

## ATTACHMENT FOR TURKS & CAICOS ISLANDS

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

- (i) The Proceeds of Crime Ordinance 1998 (hereinafter referred to as "The Ordinance")
- (ii) The Proceeds of Crime (Money Laundering) Regulation 1999 (hereinafter referred to as "The Regulations")
- (iii) The Money Laundering Guidance Notes for the Financial System in the Turks & Caicos Islands.

2. QI represents that the laws and regulations identified in item 1 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.

The Financial Services Commission and Money Laundering Authority.

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

For failure to obtain, maintain, and evaluate documentation required under the above laws and regulations, the penalty is a fine not exceeding \$ 25,000. The penalty for money laundering crimes is imprisonment for a term not exceeding fourteen years or a fine without limit or both. A bank is subject to revocation of its banking license.

4. QI shall use the following specific documentary evidence (and also any specific documentary evidence added by an amendment to this item 4 as agreed to by the IRS) to comply with section 5 of this Agreement provided that the following documentary evidence satisfies the requirements of the laws and regulations identified in item 1 above. In the case of any foreign person, the 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 the Turks & Caicos Islands, may request an amendment of this item 4.

(i) For natural persons, one of the following valid documents:

- (a) a passport; or
- (b) a driving license with a photograph.

(ii) For legal entities, the following documentary evidence:

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- (a) For corporations, a Certificate of Incorporation together with its memorandum and Articles of Association.
- (b) For partnerships, a copy of the partnership agreement.
- (c) For trusts, either a copy of the trust deed and any subsidiary deed evidencing the appointment of powers and trustees, or certified copies of extracts from the deeds.

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 any foreign person, the 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 the Turks & Caicos Islands, may request an amendment of 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 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 item 1 permit the 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

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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 under the know-your-customer rules was actually examined by an employee of the QI, or an employee of an affiliate 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 the QI to treat the documentation as invalid under the rules of section 5.10(B) of this Agreement.