

## ATTACHMENT FOR FINLAND

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

(i) Act on Credit Institutions, sections 51 and 95

(ii) Act on Preventing and Clearing Money Laundering, sections 3 and 6-9

(iii) Ministry of the Interior regulation on preventing and clearing money laundering (Diary no. 4/98, Feb. 26, 1998)

(iv) Financial Supervision Authority Regulations and Guidelines (Statement K/15/98 "Identification of a Remote Customer," Guideline on deposit agreements 102.5 August 15, 1996)

(v) Act on the Financial Supervision Authority, sections 1, 2, 11 and 11a

(vi) Act on the Operation of Foreign Credit Institutions and Financial Institutions in Finland, section 24

(vii) Act on Investment Firms, section 49

(viii) Act on the Right of Foreign Investment Firms to Offer Investment Services in Finland, section 16

(ix) Act on Common Funds, section 144

(x) Act on Taxation Procedures, sections 15 and 19

(xi) Act on Withholding Tax on Interest Income, section 11

(xii) Act on the Tax Administration, section 1

(xiii) National Board of Taxation Decision on the General Duty to Supply Information, section 10

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

- (i) Financial Supervision Authority
- (ii) National Board of Taxation
- (iii) Money Laundering Clearing House

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

- (i) Money Laundering Act, section 16: fine or imprisonment of up to 6 months
- (ii) Act on the Financial Supervision Authority, section 16: loss of operating authorization
- (iii) Act on Taxation Procedures: fine

4. QI shall use the following specific documentary evidence (and also any specific documentation added by an amendment to this item 4 as agreed to by the IRS) to comply with section 5 of this Agreement, provided that the following specific documentary evidence satisfies the requirements of the laws and regulations identified in item 1 above. In the case of foreign persons, QI may, in accordance with section 5 of this Agreement, instead use a Form W-8. Either QI, or a banking or securities association in Finland, may request an amendment of this item 4.

(i) For natural persons:

- (a) Passport,
- (b) National identity card,
- (c) Driving license,
- (d) Finnish SII card (Kela kortti)

(ii) For legal persons:

- (a) Certified copies of the certificate of incorporation, articles of association, or other organizational documents,
- (b) certified copies of extracts from public registers.

(iii) For Finnish residents or entities, a QI may rely on a record that an employee of the QI has examined one of the documents required in (i) or (ii) above for Finnish residents or entities, provided that (a) the document bears, and the QI has recorded from the document, the account holder's Finnish Identification Number ("Number") and (b) within a week of opening the account and once a year thereafter, the QI has confirmed the account holder's Number and other account holder information by comparing it with the information available to the QI on the Finnish Population Register.

5. QI shall follow the procedures set forth below (and also any procedures added by an amendment to this item 5 as agreed to by the IRS) to confirm the identity of account

holders that do not open accounts in person or who provide new documentation for existing accounts other than in person. In the case of foreign persons, QI may, in accordance with section 5 of this Agreement, instead use a Form W-8. Either QI, or a banking or securities association in Finland, may request an amendment to this item 5.

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

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

(iii) QI may obtain a photocopy of the specific documentary evidence listed in item 4 by mail or otherwise remotely from the account holder or a person acting on behalf of the account holder, provided that the photocopy has been certified as a true and correct copy by a person whose authority to make such certification appears on the photocopy, and provided that the laws and regulations listed in item 1 permit QI to rely on the certified photocopy to identify the account holder.

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

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