



Summary of Agreement for Schwab One® Australia Account Application

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Please read carefully the [Schwab One Australia Account Agreement](#), the [Application Agreement](#), and the [Account Agreement Amendment](#). Together these documents are referred to as the "Account Agreement" and will govern Schwab's brokerage account relationship with you.

By pen signing this contract, you:

- Affirm that you have received and read the Account Agreement and understand that it is a legally binding agreement the equivalent of a written contract.
- Acknowledge that you are authorised to provide the personal details contained in the application.
- Acknowledge that that as part of the identity verification process Schwab will provide your personal details to be matched against the issuer of the Official Record holder via third party systems.
- Acknowledge that by signing at the end of this Account Setup process, that Schwab will provide your personal details to be matched against the issuer of the Office Record holder via third party systems and that you consent to your documents being verified with the issuer of the official record holder.
- Indicate that you understand there are fees associated with establishing, maintaining, engaging in transactions and transferring assets out of this Account. Unless you have declined the margin feature, you acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others.
- Acknowledge that the securities products purchased or sold in a transaction with Schwab (i) are not insured by the Federal Deposit Insurance Corporation (FDIC), (ii) are not deposits or other obligations of Schwab and are not guaranteed by Schwab Bank, and (iii) are subject to investment risks, including possible loss of the principal invested.
- Acknowledge receipt of [Charles Schwab Australia Privacy Policy](#).
- Acknowledge receipt of the [Charles Schwab Pricing Guide for Individual Investors, How We Compensate Our Investment Professionals](#), the [Charles Schwab Australia Financial Services Guide](#), the [Charles Schwab Australia Options Product Disclosure Statement](#), and the [Charles Schwab Margin Lending Facility Product Disclosure Statement](#).
- Understand that by signing at the end of this Account Setup process, you will be bound to the Account Agreement the same as if you had signed a paper copy with an ink pen.
- Acknowledge that your Account Agreement with Schwab contains a pre-dispute arbitration clause contained in Section 24, Page 57 of the Schwab One Brokerage Agreement.
- Consent to having the free credit balances in your Schwab One® Australia Account included in the Cash Features Program, as described in the [Cash Features Disclosure Statement](#).

- Understand that the Cash Features Program is a service that permits the uninvested cash or free credit balance in your Schwab One® Australia Account to earn income while you decide how those funds should be invested longer-term.
- Understand that the terms and conditions of the Cash Features Program and each Cash Feature are set forth in the [Cash Features Disclosure Statement](#).
- Understand that you may select either the Schwab U.S. Dollar Liquid Assets Fund (“Fund”) or the taxable Schwab One® Interest feature. If you do not select a feature or if the Fund is not available in your jurisdiction, you understand that the taxable Schwab One Interest feature will be automatically included on your account.
- Understand that you may contact Schwab to request that your cash feature be changed to another cash feature for which you are eligible.
- Acknowledge receipt of the [Cash Features Disclosure Statement](#) and Cash Features Program General Terms and Conditions. You understand that the Cash Features Program and the individual products are governed by the Schwab One Account Agreement and acknowledge that additional information is available within the Cash Features Disclosure Statement for Individual Investors. You understand and agree that Schwab may upon 30 days’ advance written notice (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of a product currently available through the Cash Features Program; or (3) move your free credit balances from one product to another product available under the Cash Features Program.

I am signing the contract, which includes a mandatory pre-dispute arbitration clause.



Pen Signature

Print Name

Pen Date (mm/dd/yyyy)

Account Number(s)

Charles Schwab Australia Pty Limited
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