

Open an
international
account



charles
SCHWAB

Own your tomorrow.

OPENING YOUR INTERNATIONAL CHARLES SCHWAB STOCK PLAN ACCOUNT

The online process takes about 10 minutes.

Before you begin, you'll need:

- The ticker symbol or stock symbol for your company, which you can find on your company's website.
- Your employee identification number. This may be your payroll ID, company ID, or corporate ID.
 - This number is provided by your employer and can usually be found on your paycheck or in your company's payroll system.

Step 1

Visit the Schwab Equity Award Center® at eac.schwab.com and select **Open an Account**.

Equity Award Center

Log In **Open an Account**

Home Start Here Equity 101 Equity in Action Contact Us

WELCOME TO THE EQUITY AWARD CENTER

What's possible with equity?

Whether you're working toward short-term or long-term financial goals, your equity can be the extra help you need. And we're here to help you manage, monitor, and navigate all kinds of new possibilities.

Supporting you every step of the way

Find valuable resources, tools, and support to help you make the most of your equity compensation.

Build your understanding of equity.

Get all the ins and outs of equity compensation, from managing your awards to dealing with taxes.

[Learn how equity works](#)

Explore how to use your equity.

Reduce debt. Build wealth. Save for retirement. No matter what your goals are, we'll show you how equity can help you work toward them.

[Learn how to put equity into action](#)

Get the support you need.

Your financial goals are unique, and we'll help you find a path toward achieving them. No matter what your goals are, we have the investing options and people who can help.

[Get in touch](#)

For illustrative purposes only.

Step 2

Enter your company ticker symbol or stock symbol, your current residency status, and your citizenship.

Your country of residence is the country where you live for more than half the year.

Your primary citizenship is usually the country where you were born. Some people change their citizenship or maintain dual citizenship in the country where they were born and the country where they reside.

The screenshot shows the 'Open an Account' page for Schwab One Individual Brokerage. At the top left is the Charles Schwab logo. The page title is 'Open an Account'. On the right, there are links for 'Live Chat', the phone number '800-654-2593', and 'Log In'. Below the header, there are language options: English, 中文, 日本, Español, Français, and Deutsch. The main heading is 'Schwab One Individual Brokerage.' Below this, there are instructions: 'Open an account online in about 10 minutes.', 'Before you start, be sure to have your U.S. Social Security Number or Taxpayer Identification Number with you.', and 'If you need assistance opening your account or linking your awards to a current account, please contact a Stock Plan Services specialist at 1-800-654-2593. Customers outside the U.S. can call with a Toll Free International Number. Representatives are available Monday through Friday, 24 hours a day.' There are also links for 'Privacy Policy' and instructions to enter the company ticker symbol. The form fields are: 'Company Ticker Symbol' (text input), 'Country of Residence' (dropdown menu with 'United States' selected), 'Primary Citizenship' (dropdown menu with 'United States' selected), and 'Secondary Citizenship (Optional)' (dropdown menu with 'Select' selected). At the bottom, there are 'Cancel' and 'Next' buttons. A footnote at the bottom states: '1 Please note not all account types are eligible for linking to Schwab Equity Award Center®: Individual Schwab One or brokerage accounts may be used to exercise your employee stock options. Joint Schwab One or brokerage accounts may be used by U.S. employees to exercise your employee stock options.'

For illustrative purposes only.

Note that the account opening system will allow you to make up to three attempts to validate your information. If you exceed the three attempts, the system will prevent you from making further attempts. You can reset your attempts to zero by contacting Schwab Stock Plan Services or by deleting the cookies saved to your internet browser. If these options fail, you may complete a paper application. Schwab must receive original paper applications for non-U.S. employees. You may start the account opening process via fax; however, Schwab must receive the original paper application in order for non-U.S. employees to avoid account restrictions.

Step 3

Enter your name and employee ID number. This is provided by your employer and can usually be found on your paycheck or in your company's payroll system. Be sure to enter the information exactly as it appears. Contact your stock plan administrator if you need help.

The screenshot shows the Charles Schwab website interface for opening an account. At the top left is the Charles Schwab logo. The main heading is "Open an Account". To the right are links for "Live Chat", "800-654-2593", and "Log In". Below the header is a progress bar with four steps: "Personal Information" (highlighted), "Account Features", "Terms and Conditions", and "Next Steps". The main content area is titled "Primary account holder information" and contains three input fields: "First Name", "Last Name", and "Employee ID". At the bottom are "Back" and "Next" buttons.

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Open an Account

Live Chat 800-654-2593 Log In

Personal Information Account Features Terms and Conditions Next Steps

Primary account holder information

First Name

Last Name

Employee ID

Back Next

For illustrative purposes only.

Step 4

Gather your information and click **Continue**. If you already have an account, you can log in and your information will be prefilled on the rest of the application.

Charles SCHWAB International Open an Account

Let's open your international brokerage account

Brokerage Account + Equity Award Center

Now that we've gathered your employee information, we'll help you open an international brokerage account that's linked to your equity awards.

What do you need to open an international brokerage account?

- Non-U.S. residence address
- Your current, valid passport or [government ID](#)
- Your Social Security or Tax Identification Number (for U.S. citizens living abroad)
- Your employer's name and mailing address (if applicable)

[Continue](#)


For illustrative purposes only.

Step 5

Agree to the statements about opening and using an international account. These may vary based on the country you live in.

Charles SCHWAB International **Open an Account**

Let's get started



Please agree to these statements about opening and using an international account:

I am entering this application at my own initiative, and not as a result of any unlawful solicitation or inducement by Charles Schwab & Co. This account will only be used for lawful purposes in the U.S. and my home country, including tax and reporting laws. I will report all income and assets I hold in this account to my local authorities, as required by my home country's law and regulation.

For illustrative purposes only.

Step 6

Fill in your personal details to let us know who is opening the account. If you're an existing client, your information will be prefilled.

charles SCHWAB International Open an Account

Personal Regulatory Features Agreements Next Steps

Who's opening this account?

Tell us a little about yourself.

Personal information

Enter your full legal name as it appears on your passport or government ID.

First name/Given name(s)

Middle name (Optional)

Last name/Surname(s)

Suffix (Optional)

Known by another name (Optional) ⓘ

Citizenship

[Add second citizenship](#)

Date of birth (mm/dd/yyyy)

Contact information

Email

Country code Mobile phone number

By providing your email address, you consent to receive Schwab account-related and marketing communications as allowed by local law. You may receive emails before your Schwab account is opened. You can opt out of receiving certain emails after your account is approved.

To learn how your information may be used and how you may limit certain use, read Schwab's [Privacy Notice](#) and the privacy notices for residents of the [People's Republic of China \(PDF\)](#) and the [United Kingdom and European Union \(PDF\)](#).

For illustrative purposes only.

Step 7

Enter your ID information. If you do not have a valid passport, you may be able to use another government ID if you live in certain countries. Click **What type of government ID can I use?** to explore the other options available.

The screenshot shows a web form titled "Open an Account" for Charles Schwab International. The form is in the "Personal" step of a multi-step process. The main heading is "Enter your ID information". Below this, there is explanatory text: "We need some information from your passport. If you do not have a valid passport you can use other government ID if you live in certain countries." A link "What type of government ID can I use?" is provided. The section "Which ID do you have?" has two radio button options: "Passport" (selected) and "Other government ID". Below are three input fields: "Passport number" (text box), "Expiration date (mm/dd/yyyy)" (calendar picker), and "Issued by" (dropdown menu with "Select" as the current value). At the bottom right, there are "Back" and "Continue" buttons.

Charles SCHWAB International **Open an Account**

Personal Regulatory Features Agreements Next Steps

Enter your ID information

We need some information from your passport. If you do not have a valid passport you can use other government ID if you live in certain countries.

[What type of government ID can I use?](#)

Which ID do you have?

Passport

Other government ID

Passport number

Expiration date (mm/dd/yyyy)

Issued by

For illustrative purposes only.

Step 8

Select a contact method—call, text, or email—for a security check. We will send you an access code that helps us verify your identity.

The screenshot shows the 'Open an Account' page for Charles Schwab International. The navigation bar includes the Charles Schwab logo, 'International', and 'Open an Account'. A progress indicator shows 'Personal' as the active step, followed by 'Regulatory', 'Features', 'Agreements', and 'Next Steps'. The main heading is 'Select contact method for a security check'. Below this, a message states: 'We will send you an access code that helps us verify your identity. This is a security measure to protect your account and privacy.' The question 'Which contact method do you prefer?' is followed by three options: 'Text me at', 'Email me at', and 'Call me at', each with a corresponding icon and a right-pointing chevron. A 'Back' button is located at the bottom of the selection area.

For illustrative purposes only.

Step 9

Once you've received the access code, you can enter it here.

The screenshot shows the 'Open an Account' page for Charles Schwab International. The navigation bar is the same as in Step 8. The progress indicator now shows 'Regulatory' as the active step. The main heading is 'Enter access code'. Below this, a message states: 'We sent an access code to your email'. The label 'Access code' is followed by an information icon. A text input field is provided for the user to enter the code. Below the input field, a message states: 'Code expires in 15 minutes.' A link labeled 'Request a new access code' is provided. At the bottom, there are two buttons: 'Back' and 'Continue'.

For illustrative purposes only.

Step 10

Create your login ID (this will be your username) and password, and choose a security question to answer. Be sure to keep this information since you'll use it to log in to your account.

If you need to reset your password, visit eac.schwab.com/contact-us to be connected with someone who can help.

The screenshot shows the 'Open an Account' page for Charles Schwab International. The page is titled 'Create your login credentials' and includes a progress bar with steps: Personal, Regulatory, Features, Agreements, and Next Steps. The 'Personal' step is currently active. The main heading is 'Create your login credentials'. Below this, a sub-heading reads: 'To securely access your account, please create your Schwab login ID and password.' The form consists of four main sections: 1. 'Login ID' with a text input field and three requirements: 'At least 6 characters', 'At least 1 letter', and 'No special characters'. 2. 'Password' with a text input field (with a toggle for visibility) and four requirements: 'At least 8 characters', 'At least 1 number', 'At least 1 letter', and 'No leading and trailing spaces'. 3. 'Security Question: What is your...' with a dropdown menu currently showing '-Select-'. 4. 'Answer' with a text input field (with a toggle for visibility) and three requirements: 'At least 5 characters', 'No special characters', and 'No leading and trailing spaces'. The Charles Schwab logo and 'International' text are in the top left, and a phone icon is in the top right.

For illustrative purposes only.

Step 11

Provide your legal home address where you live for most of the year (not your employer's address). If you already have a Schwab account, you may not see this page.

Charles SCHWAB International **Open an Account**

Personal > Regulatory > Features > Agreements > Next Steps

i We're saving your information.

- If you need to stop for any reason, you can pick up where you left off.
- We'll send you an email with more details.
- Remember your login ID and password.

Where do you live?

Enter your current home address. It's the address where you live most of the year.

Country/Territory
Australia

Street address No PO Box, C/O, or General Delivery

Street address 2 Apt, Ste, Bldg (Optional)

Street address 3 (Optional)

City Postal code

Is your mailing address the same as your current home address?

Yes
 No

Back Continue

For illustrative purposes only.


Step 12

Tell us about the purpose and source of funds for your brokerage account.

Charles SCHWAB International Open an Account ☎

Personal **Regulatory** Features Agreements Next Steps

Why are you opening this account?



On the next few pages, we need to collect some information to comply with regulations. To start, tell us how you plan to use your account and how you'll fund it.

Investing purpose and source of funds

Why are you opening a brokerage account? Select all that apply:

- General purposes
- Estate planning
- Tax planning
- College
- Retirement
- Pooled assets
- Other purpose

What are the sources of funds for your brokerage account? Select all that apply:

- Salary, wages, or savings
- Social Security benefits
- Sale of property or business
- Family, relatives, or inheritance
- Investment capital gains
- Gifts
- Gambling or lottery
- Other source of funds

Back Continue

For illustrative purposes only.

Step 13

Provide us with details about your employment status and employer. Once you select a country, additional fields will pop up for you to provide your employer's address.

This is your employer's street address in your local country where you conduct your work. The physical street address should include the building/unit number.

If there is no office location in your local country and you work from home, you will use your physical home address, including the building/unit number.

The screenshot shows the 'Open an Account' process on the Charles Schwab International website. The current step is 'Regulatory', indicated by a highlighted arrow in the progress bar. The main heading is 'What is your employment status?'. Below the heading, there is explanatory text: 'Let us know what it is today. We need to collect this information to comply with regulations. You don't have to be employed to open an account.' The form contains four input fields: 'Employment status' (a dropdown menu with 'Employed' selected), 'Occupation' (a dropdown menu with 'Select' selected), 'Employer name' (a text input field), and 'Country/Territory' (a dropdown menu with 'Select' selected). At the bottom right, there are two buttons: a grey 'Back' button and a green 'Continue' button.

For illustrative purposes only.


Step 14

Answer the remaining regulatory questions.

Charles SCHWAB International **Open an Account**

Personal > **Regulatory** > Features > Agreements > Next Steps

We ask everyone these questions



Let us know if these situations apply to you. We request this information to comply with regulations.

Are you a member of the board of directors, 10% shareholder, or policy-making officer of a publicly held company?

Yes

No

Are you, or is anyone with a [beneficial interest](#) in this account, employed by or [associated with](#) any of the following?

- A registered broker-dealer
- [FINRA](#)
- A stock exchange

Most people do not need to answer "Yes." Not sure? [Let us help](#)

Yes

No

For illustrative purposes only.

Step 15

Based on your country of residence, you will be prompted to open either a fully featured or a limited purpose account.

Fully featured account

The screenshot shows the 'Open an Account' page for Charles Schwab International. The navigation bar at the top includes the Charles Schwab logo, 'International', and 'Open an Account'. Below the navigation bar is a progress indicator with five steps: Personal, Regulatory, Features, Agreements, and Next Steps. The 'Features' step is currently selected. The main content area is titled 'Your account features' and contains the following text:

You are eligible for a fully featured account

Based on your country of residence, you are eligible for this account that allows you to transact on your equity compensation awards and take advantage of other features of a Schwab One International® Brokerage account.

You can use your account to:

- Receive and hold or sell equity awards
- Access educational resources
- Chat with service representatives
- Trade securities beyond your company equity
- Apply for a debit card after your account is opened*
- Access options, fixed income, and eligible offshore mutual funds*

*Not all products and services are available in every jurisdiction. Certain restrictions apply.

At the bottom right of the content area are two buttons: 'Back' and 'Continue'.

For illustrative purposes only.

Limited purpose account

The screenshot shows the 'Open an Account' page for Charles Schwab International. The navigation bar at the top includes the Charles Schwab logo, 'International', and 'Open an Account'. Below the navigation bar is a progress indicator with five steps: Personal, Regulatory, Features, Agreements, and Next Steps. The 'Features' step is currently selected. The main content area is titled 'Your account features' and contains the following text:

You are eligible for a limited purpose account

Based on your country of residence, you are eligible for this account that is used solely for transacting on equity compensation awards.

You can use your account to:


- Receive and hold or sell equity awards
- Access educational resources
- Chat with service representatives

At the bottom right of the content area are two buttons: 'Back' and 'Continue'.

For illustrative purposes only.

Step 16


Select whether to receive your statements and account documents, trade confirmations, shareholder materials, and tax forms electronically. If you uncheck the box, you will receive a paper copy in the mail and also be able to access them online.

Charles SCHWAB International Open an Account 

Personal > Regulatory > **Features** > Agreements > Next Steps

Would you like paperless documents?

There is no fee, and you can change your preferences at any time.



Paperless documents

You'll receive important documents and notifications at the email address that you provided.
You'll need to be able to view PDFs.

To receive paper copies, uncheck the box(es).

- Statements & Account Documents
- Trade Confirmations
- Shareholder Materials
- Tax Forms

For illustrative purposes only.

Step 17

Note: If you're opening a limited purpose account, skip to the next page.

To open a fully featured account, upload a copy of your ID—either a passport or a government-issued ID. Don't forget to include a photo of the front and back of the document if you're using a government-issued ID.

If you're not able to provide identification, you will be opening a limited purpose account instead.

Charles SCHWAB International Open an Account

Personal > Regulatory > Features > Agreements > **Next steps**

Upload your ID to verify your identity

Files can be photos (bmp, jpg, jpeg, png, tif, or tiff) or PDFs and up to 15 MB each.

Do you have a copy of your ID?

Yes
 No

Back Continue

Upload your ID to verify your identity

Files can be photos (bmp, jpg, jpeg, png, tif, or tiff) or PDFs and up to 15 MB each.

Do you have a copy of your ID?

Yes
 No

Passport

Upload a full-page spread of the bio and signature pages.

Drag your file here or [browse files](#)

Back Continue

or

Upload your ID to verify your identity

Files can be photos (bmp, jpg, jpeg, png, tif, or tiff) or PDFs and up to 15 MB each.

Do you have a copy of your ID?

Yes
 No

Government ID

Front of ID

Drag your file here or [browse files](#)

Back of ID

Drag your file here or [browse files](#)

Back Continue

Step 18

Depending on the addresses you have entered throughout the account opening process, you may be prompted to confirm a few additional contact details.

The screenshot shows the Charles Schwab 'Open an Account' process. The top navigation bar includes the Charles Schwab logo, 'International', and 'Open an Account'. A progress bar below the header shows five steps: 'Personal', 'Regulatory', 'Features', 'Agreements', and 'Next Steps', with 'Next Steps' being the current step. The main content area is titled 'Let's confirm your contact details'. It contains three sections of questions with radio button options:

- Why is your mailing address in a different country than your home address? Select all that apply:**
 - Family address
 - Seasonal address where I live less than 6 months in a year
 - Postal service is unreliable at my home address
 - Other
- Why is your mailing address in the U.S.? Select all that apply:**
 - I'm a U.S. citizen eligible to receive mail in the U.S.
 - Other
- Why is your employer address in a different country than your home address? Select all that apply:**
 - Corporate headquarters
 - Multiple/Alternate office location
 - Other

At the bottom right of the form, there are two buttons: 'Back' and 'Continue'.

For illustrative purposes only.

Step 19

Review Schwab's terms and conditions. You will have access to these terms within your account to revisit later, if needed.

The screenshot shows the 'Open an Account' process on the Charles Schwab International website. The navigation bar includes 'Personal', 'Regulatory', 'Features', 'Agreements', and 'Next Steps'. The main heading is 'Agree to our terms and conditions'. A blue bar highlights 'Agreements with Charles Schwab & Co., Inc.'. Below this, the section 'Agreement for the Use of Electronic Records and Signatures' is expanded to show 'The use of electronic records and signatures to open my account'. A sub-section 'By checking the checkbox, you:' lists two bullet points: '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>.' and 'Verify that you are able to view the pertinent agreements and disclosures related to your account.' A checkbox is present with the text: 'By checking this checkbox, I acknowledge and agree to the preceding statements regarding the use of electronic records and signatures.' Below this, the section 'Client Relationship Summaries and Best Interest Disclosure' is expanded to show 'Please review the Terms & Conditions below before checking the checkbox'. The final section, 'Agreements for Opening and Using an International Account', is expanded to show 'Statements about opening an account' and 'Statement about use of this account'.

International **Open an Account**

Personal > Regulatory > Features > **Agreements** > Next Steps

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**

Agreements for Opening and Using an International Account

+ **Statements about opening an account**

+ **Statement about use of this account**

For illustrative purposes only.

Note: If you are not able to view the electronic documents above or do not agree with the representations above, please exit this electronic transfer process by closing the window. Exiting will constitute the withdrawal of your consent. Checking "I consent" will create an electronic record of your consent. This is a one-time consent process for this electronic application.

Step 20

Write down the account number you receive, and keep it for your records. You're almost finished with the account opening process. Next, you'll need to complete the W-8BEN tax form.

This form is required by the U.S. Internal Revenue Service for clients who are not U.S. citizens or resident aliens. If you don't have a W-8BEN on file, Schwab will withhold 24% of sales proceeds and up to 30% of dividend and interest payments on your account.

Head to our [W-8BEN guide](#) for instructions on how to complete the form.



Own your tomorrow

Let us help you.

Our team is here for you Monday through Friday, 24 hours a day, to answer questions and connect you with equity award, equity compensation, and wealth management professionals.

Call us at **602-355-3408**, or get a toll-free international number at eac.schwab.com/contact-us.

Send us a secure message or chat after you're logged in.



Stock Plan Services provides equity compensation plan services and other financial services to corporations and employees through Charles Schwab & Co., Inc. ("Schwab"). Schwab, a registered broker-dealer, offers brokerage and custody services to its customers.

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Own your tomorrow.