

## Instructions for the Zurich Financial Services securities custody account

The agreement between **Zurich Financial Services Ltd** and the shareholder (comprising an application to open a securities custody account and the securities deposit regulations) shall in any case take precedence over the contents of these instructions.

### Opening a securities custody account

- Send the completed and validly signed form '**OPENING a securities custody account**', together with the documents cited under **Identification**, by post to the address shown at the top of the page. Insofar as is required for the proper management of the custody account, we reserve the right to obtain and/or request further information and details.

### Identification

- § **Natural persons residing in Switzerland:** Please ask at any branch of the Swiss Post Office for confirmation of identification ("**Yellow Identification**"). For this purpose you must present an official identification document (passport or identity card) in person at the post office counter. **Charges apply.** You will then receive a certified copy of the identification document, which you should enclose together with your application to open a custody account.
- § **For a natural person resident elsewhere abroad:** Submit a **certified copy** of your identification document.
- § **Legal entities:** Please submit an **extract from the commercial register** or similar document confirming registration of the company. The document concerned must have been issued within the past twelve months.

### Approval

- § As soon as your application to open a custody account has been checked and approved, you will receive confirmation together with your personal custody account number.

### Depositing uncertified securities

- Ask your bank to deposit the registered shares or options it has been holding on your behalf to date in your personal custody account. You should submit the form **DEPOSITING Zurich Financial Services securities** to your bank for this purpose.
- **If your registered shares have not yet been entered in the share register, please first request your bank to do so.** Only then may the registered shares be deposited in your custody account.
- You will receive a notice of deposit as soon as the securities have been transferred into your custody account.

### Depositing certified registered shares (certificates)

- Send the **blank endorsed certificate** by registered mail to the address shown at the top of this page.
- You will receive a notice of receipt as soon as the registered shares have been transferred into your custody account. Charges apply for the dematerialization of certified registered shares (certificates).

### Purchasing Zurich Financial Services securities

- Request your bank to purchase the desired securities. You should also ask the bank to **enter the registered shares in the share register after the purchase has been made.** It is not possible to carry out stock market transactions via Zurich Financial Services Ltd or its authorized agent.
- Then ask your bank to deposit the registered shares that have now been entered in the share register in your custody account. You should submit the form **DEPOSITING Zurich Financial Services securities** to your bank for this purpose.
- You will receive a notice of deposit as soon as the securities have been transferred into your custody account.

### Selling Zurich Financial Services securities

- Send the signed **SALE of Zurich Financial Services securities** form by mail or fax to the address shown at the top of page 1.
- SAG will ensure that any sales instructions which it receives **by not later than 9:30 a.m. or not later than 2:30 p.m.** are traded within the next trading hour on the SIX Swiss Exchange.
- The net proceeds will be credited to the account which you have indicated, as per the correct value date, within three days.
- Once the transaction has been carried out, you will receive a trade confirmation.

### Delivery of Zurich Financial Services securities

- Send the completed and signed **DELIVERY of Zurich Financial Services securities** form by mail or fax to the address shown at the top of page 1.
- For technical reasons, shares may only be delivered to a bank in Switzerland. Please contact your bank if you require more detailed information.
- You will receive a notice of delivery as soon as the securities have been transferred to your bank in Switzerland.

### Exercise of Zurich Financial Services options

- Issue your bank with an order to exercise options. **It is not possible to exercise options through Zurich Financial Services Ltd or its authorized agent.**
- To effect delivery of your options to your bank, please send the completed and signed form **DELIVERY of Zurich Financial Services securities** by mail or fax to the address listed at the top of page 1.

### Custody account administration: Charges and costs

#### Custody account administration

Custody account administration	free of charge
Safe custody	free of charge
Deposit of uncertified shares	free of charge
Delivery of uncertified shares	free of charge
(*) Deposit and dematerialization of certified registered shares (certificates)	CHF 80
Delivery of certified registered shares (certificates) to your home	free of charge
Annual custody account statement	free of charge
Dividend statement	free of charge

#### Stock market sale

(*) Stamp duties	0.075% of the sale value
(*) Stock market fee	0.01 % of the sale value
(*) Commission ( <b>minimum fee per transaction, CHF 40!</b> )	0.4% up to 0.5 million sale value 0.3% over 0.5 million sale value
(*) SIX SAG Ltd fixed settlement fee	CHF 27

(\*) **These costs are to be borne by the depositor**

### Forms

All forms referred to in these guidelines may be obtained from the address shown at the top of page 1 or can be downloaded from the customer services webpage on [www.sag.ch](http://www.sag.ch).

Further information can be found in the "Securities deposit regulations for the safe custody of Zurich Financial Services securities".