ATTACHMENT FOR LATVIA

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

   Section 11 to 15 of the Law On the Prevention of Money Laundering and Terrorism Financing;

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.

   The Financial and Capital Market Commission of Latvia at 1 Kungu Street, Rttga, LV-1050, Latvia

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.

   Section 198(4) of the Credit Institution Law for activities as a result of which the requirements of the normative acts in anti-money laundering and countering financing terrorist have been violated, the Financial and Capital Market Commission shall impose a fine on the credit institution of from 5000 up to 100000 LVL;

   Section 27(8) of the Credit Institution Law the Financial and Capital Market Commission may withdraw the license (permit) of a credit institution, if the credit institution fails to observe the requirements of the Credit Institution Law and other laws regulating the operations of credit institutions, and the regulatory regulations and orders of the Financial and Capital Market Commission;

   Section 113 (1) if the Financial and Capital Market Commission determines that a credit institution fails to comply with the requirements of the Credit Institution Law, directly applicable regulatory enactments of the European Union institutions or the provisions of the decisions and normative regulations issued by the Financial and Capital Market Commission, or if the operation of the credit institution endangers its stability or solvency, the stability or security of the sector of Latvia's credit institutions or threatens to incur serious loss to the economy of the state, or if excessive outflow of deposits or other attracted assets from the credit institution is observed, the Financial and Capital Market Commission shall be entitled to implement one or several of the following measures by its decision:

   1) request the immediate implementation of the measures required for the prevention of such a situation and submission of the contingency plan to the
Financial and Capital market Commission within the term established by it;
2) warn the credit institution;
3) provide binding instructions aimed at the prevention of such a situation in writing to the management bodies of the credit institutions, managers and members thereof;
4) enforce legal and operational restrictions on the credit institution, including the complete or partial suspension of financial service provision, as well as to enforce the restrictions on liability performance, except for the restrictions on the performance of deposit liabilities;
5) enforce restrictions on the fulfillment of liabilities;
6) appoint one or several authorized representatives of the Financial and Capital Market Commission at the credit institution;
7) impose a duty to reduce risks upon the credit institution, which are associated with the transactions, services and payment systems thereof;
8) impose the fines provided for in the Law;
9) set limits as a percentage of the total net revenue of a credit institution that may be used for the performance related remuneration to ensure the maintenance of a sound own capital base for the stable activities of the credit institution;
10) request the credit institution to use its profit for investment in elements of its own funds.

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 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 Latvia, may request an amendment of this item 4.

Natural persons:

a) passport
b) personal identification document for resident (containing name, surname personal identity number
c) personal identification document for non resident-name, surname, date of birth, number and date of issue, state and issuing authority of the document.

Legal persons:

a) articles of incorporation
b) partnership memorandum
c) trust deed
d) Extract of public 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 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 Latvia, 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.