

# Guide to the Securities Account of Zurich Financial Services Ltd

The contract between **Zurich Financial Services Ltd** and the account holder (consisting of the Account application and the Regulations for the Safe Custody of Registered shares of Zurich Financial Services Ltd) shall in all cases take precedence over the information provided in this guide.

## Opening an individual securities account

- Please send the fully completed and duly signed **Account application** form and **proof of identity** by post to the address specified in the header. We reserve the right to obtain and ask for further information and details to the extent that this is necessary for the proper management of the individual securities account.

## Proof of identity

- **Natural persons whose place of residence is in Switzerland** are asked to submit a certified copy of their official proof of identity. The applicant can obtain a certified copy by presenting his official proof of identity at the counter of any Swiss post office (at a cost).
- **Natural persons whose place of residence is not in Switzerland** are asked to submit a certified copy of official proof of identity. Its authenticity can be certified by a recognised public institution or person (solicitor, post office employee, police officer, councillor, magistrate or member of a local authority) who usually issues such certifications.
- **Legal entities and partnerships** are asked submit an **extract from the Register of Commerce** or an equivalent proof of identity that must not be older than one year as well as a list of the attorneys-in-fact for the individual securities account, the type of power of attorney of each person and each attorneys-in-fact's personal signature. The persons opening the individual securities account must enclose a **certified copy of their official proof of identity**.

## Confirmation notice

- As soon as your application to open an individual securities account has been validated and accepted, you will receive a notice with your personal account number to confirm that your individual securities account has been opened.

## Crediting registered shares from a securities account with a bank

- Your individual securities account with Zurich Financial Services Ltd must have been opened. Instruct your bank to transfer the registered shares held to date by your bank to your individual securities account. You can do this by submitting the **Credit order** form to your bank.
- As soon as the registered shares have been credited to your individual securities account, you will receive a **Credit advice note** from the company.

## Crediting certificated registered shares (certificates)

- You must have opened your individual securities account with the company before you send in your certificate.
- Send the **blank endorsed certificate** by registered mail to the address specified at the bottom of page 2. There is a charge for the mediatisation of certificated registered shares (certificates).
- As soon as the registered shares have been deposited in your individual securities account, you will receive a **Credit advice note** from the company.

## Purchasing registered shares of Zurich Financial Services Ltd

- The company does not accept orders for the purchase of registered shares. Please direct any orders for the purchase of registered shares to your bank.
- Instruct your bank to transfer your registered shares entered in the share register to your individual securities account. You can do this by submitting the **Credit order** form to your bank.
- As soon as the **registered shares** have been credited to your individual securities account, you will receive a **Credit advice note** from the company.

## Selling registered shares of Zurich Financial Services Ltd

- Send the fully completed and duly signed **Sales order** to the address specified at the bottom of page 2 by post or fax.
- The company will debit your individual securities account and ensure that any instruction of sale sent to it **by no later than 9:30 a.m. or by no later than 2:30 p.m.** is processed within the next trading hour on the SIX Swiss Exchange.
- The net proceeds will be paid to the bank or post account specified by you within 3 days on the correct value date.
- After your individual securities account has been debited and the stock market sale has been effected, you will receive a **Sales advice note**.

## Debiting and transferring of registered shares of Zurich Financial Services Ltd

- Send the fully completed and duly signed **Debit order** form by post **or** fax to the address specified at the bottom of the page.
- Registered shares may only be transferred to a bank or transfer bank that participates in the SIX SIS giro system. Please liaise with your bank.
- Once the registered shares have been withdrawn from your individual securities account, you will receive a **Debit advice note**.

## Expenses and fees

### Safe custody and account maintenance

Account maintenance	free of charge
Safe custody in the individual securities account	free of charge
Credit to in the individual securities account	free of charge
Debit from the individual securities account	free of charge
(*) Mediatiation and credit of certificated registered shares (certificates)	CHF 80.-
Annual account statement	free of charge
Notice of dividend	free of charge

## Sale on the stock market

(*) Stamp duties	0.075% of the sales price
(*) Stock market tax	0.01% of the sales price
(*) Broker's fees (minimum fee per sale CHF 40.- !)	0.4% on sales prices of up to 0.5 million 0.3% on sales prices over 0.5 million
(*) Flat handling fee	CHF 27.-

(\*) these costs are to be borne by the account holder.

## Documents and forms

All of the aforementioned documents and forms can be obtained from the address specified at the bottom of the page or down-loaded from the investor relations page at [www.zurich.com](http://www.zurich.com) or from the client documents page at [www.six-sag.com](http://www.six-sag.com)

Please refer to the Regulations for the Safe Custody of Registered Shares of Zurich Financial Services Ltd for further information.