

使用本表格授權第三方(稱為“代理人”或“事實代理人”),使其於嘉信「第一海外」帳戶事宜上代您行事。本授權書(POA)僅適用於指定的經紀帳戶。

請注意,在此所提及的經紀帳戶指的是您在嘉信理財公司(Charles Schwab & Co., Inc.)(「嘉信」)的帳戶,嘉信是一家美國註冊的經紀經銷商。

若您想增加多於一位代理人,請為每一位額外的代理人完成一份授權書。

關於授權書

1. 若您對本授權書有任何疑問,請諮詢您的律師。
2. 您有權向嘉信提供書面通知隨時廢除或終止本授權書。
3. 本授權書僅適用於第一節指定的帳戶。
4. 授權書權力不適用於監護人帳戶,除非您是按照有限授權書(LPOA,第三頁)行事的美國投資顧問。投資顧問指的是為獲取薪資而從事為其他人提供建議的業務,無論是直接還是通過出版物或書面文字提供建議。
5. 受託帳戶(例如遺產、監護關係、託管關係等)授權書可能受適用法律和其他標準的限制。
6. 本表格不能被用作持久授權書。因此,代理人權力將在帳戶持有人出現精神障礙、無法勝任、喪失能力或死亡時終止。

關於代理人

1. 若代理人為非美國居民,請每位代理人提供當前護照內頁的清晰副本,包括照片、簽署與個人資料。
2. 無論您選擇有限授權書(LPOA)還是全權授權書(FPOA),本文件都會讓您的代理人在您帳戶上擁有廣泛權力。
3. 您負責向代理人提供關於您帳戶和本授權書的全部協議、公開聲明與通知。
4. 若想要在帳戶內交易期權,代理人必須填妥為您的帳戶增設期權交易及保證金的申請表格。
5. 若代理人是投資顧問,則只能履行其投資顧問的職能,而且可能僅被授權按照有限授權書(LPOA)行事。
6. 若代理人擁有美國地址,可能需要提供額外的文件。



Power of Attorney for Schwab One International® Accounts

international.schwab.com | 1-877-686-1937 (inside the U.S.) | +1-415-667-8400 (outside the U.S.)

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Use this form to authorize a third party (referred to as your “Agent” or “Attorney-in-Fact”) to act on your behalf in connection with your Schwab One International Account. This Power of Attorney (POA) will apply only to the indicated Brokerage Account. Please note that for these purposes the term Brokerage Account refers to your account with Charles Schwab & Co., Inc. (“Schwab”), a U.S.-registered broker-dealer.

If you want to add more than one Agent, please complete a Power of Attorney form for each additional Agent.

Regarding POA

1. If there is anything about this POA you do not understand, you should consult an attorney.
2. You have the right to revoke or terminate the POA at any time by providing written notice to Schwab.
3. This POA applies only to the account specified in Section 1.
4. POA authority does not apply to Custodial accounts unless you are a U.S. Investment Advisor acting in the capacity of a Limited Power of Attorney (LPOA, page 3). Investment Advisor means any person who, for compensation, engages in the business of advising others, either directly or through publications or writings.
5. POA on fiduciary accounts (e.g., estates, guardianships, conservatorships, etc.) may be restricted by applicable law and other standards.
6. **This form cannot be used for a Durable Power of Attorney. Consequently, the Agent’s authority will expire upon the subsequent mental disability, incompetence, incapacity, or death of the Account Holder.**

Regarding Agents

1. For each non-U.S. resident acting as Agent, provide a clear photocopy of the inside pages of a current passport, including photo, signature, and personal information.
2. This document gives your Agent a broad range of authority over your accounts whether you select an LPOA or an FPOA.
3. You are responsible for providing your Agent with all agreements, disclosures, and notices regarding your account and this POA.
4. In order to trade options in your account, the Agent must complete the Add Options Trading and Margin to Your Account Application.
5. **Agents who are Investment Advisors will be acting in their capacity as Investment Advisors and may only be authorized to act as an LPOA.**
6. If the Agent has a U.S. address, additional documents may be required.



1. 請提供帳戶資料

Provide Your Account Information

本授權委託書僅適用於下列帳戶。

我們尊重您的隱私。嘉信可能會使用您提供的信息與您溝通，並提供有關產品和服務的信息。閱讀嘉信的隱私政策，請訪問 international.schwab.com/privacy。

This Power of Attorney applies only to the account listed below.

We respect your privacy. Schwab may use the information you provide to communicate with you and provide information about products and services. Read about the privacy policy of Schwab at international.schwab.com/privacy.

帳號 Account Number
帳戶持有人名稱 Name of Account Holder (or Trust, Organization)
其他帳戶持有人名稱 Name of Additional Account Holder

2. 選擇代理權限類型(請只勾選一項。)

Choose Your Agent's Type of Authority (Check only one.)

授予授權委託書為您的代理人提供對您的帳戶的廣泛權限，無論您授予代理人交易權限（有限授權委託書或 LPOA [Limited Power of Attorney]）或交易和提取權限（全權授權委託書或 FPOA [Full Power of Attorney]）。請在下方選擇您希望僅授予代理人的一種權限。

Granting Power of Attorney gives your Agent a broad range of authority over your accounts, whether you grant your Agent trading authority (Limited Power of Attorney, or LPOA) or trading and withdrawal authority (Full Power of Attorney, or FPOA). Please select only ONE type of authority you wish to grant your Agent below.

交易權限(LPOA)為您的代理人提供以下權限：

Trading Authority (LPOA) gives your Agent the authority to:

- 以同於您獲准的方式及範圍於您的帳戶中進行交易。
- 線上查看您的帳戶。
- 如果您獲批准開設保證金，則會產生額外的保證金債務。

有關各方的權力、角色及責任之詳情，請查看隨附的授權委託書授權及協議。LPOA 不允許您的代理人從您的帳戶中提取、轉移資金或證券，關閉您的帳戶，更改您帳戶的郵寄地址或激活 Schwab One® Visa® 白金借記卡。

- Trade in your account in the same manner and extent that you are permitted to do.
- View your account online.
- Incur additional margin debt, if your account is approved for margin.

Please review the attached Power of Attorney Authorization and Agreement for more information about the powers, roles, and responsibilities of all parties. LPOA does not allow your Agent to make withdrawals, transfer funds or securities out of your account, close your account, change the mailing address on your account, or activate a Schwab One® Visa® Platinum Debit Card.

交易和提取權限為您的代理人提供上文項中所述的交易權限，以及以下權限：

Trading and Withdrawal Authority (FPOA) gives your Agent trading authority as described above, plus the authority to:

- 從您的帳戶中提取資金，包括請求將支票、電子資金轉帳 (Electronic Funds Transfer, EFT) 或電匯傳送至您以外的其他人，包括抬頭註明代理人的提款。
- 請求將您帳戶中的資產轉移至第三方名下的另一嘉信帳戶，包括轉移至代理人單獨的嘉信帳戶。
- 代表您在您符合資格的嘉信帳戶上進行或更改受益人指定（嘉信的代理人不得進行有利於其自身的受益人指定）。
- 以您的帳戶開立支票，包括抬頭註明任何第三方及代理人的支票。

有關各方的權力、角色及責任之詳情，請查看隨附的授權委託書授權及協議。FPOA 不允許您的代理人向您的帳戶添加保證金或期權交易功能。對於 FPOA，您的代理人不能將證券從您的嘉信帳戶轉移至另一家經紀公司，除非該代理人亦擁有單獨的持久授權書。對於 FPOA，嘉信的代理人可更改其存取嘉信帳戶的密碼，但無法更改您的密碼、關閉您的帳戶或更改您帳戶中的郵寄地址。

對於信託帳戶（除信託人、受託人及當前受益人均為同一人的可撤銷生存信託帳戶外），在授予 FPOA 之前，嘉信將要求信託文件的以下頁面的複印件：

請謹記在信託文件中包含以下材料

- 包含信託名稱和日期、信託人及受託人的標題頁面
- 署名頁面
- 規定受託人授權及委託代理人之權限的頁面

註解：在上一句中使用的「轉帳」並不意味著授予代理人完成帳戶轉帳指示的權力。此外，這類授權不適用於對監護人帳戶履行投資顧問職能的投資顧問。本人要求嘉信向第四節列出的代理人郵寄下列項目的副本。



2. 選擇代理權限類型 (請只勾選一項。) (續上頁)

Choose Your Agent's Type of Authority (Check only one.) (Continued)

- Withdraw funds from your account, including requesting that a check, electronic funds transfer (EFT), or wire transfer be sent to someone other than you, including a withdrawal made payable to the Agent.
- Request that assets in your account be transferred to another Schwab account in the name of a third party, including a transfer to the Agent's separate Schwab account.
- Execute or change a beneficiary designation on your behalf on your eligible Schwab accounts (your Agent may not execute a beneficiary designation in favor of himself or herself).
- Write checks on your account, including checks made payable to any third party and the Agent.

Please review the attached Power of Attorney Authorization and Agreement for more information about the powers, roles, and responsibilities of all parties. An FPOA does not allow your Agent to add margin or options trading features to your account. With FPOA, your Agent cannot transfer securities out of your Schwab account to another brokerage firm unless the Agent also has a separate Durable Power of Attorney. With FPOA, your Agent can change his or her own password to access your account but cannot change your password, close your account, or change the mailing address on your account.

For a trust account (other than a revocable living trust account, in which the Trustor[s], Trustee[s], and current beneficiary[ies] are all the same individuals), before granting FPOA, Schwab will require photocopies of the following pages from the trust document:

Please remember to include these materials for a trust document:

- Title pages containing the name and date of the trust, Trustor(s), and Trustee(s)
- Signature page(s)
- Pages setting forth the Trustee(s)' authority to delegate powers and appoint Agents

Note: The word "transfer," as used above, is not meant to confer upon the agent the authority to complete account transfer instructions. Additionally, this grant of authority is not available to Investment Advisors acting in the capacity of an Investment Advisor to Custodial Accounts. I request that Schwab mail duplicate copies of the following items to the Agent(s) listed in Section 4.

3. 為您的代理人授權材料副本

Authorize Duplicate Materials for Your Agent

如果您希望您的代理人收到您的帳戶對帳單或交易確認的副本，請選中下面的框。如果您不做出選擇，您的代理人將不會收到材料副本。您的選擇將適用於第2節中選擇的任何權限。

If you would like your Agent to receive copies of account statements or trade confirmations, check the appropriate box(es) below. If you do not make a selection, your Agent will not receive duplicate materials. Your selection will apply to either authority chosen in Section 2.

郵寄帳戶對帳單副本
Mail duplicate account statements.

通過郵件發送重複的交易
Mail duplicate trade confirmations.

4. 提供代理人信息(由代理人填寫)

Provide Agent Information (to be filled out by Agent)

姓名(名字) Name (First/Given)	(Middle)	(姓氏) Last Name(s)/Surname(s)
住址(請勿使用郵箱號碼) Home Street Address (no P.O. boxes)		
城市 City	州或省 State or Province	國家 Country
郵政或郵遞區號 Postal or Zip Code		
郵遞地址(如同上述不同，可以使用郵箱號碼) Mailing Address (if different from above; P.O. boxes may be used)		
城市 City	州或省 State or Province	國家 Country
郵政或郵遞區號 Postal or Zip Code		
住宅電話號碼(國家代號)(城市/區域代號)(號碼) Home Telephone Number (Country Code) (City/Area Code) (Number)	公司電話號碼(國家代號)(城市/區域代號)(號碼) Business Telephone Number (Country Code) (City/Area Code) (Number)	手提電話號碼(國家代號)(城市/區域代號)(號碼) Cellular Telephone Number (Country Code) (City/Area Code) (Number)



4. 提供代理人信息(由代理人填寫)(續上頁)
Provide Agent Information (to be filled out by Agent) (Continued)

電子郵件地址*(必須填寫以便透過互聯網連繫您的帳戶。) Email Address* (Required to access the account through the web.)			
社會安全號碼/繳稅號碼(若適用) Social Security/Tax ID Number (if applicable)	出生日期(月/日/年) Date of Birth (mm/dd/yyyy)	出生國家 Country of Birth	母親婚前姓氏 Mother's Maiden Name
證件號碼 ID Number <input type="checkbox"/> 駕駛執照 Driver's License	<input type="checkbox"/> 州 State	<input type="checkbox"/> 護照 Passport	簽發地點 Place of Issuance
國籍(必須列出所有國籍) Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> 美國 USA		合法居留(身居住所)國家 Country of Legal (Physical) Residence <input type="checkbox"/> 美國 USA	
<input type="checkbox"/> 其他: Other: _____		<input type="checkbox"/> 其他: Other: _____	

證券業法規要求我們收集下列資料:
Securities industry regulations require that we collect the following information:

就業狀況(請只選擇其中一項。) Employment Status (Check only one.) <input type="checkbox"/> 受僱 Employed		<input type="checkbox"/> 自僱 Self-employed		<input type="checkbox"/> 退休 Retired		<input type="checkbox"/> 持家者 Homemaker		<input type="checkbox"/> 學生 Student		<input type="checkbox"/> 非受僱 Not employed		僱主名稱/公司名稱 Employer Name/Business Name			
職業(若您填選了「受僱」或「自僱」, 請您選擇其中一項最能描述您所從事的職業。) Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)															
<input type="checkbox"/> 行政主管/高層管理 Executive/Senior Management				<input type="checkbox"/> 外國政府僱員(非美國) Foreign Government Employee (Non-U.S.)				<input type="checkbox"/> 醫護專業人士 Medical Professional				<input type="checkbox"/> 軍人 Military			
<input type="checkbox"/> 法律專業人士 Legal Professional				<input type="checkbox"/> 教育工作者 Educator				<input type="checkbox"/> 會計專業人士 Accounting Professional				<input type="checkbox"/> 行政辦公/行政服務 Clerical/Administrative Services			
<input type="checkbox"/> 金融服務/銀行專業人士 Financial Services/Banking Professional				<input type="checkbox"/> 商貿/服務業(勞工/製造/生產) Trade/Service (Labor/Manufacturing/Production)				<input type="checkbox"/> 信息技術專業人士 Information Technology Professional				<input type="checkbox"/> 銷售業/市場營銷 Sales/Marketing			
<input type="checkbox"/> 其他專業專業人士 Other Professional				<input type="checkbox"/> 顧問 Consultant				<input type="checkbox"/> 美國政府僱員(聯邦/州/地方) U.S. Government Employee (Federal/State/Local)				<input type="checkbox"/> 其他(請列明): Other (specify): _____			
公司地址 Business Street Address															
城市 City				州或省 State or Province				國家 Country				郵政或郵遞區號 Postal or Zip Code			
婚姻狀況 Marital Status <input type="checkbox"/> 未婚 Single								<input type="checkbox"/> 已婚 Married				<input type="checkbox"/> 離婚 Divorced			
<input type="checkbox"/> 喪偶 Widowed								撫養家屬人數 Number of Dependents							
投資經驗: Investment Experience: <input type="checkbox"/> 無 None <input type="checkbox"/> 有限 Limited <input type="checkbox"/> 良好 Good <input type="checkbox"/> 廣泛 Extensive				年收入: Annual Income: <input type="checkbox"/> \$15,000 以下 Under \$15,000 <input type="checkbox"/> \$15,000-\$24,999 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000 或以上 \$100,000 or More				流動淨值: Liquid Net Worth: <input type="checkbox"/> \$25,000 以下 Under \$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$249,999 <input type="checkbox"/> \$250,000 或以上 \$250,000 or More				請列明 Specify: _____			

*提供您的電子郵件地址即代表您同意接納嘉信的電子郵件。欲拒絕接收某些電子郵件, 請參閱我們的網址international.schwab.com。(對於嘉信理財英國有限公司介紹的客戶, 可於www.schwab.co.uk參閱私隱政策。)

*By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at international.schwab.com. (For clients introduced by Charles Schwab, U.K., Limited, the privacy policy can be found at www.schwab.co.uk.)



4. 提供代理人信息(由代理人填寫) (續上頁)

Provide Agent Information (to be filled out by Agent) (Continued)

接下來的七個問題是必須回答的問題。 The next seven questions are required.

您是否附屬或受僱於一股票交易所、或一交易所或美國金融監管局 (FINRA) 的會員公司, 或市政證券經紀公司? Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> 是 Yes (請附上您的僱主批准您在此帳戶中擔任 POA 角色的信函 Please attach a letter from your employer approving your role as POA on this account.) <input type="checkbox"/> 否 No	
您是否擔任上市公司的董事, 持有上市公司 10% 的股權, 或為該類公司的決策人? Are you a director, 10% shareholder, or policy-making officer of a publicly-held company? <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No 若是, 請在下方列出所有公司 If yes, please list all companies below. 公司名稱: _____ 交易代碼: _____ Company Name: _____ Trading Symbol: _____ 公司名稱: _____ 交易代碼: _____ Company Name: _____ Trading Symbol: _____	
您是否因為就此帳戶提供投資建議而獲得報酬? Are you being paid for providing investment advice on this account? <input type="checkbox"/> 是, 我是 Yes, I am. <input type="checkbox"/> 否, 我不是 No, I am not. 請注意: 如果 POA 因提供投資建議而獲得報酬, 則此人可能需要在美國證券交易委員會 (Securities and Exchange Commission, SEC) 或適用的州證券監管機構登記為投資顧問。各州的登記法律及豁免規定各不相同。如果 POA 僅從一個客戶獲得投資建議的報酬, 則許多州要求登記。POA 應諮詢法律顧問及/或 www.nasaa.org 及/或 www.sec.gov 上的公開可用資源, 了解投資顧問的登記要求。POA 負有確保其遵守適用的投資顧問登記法律之法律責任。 Please note: If a POA is receiving compensation for providing investment advice, that person may need to be registered as an Investment Advisor with the Securities and Exchange Commission (SEC) or the applicable state securities regulator. Registration laws and exemptions from registration vary by state. Many states require registration if a POA is receiving compensation for investment advice from just one client. The POA should consult with legal counsel and/or publicly available resources at www.nasaa.org and/or www.sec.gov to understand the Investment Advisor registration requirements. It is the legal responsibility of the POA to ensure he/she is complying with the Investment Advisor registration laws that apply to him/her.	
您是否因為就任何其他嘉信帳戶提供投資建議而獲得報酬? Are you being paid for providing investment advice on any other Schwab account? <input type="checkbox"/> 是, 我是 Yes, I am. <input type="checkbox"/> 否, 我不是 No, I am not.	
您是否屬於登記投資顧問 (聯邦或州)? Are you a Registered Investment Advisor (Federal or State)? <input type="checkbox"/> 是, 我是 Yes, I am. <input type="checkbox"/> 否, 我不是 No, I am not. 如果是, 請填寫以下信息 If yes, please complete the fields below. 公司名稱: _____ 公司交稅代碼: _____ Firm Name or DBA: _____ Firm Tax Identification Number (TIN): _____ 州或聯邦註冊投資顧問代碼: State or Federal Investment Advisor Registration Number: _____	
您的僱主是否因為就此帳戶提供投資建議而獲得報酬? Is your employer a Registered Investment Advisor (Federal or State)? <input type="checkbox"/> 是, 我的僱主是 Yes, my employer is. <input type="checkbox"/> 否, 我的僱主不是 No, my employer is not.	
您的僱主是否屬於登記投資顧問 (聯邦或州)? Is your employer being paid for providing investment advice on this account? <input type="checkbox"/> 是, 我的僱主是 Yes, my employer is. <input type="checkbox"/> 否, 我的僱主不是 No, my employer is not. 如果是, 請填寫以下信息 If yes, please complete the fields below. 公司名稱: _____ 公司交稅代碼: _____ Firm Name or DBA: _____ Firm Tax Identification Number (TIN): _____ 州或聯邦註冊投資顧問代碼: State or Federal Investment Advisor Registration Number: _____	



5. 提供代理人補充資料 (僅在代理人獲得報酬且未登記的情況下)

Provide Supplemental Agent Information (Only If Agent Is Compensated and Not Registered)

您或您的雇主是否符合《投資顧問法》的「家族辦公室」認定,即您僅向一個家族的客戶提供建議,家族客戶擁有辦公室,而閣下未公開聲明為投資顧問?
Do you or your employer qualify as a "family office" under the Investment Advisers Act, meaning that you provide advice to clients of a single family only, the family clients own the office, and you do not hold yourself out to the public as an Investment Advisor?

是 Yes 否 No

您是否屬於律師、會計師、工程師或教師(「專業人士」),並且您提供的任何投資建議是否為專業工作所附帶?
Are you a lawyer, accountant, engineer, or teacher ("professional"), and is any investment advice you provide incidental to the practice of your profession?

是 Yes 否 No

根據聯邦或州法律或出於其他原因,您是否合法豁免登記為投資顧問?
Are you legally exempt from registration as an Investment Advisor under federal or state law or for some other reason?

是 Yes 否 No

如果是,請向嘉信提供您的律師提供的信函和/或支持文件,以證明您的代理人根據「投資顧問法」獲得免於註冊的權利,並提供豁免依據。
If yes, please provide Schwab with a letter from your attorney and/or supporting documentation for your Agent's claim of exemption from registration under the Investment Advisers Act, and provide Basis for Exemption.

豁免依據:
Basis for Exemption: _____

6. 代理人簽署(必須填寫)

Agent Signature (Required)

簽署此授權書表格,即表示本人確認已收到並閱讀了隨附的嘉信授權書授權與協議,並保留了一份副本為個人存檔。本人確認本人的簽署表示並構成本人同意接受嘉信授權書授權與協議中闡明的條款與條件,包括隨附的嘉信授權書授權與協議第三節的代理人條款與條件。

By signing this Power of Attorney form, I acknowledge that I have received and read the attached Schwab Power of Attorney Authorization and Agreement and retained a copy for my records. I acknowledge that my signature signifies and constitutes my agreement to the terms and conditions set forth in the Schwab Power of Attorney Authorization and Agreement, including the Agent's Terms and Conditions in Section 3 in the attached Power of Attorney Authorization and Agreement.

嘉信授權書授權與協議包括一條爭議前仲裁條款。本人確認已收到包含在嘉信授權書授權與協議的第三頁第四節之爭議前仲裁條款。

The Schwab Power of Attorney Authorization and Agreement includes a predispute arbitration clause. I acknowledge receipt of the predispute arbitration clause contained in Section 4, pages 6 and 7, of the Schwab Power of Attorney Authorization and Agreement.

簽署與日期(必須填寫) Signature and Date Required

X 代理人簽署 Agent Signature	請用英文正楷填寫姓名 Print Name	日期(月/日/年) Date (mm/dd/yyyy)
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7. 帳戶持有人簽署及公證(所有帳戶持有人必須簽署。)

Account Holder(s) Signature and Notarization (All Account Holders must sign.)

簽署本授權書表格即證明本人已仔細閱讀本文件的規定,包括隨附的授權書授權及協議,而且本人理解此授權書授權此處提及的代理人實施以上闡明有關本人的經紀帳戶的全部權利與權力;本人理解本人之代理人在實施此權利與權力的過程中所作的一切對本人具有完全約束力。

By signing this Power of Attorney form, I certify that I have read carefully the provisions of this document, including the attached Power of Attorney Authorization and Agreement, and I understand that it authorizes my Agent, herein named, to exercise all rights and powers set forth above with respect to my Brokerage Account; I understand that anything my Agent may do in the exercise of such rights and powers is fully binding upon me.

為執行本人之代理人的指示,本人授權嘉信及接受嘉信指示的其他人士遵從本人之代理人的指示,不必獲得本人的批准、副署或聯合簽署,並且採取其他為執行此類指示而有必要或附帶的行動。若本人指定了超過一位代理人,本人同意每位代理人可以單獨行事,不需獲得任何其他代理人的同意。本人理解這並非持久授權書,而且授予代理人的所有權力在嘉信收到執業醫師的書面通知,證明本人出現精神殘障、無法勝任、喪失能力或死亡時自動終止。

I authorize Schwab and other persons to whom Schwab has given instructions in order to implement my Agent's instructions to rely on my Agent's instructions without obtaining my approval, countersignature, or co-signature and to take other actions necessary or incidental to the execution of such instructions. If I have named more than one Agent, I agree that each Agent may act independently and without the consent of any other Agent. I understand that this is not a Durable Power of Attorney and that all authority granted to my Agent shall cease automatically upon Schwab receiving written notification from a licensed physician of my mental disability, incompetence, incapacity, or death.

若本「授權書」涉及信託帳戶,則每位受託人需證明信託文書批准此授權書表格指定的授權委託,而且管理該信託的法律不禁止此類委任。

If this "Power of Attorney" relates to a Trust Account, each Trustee certifies that the Trust instrument authorizes the delegation of authorities as indicated within this Power of Attorney form and that such delegation is not prohibited by the laws that govern the Trust.



7. 帳戶持有人簽署及公證(所有帳戶持有人必須簽署。)(續上頁)

Account Holder(s) Signature and Notarization (All Account Holders must sign.) (Continued)

此外，簽署本表格代表本人確認隨附的「授權書授權與協議」涉及本人的帳戶，而且是本人與嘉信之間就本人的經紀帳戶之帳戶協議的一部分。本人確認已收到並閱讀了隨附的「授權書授權與協議」，並保留了一份副本作為個人存檔，而且若有需要，本人有責任向本人之代理人(們)提供一份副本。

Furthermore, by signing this form, I acknowledge that the attached "Power of Attorney Authorization and Agreement" relates to my accounts and is part of the Account Agreement between me and Schwab for my Brokerage Account. I acknowledge that I have received and read the attached "Power of Attorney Authorization and Agreement" and retained a copy for my records and that it is my responsibility to provide a copy to my agent(s) if so desired.

授權書授權與協議包括一條爭議前仲裁條款。本人確認已收到包含在授權書授權與協議的第三頁第四節之爭議前仲裁條款。

The Power of Attorney Authorization and Agreement includes a predispute arbitration clause. I acknowledge receipt of the predispute arbitration clause contained in Section 4, pages 6 and 7, of the Power of Attorney Authorization and Agreement.

帳戶持有人簽署與日期(必須填寫) Signature(s) of Account Holder(s) and Date(s) Required

X 帳戶持有人簽署 Account Holder Signature	請用英文正楷填寫姓名 Print Name	日期(月/日/年) Date (mm/dd/yyyy)
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X 其他帳戶持有人簽署 Additional Account Holder Signature	請用英文正楷填寫姓名 Print Name	日期(月/日/年) Date (mm/dd/yyyy)
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8. 獲取帳戶持有人簽署的公證證書

Obtain Notarization for Account Holder Signature(s)

司法管轄區: _____ Jurisdiction: _____ 日期: _____ 在我面前, _____, on: (月/日/年) (mm/dd/yyyy) before me, (公證官員的姓名與職銜) (Name and Title of the Notarizing Officer) 親自到場, _____, personally appeared, (文書簽署人的姓名) (Name of Person[s] Signing Instrument) 據本人所知(或依據向本人出示的可靠的證據)其正是此文書上簽署的人士,其並向本公證人確認其是在授權範圍內行事。此外其在文書上的簽字表示此人或其代表的實體已簽立了此文書。* personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and who acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.* 在此以手印章及正式蓋章證明。 WITNESS my hand and official seal. 公證人 _____ 屆滿日期 _____ Notary Public (公證官員的簽署) (Signature of Notarizing Officer) Expiration Date (月/日/年) (mm/dd/yyyy)	(公證印章) (NOTARY SEAL)
* 若上述方框不適用於公證人,則公證人必須隨附代替上述內容的適當公證聲明。 * Notaries for whom the box provided is not applicable should attach the appropriate notarizing declaration in lieu of the above.	



8. 獲取帳戶持有人簽署的公證書 (續上頁)
Obtain Notarization for Account Holder Signature(s) (Continued)

<p>司法管轄區: _____ Jurisdiction:</p> <p>日期: _____ 在我面前, _____, on: (月/日/年) (mm/dd/yyyy) before me, (公證官員的姓名與職銜) (Name and Title of the Notarizing Officer)</p> <p>親自到場, _____, personally appeared, (文書簽署人的姓名) (Name of Person[s] Signing Instrument)</p> <p>據本人所知(或依據向本人出示的可靠的證據)其正是此文書上簽署的人士,其並向本公證人確認其是在授權範圍內行事。此外其在文書上的簽字表示此人或其代表的實體已簽立此文書。*</p> <p>personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and who acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.*</p> <p>在此以手印章及正式蓋章證明。 WITNESS my hand and official seal.</p> <p>公證人 _____ 屆滿日期 _____ Notary Public (公證官員的簽署) (Signature of Notarizing Officer) Expiration Date (月/日/年) (mm/dd/yyyy)</p> <p>* 若上述方框不適用於公證人,則公證人必須隨附代替上述內容的適當公證聲明。 * Notaries for whom the box provided is not applicable should attach the appropriate notarizing declaration in lieu of the above.</p>	<p>(公證印章) (NOTARY SEAL)</p>
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9. 文檔遞交方式
Return Instructions

- 通過網絡安全信息中心上傳 (若您已是嘉信客戶並擁有網絡權限登陸您的帳戶)。
- Upload online with secure messaging (if you are an existing client and have online access to your account).
 1. 在schwab.com上登陸您的帳戶。Go to Schwab.com and log in to your account.
 2. 點擊【信息中心】(Message Center) 鏈接 (【服務菜單】下), 然後點擊【上傳文件】鏈接。
Click the Message Center link (under Service), and then click Upload Document.
 3. 按照指示上傳您的文檔, 然後單擊“選擇文件”。
Follow the instructions to upload your document(s) and then click Select Files.
 4. 當您完成您的信息, 點擊【發送】。
When your message is complete, click Send.
- 傳真至 Fax to 1-415-956-3212。
- 郵寄至以下任一地址 Mail to one of the following addresses:

標準的美國郵件 Standard U.S. Mail
Attn: International Account Solutions
Charles Schwab & Co., Inc.
P.O. Box 982601
El Paso, TX 79998-2601
USA

國際郵件/隔夜遞送 International Mail/Overnight Delivery
Attn: International Account Solutions
Charles Schwab & Co., Inc.
1945 Northwestern Dr.
El Paso, TX 79912-1108
USA



第一至第四節與您的經紀帳戶有關,並屬於每位帳戶持有人與嘉信之間協議的一部分。其中提到的「本人」、「我」以及「我的」指的是每位嘉信帳戶持有人。請閱讀並保留存檔。

請注意,在本授權書中提及的「經紀帳戶」指的是您在嘉信理財公司(Charles Schwab & Co., Inc.) (「嘉信」)的帳戶。嘉信是一家美國註冊的經紀經銷商。

若本授權書表格提供的資料有任何更改,您應立即通知嘉信。

第一節:帳戶持有人授予代理人之權力(請仔細閱讀。)

本人授權嘉信採取其認為必要的行動用於執行來自本人和/或代理人的指示。本人進一步授權嘉信在其自行判定下以及無論甚麼原因都可以在執行本人的代理要求的任何交易前向本人索求額外的文件。若本人委任了兩位或以上的代理人,則代理人擁有授權書第二節所指的相同權力,而且在權力方面,本人據此授權他們單獨行事,不需獲得其他代理人的同意。此外,若代理人作出矛盾或不一致的指示時,本人茲授權嘉信可以在其單獨判定下限制本人帳戶的進一步活動。

若本人勾選第二節並有所指明,則本人授權嘉信向代理人郵遞帳戶月報表和/或交易確認書副本。若代理人與美國金融業監督局(「FINRA」)的證券公司有關聯,則嘉信有權在收到書面要求時向此等公司發送有關本人帳戶的資料,包括確認書與帳戶月報表副本。

對於全權授權書與有限授權書,代理人的權力無限制的包括擁有與任何帳戶持有人相同方式與相同程度的權力:

- 給予證券和金融契據的交易指示,包括購入和出售股票、債券、債權證、票據、認股證、購股證、期權、互惠基金股份、負債憑據及任何其他證券、票據或與證券有關的合約;以及
- (在完成任何交易的必要時)轉帳、兌換、背書、出售、轉讓、調撥和交付經紀帳戶內的任何資產

(「帳戶資產」)。代理人亦可以制備、執行和交付任何及所有的書面轉讓及過戶文據;以及

- 更新某些帳戶資料,但不能更改帳戶郵遞地址。儘管有上述規定,但本協議中提及的「轉帳」並不意味著授予代理人完成帳戶轉帳指示的權力。

嘉信可以自行判定(但無義務)拒絕接受代理人提供的某些帳戶更新資料。有限授權書代理人無權從帳戶提款或支配帳戶資產的支出。若本人的經紀帳戶獲嘉信批准具備保證金及沽空帳戶的功能,則代理人可進行證券的保證金買賣、沽空及借貸,以其他方式通過經紀帳戶獲得信貸,並以帳戶的資產擔保經紀帳戶項下債務的償付。若本人的經紀帳戶獲批准進行期權買賣,在代理人完成期權交易申請並且申請獲嘉信批准後,則代理人被獲准進行期權交易。無論何時,只要本授權書附於任何轉讓或過戶的文件,所有人士均有權在不作出進一步查詢或調查,且不考慮該授權書的日期,可假設該等文件中所指明的帳戶資產已正式且適當過戶、背書認可、出售、轉讓、移交及交付,同時就前述帳戶資產而言,於此所授予的權力仍完全生效。此外,僅適合於全權授權書,在方式和程度上權力相同於任何帳戶持有人:

- 提取帳戶項下的資金或證券,或者指示將帳戶項下的資金或證券支付給任何人或實體名下,包括帳戶持有人、代理人,或依照代理人的指示進行支

付(但不可更改或開設聯合或多元帳戶);以及

- 代表本人與嘉信簽訂關於本人的帳戶的進一步協議,並廣泛地採取與本人帳戶有關的一切必要行動或代理人認為有需要的一切行動。

儘管有上述規定,若此交易授權適用於由嘉信或其附屬機構以及/或任何繼承人擔任受託人或監護人的IRA、QRP、403(b)(7)或基奧(Keogh)帳戶(「退休帳戶」),則此授權允許代理人向嘉信提供交易指示。但是,該等指示僅限於退休帳戶條款以及嘉信的政策允許的任何投資範圍內的買入、交易或賣出指令,以及其他受本文所管限的附帶交易。

此外,僅限於退休帳戶的全權委託,其擁有與任何帳戶持有人相同方式和相同程度的權力:

- 退休帳戶的分發指示(對代理人的除外)以及做出與此有關的任何選擇(包括而不限于有關預扣稅的選擇);以及
- (若獲授權)為本人在嘉信的任何退休帳戶執行有利於除代理人以外的任何一方的任何受益人指定。而且,僅於經授權的支票用戶,代理人的權力將不受限制包括在向任何人或實體開具支票方面,與任何帳戶持有人擁有相同方式和相同程度的權力。本人同意直至向嘉信發出書面通知撤銷本授權書,以及交付代理人的所有支票被收回,嘉信可繼續兌現代理人為本帳戶開具的所有支票。

第二節:帳戶持有人的條款及條件(請仔細閱讀。)

所有買賣指示與交易都受適用於本人帳戶的所有帳戶協議條款及條件的約束。

嘉信理財的角色。本人承認並同意:

- 嘉信將僅是依照代理人的指示進行交易(限於有限授權書及全權授權書);
- 嘉信將不會提供法律或稅務意見;
- 本人和代理人負責確定任何特定投資策略、交易(包括期貨交易)或證券(包括股票與期權)的性質、潛在價值以及對本人的適合性;本人在此方面不會依賴嘉信,而且除非出現下列情況(1)適用法律規定,或(2)嘉信代表直接給本人或代理人建議,並明確表明這是嘉信對於本人進行特定交易或買入或賣出某一特定證券的建議,否則嘉信對任何此類決定一概不負責任;
- 嘉信並非以受託人身份行事;
- 是本人(而非嘉信)負責調查和選定代理人;
- 代理人與嘉信無附屬關係,也不受嘉信的控制或僱用;而且嘉信未曾批准、推薦或認可代理人;
- 除非適用法律規定,否則嘉信無義務審查、監督或監控代理人在本人帳戶內進行的任何投資決策、交易活動或交易;以及
- 嘉信有權自行判定不再遵守代理人的指示,並在這種情況下通知本人。

此外,我已經調查了代理人的商業經驗、資歷以及聲譽,並對此表示滿意。

本人了解嘉信未對本授權書提供任何建議,以及若本人對本授權書有任何疑問,本人應諮詢本人的律師要求給與解釋。

賠償與保障。本人據此批准並確認由代理人處理有關本人的嘉信帳戶的任何及全部交易、買賣之事宜,而且本人同意賠償嘉信及其關連成員、董事、高級職員、僱員和代理人因下列事項而造成的或與下列事項有關而引致的所有索賠、行為、判決、結算金額、費用及法律責任(包括律師費),並令他們免受損害:

- 他們依憑本授權書行事;
- 嘉信執行代理人的指示;以及
- 嘉信執行從代理人處收到的支付指示(限於全權授權書與獲授權的支票用戶)。

此外,本人同意由於代理人在本人帳戶上的行為或疏忽可能導致的任何及全部損失或財務義務,對嘉信進行賠償,並令嘉信免受損害,而且按照要求即時支付嘉信。本人並且同意,由於嘉信不作審查、監督或監管代理人在本人帳戶內的交易,所以嘉信無需負法律責任,而且本人也將不會試圖讓嘉信因為本人所選擇之代理人進行的任何交易或決策而負責,無論任何此類交易或決策是否明確地獲本人授權。

授權的終止。本授權書、授權及賠償與保障將持續有效,直至嘉信收到本人死亡、精神障礙、無法勝任或喪失能力的書面通知,或直到本人通過書面通知廢止,而且嘉信收到了此通知。但這一廢止並不

影響嘉信在收到該書面通知前已啟動的交易所引致本人應負的各項義務。

過戶代理(限於有限授權書與全權授權書)。為了使過戶代理或其他第三方按下述協議規定行事,本人茲同意,凡收到此經正式簽署的授權書之副本或傳真的過戶代理或其他第三方,均可按下述代理協議規定行事,並且本協議的撤銷或終止對該過戶代理或其他第三方而言,均不生效,除非而且直至該過戶代理或其他第三方知道或收到本協議撤銷或終止的實際通知。本人茲代表本人以及本人的財產繼承人、執行人、法律代表以及受讓人,同意賠償任何過戶代理或其他第三方因依賴本授權書而導致的任何及所有索賠,並免過戶代理或其他第三方受損害。

轉讓。本授權書項下授權是對嘉信依據其與本人訂立的任何其他協議或現有法律所享有的權利的補充,而非以任何方式對之作出限定或限制。本人的財產繼承人、執行人、管理人、繼任人和受讓人均受本授權書的約束,同時嘉信的繼任人、聯營公司和受讓人亦受益於本授權書。

管轄法律。應用於在加州簽署並執行協議的加州法律(但非法律學說的選擇)適用於在本授權書引致的任何和一切問題上約束各方,包括有效性、詮釋及履行問題,但第四節的仲裁協議則受聯邦仲裁法院所管轄。

仲裁。本人同意第四節的仲裁規定,其中包括必須提供的仲裁公開聲明。

第三節:代理人的條款及條件(請仔細閱讀。)

下述簽署的代理人 and 嘉信理財(「嘉信」)同意, 帳戶持有人(「客戶」)通過授權書授予代理人的權力應依照下述的條款及條件(「協議」)執行:

授權為客戶帳戶進行交易。代理人可依據授權書作出與帳戶有關的指示和採取與之有關的行動。客戶亦可在任何時候以書面通知嘉信的方式,廢除授權書。客戶將隨時具備同等的全部權力對帳戶採取行動並作出買賣指示。代理人同意不會採取任何超越授權書或代理人與客戶之間訂立的任何其他協議的授權範圍的任何行動。

嘉信理財的角色。除非適用法律規定,否則嘉信不會做或審查交易或投資決策或提供法律或稅務建議,而且無需負責審查、監督或監管客戶帳戶內的所有投資決策或交易活動。客戶和代理人須負責確定任何特定投資策略、交易(包括期貨交易)或證券(包括股票與期權)的性質、潛在價值以及對客戶的適合性;代理人在此方面不會依賴嘉信,而且除非出現下列情況(1)適用法律規定,或(2)嘉信代表直接提供建議給代理人,並明確表明此乃嘉信對代理人執行某特定交易或買入或賣出某特定證券的建議,否則嘉信無義務對任何此類的決定負責;

交易確認書和帳戶月報表。除非客戶另有指示,否則嘉信不會自動將交易確認書和帳戶月報表副本發送給代理人。

代理人與嘉信的關係。若獲全權授權書或有限授權書委任,則代理人在此表明其熟悉並審查了客戶的投資目標、準則與意願,而且將會依照客戶指定的目標與意願進行投資。該代理人對客戶不得作出以下陳述:嘉信和代理人有關連或存有本協議未所闡述的任何關係;或者嘉信認可或推薦代理人;或者嘉信提供本協議未所闡述的任何投資意見;或者嘉信參與或審查代理人的交易決定;或者嘉信管理、監督或監管客戶帳戶項下的買賣交易。

任何代理人均同意在客戶死亡或在終止或撤銷授權書、以及/或修改授權書的情況下立即通知嘉信;並且,若客戶因喪失任何的能力、無法勝任或精神失常而導致授權書無效,代理人同意通知嘉信。

遵守適用法律。代理人應遵守所有適用州和聯邦法律(包括「1940年投資顧問法」以及類似的州法律)、規管制度(均不時會有所修改),包括但不限於按照適用法律、規則或監管要求所作的公開聲明。

遵守美國金融業監管局(FINRA)之公平執業規則。代理人聲明並保證,除非代理人已另向嘉信發出意思相反的書面通知,否則代理人與美國金融業監管局的成員無「關聯」(其定義見美國金融業監管局章程第1(Q)條)。若其今後與此有關連(依照美國金融業監管局的規則第3050條(以前是公平執業規則第28節)的定義),代理人同意及時書面通知嘉信。

信息資料。於嘉信合理要求時,代理人須盡速提供所有關於管理帳戶或遵守本協議規定的資料信息。若發生涉及遵守任何法律的問題,無論是州還是聯邦法律,代理人應採取嘉信認為是確保遵守適用法律所必需的任何行動。本條規定不得被理解為暗示嘉信有任何義務監督或監管代理人對客戶帳戶的管理或是否遵守適用法律。代理人表示並保證代理人在本協議中或在任何時候提供給嘉信的其他資料是真實的、準確的及完整的。若代理人向嘉信提供的任何資料出現嚴重的錯誤、虛假或以其他方式誤導,代理人同意及時通知嘉信並採取必要的行動修正此類資料。

資料核實。代理人准許嘉信透過任何途徑,包括僱用消費者信用調查公司,確實客戶的身份(依聯邦法例要求)、信貸狀況及維持帳戶的資格(若客戶居住在執行夫妻共同財產法例的州內,客戶的配偶也會受到上述的核實)一在開戶時、持有帳戶期內、並在結束帳戶後一作為追討債務或其它調查用途。

監控會談。代理人同意嘉信可以但並無義務紀錄電話談話內容作為監管代理人或客戶獲得的服務品質、驗證證券交易資料或任何其他合理用途。代理人承認嘉信可能無法找出錄音帶,除非獲悉會談日期與時間以及是次會談中嘉信代表的全名。代理人同意嘉信有權單獨決定錄音帶被保留的時間。

受限制證券的出售及管制(僅限於有限授權書與全權授權書)。在指示嘉信出售以下情形的證券之前:

- 「受限制證券」或代理人或客戶為「聯屬成員」的發行機構的證券(見「1933年美國證券法」第144條規則對此類用語的定義);或
- 依據該法律第701條規則或第145條規則出售的證券,或
- 客戶或代理人以及發行機構或其包銷商已達成協議限制此類證券的轉讓性,

代理人同意告知嘉信此類證券的狀況,並及時提供嘉信所要求的任何資料和文件(包括法律顧問意見書,若有此要求),以履行其監管職責。

代理人同意嘉信無須為延遲出售或清算此類證券、或由於發行機構的顧問未能及時發表或批准任何必要的法律意見而導致延遲發放此類的銷售收益、或除嘉信以外的任何人或實體的其他行為或及時採取行動而負責。

代理人同意不將任何此類證券作為客戶欠下嘉信的債務抵押品,除非非代理人事先獲得嘉信的書面同意。

賠償與保障。代理人同意賠償嘉信及其附屬公司以及其董事、高級職員、僱員和代理人因下列事項而造成的或與下列事項有關的所有索賠、行動、判決、結算金額、法律費用及責任(包括律師費),並令他們免受損害:

- 代理人違反本協議的任何規定;
- 代理人服務的履行或不履行;以及
- 代理人與客戶之間的任何爭議。

全部協議。本協議包含代理人與嘉信之間已達成的所有約定、陳述及共識。本協議的所有修改和修訂須是書面的,且須經嘉信簽署。嘉信可在事先通知代理人的情況下修改協議。

轉讓。嘉信可在不通知代理人的情形下,將其於本協議項下的權利和義務轉讓給任何附屬公司、聯營公司或通過合併或業務整合的繼承人,或在發出書面通知代理人的30天後轉讓給任何其他實體。未經嘉信的事先書面同意,代理人不得轉讓本協議。本協議的承繼人、財產繼承人、法律代表及認許受讓人均受本協議的約束,亦受益於本協議。

棄權。即使其中任何一方在任何時候未要求另一方履行本協議的任何條文也將不影響日後於任何時候要求另一方履行有關協議的權利。任何一方對違反本協議的任何條文未予追究不能構成也不得被視為是該方就該條文放棄權利。

管轄法律。應用於在加州簽署並執行協議的加州法律(但非法律學說的選擇)適用於在本授權書引致的任何和一切問題上約束各方,包括有效性、解釋與履行問題,但第四節的仲裁協議則受聯邦仲裁法所管轄。

仲裁。代理人同意在第四節的仲裁規定,其中包括必要的仲裁公開聲明。

第四節:帳戶持有人與代理人同意仲裁(請仔細閱讀。)

必要的仲裁公開聲明。監管機構規定在任何含有爭議前仲裁協議的經紀協議中,必須聲明此協議書包括一份爭議前仲裁協議條款。此協議書包括一份爭議前仲裁協議條款。在簽署一份仲裁協議時,當事人同意:

- 此協議書的所有當事人放棄在法庭互相提出起訴的權利,包括陪審團審訊的權利,除非處理索賠的仲裁組織之條例准許這些權利。
- 仲裁裁決一般不可更改及具約束性;當事人申請上訴或要求法庭推翻或修改仲裁裁決的能力非常有限。
- 仲裁中的當事人要取得文件、證人供詞及其他證供的能力一般比法庭的程序較為有限。
- 仲裁人毋須說明其裁定的理由,除非在符合條件的情況下,所有當事人於首次聆訊日期至少20天前,向仲裁小組提交一份聯合申請,要求獲得一份仲裁裁決的解釋。
- 仲裁小組一般包括少數於過去或目前在證券業工作或與此行業有聯繫的仲裁人。
- 部分仲裁組織的條例可能對仲裁的索賠實施期限。在某些情況下,不符合仲裁資格的索賠,可向法庭提出訴訟。
- 處理索賠的仲裁組織的條例及其任何修正案均應編入此協議書內。

任何人均不得將一項公認的或已被公證的集體訴訟提交仲裁,也不得對任何已向法院提交集體訴訟的人士、或對未退出公認的集體訴訟的任何索賠的集體訴訟成員試圖實施任何爭議前仲裁和約,直至:

1. 法院拒絕受理該集體訴訟,
2. 該集體訴訟被撤銷,或
3. 法院已將客戶排除在該集體訴訟之外。

除本文所述的範圍內,克制以仲裁方式解決協議糾紛的行為並不意味放棄本協議書內的任何權利。仲裁協議。任何因以下情況引起的或相關的糾紛或索賠:(i)此協議、其他與嘉信的協議、給予嘉信的指示或授權,或違反任何此等協議、指示或授權;

(ii)帳戶或其他嘉信帳戶或服務/計劃;(iii)帳戶或其他嘉信帳戶內的交易;(iv)或與嘉信、其母公司、附屬機構、相關機構、行政主管、董事、僱員、經紀或服務供應商(「相關第三方」)有關連(包括對仲裁爭議可行性的任何糾紛),將以仲裁形式解決。

此仲裁協議將約束並適用於在此提及的當事人及其各自的代表、受權人、財產繼承人、繼任人、受讓人,及其他擁有或聲稱擁有帳戶法定或受益權的人士,包括法庭委任的信託人及委託管理人的利益。此仲裁協議亦將對協助嘉信提供服務的第三方服務供應商(「第三方服務供應商」)的利益生效,而此第三方服務供應商則被視為此仲裁協議的第三方受益人。

當事人同意即使開設帳戶的申請未被接納,此仲裁協議將繼續生效,並根據此協議在您的帳戶及/或服務終止以後仍然有效。

根據證券仲裁規定及有效的條例,此仲裁將由美國金融業監管局(Financial Industry Regulatory Authority—FINRA)或任何提供仲裁組織的國家證券交易所處理,只要提出仲裁時嘉信是國家證券交易所的會員。任何一方均可向FINRA或合資格的國家證券交易所提出仲裁要求。若因任何原因未能或無法於FINRA或合資格的國家證券交易所進行仲裁,根據規定及有效的條例,此仲裁則交由美國仲裁協會(American Arbitration Association—AAA)處理。若因任何原因未能或無法於AAA進行仲裁,當事人則同意交由有審理權的法庭委任三位仲裁人,解決當事人之間的任何及所有爭執或糾紛。各方應負責其初步的仲裁費用,該費用則根據仲裁組織的規定及條例而定。若財政有困難,仲裁組織可能會根據規定豁免某些費用。於聆訊得出結論時,仲裁人將判決如何分配仲裁費用。

任何仲裁人所作出的裁決均為最終判決及含約束性,並可於任何擁有審判權的法庭登記。此仲裁協議僅以美國聯邦法例執行及詮釋,包括聯邦仲裁法案(Federal Arbitration Act)。任何有關執行裁決所涉及的費用、手續費或稅項開支均向違抗裁決的一方作全面評估,並由違抗裁決的一方全數支付。

對於美國金融業監管局(FINRA)的仲裁,FINRA在由一位仲裁人裁決的客戶案件中將任命一位公設仲裁人。在由三位仲裁人裁決的客戶案件中,投資人可以選擇由兩位公設仲裁人和一位非公設仲裁人組成的仲裁小組(「多數公設仲裁小組規則」) (“Majority-Public Panel Rule”)或由全部公設仲裁人組成的小組(「選擇性全部公設仲裁小組規則」) (“Optional All-Public Panel Rule”)。如果客戶拒絕在相關截止期限前以書面形式決定仲裁小組的選擇方法,則以「多數公設仲裁小組規則」作為選擇仲裁人的方法。

所有由甲方透過頭等、登記或掛號郵件,或其他商業接納的書面方式發給乙方有關仲裁的通知,均被承認有效。

除上述條款外,若任何一方在此協議所涉及的糾紛產生時為或成為非美國居民,當事人則認同及同意以下額外條款:

- (1) 仲裁執行機構之規定具體正式指定進行仲裁的地點。
- (2) 接納此協議則意味同意服從美國加州法院個人管轄權執行及詮釋任何或所有仲裁條款。任何仲裁裁決之判決,可向任何擁有管轄權的法院登記,或向該等法院申請對此裁決的司法驗收和一份執法令,視情況而定。
- (3) 英文當為仲裁程序中當事人及仲裁人所使用的唯一語言。任何需要翻譯員的一方應直接與翻譯員聯絡作出所有安排,並承擔翻譯服務的所有費用。
- (4) 若一方是外國政府或國家、國有或國營企業,或其他外國政府或國家掌管的機構,該方同意放棄所有主權豁免權的權利。而於美國法庭內進行任何執行令時,美國聯邦法則(Federal Act of State doctrine)或主權豁免權將不被採納。

本文件的詮釋當以英文版為準。

Power of Attorney Authorization and Agreement for Schwab One International® Account

Sections 1–4 relate to your Brokerage Account and are part of the Account Agreement between each account holder and Schwab.

The terms “I,” “me” and “my” refer to each Schwab account holder. Please read and retain for your files.

Please note that for the purposes of this Power of Attorney (POA), the term “Brokerage Account” refers to your account with Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer.

You will promptly notify Schwab of any change to the information provided on this Power of Attorney form.

Section 1: Account Holder’s Authorization of Agent’s Powers (Read carefully.)

I authorize Schwab to take such actions as Schwab deems necessary to carry out instructions Schwab receives from me and/or Agent. I further authorize Schwab, in its sole discretion and for whatever reason, to request additional documentation from me prior to executing any transaction requested by my Agent. If I have appointed two or more Agents, both Agents will have identical powers as indicated in Section 2 of the Power of Attorney form, and I hereby authorize them to act alone and without the consent of the other Agent or Agents, with respect to the powers granted. In addition, I hereby authorize Schwab, in its sole discretion, to restrict my Account from further activity in the event the Agent(s) enters conflicting or inconsistent instructions.

I authorize Schwab to mail duplicate copies of account statements and/or trade confirmations to the Agent(s), if I have so indicated by checking the boxes in Section 2. If Agent is associated with a securities firm of the Financial Industry Regulatory Authority (“FINRA”), Schwab is authorized to deliver information concerning my Account, including duplicate confirmations and account statements, to such firm upon written request.

For both FPOA and LPOA, the Agent’s authority will include, without limitation, the authority in the same manner and to the same extent as any Account Holder:

- to give instructions for transactions in securities and financial instruments, including the buying and selling of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants, options, mutual fund shares, evidences of indebtedness, and any other securities, instruments or contracts relating to securities; and
- (where necessary to complete any transaction) to transfer, convert, endorse, sell, assign, set over and deliver any assets held in the

Account (the “Account Assets”) and to make, execute and deliver any and all written instruments of assignment and transfer; and

- to update certain account information, but not to change the account mailing address. Notwithstanding the foregoing, the term “transfer” as used in this agreement is not meant to confer upon the agent the authority to complete account transfer instructions.

At its discretion, Schwab may, but is not obligated to, decline to accept certain updated account information from the Agent. The Agent under an LPOA is not authorized to withdraw or direct the disbursement of Account Assets from the Account. If my Account has a Margin and Short Account feature approved by Schwab, Agent is authorized to trade on margin, to sell short, to borrow securities, to otherwise cause credit to be extended through the Account, and to secure the performance of obligations in the Account with Account Assets. If my Account is authorized for options trading, after an options trading application is completed by the Agent and approved by Schwab, Agent is authorized to place options orders. Whenever this Power of Attorney is attached to any instrument of assignment or transfer, all persons shall be entitled, without further inquiry or investigation and regardless of the date of such Power of Attorney, to act in reliance upon the assumption that the Account Assets named in such instrument were duly and properly transferred, endorsed, sold, assigned, set over and delivered, and that with respect to such Account Assets the authority conferred herein is still in full force and effect. And, for FPOA only, the authority in the same manner and to the same extent as any Account Holder:

- to withdraw or direct the disbursement of money or securities held in the Account in or into the name of any person or entity, including the Account Holder, the Agent or upon Agent’s

instructions (but not to change or create joint or multiple-party accounts); and

- on my behalf, to enter into further agreements with Schwab regarding my Account, and generally take all actions necessary in connection with the Account, or which are considered desirable by the Agent.

Notwithstanding the aforementioned, if this trading authorization applies to an IRA, QRP, 403(b)(7) or Keogh account (“Retirement Account”) for which Schwab or its affiliate and/or any successor acts as trustee or custodian, this authorization shall allow the Agent to provide trading instructions to Schwab. However, such instructions shall be limited to purchase, exchange and sell orders in any investment permitted by the terms of the Retirement Account and pursuant to Schwab policy, and other incidental transactions subject to the limitations described herein.

And, for FPOA on a Retirement Account only, the authority in the same manner and to the same extent as any Account Holder:

- to direct distributions from the Retirement Account (other than to the Agent) and to make any elections in connection therewith (including, without limitation, elections relating to tax withholding), and
- (if authorized) to execute any beneficiary designation for any Retirement Account held for my benefit at Schwab in favor of any party other than the Agent himself or herself. And, for Authorized Check User only, the Agent’s authority will include, without limitation, the authority in the same manner and to the same extent as any Account Holder to write checks to any person or entity. I agree that until this Power of Attorney is revoked by written notice to Schwab and all checks delivered to the Agent are returned, Schwab may continue to honor all checks written against the Account by the Agent.

Section 2: Account Holder’s Terms and Conditions (Read carefully.)

All orders and transactions will be governed by the terms and conditions of all account agreements as applicable to my Account.

Role of Charles Schwab & Co., Inc. I acknowledge and agree that:

- Schwab will merely effect trades as directed by Agent (LPOA and FPOA only);
- Schwab will not give legal or tax advice;
- Agent and I are responsible for determining the nature, potential value and suitability for me of any particular investment strategy, transaction (including futures transactions) or security (including equities and options); I will

not rely on Schwab for this purpose and, unless (1) required by applicable law, or (2) a Schwab representative gives advice directly to me or Agent that is clearly identified as a Schwab recommendation for me to enter into a particular transaction or to buy or sell a particular security, Schwab has no responsibility for any such determination;

- Schwab is not acting as a fiduciary;
- I (and not Schwab) am responsible for investigating and selecting Agent;
- Agent is not affiliated with or controlled or employed by Schwab, and Schwab has not approved, recommended or endorsed Agent;

• Unless required by applicable law, Schwab has no duty to review, supervise or monitor any investment decision, trading activity or transaction by Agent in my Account; and

- Schwab reserves the right, in its sole discretion, to no longer honor instructions for Agent and will notify me if it chooses to do so.

In addition, I have investigated the business experience, qualifications and reputation of my Agent and am satisfied with the experience, qualifications and reputation of my Agent.

I understand that Schwab has not provided any advice to me regarding this Power of Attorney, and if there is anything about this Power of

Section 2: Account Holder's Terms and Conditions (Continued)

Attorney that I do not understand, I should consult with my attorney for an explanation. I indemnify. I hereby ratify and confirm any and all transactions, trades or dealings effected in and for my Schwab Account by my Agent, and I agree to indemnify and hold harmless Schwab, its affiliates, and their directors, officers, employees and agents from and against all claims, actions, judgments, settlement amounts, costs and liabilities, including attorneys' fees, arising out of or relating to:

- their reliance on this Power of Attorney;
- Schwab's execution of Agent's instructions; and
- Schwab's execution of disbursement instructions received from Agent (FPOA and Authorized Check User only).

Furthermore, I agree to indemnify and hold Schwab harmless from, and to pay Schwab promptly upon demand for, any and all losses or financial obligations which may arise from the acts or omissions of the Agent with respect to my Account. I also agree that since Schwab will not review, supervise or monitor trading by the Agent in my Account, Schwab will not be liable

and I will not attempt to hold Schwab liable for any trade or decision made by the Agent whom I have selected, regardless of whether or not any such trade or decision was specifically authorized by me.

Termination of Authority. This Power of Attorney, authorization and indemnification will remain in effect until Schwab is notified in writing of my death, mental disability, incompetence or incapacity or until I have revoked it by written notification, and such notification is received by Schwab. Such revocation will not affect my obligations resulting from transactions initiated prior to Schwab's receipt of notice of revocation.

Transfer Agent (LPOA and FPOA only). To induce any transfer agent or other third party to act hereunder, I hereby agree that any transfer agent or other third party receiving a duly executed copy or facsimile of this Power of Attorney may act upon it, and that revocation or termination hereof shall be ineffective as to such transfer agent or other third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such transfer agent or other third party, and I for myself and for my heirs,

executors, legal representatives and assigns hereby agree to indemnify and hold harmless any such transfer agent or third party from and against any and all claims that may arise against such transfer agent or other third party by reason of such transfer agent or third party having relied on this instrument.

Assignment. This Power of Attorney supplements and in no way limits or restricts rights which Schwab may have under existing law or any other agreement with me. This Power of Attorney will bind my heirs, executors, administrators, successors and assigns, and will benefit Schwab's successors, affiliates and assigns.

Governing Law. The laws of the state of California (but not the choice of law doctrines), as applied to agreements signed and performed in California, shall apply and bind the parties in any and all questions arising under this Power of Attorney, including questions of validity, interpretation and performance, except that the arbitration agreement in Section 4 shall be governed by the Federal Arbitration Act.

Arbitration. I agree to the arbitration provisions in Section 4, which also includes required arbitration disclosures.

Section 3: Agent's Terms and Conditions (Read carefully.)

The undersigned Agent and Charles Schwab & Co., Inc. ("Schwab") agree that the authority conferred on the Agent by the Power of Attorney executed by the Account Holder ("Customer") shall be exercised in accordance with the following terms and conditions ("Agreement"):

Authorization to Make Transactions in the Customer's Account. Agent may give instructions and take actions with respect to the Account pursuant to the Power of Attorney. Customer may revoke the Power of Attorney at any time by giving written notice to Schwab. Customer will have concurrent full authority at all times to take actions and place orders for the Account. Agent agrees not to take any actions that exceed the authority under the Power of Attorney or any other agreement between the Agent and the Customer.

Role of Charles Schwab & Co., Inc. Unless required by applicable law, Schwab will not make or review trading or investment decisions or offer legal or tax advice and is not in any way responsible for reviewing, supervising or monitoring any investment decision or trading activity in a Customer's account. Customer and Agent are responsible for determining the nature, potential value and suitability for Customer of any particular investment strategy, transaction (including futures transactions) or security (including equities and options); Agent will not rely on Schwab for this purpose and, unless (1) required by applicable law, or (2) a Schwab representative gives advice directly to Agent that is clearly identified as a Schwab recommendation for Agent to enter into a particular transaction or to buy or sell a particular security, Schwab has no responsibility for any such determination.

Trade Confirmations and Account Statements. Unless the Customer directs otherwise, Schwab will not automatically send duplicate trade confirmations and account statements to the Agent.

Agent's Relationship to Schwab. If appointed FPOA or LPOA, Agent hereby represents that he/she is familiar with and has reviewed the investment goals, guidelines and objectives of the Customer and will invest in a way that is consistent with the Customer's stated goals and objectives. Such Agent will not represent to Customer that Schwab and Agent are affiliated or have any relationship other than that described in this Agreement; that Schwab endorses or recommends the Agent; that Schwab provides any advice other than that described in this Agreement; that Schwab participates in or reviews Agent's trading decisions; or that Schwab manages, supervises or monitors trading in the Account.

Any Agent agrees to immediately notify Schwab of the Customer's death or any termination or revocation of the Power of Attorney and/or modification of the Power of Attorney; Agent also agrees to notify Schwab of any incapacity, incompetence or mental disability of the Customer that would render the Power of Attorney void.

Compliance with Applicable Law. Agent will comply with all applicable state and federal laws (including the Investment Advisers Act of 1940 and comparable state laws), rules and regulations as they may be amended from time to time, including, without limitation, making such disclosure as may be required by applicable law, rule or regulation.

Compliance with FINRA Rules of Fair Practice. Agent represents and warrants that, unless the Agent has given Schwab written notice to the contrary, Agent is not "associated" with a member of the Financial Industry Regulatory Authority, within the meaning of Article I(Q) of the FINRA bylaws. Agent agrees to give Schwab prompt and written notice if Agent later becomes so associated in accordance with FINRA's Conduct Rule 3050 (formerly Section 28 of the Rules of Fair Practice).

Information. Agent will provide promptly any information reasonably requested by Schwab concerning the management of the Account or compliance with this Agreement. If questions arise concerning compliance with any law, whether federal or state, Agent will take any action believed by Schwab to be necessary to ensure compliance with applicable law. This provision shall not be read to imply that Schwab has any duty to supervise or monitor Agent's management of Customer's accounts or compliance with applicable law. Agent represents and warrants that all information Agent provides to Schwab in this Agreement, or otherwise at any time, is true, accurate and complete. If any information Agent furnishes to Schwab becomes materially inaccurate, false, or otherwise misleading, Agent agrees to notify Schwab promptly and take such action as is necessary to revise such information.

Verification. Agent authorizes Schwab to inquire from any source, including a consumer reporting agency, as to Customer's identity (as required by federal law), creditworthiness and ongoing eligibility for the Account (and that of Customer's spouse, if Customer lives in a community-property state) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

Monitoring of Conversations. Agent agrees that Schwab may, but is not obligated to, record telephone calls to monitor the quality of service Agent or Customer receives, to verify securities transaction information or for any other valid purpose. Agent acknowledges that Schwab may not be able to locate a tape recording unless Schwab is provided the date and time of the conversation and the full name of the Schwab representative involved in the conversation. Agent agrees that Schwab has the sole right to determine how long tape recordings will be retained.

Section 3: Agent's Terms and Conditions (Continued)

Sale and Control of Restricted Securities

(LPOA and FPOA only). Before instructing Schwab to sell securities that are:

- "restricted securities" or securities of an issuer of which Agent or the Customer is an "affiliate" (as those terms are defined in Rule 144 under the Securities Act of 1933), or
- securities that are being sold in reliance on Rule 701 or Rule 145 under such Act, or
- securities of which the Customer or the Agent and the issuer or its underwriter have entered into an agreement restricting the transferability of such securities,

Agent agrees to tell Schwab the status of such securities and promptly furnish whatever information and documents (including opinions of legal counsel, if requested) that Schwab requests in order to comply with its regulatory duties.

Agent agrees not to hold Schwab liable for delays in the sale or settlement of such securities, or the release of proceeds from such sale resulting from the failure of the issuer's counsel to issue in a timely manner or to approve any necessary legal opinion, or any other action or failure to act of any person or entity other than Schwab.

Agent agrees not to tender any such securities as collateral for an obligation the Customer owes Schwab, unless Agent first obtains Schwab's prior written consent.

Indemnification. Agent agrees to indemnify and hold harmless Schwab, its affiliates and their directors, officers, employees and Agents from and against all claims, actions, judgments, settlement amounts, cost and liabilities, including attorneys' fees, arising out of or relating to:

- any breach by Agent of any provision of this Agreement,
- the performance or non-performance of the Agent's services, and
- any dispute involving Agent and Customer.

Entire Agreement. This Agreement contains all of the agreements, representations and understandings made between Agent and Schwab. All modifications and amendments must be in writing and signed by Schwab. Schwab may amend the Agreement with advance notice to Agent.

Assignment. Schwab may assign its rights and obligations under this Agreement to any subsidiary, affiliate or successor by merger or

consolidation without notice to the Agent, or to any other entity after 30 days' written notice to Agent. Agent may not assign this Agreement without Schwab's prior written consent. This Agreement is binding upon and will inure to the benefit of each party's successors, heirs, legal representative and permitted assigns.

Waivers. The failure of either party at any time to require performance by the other party of any provision of this Agreement will not affect in any way the right to require such performance at any time thereafter. The waiver by either party of a breach of any provision hereof will not be taken or held to be a waiver of the provision itself.

Governing Law. The laws of the state of California (but not the choice of law doctrines), as applied to agreements signed and performed in California, shall apply and bind the parties in any and all questions arising under this Power of Attorney, including questions of validity, interpretation and performance, except that the arbitration agreement in Section 4 below shall be governed by the Federal Arbitration Act.

Arbitration. Agent agrees to the arbitration provisions in Section 4, which also includes required arbitration disclosures.

Section 4: Account Holder and Agent Agree to Arbitration (Read carefully.)

Required Arbitration Disclosures. Regulatory authorities require that any brokerage agreement containing a predispute arbitration agreement must disclose that this agreement contains a predispute arbitration clause. This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against

any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

1. the class certification is denied;
2. the class is decertified; or
3. the customer is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Arbitration Agreement. Any controversy or claim arising out of or relating to (i) this Agreement, any other agreement with Schwab, an instruction or authorization provided to Schwab or the breach of any such agreements, instructions, or authorizations; (ii) the Account, any other Schwab account or Services; (iii) transactions in the Account or any other Schwab account; (iv) or in any way arising from the relationship with Schwab, its parent, subsidiaries, affiliates, officers, directors, employees, agents or service providers ("Related Third Parties"), including any controversy over the arbitrability of a dispute, will be settled by arbitration.

This arbitration agreement will be binding upon and inure to the benefit of the parties hereto and their respective representatives, attorneys-in-fact, heirs, successors, assigns and any other persons having or claiming to have a legal or beneficial interest in the Account, including court-appointed trustees and receivers. This arbitration agreement will also inure to the benefit of third-party service providers that assist Schwab in providing Services ("Third-Party Service Providers") and such Third-Party Service Providers are deemed to be third-party beneficiaries of this arbitration agreement.

The parties agree that this arbitration agreement will apply even if the application to open the Account is denied and will survive the closure of your Account and/or the termination of services rendered under this Agreement.

Such arbitration will be conducted by, and according to the securities arbitration rules and regulations then in effect of, the Financial Industry Regulatory Authority (FINRA) or any national securities exchange that provides a forum for the arbitration of disputes, provided that Schwab is a member of such national securities exchange at the time the arbitration is initiated. Any party may initiate arbitration by filing a written claim with FINRA or such eligible national securities exchange. If arbitration before FINRA or an eligible national securities exchange is unavailable or impossible for any reason, then such arbitration will be conducted by, and according to the rules and regulations then in effect of, the American Arbitration Association (AAA). If arbitration before the AAA is unavailable or impossible for any reason, the parties agree to have a court of competent jurisdiction appoint three (3) arbitrators to resolve any and all disputes or controversies between or among the parties. Each party shall bear its own initial arbitration costs, which are determined by the rules and regulations of the arbitration forum. In the event of financial hardship, the arbitration forum may waive certain costs in accordance with such rules. At the conclusion of the hearing, the arbitrators will decide how to assess the costs of the arbitration among the parties.

Any award the arbitrator makes shall be final and binding, and judgment on it may be entered in any court having jurisdiction. This arbitration agreement shall be enforced and interpreted exclusively in accordance with applicable federal laws of the United States, including the Federal Arbitration Act. Any costs, fees or taxes involved

Section 4: Account Holder and Agent Agree to Arbitration (Continued)

in enforcing the award shall be fully assessed against and paid by the party resisting enforcement of said award.

For FINRA arbitrations, FINRA will appoint a single public arbitrator in customer cases decided by one arbitrator. In customer cases decided by three arbitrators, investors have the option of choosing an arbitration panel with two public arbitrators and one non-public arbitrator (Majority-Public Panel Rule) or a panel of all public arbitrators (Optional All-Public Panel Rule). If the customer declines to elect a panel selection method in writing by the applicable deadline, the Majority-Public Panel Rule for selecting arbitrators will apply.

All notices from one party to the other involving arbitration shall be considered to have been fully given when so served, mailed by first-class, certified or registered mail, or otherwise given

by other commercially accepted medium of written notification.

In addition to the above provisions, if a party to this Agreement is or becomes a non-U.S. resident at the time of any controversy subject to this arbitration agreement, such party acknowledges and agrees to the following additional provisions:

- (1) The rules of the organization administering the arbitration specifically provide for the formal designation of the place at which the arbitration is to be held.
- (2) Entering into this Agreement constitutes consent to submit to the personal jurisdiction of the courts of the state of California, U.S.A., to interpret or enforce any or all of these arbitration provisions. Judgment on any arbitration award may be entered in any court having jurisdiction, or application may

be made to such court for judicial acceptance of the award and an order of enforcement, as the case may be.

- (3) The exclusive language to be used by the parties and the arbitrators in the arbitration proceedings shall be English. Any party wishing an interpreter shall make all arrangements directly with the interpreter and shall assume all costs of the service.
- (4) If a party is a foreign government or state, state-owned or state-operated enterprise or other instrumentality of a foreign government or state, such party waives all rights of sovereign immunity and neither the Federal Act of State doctrine nor the doctrine of sovereign immunity shall apply insofar as any enforcement in courts located in the U.S.A. is concerned.

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