

Designation _____

Nr _____

APPLICATION TO OPEN AN ACCOUNT FOR PRIVATE INDIVIDUALS

The person identified below shall be designated in this document by the term "**Client**".

The Client hereby requests the opening of a personal custody account for assets and securities with Cité Gestion S.A. (hereinafter "**Cité Gestion**", or the "**Bank**").

This application is subject to the final approval by Cité Gestion, as per the Banks' internal guidelines.

CLIENT'S DETAILS

First Name(s) / Middle name.....

Surname(s)

Place and Date of birth

Nationality-ies (if multiple)

Actual address of domicile

(street, city, country)

.....

IDENTIFICATION OF THE BENEFICIAL OWNER(S)

The contracting partner(s) hereby declare(s) that the beneficial owner(s) of the assets deposited under the abovementioned relationship are as follows.

The Client is the sole beneficial owner.

The beneficial owner(s) are not identical with the Client : please complete the appropriate additional form.

It is a criminal offence to deliberately and/or knowingly provide false information on this form (Forgery, for which Art. 251 Swiss Criminal Code provides imprisonment for up to 5 years or a fine).

REFERENCE CURRENCY

The account statements shall be in the following currency _____ (by default, in CHF).

The securities income shall be processed in the following currency (by default, in the reference currency):

Reference currency (see above)

The currency of each relevant security

INFORMATION FOR TAX PURPOSES

Jurisdiction(s) of residence for tax purposes (please list each one separately) :

- Same as the actual address of domicile (above)
- Other tax residence (please specify)

Tax Identification Number (TIN)¹

If **no TIN** is available, please mention the reason below:

- The country does not provide a TIN
- Other reason (please explain)

Special tax status (if applicable)

Where an agreement to exchange information has been entered into between Switzerland and the Client's country of tax residence, information concerning the account will be reported to the Swiss tax authorities and exchanged with the tax authorities of the Client's (or beneficial owner if different) country of tax residence. **The list of countries with such agreement with Switzerland, the list of the exchanged data and the list of the concerned persons may be found on Cité Gestion's website (www.cite-gestion.com/en/useful-links).**

The Client hereby undertakes to inform Cité Gestion, voluntarily and within thirty days, of any and all changes pertaining to the details contained in this Form, particularly changes in domicile, nationality or any change in his/her tax situation. The Client undertakes to provide Cité Gestion with the information required to confirm the jurisdiction of residence for tax purposes.

TAX DOCUMENTS

TAX DOMICILE IN SWITZERLAND

- Lump-sum taxation Ordinary tax regime

Annual tax statement.

Forms for tax-refund claims : refunds of withholding taxes on securities income deriving from countries with which Switzerland has double-taxation agreements, provided that the refunds exceed the minimum annual amounts required. The Client may return the forms duly signed to Cité Gestion for the latter to seek the refund of the withholding tax (directly and in the Client's name). The Client authorises Cité Gestion to communicate to tax authorities and to a third party in charge of the refund any information deemed necessary to complete this process. **For this purpose, the Client releases Cité Gestion from professional secrecy.**

Forms for tax-refund claim related to Swiss tax withheld on the income from Swiss securities, **if the Client is an international civil servant based in Switzerland.**

¹For more details, please see: (www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.%347759).

TAX DOMICILE OUTSIDE SWITZERLAND

Special tax status if applicable: _____

Statement tax statements (see the available country-specific forms: www.cite-gestion.com/en/useful-links)

Forms for tax-refund claims of Swiss tax withheld on Swiss securities income (provided that the minimum annual amounts is reached) **and Forms for tax-refund claims of foreign tax withheld** on foreign securities income (provided that certain tax treaties are applicable). Cité Gestion reserves the right to reject jurisdictions for various reasons (such as administrative complexities, excessive implementation costs, etc.).

These forms are produced only if the foreseeable reimbursements reach the minimum annual requirement and if the securities concerned are held through a custodian in the country of issue. Cité Gestion reserves the right to refuse jurisdictions for various reasons (administrative complexity, high technical cost, etc.). On the basis of these forms, it is up to the Client to take the necessary steps with the relevant tax authorities.

SENDING: Tax documents shall be sent as per the general instructions for correspondence, unless otherwise instructed by the Client.

INTERNATIONAL TAX TREATIES: Unless otherwise instructed by the Client, or legal restrictions, Cité Gestion shall apply to the Client the benefits of the provisions of the relevant international tax treaties between Switzerland and the Client's country of tax residence.

PERSONAL DATA: In some countries, the transmission of data to tax authorities may be done by a third party (such as a sub-depository) that may have access to personal data (such as names, address, account statements) and to other data required by the authorities. Any tax-refund claims may lead to the request of supplementary information from the tax authorities.

LIMITS : As a general rule, only one claim for the refund of Swiss withholding tax may be submitted per taxpayer per year (art. 64, para. 2 of the Ordinance on Withholding Tax), for his/her total income from Swiss sources. It is the Client's responsibility to voluntarily provide Cité Gestion with such documents from other banking establishments as are required for the full refund of booked tax withheld.

CLIENT'S OBLIGATIONS : The Client hereby undertakes to provide Cité Gestion with any and all records and information that it may require to carry out the above instructions in good time, and, in particular, to inform it of any changes which may alter his/her status regarding applicable tax law.

LIABILITY: This mandate is governed by the Articles 394 and following of the Swiss Federal Code of Obligations. Cité Gestion may not be held liable for non-performance of its obligations resulting from the Client's failure to provide it with correct information at all times nor shall it be responsible for the use of the aforementioned tax documents.

FEES: Cité Gestion may withdraw for the Client's assets the applicable fees. The applicable fees are available at all time, upon request.

COMMUNICATION

The Client wishes to communicate with Cité Gestion using the following means of communication and accepts that Cité Gestion in turn uses the same means to contact him/her :

phone / fax Number :

e-mail (non-encrypted) Address :

... or any other means of electronic communication (WhatsApp, etc.) or new phone numbers / email address as per the Client's contact details given to his/her relationship manager at any point in time.

The Client who wishes to use electronic means of communication **assumes the risks and consequences that may result from this**. In particular, neither the identity of the Client and of Cité Gestion, nor the content of the exchanges can be kept secret; the flow of data, whether coded or not, may allow third parties to infer the existence of a business relationship between the Client and Cité Gestion. The use of electronic means of communication by the Client implies that Cité Gestion is authorized to respond to him by these same means. Cité Gestion reserves the right to verify or have confirmed any unsecured electronic communication as well as the identity of its interlocutor by other means. **Cité Gestion shall not be held liable if it refuses to execute an order if the identity was not sufficiently established.**

CORRESPONDENCE & REPORTING TO CLIENTS

Frequency of information sent to the Client:

Monthly Quarterly Annually

Format of information sent to the Client:

Paper format to the Client's mailing address (see above)

Paper format to a third party at the following mailing address:

Full Name

Mailing address

.....

Holdmail : all correspondence is held by the Bank at the Client's disposal.

SECURED ELECTRONICAL ACCESS

The Client accesses to the MyCGE account either through a dedicated website (hereinafter the "**Site**") or through a mobile application (hereinafter the "**App**"). For the access to the App, the End User Licence Agreement (hereinafter "EULA" – please refer to www.cite-gestion.com/en/useful-links - EULA) must be confirmed by the Client. MyCGE includes access to the account and consultation of the correspondence.

Any document transmitted electronically shall be deemed to be an original document having the same legal effect as if sent by normal mail. Documents sent electronically shall be deemed to have been delivered to the Client once they are placed in the Client's online mailbox. Any documents sent shall generally be stored in the online mailbox for a period of two years. At the end of any such two-year period, any documents that have not been read by the Client may be reissued upon request within the legal time limit, subject to applicable charges.

The Client shall receive personal identification means that ensures a secured access to electronic services, such as a personal identification number ("**PIN**") with an identification card or any other identification mean that Cité Gestion shall think appropriate according to the technology in use. The Client must then change the PIN immediately upon receipt. Once such codes have been changed, they will not be known to Cité Gestion.

The Client undertakes to keep the PIN and any other identification means private and strictly confidential and to take appropriate steps to ensure that they are not disclosed to unauthorized persons. **Cité Gestion shall be entitled to consider any person who completes the authentication procedure by means of the said identification means and thus gains access to e-communication services, to be the Client.** Cité Gestion shall not be liable for any loss or damage that may be suffered due to the disclosure or the transmission of the said identification means to third parties or to the theft or misuse thereof by third parties. **The Client shall immediately inform Cité Gestion in the event of the loss, disclosure or theft of their codes, identification means or authentication device such as electronic ID card, etc.**

OUTSOURCING : Cité Gestion uses technology and services of third party service providers; in particular, the Site and the App are made available to Cité Gestion by dedicated external service providers. The Client acknowledges and agrees that **data sent through the App are processed by a third party provider, acting as service provider to Cité Gestion, based upon an outsourcing agreement.**

RIKS ASSOCIATED WITH INTERNET USE / RESTRICTION OF CITÉ GESTION'S LIABILITY: The services above are provided via Internet, that is a public network over which Cité Gestion has no control. Connecting to the Internet involves the risk of inadvertently downloading viruses and cookies, or enabling third parties to surreptitiously access the Client's computer and the data contained therein. As a result of such access, third parties may also infer the existence of a banking relationship with Cité Gestion. The exchanged data via Internet may transit outside of Switzerland, even if the Client and Cité Gestion are based in Switzerland. **In such event, local laws and regulations may apply, and it may be possible for local authorities to access the IT systems of the Client and the data contained therein.** Some services may not be available (temporarily or definitively) depending on the residence or domicile of the Client. If it is the case, Cité Gestion shall not be liable.

Cité Gestion shall not accept any liability for any loss or damage that may be suffered by the Client due to transmission errors or delays, network failures or overloads, malfunctions (including bugs and viruses), Internet access being blocked by malicious or fraudulent acts of a third party, failings on the part of Internet service providers, software defects, or IT system defects.

U.S. STATUS FOR TAX REGULATION PURPOSES (“US PERSON” / “NON-US PERSON”)

Is the Client a United States citizen? Yes* No**

* Simple or multiple nationality, including associated territories such as Porto Rico or U.S. Virgin Islands.

** If the Client has abandoned the U.S. citizenship, provide certificate of loss of nationality. If the Client was born in the United States but is not a U.S. citizen, provide the relevant documentation to confirm the non-U.S. person status.

Is the Client a “green card” holder (irrespective of expiry date)? Yes* No**

* Residence permit of “U.S. Resident Alien” type delivered by the Citizenship and Immigration Service.

** If the Client has formally surrendered his green card, provide a copy of form “I-407” Abandonment of Lawful Permanent Resident Status.

Does the Client satisfy the “substantial physical presence test”? Yes* No**

* The Client shall be treated as U.S. tax resident for the current year if the Client has lived in the USA for at least 31 days in the current year and a total of at least 183 days in the current year and in the two preceding years, determined by the sum of:

- ✓ the total number of all days in the U.S. during the current year **and**
- ✓ the 1/3 of the total number of days in the U.S. during the first preceding year **and**
- ✓ the 1/6 of the total number of days in the U.S. during the second preceding year.

** If the Client claims an exemption to the “substantial physical presence test”, provide the necessary explanations and documentation (e.g. student visa, artist visa, etc.).

Does the Client have other “U.S. indicia” as expressed below?

US residence / mailing address:	<input type="checkbox"/> Yes ¹	<input type="checkbox"/> No
US telephone number:	<input type="checkbox"/> Yes ¹	<input type="checkbox"/> No
Standing instructions to transfer funds to an account in the U.S.:	<input type="checkbox"/> Yes ¹	<input type="checkbox"/> No
Signatory authority granted to a person in the U.S.:	<input type="checkbox"/> Yes ¹	<input type="checkbox"/> No

(¹ if YES: complete an IRS W8Ben form if the Client is not a US taxpayer, or an IRS W9 form)

CLAIM OF U.S. TAX TREATY BENEFIT (FOR NON-US PERSONS ONLY)

Yes – the Client hereby claims the benefits of the applicable Income Tax Treaty between the US and the Client’s country of residence. By checking this box, **the Client certifies meeting all provisions** necessary to claim a reduced rate of withholding tax, including the relevant “limitation on benefits” provision, if any, on all assets and all income to which this form relates under the applicable Income Tax Treaty between the United States and the Client’s abovementioned country of residence. **This form shall be renewed every three years and/or each time the Client changes his country of residence.**

It is the Client's sole responsibility to file U.S. tax returns and to make all other applicable filings required under any applicable law to properly disclose the account relationship with Cité Gestion.

DISCLOSURE TO U.S. AUTHORITIES AND U.S. CUSTODIAN: Cité Gestion is bound by the Qualified Intermediary Agreement ("**QI Agreement**") and the Foreign Financial Intermediary Agreement ("**FFI Agreement**"), entered into with the IRS. Cité Gestion shall further abide by the Agreement between the United States and Switzerland for Cooperation to Facilitate the Implementation of FATCA (the "**Swiss IGA**"). If required to do so by the applicable regulation, Cité Gestion may disclose and/or forward the Client's or the beneficial owner's personal or financial data to the Swiss or U.S. tax authorities, in particular if the Client (or the account) holds securities from issuers based in an U.S. jurisdiction or from issuers with revenues from the U.S..

Information provided in this section is not protected by Swiss law or by any law that would provide an equivalent level of data protection. Cité Gestion (and by extension its partners, its directors, its administrators, its employees, its U.S. custodian and the Swiss government) is discharged from its obligation to preserve banking secrecy and from any kind of confidentiality obligation. Cité Gestion shall bear no responsibility whatsoever for possible consequences that may result from the disclosure of any information to U.S. securities custodian(s) and to the IRS (or other U.S. government department). **The Client waives Cité Gestion from any liability and shall indemnify Cité Gestion against any commitment or any claim arising from the disclosure.**

If Cité Gestion considers the Client as an U.S. person because, notwithstanding any certification in this form, the Client is / has been / has become a U.S. person under U.S. tax principles, the Client shall be required to provide a valid IRS Form W-9. If Cité Gestion does not receive this document, the consequences will be as follows:

- ✓ Cité Gestion will Apply U.S. Backup Withholding Tax or FATCA Withholding Tax (as defined) to revenues credited to the Clients account(s) ;
- ✓ Cité Gestion will treat the Client's account as a "non-consenting U.S. account" and report certain aggregate information about the account to the IRS. The Client becomes a "recalcitrant accountholder" if he does not consent to the transmission of information. Recalcitrant accountholders are subject to U.S. withholding tax at a rate of 30% (or the then applicable rate) on all account's income.

Finally, Cité Gestion will cease to invest in U.S. investments for the Client and for the account and Cité Gestion may terminate the relationship without notice.

In full knowledge of the penalties of perjury laid down by US tax law, The Client hereby certifies that:

- ✓ All information given in this statement are accurate and complete ;
- ✓ The Client is acting on his own behalf and not for another person (as an intermediary, agent or nominee). **The Client is the beneficial owner** (unique or jointly) (as defined by the US tax rules) of the assets and income paid to the account mentioned on page 1;
- ✓ The incomes to be credited to the Client's account with Cité Gestion are not effectively connected with the conduct of business in the United States or connected but not subject to tax under an applicable income tax treaty;

✓ If an event results in a change of status of the Client from a non-US Person to a U.S. Person (as defined by the US tax rules), the Client undertakes to notify (in writing) Cité Gestion without delay **but not later than thirty (30) days after the change of status.**

ASSETS WITHOUT CONTACT

When Cité Gestion is unable to contact the Client or his/her/it authorised agent, Cité Gestion shall treat the Client's assets as « assets without contact ». Assets without contact shall continue to be administered in the best interests of the Client. If contact with the Client cannot be restored, **Cité Gestion shall provide the Client's name (or the name of the ultimate beneficial owner of the assets) to the Swiss Central Claim Office**, under the responsibility of the Swiss Banking Ombudsman. Anyone who credibly claims to be a customer or a heir of a deceased or missing customer, or a representative of such can ask the Central Claims Office to make inquiries into dormant assets. Cité Gestion shall assist the Central Claim Office in establish the claimant's identity and his/her right to receive information. The Client is responsible to take all appropriate measures to prevent the loss of contact, namely by informing timely to Cité Gestion of any change of address, phone number, email, etc. **Person to be contacted in case the Client cannot be reached by any means (optional):**

Full Name
Address
Phone (if applicable)
E-mail (if applicable)

RIGHT OF LIEN

Irrespective of their nature, all present and future assets of the client deposited with Cité Gestion are subject to a general lien in favour of the Cité Gestion. Details of this right of lien are set out in the General Terms and Conditions, accepted by the Client on signing the present form.

GENERAL TERMS AND CONDITIONS

In addition to the provisions of this account opening form, the General Terms and Conditions of Cité Gestion shall apply and govern all business relationships between the parties. **By signing, the Client acknowledges having received, read and accepted the General Terms and Conditions with the annexes, in particular de Swiss Bankers Association brochure "Risks Involved in Trading Financial Instruments" and the Information on Dormant Accounts in Swiss Banks (also available www.cite-gestion.com/en/useful-links).**

Date

Signature
