

ATTACHMENT FOR SWITZERLAND (Rev. November 2002)

1. QI is subject to the following laws and regulations of Switzerland governing the requirements of QI to obtain documentation confirming the identity of QI's account holders.

- (i) Swiss Federal Law on Combating Money Laundering in the Financial Sector (AMLA), of October 10, 1997,
- (ii) Agreement on the Swiss Banks code of conduct with regard to the exercise of due diligence (CDB), of January 28, 1998,
- (iii) Swiss Federal Banking Commission, Regulation "Form and Content of Auditors Reports," Appendix I,
- (iv) Federal Law on Banks and Savings Banks of 1934 [applicable to banks],
- (v) Federal Law on Stock Exchanges and Securities Trading of 1995 [applicable to securities firms],
- (vi) Swiss Penal Code, of 1937, incl. Articles 251 [on falsifying documents] and 305bis/305ter [money laundering and lack of due diligence in handling money],
- (vii) Swiss Federal Banking Commission, Money Laundering Guidelines, of 1998,
- (viii) Swiss Code of Obligations, of 1911, incl. chapter on commercial accounting [Maintenance of Business Documents, Art. 962].

2. QI represents that the laws identified above are enforced by the following enforcement bodies and QI shall provide the IRS with an English translation of any reports or other documentation issued by these enforcement bodies that are relevant to QI's functions as a qualified intermediary.

- (i) Item 1(i), (iii), (iv), (v), (vii), (viii): Swiss Federal Banking Commission,
- (ii) Item 1(ii): Supervisory Commission of the Swiss Bankers Association's Due Diligence Convention,
- (iii) Item 1(vi): Swiss federal and cantonal criminal prosecution authorities.

3. QI represents that the following penalties apply to failure to obtain, maintain, and evaluate documentation obtained under the laws and regulations identified in item 1 above.

- (i) Item 1(i), (iii), (iv), (v), (vii), (viii): Imprisonment of up to 6 months
Fines of up to CHF 50,000
Removal of officers
Withdrawal of Banking/securities license
- (ii) Item 1(ii): Contractual fine of up to 10 million CHF
(only banks)
- (iii) Item 1(vi): Imprisonment of up to 5 years
Fines of up to CHF 1,000,000

4. QI shall use the following specific documentary evidence (and also any specific documentation added by an amendment to this item 5 as agreed to by the IRS) to

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comply with section 5 of this Agreement, provided that the following specific documentary evidence satisfies the requirements of the laws and regulations identified in item 1 above. In the case of a foreign person, QI may, instead, use a Form W-8 in accordance with section 5 of this Agreement. Either QI, or a banking or securities association in Switzerland, may request an amendment to this item 4.

(i) For natural persons:

- (a) Passport,
- (b) National identity card,
- (c) Residency permit for a non-citizen, or
- (d) Driver's license with photograph.

(ii) For legal persons:

- (a) Extract of Register of Commerce,
- (b) Certificate of Incorporation, Articles of Association, or other organizational documents,
- (b) Only for accounts opened before January 1, 2001, audit report.

5. QI shall follow the procedures set forth below (and also any procedures added by an amendment to this item 5 as agreed to by the IRS) to confirm the identity of account holders that do not open accounts in person or who provide new documentation for existing accounts other than in person. In the case of a foreign person, QI may, instead, use a Form W-8 in accordance with section 5 of this Agreement. Either QI, or a banking or securities association in Switzerland, may request an amendment to this item 5.

(i) QI shall not open an account by any means other than by establishing in person the identity of a customer through the account holder's own identity documents, except as permitted in (ii), (iii) and (iv) below.

(ii) QI may obtain by mail or otherwise a copy that is an exact reproduction of the specific documentary evidence listed in item 4 above from another person that is subject to know-your-customer rules that have been approved by the IRS for purposes of qualified intermediary agreements, provided that the laws and regulations listed in item 1 permit QI to rely on the other person to identify the account holder.

(iii) QI may obtain a photocopy of the specific documentary evidence listed in item 4 by mail or otherwise remotely from the account holder or a person acting on behalf of the account holder, provided that the photocopy has been certified as a true and correct copy by a person whose authority to make such certification appears on the photocopy, and provided that the laws and regulations listed in

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item 1 permit QI to rely on the certified photocopy to identify the account holder.

(iv) (a) QI may obtain by mail or otherwise a copy that is an exact reproduction of the specific documentary evidence listed in Item 4 from an affiliate of QI or a correspondent bank of QI, provided that the affiliate or correspondent bank has established in person the identity of the account holder and the laws and regulations listed in Item 1 permit QI to rely on documentation provided by that affiliate or correspondent bank to identify the account holder.

(b) For accounts opened prior to January 1, 2001, if QI was not required under its know-your-customer rules to maintain originals or copies of documentation, QI may rely on its account information if it has complied with all other aspects of its know-your-customer rules regarding establishment of an account holder's identity, it has a record that the documentation required under the know-your-customer rules was actually examined by an employee of QI, or an employee of an affiliate of QI or a correspondent bank of QI, in accordance with the know-your-customer rules, and it has no information in its possession that would require QI to treat the documentation as invalid under the rules of section 5.10(B) of this Agreement.

(v) In combination with a validly signed Form W-8BEN, QI may also confirm the identity of a natural person that does not open an account in person according to the rules of the Agreement on the Swiss banks' code of conduct with regard to the exercise of due diligence (CDB 98), points 10 and 11.