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&(175\$/ ',675,&7 2) &\$/,)251,\$

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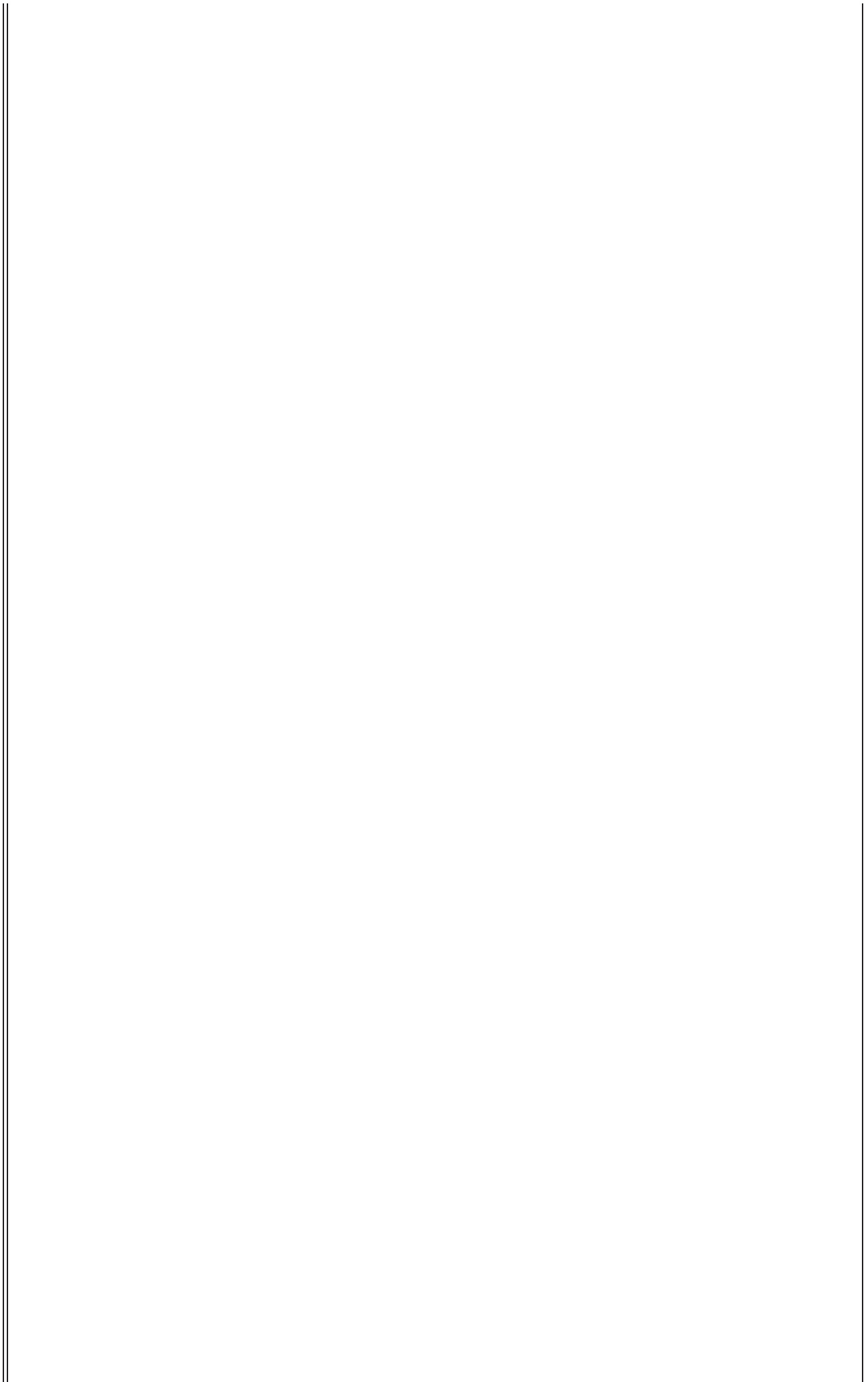
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\$ 3\$VVLVWLQJLQWVXHW

SHUIRUP LQJ FXVWRPHU VHUYLFH IXQFWLRQ  
UHVS RQGLQJ WR FRQVXPHU FRPSODLQWV  
IRUPXODWLQJ RU SURYLGLQJ RU DUUDQJLQJ  
SURYLVLQR RI DQ\ DGYHUWLVLQJ RU PDUNH  
DQ\ WHOHSKRQH VDOHV VFULSW GLIUFW PD  
WH[W RU XVH RILPDJHV RIDQ\ ,QWHUQH WZ  
HOHFWRQLF FRPPXQLFDWLRQ  
IRUPXODWLQJ RU SURYLGLQJ RU DUUDQJLQJ  
SURYLVLQR RI DQ\ PDUNHWLQJ VXSSRUW PD  
LQFOXGLQJ ZHE RU ,QWHUQH W 3URWRFRD G  
UHJLVWUDWLRQ IRU DQ\ ,QWHUQH W ZHEVLW  
VHUYLFHV RU PHGLD SODFH PHQW VHUYLFH  
SURYLGLQJ QDPHV RI RU DVVLVWLQJ LQ WK  
FXVWRPHUV  
SHUIRUP LQJ PDUNHWLQJ PHQWOLHU YIGFHV RI  
RU  
DFWLQJ RU VHUYLQJ DV DQ RZQHUUHSHFWDO

SURYLGH DQ\ FRQVXPHU DUUDQJH IRU DQ\ F  
DVVLVW DQ\ FRQVXPHU LQ UHFHLYLQJ D OR  
FUHGLW

SURYLGH DQ\ FRQVXPHU DUUDQJH IRU DQ\ F  
DVVLVW DQ\ FRQVXPHU LQ UHFHLYLQJ FUHC  
FDUGV

LPSURYH UHSDLU RU DUUDQJH WR LPSURYH  
FRQVXPHU V FUHGLW UHFHGLW UHFWWQJL R  
SURYLGH DGYLFH RU DVVLVWDQFH WR LPSU  
UHFRUG FUHGLW UHFHGLWWRUWLQJ

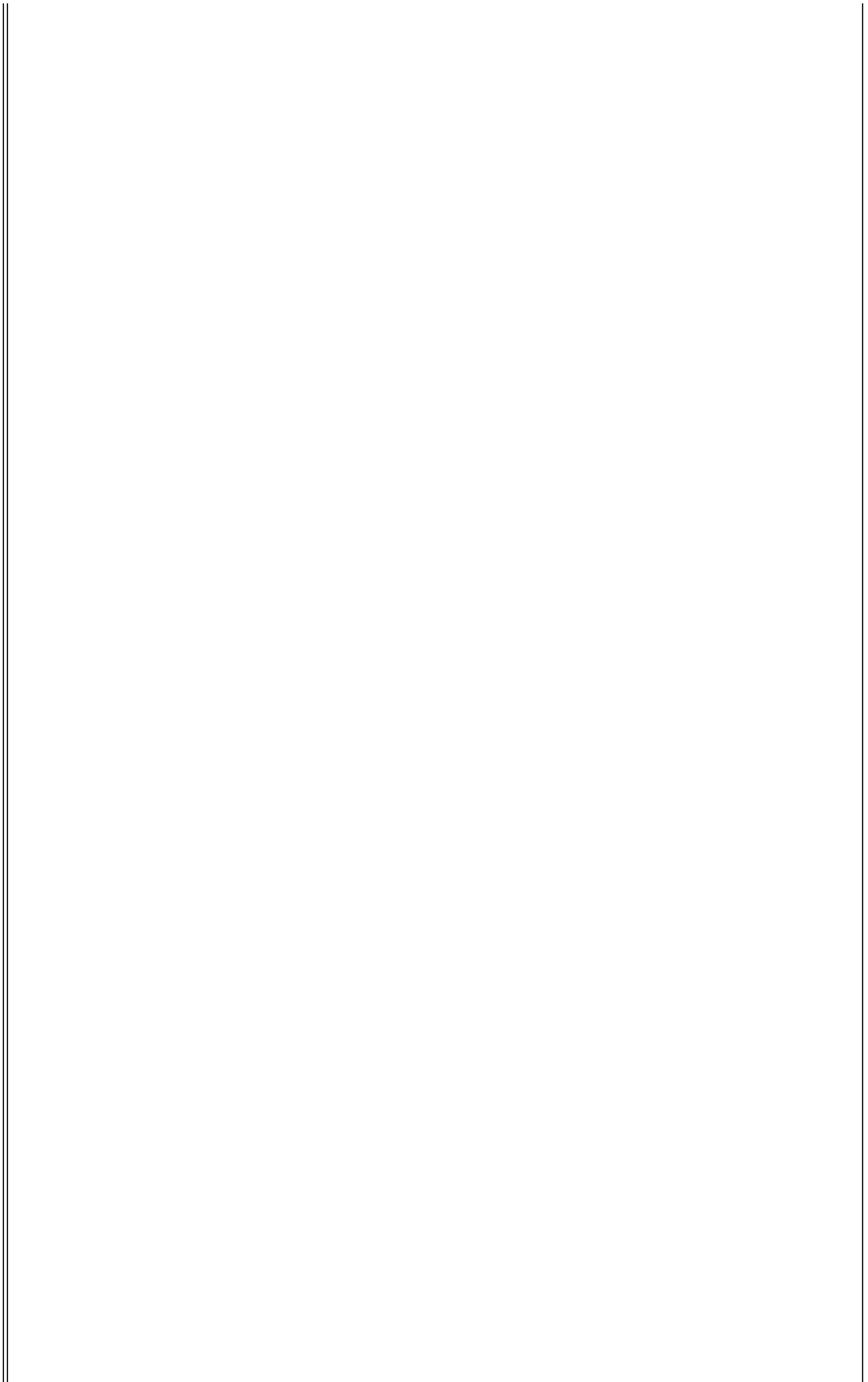
( <sup>3</sup>, QGLYLGXDO 'HPIHQGDQWLDQ .XW]QHU -HUHP\ )  
7RUFKLD -U -RQDWKDQ 7DUNRZVNL 5 \*HRIIUH\ %URGF

) <sup>3</sup>3HUVRQFOXGHV D QDWXUDO SHUVRQ RUJDQLJ  
LQFOXGLQJ DFRUSRUDWLRQ SDUWRQLDFRILSSHSDWLYHHY  
DQ\ RWKHU JURXS RU FRPELQDWLRQ DFWLQJ DV DQ HQW

\* <sup>3</sup>6HFXRHXQVHFXUHG GHEW UHOLHHHQGXFW RU  
:LWK UHVSHFW WR DQ\ PRUWJDJH CHDQ GHE  
D SHUVRQ DQG RQH RU PRUH VHFXUHG RU XQV  
FROOHFWRUV DQ\ SURGXFW SUHSHUWHHQWHG  
H[SUHVVVO\ RUE\ LPSOLFDWLRQ WR

D VWRS SUHYHQW RU SRVWSRQH DQ\ PRUV  
IRUHFORVXUH VDGHHDDQSHDQRQWKHU  
FROODWHUDO DQ\ UHSRQVHOVILQJRRU D S  
RWKHU FROODWHUDO RU RWKHU ZLVH VI  
RWKHU FROODWHUDO IURP IRUHFORVXU

E QHJRWLDWH REWDLQ RU DUUDQJH D PRO  
UHQHJRWLDWH VHWWOH RU LQ DQ\ ZD\



SURGXFW VHUYLFHUSHS DQ VHLQSWURG UHDP S UHV  
LPSOLFDWLRQ WR

D UHSD\ RQH RU PRUH XQVHFXUH G ORDQV  
RU

E FRPELQH XQVHFXUH G ORDQV GHEWV RU  
RU PRUH QHZ ORDQV GHEWV RU REOLJDV

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\$1' 6 (59 , & (6

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HQMRLQ ~~EGYH~~ RWLVLQJ PDUNHWLQJDS ~~OUR~~ RWWHQ ~~OR~~ QIHU  
DVVLVWLQJ RWKHUV LQ WKH DGYHUWLVLQJ PDUNHWL  
VHOOLQJ RIDQ\ VHFXUHGRU XQVHFXUH G GHEW UHOLH

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72 ) , 1 \$ 1 & , \$ / 352 '8 & 76 \$1' 6 (59 , & (6

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DJHQWV HPSOR\ HHV DQG DWWRUQH ~~H~~ ~~WFR~~ ~~Q~~ ~~EH~~ ~~UO~~ ~~OR~~ ~~W~~ ~~K~~ ~~H~~ ~~U~~  
SDUWLFLSDWLRQ ZLWK DQ\ RI WKHP ZKR UHFHLYH DFW  
DFWLQJ GLUHFWO\ RU LQGLUHFWO\ ~~Q~~ ~~L~~ ~~P~~ ~~R~~ ~~Q~~ ~~I~~ ~~M~~ ~~L~~ ~~V~~ ~~Q~~ ~~L~~ ~~R~~ ~~Q~~ ~~Z~~ ~~L~~  
SURPRWLQJ RIIHULQJ IRU ~~D~~ ~~Q~~ ~~D~~ ~~Q~~ ~~R~~ ~~E~~ ~~W~~ ~~H~~ ~~S~~ ~~U~~ ~~R~~ ~~G~~ ~~L~~ ~~X~~ ~~L~~ ~~F~~ ~~H~~ ~~D~~ ~~U~~  
SHUPDQH QWO\ UHVWUDLQH G DQG HQM ~~R~~ ~~N~~ ~~Q~~ ~~W~~ ~~Q~~ ~~H~~ ~~R~~ ~~P~~ ~~I~~ ~~Q~~ ~~V~~ ~~U~~  
PLVUHSUHVHQWLQJ H[SUHVVVO\ RUE\ LPSOLFDWLRQ

\$ WKH WHUPV RUD ~~Y~~ ~~D~~ ~~L~~ ~~H~~ ~~O~~ ~~V~~ ~~W~~ ~~K~~ ~~H~~ ~~W~~ ~~R~~ ~~D~~ ~~U~~ ~~H~~ ~~I~~ ~~Q~~ ~~Q~~ ~~I~~ ~~R~~ ~~R~~ ~~R~~ ~~W~~ ~~I~~  
FUHGLW LQFOXGLQJ

FORVLQJ FRVWV RU RWKHU IHHV

WKH SD\PHQW VFKHGXOH PRQ ~~W~~ ~~K~~ ~~O~~ ~~E~~ ~~S~~ ~~O~~ ~~R~~ ~~R~~ ~~Q~~ ~~W~~

SD\PHQW RU RWKHU SD\PHQW WHUPV

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DFWLQJ GLUHFWO\ RU LQGLUHFWO\ QLQ PBRQHWLRLRQ ZL  
SURPRWLQJ RIIHULQJ IRDQ\ SURGKUHWSODQELRSURJUDF  
DUH SHUPDQHQWO\ UHVWUPLVQHGSDFVHDQWRQVHQQJURWPK  
LQPLVUHSUHVHQWLQJ H[SUHVVO\ RUE\



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,7 ,6 )857+(5 25'(5(' WKDW MXGJPHQW LQ WKH DPRXQV  
1LQH +XQGUHG (OHYHQ 7KRXVDQG 6HYHQ+XLQGHUHG )RU  
&HQWV LV HQWHUHG MYRLQWOW BQG VHYHU  
&RPPLVVLRQ DJDLQVW 5 \*HRIIUH\ %URGHULFN DV HTX  
\*HRIIUH\ %URGHULFN LV RUGHUHG WR SD\HWOKNSRQ WKH  
HQWU\ RI WKLW 2UGHU

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,7 ,6 )857+(5 25'(5(' WKDW  
\$ 5 \*HRIIUH\ %URGHULFN UHOLQTXLVKLVKLVPELQHLRQ  
ULJKW WLWOH DQG LQWHUHVW RQWIKO DVVHWV DQGUDDQ  
VHHN WKH UHWXUQRIDQ\ DVVHWV

% 7KHIDFWVDOOHJHGLQWKH &RPSODILQWEDHQGGH  
WDNHQDVWUXH ZLWKRXW IXUWKHWISJDRURQOEDQ\ VXD  
EHKDOI RI WKH &RPPLVVLRQ LQFOXGLVQV UQJKSURWHRDQ  
SD\PHQRU PRQHWDU\ MXGJPHQW SXUVXDQW WR WKLW  
QRQGLVFKDFURHSDOELIQWLQDQ\ EDQNUXSWF\ FDVH

& 7KHIDFWVDOOHJHGLQWKH &RPSODILQWEDHQGGH  
DOOHOPHQWRQKFMWDVDDQDFWLRQEVWIKW&WRPLHFWV

D \$ RIWKH %DQNUXSWF\ &RGH DQ6W&KL\ 2UGHU  
ZLOOKDYHFROODWHUDO HVWRSSHO HIIHFW IRU VXFKS

' 5 \*HRIIUH\ %URGHULFN DFNQRZOHGJHWLWQDWK  
1XPEHU 6RFLDO 6HFXULW\ 1XPEHU RKRHSOR KLF KGHQWI  
SUHYLRXVO\WKWKHW&WRPLVVLRQ PDLQH DQGHGHSRFDQ  
RQDQ\ GHOLQTXHQW DWRXQWKDVU DUGHUZLV DFFR 6&DQ

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( \$OOPRQH\ SDLG WR WKH &RPPLVVLRQ SXUVXDQV  
GHSRVLWHG DQMLQD VYQHUGHE\ WKH &RPPLVVLRQ RULW

IRU HTXLWDEOH UFRQVXIPHLQFOIXGILHQVQDQIG[SHQDWWHRQU  
DGPLQLVWUDWLRQR,IIDQUHSHGHUHVQ&MPPLEYNIRRQV&HFLG  
WKDWGLUHFWUHGUHVVRFRQVXPHUVLVZKROO\RU

'HIHQGDQW REWDLQHG SULRU WR HQZWWKRIQW KURGNFWU  
VHUYLEFH UHODWHG WR FRQVXPHUV | PRUWJDJHV DQG  
& IDLOLQH WWRUXFK FXVWRPHU LQIRUPDWLRQ LQ DO  
SRVVHV VLRQ FXVZLWKG LGDU F DQW HUKLQWUGRIUW

*Provided, however* WKDW FXVWRPHU LQIRUPDWLRQ QHHG QI  
PD\ EH GLVFORVHG WR WKH H[WHQW UHUXHVTXHGEGE V  
ODZ UHJXODWLRQ RU FRXUWRUGHU

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FRRSHUDWH ZLWK UHSUHVHQWDWLYHQVIRQ WQ\H & RPPLV  
LQYHVWLJDWLRQ UHODWHG WR RU DWKVRFLD,WHGZL(WjK

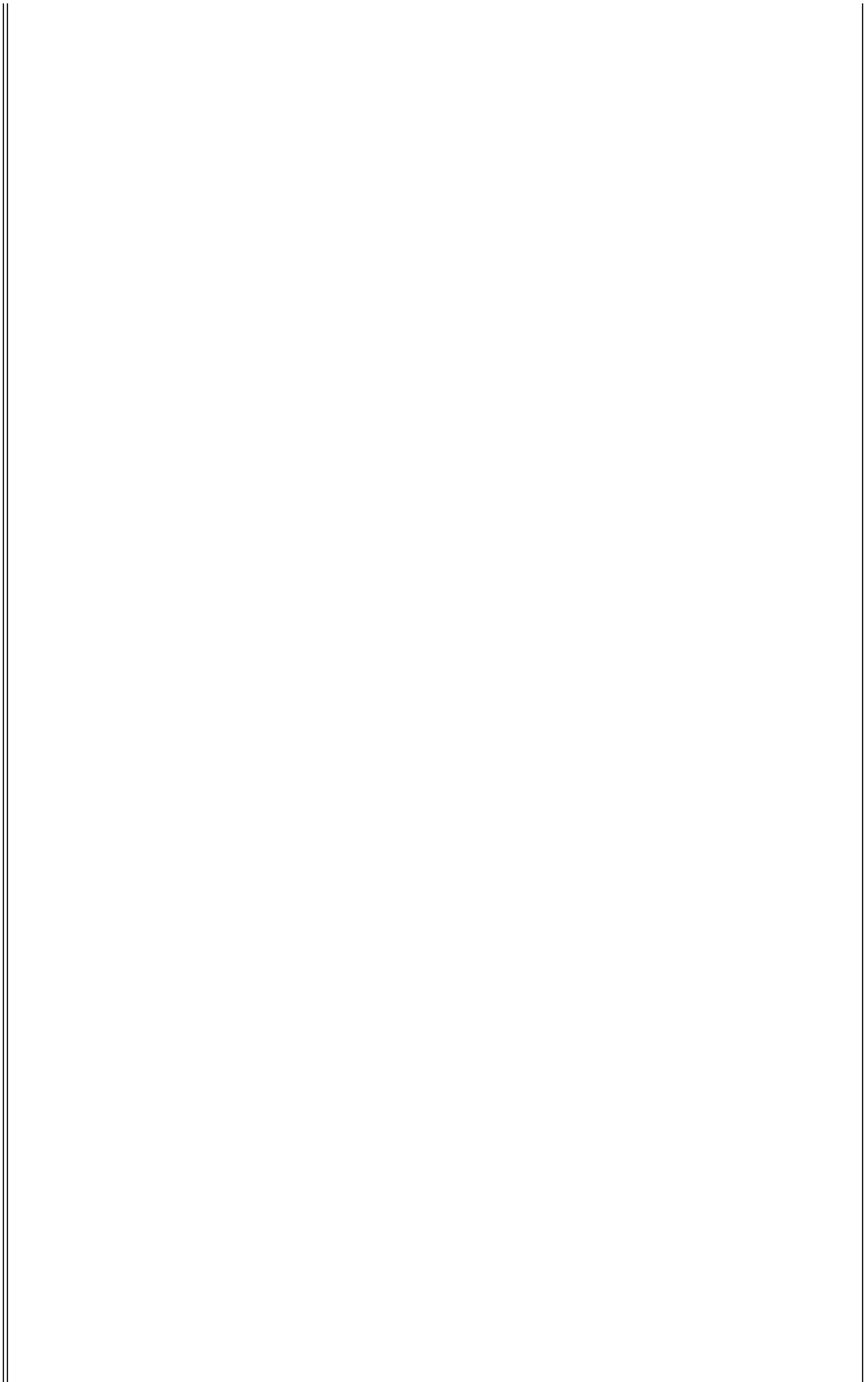
HPSOR\HHV DJHQWV DQG UHSUHVHQFWDWLQYDHWIZGNSDW  
VXEMHFWPDWWHU RIDVQKHZVIGQHV LQDQWDRP\FKHVQJQW  
LQ VWUXFWXUHDV VHW IRUWK LQ WKWHL6HQFWYLRQ\WXWW

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QXPEHUV MRE WLWOHRU SRVLWLRQ GDWHV RIVHUYLI  
WHUPLQDWLRQ FDEOH-ð •





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