

ATTACHMENT FOR CYPRUS (Rev. October 2010)

1. QI is subject to the following laws and regulation of Cyprus governing the requirements of QI to obtain documentation confirming the identity of QI's account holders.
 - (i) The Prevention and Suppression of Money Laundering Activities Laws of 2007.
 - (ii) Directives of the Supervisory Authorities for Banks, Investment companies, Insurance, Accountants and Lawyers.

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) The Central Bank of Cyprus-supervisory authority for anti-money laundering purposes of the banking sector.
 - (ii) The Authority for the Supervision and Development of Cooperative Societies-supervisory authority for anti-money laundering purposes of the cooperative societies sector.
 - (iii) The Securities and Exchange Commission-supervisory authority for anti-money laundering purposes of the capital markets sector.
 - (iv) The Department of the Superintendent of Insurance-supervisory authority for anti-money laundering purposes, of the insurance sector.
 - (v) The Council of the Institute of Certified Public Accountants of Cyprus-supervisory authority for anti-money laundering purposes of the accounting sector.
 - (vi) The Council of the Cyprus Bar Association-supervisory authority for anti-money laundering purposes of the Insurance sector.
 - (vii) The Unit for Combating Money Laundering-law enforcement authority under the provisions of the Prevention and Suppression of Money Laundering Activities Laws of 2007. The Unit is also the Supervisory Authority for anti-money laundering purposes for the profession activities of Real Estate Agents and Dealers in precious metals and stones.

3. QI represents that the following penalties apply to failure to obtain, maintain, and evaluate documentation obtained under the law and regulations identified in Items 1 above.

Each Supervisory Authority may take all or any of the following measures in cases where a person falling under its supervision fails to comply with the provisions of this Part of the Law or with the Directives issued by the competent Supervisory Authority;

- (i) To require the supervised person to take such measures within a specified time frame as may be set by the Supervisory Authority in order to remedy the situation.
- (ii) To impose an administrative fine of up to 200,000 euros having first given the opportunity to the supervised person to be heard, and in the case the failure continues to impose an administrative fine of up to 1,000 euros for each day the failure continues:
- (iii) To amend or suspend or revoke the license of operation of the supervised person.

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 law and regulation identified in Item 1 above. In the case of a foreign person, QI, instead use a Form W-8 in accordance with section 5 of this Agreement. Either QI, or a banking or securities association in Cyprus, may request an amendment of this Item.

- (i) For natural persons:
 - (a) Passport,
 - (b) National identity card that bears a photograph.

- (ii) For legal persons:

Certificate of Incorporation or Memorandum and Articles of Association.

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 Cyprus, 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.