),'(/,7< &$%/(9,6,21 //&
,17(567$7(5$7(6 0(5$1' &21',7216

$33/,&$7,21 2) '2&80(17

7KLV GRFXPHQW FRQWDLQV WKH UHJXODWRU\ WHUPV DQG FRQGLWLRQV
LQWHUH[FKDQJH WHOHFRPPXQLFDWLRQV VHUYLFH \RX DUH DJUHHLQJ WR
)LGHOLW\ &DEOHYLVLRQ //& IRU WKH SXUSRVHV RI JRYHUQLQJ WKH
DPRQJ GRPHVWLF SRLQWV ZLWKLQ WKH &RQWLQHQWDO 8QLWHG 6WDWHV
MXULVGLFWLRQ RI WKH &RQWLQHQWDO &RPPXQLFDWLRQV &RPSDQ\
&RPSDQ\¶V VHUYLFH \RX WKH ³&XVWRPHU´ DQG ´\RX´ DQG
KHUHLQ &RPSDQ\ PD\ PRGLI\ WKHVH 7HUPV RI 6HUYLFH &RQGLWLRQV
WR WKH FXVWRPHU

7KLV GRFXPHQW IRUP SXUSRVHV RI DSSOLFDEOH [illegible] PPXQLFDWLRQV

6(&7,21 ± $%%5(9,$7,21 7(&+1,&$/ 7(506

$EEUHYLDWLRQV

&10, &RPPRQZHDOWK RI 1RUWKHUQ 0DULDQD ,VODQGV
&3(&XVWRPHU 3UHPLVHV (TXLSPHQW
/7 /RFDO $FFHVV DQG 7UDQVSRUW $UHD
/(& /RFDO ([FKDQJH &DUULHU
076 0HVVDJH 7HOHFRPPXQLFDWLRQV 6HUYLFH
16) 1RQ VXIILFLHQW IXQGV
3%; 3ULYDWH %UDQFK ([FKDQJH
869, 8 6 9LUJLQ ,VODQGV
9 + 9HUWLFDO DQG +RUL]RQWDO &RRUGLQDWHV

'HILQLWLRQV

$SSOLFDWLRQ IRU 6WDQGDUG RUGHUFORUGHV ZKLFK UODPÀ d€

% X V \ + R X U

'HOLQTXHQW RU 'HOLQTXHQW IRU ZKLFK D ELOO RU SD
VHUYLFHV RU HTXLSPHQW KDV QRW EHHQ SDLG LQ $PXOQW
DQG XQSDLG DIWHU WKH XEMHFW WRPHKOWH SD\PHQW

'HSOHWLRQ XFWLRQV LQ %DOH $FHLEDVHG RQ XWRPHUR I W

1RUPDO %XVLQHVV +RXUV

6(&7,21 ± 7(506 $1' &21',7,216

FRQQHFWLRQ ZLWK WKH VHUYLFHV RUDQDFL1ORL WDJLHQWSVUR
HPSOR\HHV RI RWKHU FDUULHUV VKDOO GERR\HGHHVHRHGWWKR
&RPSDQ\

7KH &RPSDQ\¶V OLDELOLW\ LI DQ\ LIORQJIXOVVPLJUFRRVQGXHWV
OLPLWHG E\ WKLV GRFXPHQW :LWK ULHWVSHF\WDW&RXDQQ\RRPW
DQ\ RWKHUV IRU GDPDJHV DULVLQJ RXWXSIWPLRVQWDNGHHVO D
HUURUV RU GHIHFWV LQ WUDQVPLVVLXRQQLRVFKLXQJUUVHUYL
KHUHXQGHU WKH &RPSDQ\¶V OLDELOLWDWRXQWDHQTXLVKDOHQ
WKH SURSRUWLRQDWWHRRHUJHRWRVKHRUGLRJZKLFK V
PLVWDNH RPLVVLRQGHQOWHUUXSWLRQVPGHOLYHRQ LRU WUHDU
RFFXUV DQG FRQWLQXHV 7KLV OLDE\LDEWXQWKDOKEW LP
RWKHUZLVH EH GXH WRQGHU WKH WKLW RGRUEX PZHDQWHDVRDQ
LQWHUUXSWLRQV +RZHYHU DQ\ VXFRQVLGHDNDH\W RHPULVU
GHIHFWV LQ WUDQVPLVVLRQ RU VHUYLFHWHGZKWRK EDUWKF
QHJOLJHQFH RU ZLOOYXRPBDFXWRRUWLJRGXVHU RU
DULVH IURP WKH XVH RI &XVWRPHU SURYLGHGHQRWFLHVXOW
LPSRVLWLRQ RZKDQWVOREEHLXS\RQ WKH &RPSDQ\

7KH &RPSDQ\ VKDOO QRW EH OLDEOH JHRUFKDQJHDPDWKHDVW
&XVWRPHU PD\ LQFXRUI DWKHXQHDXWKRULJHGVWLRQRFRGKHWK
FRPPXQLFDWLRQV HTXLSPHQW 7KH XQDXWKHRUL]HGHQWH
LQFOXGHV EXW LV QRW OLPLWHG WR&XWKRSHODFHBHEPL
DQG WKH SODFHPHQWKRIHTXLSPHQWKFRQWRUYROGHHGED\QGKF
&XVWRPHU WKDW DEHWUDQVPL&RPSHDQ\ V XQWHWZKRHUN
DXWKRUL]DWLRQ RIKWK&HX&WVRWHUHPHVKDOOHO IERHUIDOOOO\ OLDEEK
FKDUJHV

7KH &RPSDQ\ VKDOO QRW EH OLDEOHDVRD DQ\XFOWLRI OR
WKHIW RI 'HBLW &D&RGGVHRVULSWFXRHXGQMRURXPSHQZ\WKVHWKYHLR&H
1RU ZLOO WKH &RPSDQ\ EH OLDEOH IRDQ\DXQXFWOHGLPE DOORDVQ
UHPDLQLQJ RQ DSUHBYLWGH&GDWGR D &XVWRPHU

7KH &RPSDQ\ VKDOO QRW EH OLDEORQIRDQ\DXQXFWOHGPSROURV
RI WKH XVDJH EDODQFH UHPDLQLQJ LQ&DV'WHBEPWU$EHHRXQWMW
DIWHU WKH H[SLUDJQLHGQWGRDWHBFK 'HBLW $FFRXQW `HH RI0' p

UHFXUULQJ FKDUJHVPLEQXWQRWU ISRUUSRHUOVKFKSHUJHRG RI I
DQG WKDW SRUWLRQ RI WKH VHUYLLFQHRISHFLDWLYLHV U7HKQHGU
PD\ EH DFFRPSOLVKHGQE\DDVXEHGTXHQWLEHOO IRU WKH VH

$ FUHGLW DOORZDQFH IRU LQWHUUXGSWLRQVWRKHV&HUPYLDFQ
WHVWLQJ RU DGMXVWLQJFHWRI WKH Q&HXWKHRPHLOXRU WR
FKDQQHOV HTXLSPHQWFDWQGQRU VFRWPHXQWLKHU&YXLVGWHGPHU
DUH VXEMHFW WR WKH JHQHUDO OQLDEWOVLKWOSUERYLWLRQRV
RI WKH &XVWRPHU WR QRWLI\ WKH UFYLUFHLH%HRRUQ\JLQWQH
QRWLFH WKH &XVWRPHUWKDWOWKHVFWLQRXEDXVHG QERWDQE
DFWLRQ RU RPLVVLRQ E\ RU ZLWKLQ WRKH &XVZWLRUPHQU¶W
HTXLSPHQW FRQQHFWHG WR WKH FDUULHU WHUPLQDO

5HVWRUDWLRQ RI 6HUYLFH

7KH XVH DQG UHVWLRFUHDWQLRHQPHRUJVHQUFDHFVRVUKGDDQQFHEHZLLWQK
3DUW 6XE SDUW 'DRI &WRKPHPX)QHLGFHDUWLRQVUXRRFVLWQLGRQ

$Q\ XVH RI HTXLSPHQW RU VHUYLFH SURYLGHG E\ RW

$IWHU UHFHLSW RI SD\PHQW IRU WKH SGHDUDDWJHVZLWKHW&
&XVWRPHU LQ SURPVEHFWQLQWDQF\WKLGGPSDDJHW\ FDXVLQ

8SRQ UHDVRQDEOH SRHWQLWHSUWRKHGHHTGXLE\VKDKOHO &EHPSDDQGH
DYDLODEOH IRU VXFK WHVWV DQG DGMXVWDWQWDQ WKHPDD
VDWLVIDFWRU\ FRQGLWLRQQDHGUURDQWWKH WLPH GX
ZKLFK VXFK WHXWWVPHDQWGVDDGMH PDGH

'HSRVLWV

%DVHG XSRQ LWV UHYLHZ RI DSSOLFDEOHVFUMEVWKG
ULJKW WR FROOHFW D GHSRVLW RU RPEWDCXQWRKHU SR
WR SURYLGLQJ VHUYLFH

&UHGLW $OORZDQFH

&UHGLW IRU IDLOXUHTXLSPHQWZFZHLOO ZEKHQDOOEGZKG
FDXVHG E\ RU RFFXUV LQ HTXLSPHQW RZQEHGWKSHRYL
&RPSDQ\

&UHGLW DOORZDQFHVWHURYLFHDLRXUHTXLSHQWKMWD
&XVWRPHU QRWLILHVWKHIRRXDE\RU ZKEHFRPHV &RP
DZDUH RI WKH IDLOXUH DQG FHDVHV ZKRQHGKDQSEQ
DWWHPSW KDV EQHRHWQLPDGKHW&XVWRPHU

7KH &XVWRPHU VKDOOQ\RRVILDLWKXHUKRHRTXLSHFH
DQG PDNH UHDVRQDEOH DWWHPSWV WRRV DFXHUHGL
E\ WKH &XVWRPHRURHTLQLZPHUQQWJFRQQLHFWHG WR WK

2QO\ WKRVH SRUWLFRQRURHTXKLSPHQWE RHSGHUZDLWORQH
FUHGLWHG 1RDFUHGLWZLOOEHZPDGH IRU

,QWHUUXSWLRQV RI VHUYLFH UHVXOWJLQRXWRQHW
PDLQWHQDQFH

,QWHUUXSWLRQVLRPOHPHQWDWLRQ RGHU &RVWDR P H
FKDQJH LQ WKH VHUYLFH

,QWHUUXSWLQQHDJXOLHJEQE\HWKHW K H D&XWKRUPLHGR U
XVHU

,QWHUUXSWLRQV RI VHUYLFH EHFDXHTXLRSPHWQW IGXL
WR WKH &XVWRPHUVRHU DSXUKRGHGDFLOLWLHV

&DQFHOODWLRQ E\ &XVWRPHU

,I D &XVWRPHU RUGHUTXLUHQJYLVFSHFLDORUHTXLFSPHQWH
GHGLFDWHG WR WKHD&XVWKRPHU¶DVQFHOVHLWKHRUHUYLE
EHJLQV EHIRUH D FRPPLSQLHPXLPRSQHRLRWKHPXWXSDQOE\DWKH
&XVWRPHU DQG WKHKD&RJPHSDLQOODEH PDGH IRU WKH &XRVQW

1R FUHGLW VKDOO DQ EH DWOHUUXHSGWLRQ RIXOV WKDQ W

7KH &XVWRPHU VKDOO EH FUHGLWHG VIRU DQDMRW H
IUDFWLRQ WKHUHRIUWSKDWRWKHRQWLQXHV

:KHUH WKHUH KDV EHHQ DQ RXWDJH DQGLHVPLDQLHXF
WKH &XVWRPHU IDLOLVQLWPRXPPHXHVDJHWKH IFUHSGLOWLHVKDO
DJDLQVW WKDW PLQWLPXPDO7KHTFXUHOGL WKWK\ RLQWLKPHXPR
FKDUJHV DVVRFLDWRHG ZLWKUWKFHSGRKWSLEOLHGGIRU WZI
KRXUV RU PDMRUIIWDKDWLRQKHWKHQWHRUUXSWLRQ FRQWL

&DQFHOODWLRQ RI &UHGLW

:KHUH WKH &RPSDQ\ IEHQFRHOWKHVSURYHVLWRQDQRG WTKXHL
ILQDO VHUYLFH KHQLWKGHLVPRQHWKVOW EFUHGLQJ ZLHOOLFGH LD
IRU DQ\ DPRXQWV ELOSOUHGUDWHDGYDWQFHWWKOVRIUWFKXHUUPLR

)UDFWLRQDO &KDUJHV

&KDUJHV IRU D IUDFWLRQDO SDUW RI PRQWKWKDUHK
FDOFXODWHG E\ FRXQWLGDJ\WKUHHPQDXLPQEHUQJ LSHUWLRHG EDLOO
VHUYLFH LV IXUQLVKHGFRQWKDQXEHUVRUHGPDLQLQJ LQ
WKH ELOOLQJ SHUVRDUDWLHJFRXQWWHWKHYGEH DZDWHUXWKLHV
RU GLVFRQWLQXHGXU'HYEE\GWKWKDWW GLQ\W IZKHFWULRQOLWD
PXOWLSOLHG E\ WKHVRRQWUKOYHFKVDUQWKHKOUDFKVDURBDO P

,QVXIILFLHQW)XQG &KHFNV

&XVWRPHUV ZLOO EH FKDUJHG RQPSODQ\FKHFNV L
DUH UHWXUQHG GXH WR LQVXIILFLHQW&RPSGQ\ $WWKWK
LQVXIILFLHQW IXQGV FKHFN FKDUJH PDFLEHFXPVWHGQFXHQ
H J D EDQN HUURU

7D[HV DQG)HHV

)RU 'HELW &DUG FDOOV VWDWH DQGOYRVFDWHGWDU[DWHDVUH
GRFXPHQW 7KH SUHSDLG FDOOLQJ FDHGVWHDWYHLFHQGDOWR
WD[HV ZKLFK DUH UHTXLUHG WR EH SRFXPHQWVWKHUSWHQG
LQFOXGH IHGHUDO VWDWH DQG ORFDOWD[RY XZKDJHK RIU
XQGHUO\LQJ WHOHFRPPXQLFDQWVWLRDWV VWHYLDFHQGRWLHJULRQLDQ D
ZLWKLQ D SDUWRLQXOHH WRRWLDVGLFRWQMFXKPHGOFOR VZKLRKJ LHQF
WKH DSSOLFDEOH QWRQ[SRLQW GHVXFWHHGQLUQRJPEWKHQUFHH
WKH &XVWRPHU¶V GHMEL)WRLFDUGO DRFVFRKQG FOROFOVO WWDWDHWH
JURVV UHFHLSWV WD[VDOHV WD[WHXGQLFLSDSOD LDVLWHLOVLC
RQ WKH &XVWRPHU VLEDFOOXGHQGG LDQUWKQHRWXRKWHUGHUVD WHIHW I
LQ WKLV GRFXPHQW

$OO VWDWH DQG ORFDO WD[HV H JPXQLRSDOHXFWLSWWLW
QRW LQFOXGHG LQ KWLKVHGURFXWPHVQXQGEHWWWGVKDO\CH SEDUOLWH
LWHPV RQ WKH &XVWRPHU¶V ELOO

7R WKH H[WHQW WKDWWBXHRXSRFOLSWDLORDO OWXFEGLYDLJVHLQRFQ
JRYHUQPHQW RU FRPPDVQGLRFQRCOPHSRWVIURP DWKJHU &RVP S
UHFHLSWV WD[RFFXSDWLRQ WD[HILFHHQ VRUWDH[JXSOHDWRV
VXFK WD[HV DQG IHOHRZVKGDE\OODZV EHDEWORO WKSU&XVWDRWP
UHFHLYLQJ VHUYLFH IURP WKH &RPSDQ\ ZLXWKKLQXQWKHLSVDH
RWKHU SROLWLFDOCXEGLHYQLFVIQJRMHQUQPHQW

6HUYLFH VKDOO QRW EH VXEMHFW WLFF WWLDR[EVLIRWKDU &LXV
SURYLGHV WKH &RPSQDQ\HZLWKF DZWLRQWKHRPSSWDQE OHQGV PV
WKH UHOHYDQWRQD[WXWKLW G&LXFWWDRQPHUGKDWEH[HHQHJPSW

7KH &RPSDQ\ PD\ DGVMRXUWLPLSWRVHUDDWGHGLWLWRVQRXVUWDRWPHUU
UHFRYHU DPRXQWV LJWYLHUQPHTXLWUDHOGREUHQTWDYOLDJXRWKHUQLPW
FROOHFW IURP RU SD\ WR RWKHUV 7KHD&WRHPVSDRQ\ LPPDS\RDY
DGGLWLRQDO UDWHLVQWVRWFURDYWHLUYWKHRVXWGKRIFKFDRUOJOHVFRWLQSJD
FRPSHQVDWLRQ WR [RDWPKHUVHQWLVWEKVSG(RJUEDXPW DQHOQXR
OLPLWHG WR WKHH8QXQGUV8D6Q 6WUKYHLF3U,HQWXHEVHF[UFLKEDHQGJH
&DUULHU &KDUJH 3,&& DQG FRPSHQVHDVSURQYLWGRHUSVD\IRWUH
XVH RI WKHLU SD\ WHOHSKRQHV WR DFFHVV WKH &RPSDQ

6(&7,21 '(6&5,37,21 2) 6(59,&(6

7LPLQJ RI &DOOV

7KH &XVWRPHU VKDOO WHQGHU SURPSW SDWKHOSWRSHUDEHGHI E
ZLGWK SRZHU GDWD VSHHG DQG VHJQDO WKHHY&HKOVWRUPH
DQG WKDW WKH VLJQDOWKGHR&QRVDQD¶V XHUTHXLSSHPHVQQHQM
GHJUDGH VHUYLFH WR RWKHU &XVWRPHUV

,I WKH &XVWRPHU IDLOV WR PDLQWDLQSPDHQQGV RSSUHUSDHWKH
UHVXOWLQJ LQ WKSHRVFEXLOLHQ\FRIRKDQP¶WRHTXKSP&RQVD
SHUVRQQHO RU LPSXDLOHWQWIWRUYKWRPWRVWKHU&&RXVD
PD\ XSRQ ZULWWHQ QRWLFH UHTXLQHWWKW WKHR&XSWRV
H[SHQVH ,I WKLV IDLOV WR SURGXFHW\VRWLWHDFWHU\ W
&RPSDQ\ PD\ XSRQ ZULWWLQHQWHQWKLF&XWWRPHU¶V VHUY

0LQLPXP &DOO &RPSOHWLRQ 5DWH

7KH &XVWRPHU FDQ H[SHFW D FDOO FRPSOHWLDRQWHDV
GXULQJ SHDN XVH SHHDWLRGW †EXDSO'O)7KHVH&RPPLSFDHQ\ ZLOC
HQJLQHHU LWV VZLWFKKLHQJEDVVLWHPPKDRQFQHLQQWHW\ QLRQIHWSKH
&XVWRPHUV DFFHVVLZQJOWKEHLUVHUYWEPGRXQJ WKH EXV\

6SHFLDO 6HUYLFH $UUDQJHPHQWV

6SHFLDO 6HUYLFH $UUDQJHPHQW FKDUJHDWHZGLOFRVEWEDI
IXUQLVKLQJ VXFK VHUYLFHV LQFOXGLQJWKHQEROVWXRFK
VHUYLFH WKH FRVW RI HTXLSPHQW DQGFKPDWHULDOFHXW
FRVW RI LQVWDOODQWLQHQHULQJXGDWRUDQVSRUWDWLRQ D
FRVW RI DQ\ RWKHU VSHFLILF LWHP D6VSHFLDDWHGUZLW
$UUDQJHPHQW UHTXHVW

6(&7,21 5$7(6 $1' &+$5*(6

3$< 7HOHSKRQH 3D\SKRQH 6XUFKDUJH

$ VXUFKDUJH VKDOO EH DVVHVVHG IRU HDFK FDOO LQ DGW &RPSDQ\¶V ORQJ GLVWDQFH VHUYLFH UHSKRQH SRWKLGZ FRPSHQVDWHG IRU WKH XVH RI WKH LQVWUXPHQW WKH &RPSDQ\ IRU WKH)HGHUDO &RPPXQLFDWLRQV &RPPLVVL E\ WKH &RPSDQ\ WR SD\ WHOHSKRQH VHUYLFH SURYLG WHOHSKRQH LQVWUXPHQWV

3HU &DOO &KDUJH

8QLYHUVDO 6HUYLFH)XQG)HH 86)

7KH &RPSDQ\ ZLOO DVVHVV DOO &XVWDO)HUYLFH)XQ UHFRYHUV WKH &RPSDQ\¶V FRQWGHEDO VSSRJUDPXQZKLFK VHUYLFH LQ KLJK FRVW DUHDV DQG ORZ LQFRPH DQG DUV VFKRROV OLEUDULHV DQG UXUDO KHDFWKPXQLFDWLRQV LQIRUPDWLRQ VHUYLFHV 8QLYHUVDO 6HUYLFH SURYLG DGMXVWPHQW

'LUHFWRU\ $VVLVWDQFH

$ 'LUHFWRU\ $VVLVWDQFH FKDUJH DSSOLHV SHUHDDORGH DQG RU JHQHUDO LQIRUPDWLRQ WKHTXHVW5À0

5HVLGHQWLDO DQG 6PDOO 9FXW 'LDO 6HUYLFH

'LUHFW 'LDO 6HUYLFH LV DQ LQXJ UYLFH GHVLJQHG IR
&XVWRPHU SURYLGHG VZLWFKHG DFFHVV ZLQHUH 7KHVH
IHDVLEOH 7KH IROORZLQJ UDWHV DSSOW KZKHQ WKHLDSHV
WHOHSKRQH QXPEHU GHVLUHG DQG FRPESOHWHGVWRKWKHG
VWDWLRQ 6HUYLFH LV ELOOHG LQLQFUHPHQWVDZLWKQL
SHULRG RI RQH PLQXWH :KHUH DSSOLFDEOH&KRQOH
DSSOLHV IRU ERWKWLQWHUDWHDXHDQGQLQJVWKHLFRPS

/RQJ 'LVWDQFH 3ODQ 0 FC8GDUG

/RQJ 'LVWDQFH 3ODQ IRU DOO GRPHVWLF LQJOUVRP [RHU
WHUPLQDWLQJ WR *XDP 3XHUWR 5LFR 869, DQG &10,

)RU &XVWRPHUV ZKRSWLRQHFW YRKLXPHLGLVERXHG RQ DS
JXDUDQWHHG PRQWKO\ LQWHUVWDWH DRZG)LQWUDFWDV
PRQWK LQ ZKLFK WKH &XVWRPHU IDLOV WRQDFKLHYH
0LQLPXP 0RQWKO\ &KDUJH DV VSHFLILHG0LQLPXP ZLOO
0RQWKO\ &KDUJHUDESWKLVQWUDVWDWH DQG LQWHUVWD

0LQLPXP 0RQWKO\ 8VDJH &KDUJH

5DWH 3HU 0LQXWH

/RQJ 'LVWDQFH 3ODQ IRU DOO GRPHVWLF LQJOUVRP [RHU
WHUPLQDWLQJ WR *XDP 3XHUWR 5LFR 869, DQG &10,

)RU &XVWRPHUV ZKRSWLRQHFW YRKLXPHLGLVERXHG RQ DS
JXDUDQWHHG PRQWKO\ LQWHUVWDWH DRZG)LQWUDFWDV
PRQWK LQ ZKLFK WKH &XVWRPHU IDLOV WRQDFKLHYH
0LQLPXP 0RQWKO\ 8VDJH &KDUJH EDVORZ ZLOORQHSSO\
0LQLPXP 0RQWKO\ 8VDJH &KDUJH DSSOLHV IRU ERWKVDJ
LQFOXGLQJ WROO IUHH XVDJH

0LQLPXP 0RQWKO\ 8VDJH &KDUJH

5DWH 3HU 0LQXWH

/RQJ 'LVWDQFH 3ODQ IRU DOO GRPHVWLF LQJOUVRP [RHU
WHUPLQDWLQJ WR *XDP 3XHUWR 5LFR 869, DQG &10,

)RU &XVWRPHUV ZKRSWLRQHFW YRKLXPHLGLVERXHG RQ DS
JXDUDQWHHG PRQWKO\ LQWHUVWDWH DRZG LQWUDVWDV
VHUYLFH WHUP FRPPLWPHQW LV DOVR UHTXLUHG)
FXVWRPHU IDLOV WR DFKLHYH WKH PLQLPXP FRPPLWPH
&KDUJH DV VSHFLILHG\ EHORZ\ LQH DLQ8VDJH0&KDUJH\
DSSOLHV IRU ERWKWLQWUDVWDWHDXGLQJ WROJZ5OR¤&„ðð0

/RQJ 'LVWDQFH 3ODQ ³7DON ´

0RQWKO\ &KDUJH LQRWUXSVWDWHRPHVLQWHUVWDWH PLQXWHV

8QXVHG PRQWKO\ PLQXWHV DUH QRW WRLJXLEXUHIRUQFW $GGLWLRQDO PRQWKO\ PLQXWHV DLORPHQXWH SHU

7R EH HOLJLEOH IRU WKLV 3ODQ WKHVWXQJ RPHVLGHXQW FXVWRPHU

67 5(9,6(' 3$*(&7(9(0$5&+ !
&$1&(/6 25,*,1$/ 3$*(!

/RQJ 'LVWDQFH 3ODQ ³7DON ´

0RQWKO\ &KDUJH IRU XS WR LRQPHUDWLWDW
PLQXWHV

8QXVHG PRQWKO\ PLQXWHV DUH QRW WRLJXLEXUHIRUQFW
$GGLWLRQDO PRQWKO\ PLQXWHV DLORPHQXWH SHU

7R EH HOLJLEOH IRU WKLV 3ODQ WKHVWLQJ RPHVLGHXQW
FXVWRPHU

67 5(9,6(' 3$*(&7(9(0$5&+ !
&$1&(/6 25,*,1$/ 3$*(!

/RQJ 'LVWDQFH 3ODQ ³8QOLPLWHG´

/RQJ 'LVWDQFH 3ODQ

)RU &XVWRPHUV ZKRSWLRQHFW YRKLXPHLGLVERXHG RQ DSK
JXDUDQWHHG PRQWKO\ LQWHUVWDWH DRQZG LQ$WUDWDV
VHUYLFH FRPPLWPHQW LV DOVR UHTXLUHG

)RU HDFK PRQWK LQ ZKLFK WKH FXVWRPHUR PPLOWPHQWD
D 0LQLPXP 0RQWKO\ 8VDJH &KDUJH EDVORZ QZOL\ORQDSSO
0LQLPXP 0RQWKO\ 8VDJH &KDUJH DSSOLHVWRWDWRWKVDJ
LQFOXGLQJ WROO IUHH XVDJH

0LQLPXP 0RQWKO\ 8VDJH &KDUJH

5DWH 3HU 0LQXWH

/RQJ 'LVWDQFH 3ODQ ³8QOLPLWHG %XVLQHVV´

)RU &XVWRPHUV ZKRSWLRQHFW WKHLU LV DRPURQWKOPLFKD
GLUHFW GLDOHG LQWDWDWGRPHVWLEQWLQXWHV SHU DFF

7R EH HOLJLEOH IRU WKLV SODQ WKHVWLQWREXHVLQHXW
FXVWRPHU ZKR LVKHORIFDKDHQJHLVQRW /HEDQRQ 6DOHU 6
:D\QHVYLOOH 7KH SODQ GRHV QRW LQOLQXGHDUQWHDUG
GLUHFWRU\ DVVLVWDHQFYHLRHUVRSDHQGDWWRQUMRQURWWRWOO EDHFXH
WKH ,QWHUQHW RSUXWSHRVHHPVDUNKHWLPQRJQWKEH\DFSKSDCULJHHGZWG
EXVLQHVV DFFHWKHOLXHWRRQHU DFFRXQW

0RQWKO\ &KDUJH

/RQJ 'LVWDQFH 3ODQ

7KLV SODQ LV DYDLVOEXWRWRUEVXVZLQHQVWKHOHRIFDKDHQJHL
RI /HEDQRQ 6DOHP 6W 5REHUW RU :D\QHVYLOOHYDFQG
WHUP FRPPLWPHQW

5DWH SHU 0LQXWH

7ROO)UHH ;; 6HUYLFH

7ROO)UHH 6HUYLFH LV DYDLODEOH WRHEXVLQHVV FRPG QJH
&DOOV RULJLQDWHDWHRPORFDWLQRQHUZKHDLHODEOYLFHYLU DQ
QXPEHU DQG WHUPLQDWH WR D &XVWRPHVV SVZRLWLFKHG UHFVF
OLQH &DOO FKDUJHV &XVWHRPHUHGDWHRRWLJLQDWLQRJ WKOOH
DUH ELOOHG LQ IXOOVPLQXWHQLQFUHSUYLFH SKDUJHERXQG

7ROO)UHH 6HUYLFH UWKHVSHSSRQ ZKHQLQDWLQJVWKHF
WHOHSKRQH QXPEHU GHVLUHG DQG FRVPSOHWHG WKHWFKHO
VWDWLRQ

%XVLQHVV 5DWHV
0RQWKO\ 6HUYLFH) SHU OLQH
%XVLQHVV 8VDJH 5DWHV SHU PLQXWH

5HVLGHQWLDO 5DWHV
0RQWKO\ 6HUYLFH)HH SHU OLQH
5HVLGHQWLDOV 8VDJH 5DWH SHU PLQXWH

6HFWLRQ 3URPRWLRQV

*HQHUDO

$W WKH RSWLRQ RI WKH &RPSDQ\ VHUYLFH EDV\LE VHWRIIH
VSHFLDOL]HG UHTXLUHPHQWV QRIWWKHQ&XHRSRFDXWHGWLQ7KV
WHUPV RI HDFK FRQWUDFW O\KDOOHEH XHS&XVEHRWZHHQQG
&RPSDQ\ DQG PD\ LQFOXGH GLVFRXQWV RIZDRIYHUDWHV
UHFXUULQJ RU QRQUHFXUULQJ FKDUJHV FKDUJSHGFLDQGO\FRQHVWUQXF
VHUYLFHV QRW FRQWDLQHG LQ WKH &RJPSDQUVRWKHUU
FXVWRPL]HG IHDWXUHV 7KH WHUPV RIWLKHOF\RQWUDPSOH
RQ WKH WHUP DQG YROXPH FRPPLWPHQWDWWQSJHDRIFHRVL
PL[WXUH RI VHUYLFHVQJRUVRKLQHUHGLWXOHVEH6HUYDLFHDEOH
VLPLODUO\ VLWXDWHG[&PXRVWRKPVHUDWHRUHUWLQHJ LWRWLKH
FRQWUDFW &XQWRPYHUQIRUHW RI WHUPV

(QWLUH 7HUPV DQG &RQGLWLRQV

7KHVH 7HUPV DQG &RQGLWLRQV LQFOXGLQJ DQ\ GU
DWWDFKPHQWV PDNH XS WKH HQWLUH DQG
&RPSDQ\ DQG UHSODFH DOO SULRU
UHSUHVHQWDWLRQV