

ATTACHMENT FOR INDIA

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

- The Prevention of Money Laundering Act, 2002 (PMLA Act) and PML (Maintenance of Records) Rules 2005 (PML rules)
- Guidelines on Anti-Money Laundering (AML) Standards and Combating the Financing of Terrorism (CFT) / Obligations of Securities Market Intermediaries
- Reserve Bank of India (Know Your Customer (KYC) Directions, 2016

2. QI represents that the laws identified in item 1 are enforced by the following enforcement bodies and QI shall provide the IRS with an English translation of any reports or other documentation issued by these enforcement bodies that are relevant to QI's functions as a qualified intermediary.

- Central government for making Act and rules
- Securities and Exchange Board of India (SEBI)
- Reserve Bank of India (RBI)

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.

QI represents that the SEBI & RBI can take appropriate action, including levying monetary penalty that applies to failure to obtain, maintain, and evaluate documentation obtained under the laws and regulations identified in item 1 above, under Prevention of Money Laundering Act, 2002 and PML (Maintenance of Records) Rules 2005. Imprisonment ranging from 3 to 10 years, or a fine starting from ten thousand rupees, or both.

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

As described in "SEBI" documents:

- i. Document requirement for the Individual
 - a. The Aadhaar number (Aadhaar is a 12-digit unique identity for every Indian individual, including children and infants, enabling identification for every resident Indian and establishes uniqueness of every individual on the basis of demographic and biometric information)
 - b. The Permanent Account Number (PAN)
 - c. Other documents may include
 - i. Passport
 - ii. Driving Licence
 - iii. Voter's Identity Card issued by Election Commission of India
- ii. Document requirement for the Company
 - a. Certificate of incorporation
 - b. Memorandum and Articles of Association
 - c. Permanent Account Number (PAN) of the company
 - d. A resolution from the Board of Directors and power of attorney granted to its

- managers, officers or employees, as the case may be, to transact on its behalf
 - e. such documents as are required for an individual relating to beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on the company's behalf
 - f. the names of the relevant persons holding senior management position
 - g. the registered office and the principal place of its business, if it is different
- iii. Document requirement for partnership firm
- a. registration certificate
 - b. partnership deed
 - c. Permanent Account Number (PAN) of the partnership firm
 - d. such documents as are required for an individual relating to beneficial owner, managers, officers or employees, as the case may be, of the person holding an attorney to transact on its behalf; and the names of all the partners and address of the registered office, and the principal place of its business, if it is different
- iv. Document requirement for trust
- a. registration certificate
 - b. trust deed, and
 - c. Permanent Account Number or Form No.60 of the trust, and
 - d. such documents as are required for an individual relating to beneficial owner, managers, officers or employees, as the case may be, of the person holding an attorney to transact on its behalf
 - e. the names of the beneficiaries, trustees, settlor "protector if any" and authors of the trust and the address of the registered office of the trust, and
 - f. list of trustees and documents as are required for individuals for those discharging role as trustee and authorised to transact on behalf of the trust
- v. Document requirement for unincorporated association
- a. resolution of the managing body of such association or body of individuals
 - b. power of attorney granted to him to transact on its behalf
 - c. Permanent account number or Form No.60 of the unincorporated association or a body of individuals
 - d. such documents as are required for an individual relating to beneficial owner, managers, officers or employees, as the case may be, of the person holding an attorney to transact on its behalf, and
 - e. such information as may be required by the reporting entity to collectively establish the existence of such association or body of individuals

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 a foreign person, QI may, instead, use a Form W-8 in accordance with section 5 of this Agreement. Either QI, or a banking or securities association in India, may request an amendments 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), (iv), (v), (vi) and (vii) below.

(ii) QI may obtain by mail, e-mail, mobile phone or any digital channels of the Regulated Entity, 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) QI shall verify the current address through positive confirmation before allowing operations in the account. Positive confirmation may be carried out by means such as address verification letter, contact point verification, deliverables, etc.

(v) QI shall obtain PAN from the customer and the PAN shall be verified from the verification facility of the issuing authority.

(vi) QI may rely on a third party to carry out the customer due diligence measures in accordance with the related provisions of the International Financial Services Centres Authority (Anti Money Laundering, Counter-Terrorist Financing and Know Your Customer) Guidelines, for any person for whom these instructions permit the opening of an account.

(vii) QI may obtain data and KYC information electronically via digital channels of the regulated Entity and publicly available information from official sources (regulator or official government sources) such as Central KYC Records Registry, DigiLocker or equivalent e-document systems.