' with three radio buttons: 'Change Head Office Address' (selected), 'Change Registered Address', and 'No Change'. Other fields include 'Address line 1*', 'Address line 2', 'Post Code*', 'Phone', 'Fax', 'Email', 'Number*', 'Country*', 'City*', 'Ext.', and 'Ext.' dropdowns.

An account table is displayed, see above) for changing a mailing address and it is mandatory to select at least one account. This does not apply for changing a Head Office Address or a Registered Address.

Click the Submit button at the bottom of the page to complete the process.

11.2 Head Office Address Change

The screenshot shows the 'Please Select an Address' section for Head Office Address Change. The 'Change Head Office Address' radio button is highlighted with a red box. Below it, there is a section titled 'Head Office' with fields for 'Address line 1*', 'Address line 2', 'Post Code*', 'Phone', 'Fax', 'Email', 'Number*', 'Country*', 'City*', and 'Ext.'. A 'Confirm Address' link is located at the top right of the 'Head Office' section.

Click the Submit button at the bottom of the page to complete the process.

11.3 Registered Address Change

Please Select an Address

Change Head Office Address
 Change Registered Address
 No Change

Registered Address

Known Registered Addresses:

Address line 1*
 Address line 2
 Post Code*
 Phone Ext.
 Fax Ext.
 Email

Click the Submit button at the bottom of the page to complete the process.

To change a Head Office Address or a Registered Address you must submit the following updated statutory documents showing the new address:

- Articles of Association;
- Extract of your company's register;
- Business License.

11. Account Maintenance

11.4 Name Change

When requesting a name change the form appears as follows:

The screenshot shows the Clearstream Account Opening interface. On the left, a sidebar lists account maintenance options: Welcome, New Account, Additional Account, Application History, Central Coordinators, Power of Attorney, Account Maintenance, Change Address, Change Name (which is highlighted with a red box), Change Account Name, and Delete Account. The main area has a title 'Registered Institution Name (in full)*' and a field labeled 'Please enter your new name:' containing 'Deutsche Börse Group'. Below it is a section for 'Reason of Name Change*' with two radio button options: 'Change of denomination.' and 'Change of Name following Merger - Absorption'. A 'Name*' field is also present. At the bottom are 'Save', 'Cancel', and 'Submit' buttons.

Click the "Submit" button at the bottom of the page to complete the process.

If the change of name is simply a change of denomination you must submit updated statutory documents in the new name.

In the case of a merger or absorption CBL will request, as a first step, the Deed of Merger. Further documentation may be required at a later stage.

11.5 Account Name Change

When requesting an account name change the form appears as follows:

The screenshot shows the Clearstream Account Opening interface. The sidebar includes 'Change Account Name' (highlighted with a red box). The main area displays a table titled 'Change Account Names' with several rows for account names. A 'Change Account Name' button is located above the table, and a 'Submit' button is highlighted with a red box at the bottom right of the table area.

Simply click on the field with the Account Name that you want to change, do the modification and submit it.

Click the "Submit" button at the bottom of the page to complete the process.

11.6 Deleting an Account

When requesting the deletion of an account the form appears as follows:

The screenshot shows a web-based application interface for account maintenance. On the left, a sidebar lists various account-related options: Welcome, New Account, Additional Account, Application History, Central Coordinators, Power of Attorney, and Account Maintenance (which is expanded to show Change Address, Change Name, Change Account Name, and Delete Account). The 'Delete Account' option is highlighted with a red box. The main content area is titled 'Delete Accounts' and contains a table with several rows, each with a checkbox. At the top of this section, there are buttons for 'Select all', 'Deselect all', and 'Reverse selection'. Below the table, there are 'Delete Accounts' and 'Submit' buttons.

Select the accounts to be deleted from the list of accounts that are displayed, as follows:

This is a zoomed-in view of the 'Delete Accounts' page. It shows a table with multiple rows, each containing a checkbox. The first checkbox in the first row is checked. Above the table, there are three buttons: 'Select all' (highlighted with a red box), 'Deselect all', and 'Reverse selection'.

Click the "Submit" button at the bottom of the page to complete the process.

CBL registers the request for closure of an account when the Delete Account is submitted. CBL then waits until the account is clear of any remaining securities before blocking the account.

When all invoices are paid CBL will sent a last instruction to remove any remaining cash. When the account is completely cleared of securities and cash and the balance is at nil CBL closes the account.

12. Application History

12. Application History

The Application History section lists all applications submitted, saved or partially completed by you.

The screenshot shows the 'Account Opening' section of the Clearstream application interface. On the left, there's a sidebar with navigation links: Welcome, New Account, Additional Account, Application History (which is selected and highlighted in blue), Central Coordinators, Power of Attorney, and Account Maintenance. The main area is titled 'History' and contains a table of application records. The table has columns for Date, Application details (Reference-ID, Type, Description), and Status. Each row includes a 'Select action...' dropdown menu with an 'Ok' button. The first five rows represent submitted applications, while one row from June 30, 2009, is marked as 'Draft'. The status column for the first application shows 'Submitted' and the second shows 'In process by Clearstream'.

Date	Application	Status	Action
7/9/2009	Reference-ID: 20090709-CBLAM-000003 Type: AO Account Maintenance - Change Name	Submitted	Select action... Ok
7/9/2009	Reference-ID: 20090709-CBLAM-000002 Type: AO Account Maintenance - Change Account Name	In process by Clearstream	Select action... Ok
7/9/2009	Reference-ID: 20090709-CBLAM-000001 Type: AO Account Maintenance - Change Name	Submitted	Select action... Ok
7/8/2009	Reference-ID: 20090708-CBLAM-000003 Type: AO Account Maintenance - Change Account Name	In process by Clearstream	Select action... Ok
6/30/2009	Reference-ID: 20090630-CBLLNA-000002 Type: AO New Account Location: Hong Kong Account Name:	Draft	Select action... Ok

Status of an Application

All entries in the Application History are assigned one of the following status levels:

New	The application has been started, but is incomplete.
Submitted	The application has been completed, and the data submitted to CBL.
In process by CBL	CBL has started to process the application. In the case of New Accounts, this also indicates that the physical documents have been received.
Approved	The application has been approved (and created).
Rejected	The application has been rejected.
Cancelled	The application has been cancelled.

12. Application History

Clicking on "Select action" will provide you with a list, as shown in the diagram below. Select the action required and click "ok" to continue:

The screenshot shows the 'History' section of the Clearstream Account Opening application. The grid displays several rows of application data, each with a 'Select action...' dropdown menu. The 'Upload' option in the menu for the second row from the top is highlighted with a red box.

Date	Application	Status	Action
7/9/2009	Reference-ID: 20090709-CBLAM-000003 Type: AO Account Maintenance - Change Name	Submitted	Select action... Ok
7/9/2009	Reference-ID: 20090709-CBLAM-000002 Type: AO Account Maintenance - Change Account Name	In process by Clearstream	Select action... Ok
7/9/2009	Reference-ID: 20090709-CBLAM-000001 Type: AO Account Maintenance - Change Name	Submitted	Select action... Ok
7/8/2009	Reference-ID: 20090708-CBLAM-000003 Type: AO Account Maintenance - Change Account Name	In process by Clearstream	Select action... Ok
6/30/2009	Reference-ID: 20090630-CBLLNA-000002 Type: AO New Account Location: Hong Kong Account Name:	Draft	Select action... Ok

By accessing the "Select action" list and clicking on the appropriate action you can:

- See the current status of an application;
- View the original application data;
- Print an existing application (re-generates the original PDF);
- **Copy** an existing application and use it as the template for a new application;
- **Restart** an abandoned or saved application;
- **Upload** relevant documentation;
- **Cancel** an application which means that the processing of this request will be stopped. The application remains in this status but cannot be restarted.

Uploading a PDF File or Web Site Link

To upload a PDF File or a Web Site Link action the following instruction:

The screenshot shows the 'History' section of the Clearstream Account Opening application. A context menu is open over a row in the grid, showing options: Select action..., View, Print, Upload, and Cancel. The 'Upload' option is highlighted with a red box. A modal dialog box titled 'Upload PDF File or Web Site Link' is open, containing fields for Document and Web URL, both with 'Browse...' and 'Upload' buttons. The 'Done' button in the dialog is highlighted with a red box.

Date	Application	Status	Action
4/8/2009	Reference-ID: 20090408-CBLLNA-000001 Type: AO New Account Location: London Account Name:	Draft	Select action... Ok
4/7/2009	Reference-ID: 20090407-CBLLNA-000005 Type: AO New Account Location: London Account Name:	Draft	Upload Ok
4/7/2009	Reference-ID: 20090407-CBLAA-000003 Type: AO Additional Account - Own Assets - Credit Line Impact Location: Dubai Account Name: test	Draft	Select action... Ok
4/6/2009	Reference-ID: 20090406-CBLAA-000004 Type: AO Additional Account - Own Assets - Credit Line Impact Location: Dubai Account Name: test	Draft	Select action... Ok
4/6/2009	Reference-ID: 20090406-CBLAA-000005 Type: AO Additional Account - Own Assets - Credit Line Impact	Draft	Select action... Ok

12. Application History

Cancelling a Current Process

To cancel a current process action the following instruction, to confirm your request:

The screenshot shows the Clearstream DEUTSCHE BÖRSE GROUP interface. The left sidebar includes links for Welcome, New Account, Additional Account, Application History (which is selected), Central Coordinators, Power of Attorney, and Account Maintenance. The main area displays a history of applications with columns for Date, Application details (Reference-ID, Type, Location, Account Name), Status (Draft or Open), and Action buttons (Cancel, Select action..., Ok). A confirmation dialog box is overlaid on the bottom right, containing the message: "Are you sure to cancel the current process? By doing so the ticket will be closed and can not be processed by Clearstream!" with Yes and No buttons.

Date	Application	Status	Action
4/6/2009	Reference-ID: 20090408-CBLNA-000001 Type: AO New Account Location: London Account Name: [redacted]	Draft	Cancel ▾ Ok
4/7/2009	Reference-ID: 20090407-CBLNA-000005 Type: AO New Account Location: London Account Name: [redacted]	Draft	Select action... ▾ Ok
4/7/2009	Reference-ID: 20090407-CBLAA-000003 Type: AO Additional Account - Own Assets - Credit Line Impact Location: [redacted] Account Name: [redacted]	Draft	Select action... ▾ Ok
4/6/2009	Reference-ID: 20090406-CBLAA-000001 Type: AO Additional Account - Own Assets - Credit Line Impact Location: Dubai Account Name: [redacted]	Draft	Select action... ▾ Ok

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