

ATTACHMENT FOR THE KINGDOM OF SAUDI ARABIA

1. QI is subject to the following laws and regulations of Saudi Arabia governing the requirements of QI (as a capital market institution) to obtain documentation confirming the identity of QI's account holders.
 - i. Capital Market Institutions Regulations, Article 39, Annex 5.3 (A), and Annex 5.3 (B)
 - o Issued by the Board of the Capital Market Authority pursuant to its resolution number 1-83-2005 dated 21/05/1426H corresponding to 28/06/2005G, based on the Capital Market Law issued by Royal Decree No. M/30 dated 2/6/1424H
 - o Amended by resolution of the Board of the Capital Market Authority Number 2-75-2020 dated 22/12/1441H corresponding to 12/8/2020G
 - ii. CMA Rules to Implement the CFT Law Provisions
 - o Issued by the Capital Market Authority (CMA) based on Combating Terrorism Financing Law no. M/21 dated 12/2/1439H
 - iii. Investment Accounts Instructions (applicable to capital market institutions)
 - o Issued by the Board of the Capital Market Authority pursuant to its resolution number 4 -39-2016 Dated 25/6/1437H corresponding to 3/4/2016G, based on the Capital Market Law issued by Royal Decree No. M / 30 dated 2/6/1424H
 - o Amended by resolution of the Board of the Capital Market Authority Number 2-124-2018 dated 13/3/1440H corresponding to 21/11/2018G
 - iv. Anti-Money Laundry Regulation
 - o Issued by Royal Decree number M/20 Dated 5/2/1439H corresponding to 25/10/2017G
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 and financial institution.

The Capital Market Authority (CMA)

3. QI represents that there is a financial or jail penalty, or both, that applies if there is a failure to obtain, maintain, and evaluate documentation obtained under the laws and regulations identified in item 1 above, including imprisonment between 2 – 15 years and a financial penalty of up to 7 million riyals. By Royal Decree (article 31), additional penalties on a financial institution may apply.
4. QI shall document its account holders as described in “Capital Market Institutions Regulations,” “Investment Accounts Instructions,” and “CMA Rules to Implement the CFT Law Provisions” to comply with section 5 of this Agreement using the following documentary evidence. In the case of a foreign (non-U.S.) person, QI may instead use a

Form W-8 in accordance with section 5 of this Agreement. Either QI, or another banking or securities association in Saudi Arabia, may request an amendment of item 4.

- i. For a natural person (one or more of the following):
 - a. National identity card
 - b. Legal residence permit (Iqama ID) for foreign residents in the kingdom
 - c. Passport
 - d. National address issued officially by the Saudi Post (applicable to residents of Saudi Arabia)

- ii. For a legal person – Saudi company or company from the Gulf Cooperation Council (GCC) member states:
 - a. The commercial register issued by the competent authority of the relevant GCC member state
 - b. The company's articles of association, bylaws, and their annexes and amendments

- iii. For a legal person – Qualified foreign investor:
 - a. The license or the commercial register for the foreign investor obtained from the relevant authority in the county of establishment
 - b. For a corporation its by-laws and its annexes, or a copy of the article of association and its annexes
 - c. For a partnership the partnership agreement, or, for a trust, a trust agreement

- iv. For a legal person – Investment funds established in the Kingdom or GCC member states:
 - a. The commercial register of the fund manager for the relevant GCC member state
 - b. The bylaws or articles of association of the fund manager and any amendments to them
 - c. The authorization issued by the authority or the competent authority in the GCC member state for the fund manager to conduct managing activities and the commencement letter
 - d. The notification issued by the authority or the competent authority in GCC member states approving the establishment of the investment fund and offering its units

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. Depending on the risk profile of a particular client, the QI, when carrying out the customer due diligence measures, must determine if original copies of any of the documents should be checked in order to verify their

validity. 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 Saudi Arabia, 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), (iv) and (v) below.
- ii. QI may obtain by mail or otherwise a copy that is an exact reproduction of the specific documentary evidence 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 the "Investment Accounts Instructions" document (as set forth 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 may rely on a third party to carry out the customer due diligence measures in accordance with the related provisions of the Anti-Money Laundering Law and its Implementing Regulations, and the Combating-Terrorism Crimes and its Financing Law and its Implementing Regulations for any person for whom these Instructions permit the opening of an investment account.
- v. QI may obtain data and KYC information electronically via an ELM Government link via API data transfer for clients that are nationals of or resident in Saudi Arabia, provided that QI verifies data and information gathered from ELM and client, requests full ID data and information from ELM, and verifies further data and information via KYC questions.