

## ATTACHMENT FOR ARUBA

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

- (i) State Ordinance Identification for Rendering Financial Services ("LIF") of December 20, 1995;
- (ii) The State Ordinance Obligation to Report Unusual Transactions ("LMOT"), effective February 1, 1996; and
- (iii) The Central Bank of the Aruba Directives for Deterring and Detecting Money Laundering (June, 1998).

2. QI represents that the laws identified above are enforced by the following government agencies and QI shall provide the IRS with an English translation of any reports or other documentation issued by those agencies that relates to QI's compliance with the laws identified above.

The Central Bank of Aruba ("CBA").

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

Imprisonment of up to four years and / or a fine of up to five hundred thousand florins, or both.

4. QI shall use the following specific documentary evidence (and also any specific documentary evidence 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 documentary evidence satisfies the requirements of the laws and regulations identified in item 1 above. In the case of any foreign person, the 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 Aruba, may request an amendment to this item 4.

(i) For natural persons, one of the following valid documents:

- (a) A driver's license;
- (b) An Aruba identity card issued by the government of Aruba; or
- (c) A passport.

(ii) For legal entities, the following documentary evidence:

(a) A certified extract from the register of a Chamber of Commerce within the Kingdom of the Netherlands, or a notarial deed executed within the Kingdom of the Netherlands; or

(b) One of the following organizational documents:

(A) For partnerships, a copy of the partnership agreement;

(B) For corporations, a copy of the certificate of incorporation; or

(C) For trusts, a copy of the trust deed or certified extracts from the trust deed

5. QI shall follow the procedures set forth below (and also any other 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, the 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 Aruba, 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.