

6PDOO %XVLQHVV %DQNUXSWF\ 5HOLHI

,Q)HEUXDU\ WKH 6PDOO %XVLQHVV 5HOLHI \$FW FUHDWHG
HIIHF ~~WKE&KDSWHU~~ KDSWHU FDVH DYDLODEOH IRU EXVLQHVVHV
EXVLQHVV GHEWV WRWDOLQJ ~~QROPRVHH WDKUFC~~ LQ UHVSQRV
&29,' FULVLV DV SDUW RI WKH &DUHV \$FW &RQJUHVV LQFUHD
9 EDQNUXSWF\ UHOLHI DYDLODEOH WR EXVLQHVVHV DQG LQGL
+RZHYHU WKRVH GHEW OLPLWV DUH VHW WR H[SLUH F
6XE&KDSWHU 9 HOLJLELOLW\ EDFN WR LWV RULJLQDO

2Q)HEUXDU\ 6HQDWRUV 'XUELQ *UDV ~~WQNLQV WFG XFIQ~~
([WHQVLRQ \$FW ELSDUWLVDQ OHJLVODWLRQ WKDW LI SDVVH
6XE&KDSWHU 9 GHEW OLPLW DQG DOVR H[WHQG RWKH

x \$PHQG WKH GHILQLWLRQ RI LQFRPH IRU &KDSWHU ~~UHO DWDHGG~~
UHOLHI SD\PHQWV IURP ~~PLQFRPH PRUSKHUSRMB~~ VDR ILOLQJ EDQNU

x &ODULI\ WKDW WKH FDOFXODWLRQ RI GLVSRVDEOH LQFRPH
SODQ GRHV QRW ~~LQFOOXGHG&29,~~ OLHI SD\PHQWV

x 3HUPLW LQGLYLGXDOV DQG IDPLOLHV LQ &KDSWHU WR VI
FRQILUPHG EHIRUH WKH GDWH RI HQDFWPHQW RI WKLV H[W
PDWHULDO ILQDQFLDO KDUGVKLS GXH WR WKH FRURQDYLU

,Q DGGLWLRQ WKH ELOO ZRXOG H[WHQG XQWLO 0DUFK
UHOLHI SURYLVLQRV WKDW ZHUH LQFOXGHG LQ WKH 'HFHPEHU
DUH VHW WR H[SLUH LQ 'HFHPEHU 7KXVH SURYLVLQRV GR

x 3URYLGH WKDW IHGHUO &29,' UHOLHI SD\PHQWV WR LQGLY
DV SURSHUW\ RI WKH HVWDWH LQ EDQNUXSWF\ SURFHHGLQ

x (QVXUH WKDW IDPLOLHV LQ &KDSWHU EDQNUXSWF\ SODQ
KDYH PLVVHG WKUHH RU IHZHU PRUWJDJH SD\PHQWV EHFDX
D GLVFKDUJH IRU WKHLU RWKHU GHEWV WKRXJK WKH PRU
RZHG

x (QVXUH WKDW IDPLOLHV WKDW DUH RU ZHUH LQ EDQNUXSW
&\$5(6 \$FW PRUWJDJH IRUEHDUDQFH DQG HYLFWLRQ PRUDW

