



Important Instructions for Completing This Form

www.schwab.com.au | 1300 781 132 (Australian Support) | +1-415-667-8400 (United States Support)

The form you requested follows this page. **Please complete the form in English.**

Follow these easy steps to complete your form:

1. Scroll down and type the requested information in the corresponding field.

Name (First) John

- You can move among the fields by using your mouse or the “Tab” key.
- If you’d like to clear all the fields you’ve completed, click the **CLEAR** button.

2. When you’ve completed the form, click the **PRINT** button.

3. When your form is completed and signed, please submit it using one of the options below:

- **Mail the form to one of the following addresses.**

Standard Mail:

Charles Schwab Australia
Unit 5/4 Skyline Place
Frenchs Forest NSW 2086

International Mail/Overnight Delivery:

Attn: International Account Solutions
Charles Schwab & Co., Inc.
1945 Northwestern Drive
El Paso, TX 79912-1108
USA

- **Fax the form to +61(2)9972-7713.**
- **Scan and attach the form to a secure message on our website.**

If you are returning this form using a secure message, follow the steps below:

1. Go to www.schwab.com.au and log in to your account.
2. Click the **Message Center** link (under **Service**), and then click the **Compose New Message** link.
3. Upload your form as an attachment by clicking the **Add File** button.
4. When your message is complete, click **Send**.

Be sure to enclose any accompanying materials with your form (such as a cheque for an initial deposit to open a new account). Should you have any questions or need help, please call us at one of the above telephone numbers.

Charles Schwab Australia Pty Limited
Unit 5/4 Skyline Place
Frenchs Forest NSW 2086
ABN: 11 085 258 822 AFSL: 246743

©2018 Charles Schwab & Co., Inc. All rights reserved. Member SIPC.
CC1619363 (0917-7VHJ) ELC26619AU-01 (01/18)
00205071



Letter of Explanation Individual Account Holder

www.schwab.com.au
 1300 781 132
 (Australian Support)
 +1-415-667-8400
 (U.S. Support)

Note: Each account holder with (A) a U.S. address or only a current U.S. phone number; (B) an address outside the country of permanent residence; (C) Missing Foreign Tax Identification Number (FTIN); or (D) a U.S. place of birth must complete, sign, and date a separate Letter of Explanation. Please complete all sections (1–4) in English.

1 Account Holder Information

Name of Account Holder *(Please print.)*

Account Number(s)

Name(s) *(Please print names of all account holders associated with these accounts.)*

2 Purpose of Letter

EACH account holder must include the following required documentation:

- A reasonable explanation supporting the claim of foreign status in Section 3.
- Documentary evidence that does not contain a U.S. address, such as a foreign passport or government-issued ID.

Check all that apply:

- A. The use of a U.S. address or a U.S. phone number
 This form should be used by non-U.S. residents to explain why their Schwab accounts have:
 (1) a U.S. address used as their mailing, legal, business, or alternate address; (2) a U.S. mailing address used to receive correspondence from Schwab (for example, account statements and trade confirmations); (3) a U.S. mailing, legal, business, or alternate address used in any other context with their account; or (4) only a current U.S. phone number. A copy of a valid foreign passport or government ID is required.
- B. The use of an address outside the country of permanent residence
 This form should be used by non-U.S. residents claiming treaty benefits in one foreign country, but with a mailing address or permanent residence address in a different foreign country **and/or** with standing instructions to pay amounts from the account to an account or an address outside of the treaty country. For this purpose, a foreign mailing address is any mailing address outside the account holder's resident country used for correspondence from Schwab (for example, account statements, trade confirmations, etc.).
 A copy of a valid foreign passport or government ID is required.
- C. Missing Foreign Tax Identification Number (FTIN)
 This form should be used by foreign persons (i.e. non-US citizens and/or non-U.S. residents) to explain why they did not provide an FTIN on the W-8 form. The IRS requires a valid Foreign Tax Identification Number (FTIN) or if you do not have an FTIN, a letter explaining why an FTIN was not provided on the W-8 form. If you are not required to have an FTIN, please provide a statement that you are not legally required to obtain an FTIN in your jurisdiction. If your country issues FTINs to all residents and you don't have an FTIN, please provide further explanation as to why an FTIN was not provided on the W-8 form.
- D. U.S. place of birth
 In order to satisfy the IRS W-8 documentary requirement, please provide a copy of the account holder's Certificate of Loss of Nationality of the United States, or an explanation of the account holder's renunciation of U.S. citizenship, or the reason the account holder did not obtain U.S. citizenship at birth. A copy of a valid foreign passport or government ID is required.

For Charles Schwab Use Only:

Account Number(s) _____

Branch Office _____

Charles Schwab Australia Pty Limited
 Unit 5/4 Skyline Place, Frenchs Forest NSW 2086
 ABN: 11 085 258 822 AFSL: 246743

©2018 Charles Schwab & Co., Inc. All rights reserved. Member SIPC.
 iGraphix (0418-8MU3) APP25661AU-02 (04/18)



3

Explanation

Please explain and provide the following as applicable.

A. Why is the above-mentioned address(es) or phone number(s) associated with the account holder, and what is the purpose of this U.S. address(es) or the current U.S. phone number(s)?

[Empty text box for answer A]

B. To whom does the address(es) or phone number(s) belong?

[Empty text box for answer B]

C. How does the account holder obtain mail or messages from the above-mentioned address(es) or phone number(s)?

[Empty text box for answer C]

D. How often does the account holder collect mail or messages from the above-mentioned address(es) or phone number(s)?

[Empty text box for answer D]

E. Why is the mailing address or permanent residence address in a different foreign country from where the account holder is claiming treaty benefits? To whom does the address belong?

[Empty text box for answer E]

F. Why are there standing instructions to pay amounts from the account to an address or an account outside the treaty country? Who is the account owner and why do they have this account?

[Empty text box for answer F]

G. Please explain why a Foreign Tax Identification Number (FTIN) was not provided on the W-8 form. If you are not required to have an FTIN, please provide a statement that you are not legally required to obtain an FTIN in your jurisdiction. If your country issues FTINs to all residents and you don't have an FTIN, please provide further explanation as to why an FTIN was not provided on the W-8 form. **DO NOT WRITE "NOT APPLICABLE"**.

[Empty text box for answer G]

H. What were the circumstances for renunciation of U.S. citizenship, or what was the reason that U.S. citizenship was not obtained at birth?

[Empty text box for answer H]

4

Signature

Note: Each account holder must complete, sign, and date a separate Letter of Explanation.

If you are signing as an agent on behalf of an individual account holder, complete the information on the Role or Capacity line provided below and provide a copy of the Power of Attorney authorizing you to act as an agent if it has not been previously provided.

SIGN HERE X

Please sign and date using blue or black ink.

Account Holder or Authorized Individual Signature Date (mm/dd/yyyy)

Name (Please print.) Role or Capacity (Please print.)

