



Summary of Agreements for Schwab One International® Account Application

www.international.schwab.com | 1-877-686-1937 (Inside the U.S.) | +1-415-667-8400 (Outside the U.S.)

Please read carefully the [Schwab One® Account Agreement](#), the [Application Agreement](#), and the [Account Agreement Amendments](#). Together, these documents are referred to as the “Account Agreement” and will govern Schwab’s brokerage account relationship with you.

By signing this contract, you:

- Affirm that, you have received and read the Account Agreement and understand that it is a legally binding agreement that is the equivalent of a written contract.
- Acknowledge that, you are authorized to provide the personal details contained in the application.
- Acknowledge that, as part of the identity verification process, Schwab will provide your personal details to be matched against those provided by the Official Record holder via third-party systems.
- Acknowledge that, by signing at the end of this Account Setup process, you understand that Schwab will provide your personal details to be matched against the copy from the Official 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 in, and transferring assets out of this Account.
- 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 the [Schwab Privacy Policy](#).
- Acknowledge receipt of the [Charles Schwab Pricing Guide for Individual Investors](#), [How We Compensate Our Investment Professionals](#), and the [Charles Schwab & Co., Inc. Product Disclosure Statement: Margin Lending Facility](#) if you wish to add margin trading to your account.
- Understand that, by signing at the end of this Account Setup process, you will be bound by the Account Agreement, the same as if you had signed a paper copy with a black or blue ink pen.
- Acknowledge that, your Account Agreement with Schwab contains a pre-dispute arbitration clause in Section 26, page 38, of the [Schwab One Account Agreement](#).
- Consent to having the free credit balances in your Schwab One 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 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 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; and (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.

[Please submit the complete document after signing.]

[Accounts cannot be funded until all documentation is received and approved.]



Signature

Print Name (Full legal name as evident on your identification)

Signature Date (mm/dd/yyyy)

Account Number(s) (If not known, leave it blank)