ATTACHMENT FOR SWEDEN (Rev. December 2002)

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


   (iii) General Advice for Auditors Appointed by the Swedish Financial Supervisory Authority, FFFS 1998:5;

   (iv) Withholding Tax Act, 1970:624;

   (v) Tax Payment Act, 1997:483;


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 function as a qualified intermediary.

   (i) Item 1(i), (ii), and (iii): Swedish Financial Supervisory Authority;

   (ii) Item 1 (iv): Swedish National Tax Board,
               Tax Authority of the County of Gaevle

   (iii) Item 1 (v) and (vi): Swedish National Tax Board,
               Tax Authority of the County of Stockholm

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.

   (i) Item 1 (ii): revocation of permit to conduct business;

   (ii) Item 1 (iv), (v), and (vi): liability for withholding tax, can be enjoined to comply with information reporting requirements, fines.

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 Sweden, may request an amendment of this item 4.

(i) For natural persons:

(a) Swedish: (A) Swedish passport issued after December 31, 1997, 
(B) Swedish driver’s license,
(C) certified Swedish identity card (Standardiseringen i Sverige (SIS) markta identitetskort)
(D) birth certificate (personbevis) for persons under the age of 18 years.

(b) Other: (A) passport,
(B) driver’s license,
(C) government issued identification card,
(D) certificate of residence issued by a tax authority.

(ii) For legal persons:

(a) Swedish government entities: copy of listing of the entity in the Statskalendern or record that such listing was confirmed.

(b) Other government entities and international organizations: copy of the applicable statute, articles of association or certificate of incorporation.

(c) Other entities: (A) registration certificate, 
(B) copy of the organizational articles, 
(C) certificate of residence issued by a tax authority.

(iii) For Swedish residents or entities, a QI may rely on a record that an employee of the QI has examined one of the documents required in (i) or (ii) above for Swedish residents or entities, provided that (a) the document bears, and the QI has recorded from the document, the account holder's Personal Registration Number or Organization Number issued by the Swedish tax authority ("Number"), and (b) within a week of opening the account and once a year thereafter, the QI has confirmed the account holder's Number and other account holder information by comparing it with the information available to the QI on the register maintained by the Swedish tax authority. For accounts of Swedish residents or entities that were opened before July 1, 2003, a QI need not maintain a copy or a record of documentation listed in (i) or (ii) above, provided that the QI has recorded the
account holder’s Number and has performed the annual confirmation described in (iii)(b) for each year covered by the QI Agreement during which the QI maintained the account.

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 Sweden, may request an amendment to this item 5.

(i) QI shall not open an account by any means other than by examination of the documents described in item 4, except as permitted by (ii), (iii), (iv) or (v) below.

(ii) The account holder must provide copies of the original documents listed in item 4 (i)(a) or (ii)(c), and QI may retain them, if (a) on opening an account, the account holder provides a Personal Registration Number or Organization Number (“Number”) issued by the Swedish tax authorities, and (b) within a week, the account holder is confirmed as a Swedish resident or company by comparing the name, address and Number to the information made available to the QI from the register maintained by the Swedish tax authorities.

(iii) 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.

(iv) 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.

(v) (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.

(vi) QI may open an account for Swedish individuals who have identified themselves before an employee of the Swedish postal service provided that the QI (a) has a receipt (mottagningsbevis) from the Swedish postal service, (b) has the account holder's Number described in item 4. (iii)(a) and (c) has followed the procedure described in item 4. (iii)(b).