



Agree to our terms and conditions

We can start to review your application after you agree to our terms and conditions.

Agreements with Charles Schwab & Co., Inc.

Agreement for the Use of Electronic Records and Signatures

The use of electronic records and signatures to open my account

By checking the checkbox, you:

- Acknowledge that you will be providing electronic signatures as part of this account opening process, and that copies of your records relating to Charles Schwab & Co. (such as agreements and disclosures) will be available at <https://www.schwab.com/legal/electronic-services-agreement>.
- Verify that you are able to view the pertinent agreements and disclosures related to your account.

By checking this checkbox, I acknowledge and agree to the preceding statements regarding the use of electronic records and signatures.

Client Relationship Summaries and Best Interest Disclosure

Please review the Terms & Conditions below before checking the checkbox

By checking the checkbox, you:

- Confirm that you have received and have had a chance to review the Broker-Dealer Client Relationship Summary (BD CRS), the Investment Advisory Client Relationship Summary (IA CRS), and our Best Interest Disclosure. These documents will always be available at <https://schwab.com/transparency>.
- Confirm that you understand you are opening a brokerage account, the information in the BD CRS will apply to this

account, and any investment recommendations we make for this account will be in our broker-dealer capacity. The Best Interest Disclosure applies when we make investment recommendations.

By checking this checkbox, I acknowledge and agree to the preceding statements regarding the Client relationship summaries and best interest disclosure.

Enrollment in Paperless Delivery of Documents

Some or all of my account documents will be delivered electronically

By checking the checkbox, you:

- Acknowledge that you have reviewed the [Important Information About Your Informed Consent to Receive Paperless Documents and the International Addendum](#) and understand its terms and conditions.
- Ask us to electronically deliver the documents you have indicated, as described in the Informed Consent. You will not receive these documents by mail.
- Confirm that you are able to open, view, and save or print PDF documents and that you have provided or validated your email address. This demonstrates that you can receive the paperless documents through email, our website, and PDF.

By checking this checkbox, I acknowledge and agree to the preceding statements regarding paperless delivery.

Electronic Services Agreement

Schwab Electronic Services Agreement

By checking the checkbox, you:

- Understand and intend that the Electronic Service Agreement (ESA) is a legally binding agreement and the equivalent of a signed, written contract;
- Agree that you will use all Schwab Services, and our websites generally, in a manner consistent with applicable laws and regulations and in accordance with the terms and conditions of the ESA and any other applicable rules,

guidelines or other conditions that govern the use of a particular Schwab Service as they may be amended by Schwab from time to time; and

- Understand, accept, and have received the ESA and its terms and conditions, and acknowledge and demonstrate that you can access the [Electronic Service Agreement](#) and other Records and Disclosures on our website.

By checking this checkbox, I acknowledge and agree to the preceding statements regarding the ESA.

Online Addendum to Electronic Services Agreement

Please read the following definition and select one of the options in the following highlighted panel. The [Online Addendum to Electronic Services Agreement](#) is available using the "Agreements" link at the bottom of Schwab.com.

Solely for the purpose of Schwab's market data arrangements with the Authorizing Entities, "Nonprofessional Subscriber" means any natural person who is not:

- Registered or qualified with the Securities and Exchange Commission (the "SEC"), the Commodities Futures Trading Commission, any state securities agency, any securities exchange or association, or any commodities or futures contract market or association.
- Engaged as an "investment advisor" as that term is defined in Section 202(a)(11) of the Investment Advisor's Act of 1940 (whether or not registered or qualified under that Act).
- Employed by a bank or other organization exempt from registration under Federal and/or state securities laws to perform functions that would require him or her to be so registered or qualified if he or she were to perform such functions for an organization not so exempt, nor
- Using the market data for a business, professional or commercial purpose.

After carefully reading the above definition, please select one answer and check the checkbox.

Based on the preceding definition, I certify that I am a "Nonprofessional Subscriber."Based on the preceding definition, I certify that I am a "Professional Subscriber."

By checking this checkbox, I acknowledge that I have read the preceding terms and conditions and that I understand, assent to, and agree to comply with, those terms and conditions.

Charles Schwab & Co., Inc. Brokerage Account Agreement, Disclosure and Terms

Schwab's Cash Features Program

The Cash Features Program is a service that we provide that permits the uninvested cash or "free credit balance" in your Account to earn income while those funds remain uninvested. You understand that additional information about the Cash Features Program and each Cash Feature is available in the [Cash Features Program Disclosure Statement](#). The designated Cash Feature for this Account is the Schwab One® Interest feature.

By checking the checkbox, you:

- Consent to participate in Schwab's Cash Features Program, as described in the [Cash Features Program Disclosure Statement](#).
- Consent to having the Schwab One® Interest feature as your designated cash feature. In the Schwab One® Interest feature, your uninvested cash will remain in your account as a direct obligation of Charles Schwab & Co., Inc.
- Understand and agree that Schwab may (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of any Cash Feature; (3) change, add or discontinue any Cash Feature; (4) change your investment from one Cash Feature to another if you become ineligible for your current Cash Feature or your current Cash Feature is discontinued; and (5) make any other changes to the Cash Features Program or Cash Feature as allowed by law. Schwab will notify you in writing of changes to the terms of the Cash Features, changes to the Cash Features we make available, or changes to the Cash Features Program prior to the effective date of the proposed changes.

By checking this checkbox, I consent to participate in Schwab's Cash Features Program and to having the Schwab One® Interest feature as my designated cash feature.

Internal Revenue Service (IRS) - taxpayer identification number and tax withholding status

Have you been notified by the IRS that you are subject to backup withholding?

NoYes

Generally, "backup" withholding is not required. "Backup" withholding applies to clients who fail to certify their withholding status, incorrectly provide their taxpayer identification number, or fail to certify they are not subject to "backup" withholding. "Backup" withholding also applies when the IRS is aware that a client has under reported their income. If you choose "Yes", Schwab is required to "backup" withhold a percentage of your taxable income from dividends, interest, and gross proceeds and send the withholding to the IRS.

By checking the checkbox that follows, you declare the following under penalties of perjury:

1. The number shown on this application is my correct Taxpayer Identification Number;
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding;
3. I am a U.S. citizen or U.S. resident alien as defined in federal tax regulations; and
4. I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting.

The IRS does not require you to consent to any provision of this document other than the certification required to avoid backup withholding.

By checking this checkbox, I certify that the preceding information is true and correct.

Agree to terms of the contract, which includes a mandatory pre-dispute arbitration clause

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

By checking the checkbox, you:

- Affirm that you have received and read the Account Agreement and understand that it is a legally binding agreement and the equivalent of a written contract.
- Indicate that you understand there are fees associated with establishing, maintaining, engaging in transactions and transferring assets out of this Account. Unless you have declined the margin feature, you acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others.
- Acknowledge that the securities products purchased or sold in a transaction with Schwab (i) are not insured by the Federal Deposit Insurance Corporation (FDIC), (ii) are not deposits or other obligations of Schwab and are not guaranteed by Schwab Bank, and (iii) are subject to investment risks, including possible loss of the principal invested.
- Acknowledge receipt of the [Schwab Privacy Notice](#) and [California Privacy Notice](#).
- Understand that by checking the checkbox and submitting this application, you will be bound to the Account Agreement the same as if you had signed a paper copy with an ink pen.
- Acknowledge that your Account Agreement with Schwab contains a pre-dispute arbitration clause contained in Section 26 of the Schwab One Account Agreement.

By checking this checkbox, I acknowledge and agree to the preceding statements regarding the terms of the contract and submit my binding electronic signature to the Account Agreement, which includes a mandatory pre-dispute arbitration clause.

By continuing, you will submit your account application and signed agreements and we will create an electronic record of your agreements.