

ATTACHMENT FOR GREECE

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

- (i) Provisions regarding the prevention of money laundering:
 - (a) Law 2331/1995, Official Gazette vol A'173/1995, on the prevention of money laundering
 - (b) Bank of Greece (the Greek central bank) guidelines on the prevention of money laundering
 - (1) no. 2 dated 18 February 1997 as amended with Guidelines nos. 566/29.10.97, 510/18.9.97, 132/14.4.99 and 14/18.1.99
 - (2) no. 355 dated 7 August 2000
- (ii) Provisions regarding the opening of deposit accounts by non residents:
 - (a) Bank of Greece guidelines (no. 144 dated 9 February 2000) for the opening of deposit accounts by non residents
- (iii) Provisions regarding the opening of joint accounts:
 - (a) Law 5638/1932, Official Gazette – issue no. 307 dated 7 September 1932 on the opening of joint accounts

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) Item 1(i): Ad Hoc Committee constituted under law 2331/1995 (art 7).
- (ii) Items 1(ii) and (iii): Bank of Greece (banking supervisory body) as provided in its Statutes Act (articles 2, 55A and 55B).

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.

The penalties that apply for failure to obtain, or evaluate, documentation under the know-your-customer rules set forward in law 2331/95 as amended by 2515/97 (Official Gazette no. A'154/1997) are as follows:

- (i) administrative penalties ranging from Gdr 500,000 to Gdr 50 million
- (ii) imprisonment of up to 10 years (Law 2331/95 article 2 par 1).

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

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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 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 Greece, may request an amendment of item 4.

(i) for natural persons

(a) Greek Residents

- (1) identity card issued by Greek competent authorities, or
- (2) passport

(b) Non Greek Residents

- (1) permit of residence in Greece (for non-EU residents), and
- (2) passport (for EU and non-EU residents)

(ii) for legal persons

(a) Corporations (Societes Anonymes) established in Greece

Copy of the Official Gazette stating the number of the "Societes Anonymes & Partnerships Bulletin," in which an abstract of its Statutes has been published.

(b) legal persons established outside Greece must provide authenticated copies of the charter documents

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 Greece, 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.

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(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.