

Your trade was executed by ICBC Standard Securities Inc. ("ICBCSSI") as your agent and as agent for our affiliate, ICBC Standard Bank Plc ("ICBCS") or one or more other ICBCSSI affiliates may have acted as agent, riskless principal or principal in connection with some or all of your transactions. Additional details are available upon request. ICBCS is a member of the London Stock Exchange, authorized by the Prudential Regulation Authority, and regulated by it and the UK Financial Conduct Authority. ICBCS is not a member of the Securities Investor Protection Corporation ("SIPC"), but ICBCSSI is a SIPC and Financial Industry Regulatory Authority ("FINRA") member.

This transaction has been executed pursuant to ICBCS' Terms of Business, a copy of which has previously been provided to you. Settlement shall occur on a DVP/RVP basis with your designated custodian or pursuant to other settlement instructions on file with us. ICBCSSI receives compensation from ICBCS, the details of which are available up on request.

**See next page for additional terms and conditions.**

## Standard Terms & Conditions- Fixed Income

On all transactions between you (the "Customer") and ICBC Standard Securities Inc. (ICBCSSI) as agent for ICBC Standard Bank Plc. (ICBCS), and, where applicable, any of its affiliates or local agents (collectively for these Terms and Conditions, "ICBC"), it is agreed that the following terms and conditions will apply:

1. This transaction is subject to:
  - (a) the provisions of any Terms of Business or any other agreement applicable to the particular transaction between Customer and ICBCS, the terms of which shall prevail over any conflicting terms contained in this confirmation, and
  - (b) the constitution, rules, regulations, customs and usages of the exchange or market, and its clearing houses, if any, where it was executed by ICBCS or its agents or affiliates, and, where applicable, to the provisions of the federal and state laws, rules and regulations including interpretations, governing transactions in securities, commodities and any related transactions in effect at the time of this transaction.
2. If ICBCSSI acted as "agent", we acted as your broker (or, if so indicated, as broker for another party named on the front side on this confirmation, or as broker for both you and the other named party) and not for its own account. Unless already disclosed on the front side of this confirmation, the name of the party from which the securities were purchased or sold, the time of execution of the transaction and any remuneration paid to another party in connection with this transaction are available upon request.
3. All purchases and sales of securities are conducted on a receipt versus payment/delivery versus payment (RVP/DVP) basis.
4. The responsibility for failure to cancel an existing open order rests with you. Any transaction that results from the execution of any orders that you have not instructed us to cancel, prior to execution, will be recorded in your account. Market orders are subject to immediate execution and are difficult to cancel. Any transaction that results from the execution of orders that have not been cancelled prior to execution shall be recorded in your account.
5. If payment or delivery is not received by ICBCS within the time specified by the relevant exchange or other applicable law, rules, or regulations, ICBCS may be obligated to cancel, sell out or buy in the subject securities, and the customer may be held liable for any loss incurred.
6. Should you default in respect of this or any other transaction with ICBCS, or should ICBCS for any reason deem it necessary for its protection, ICBCS may, in its sole discretion and without prior notice to you:
  - (a) Cancel or otherwise liquidate this and any other transaction (and you will be liable for any resulting loss, cost and expense);
  - (b) Set off any obligation to you against any of your obligations to ICBCS; or
  - (c) Realize upon any property securing any obligations of yours to ICBCS, and all proceeds of the above action(s) held or carried by or in the possession of ICBCS or any of its affiliates, shall be regarded as security for the full and complete performance of any and all obligations and the payment of any liabilities that you may have to ICBCS.
7. ICBCSSI is a corporate entity separate and distinct from its affiliates, and no activity or obligation of ICBCSSI is guaranteed by or required to be performed by any of its affiliates.
8. If this is a transaction in "when, as and if issued" or "when and if distributed" securities, including those involving accrual of interest, the actual terms will be forwarded to you when available upon issuance or delivery. Such transaction will be settled at such time and place, and the subject securities will be delivered in such manner as the applicable exchange or market rules or customs provide.
9. Investments in securities are not guaranteed by ICBCS or ICBCSSI and will fluctuate with changes in market conditions. When selling a security, you may receive more or less than your original investment.
10. The principal amount or commission described on the front side of this confirmation hereof may include a fee for special services rendered. Other charges may include commissions paid to ICBCS affiliates, local taxes, and exchange fees. For customers who choose to convert from the currency in which the security or payment thereon is denominated, information provided with respect to principal, interest, dividend, and/or yield is subject to fluctuation or applicable foreign currency exchange rates and costs. Further details are available upon request.
11. For debt securities, additional call features may affect yield. For asset-backed (including mortgage-backed) securities, which represent interests in or which is secured by a pool of receivables or other financial assets that are subject continuously to prepayment, the actual yield of the security may vary according to the rate at which the underlying receivables or other financial assets are prepaid. Other factors may also affect yield (including estimated yield, weighted average life and prepayment assumptions underlying yield). Zero coupon, compound interest and multiplier securities generally do not pay periodic interest or principal and may be callable unless held in registered form. Additional information on the factors discussed in this paragraph is available upon request.
12. ICBCSSI does not receive payment for order flow but does receive compensation from its affiliates, including ICBCS. Additional information regarding ICBCSSI's arrangements with affiliates is available upon request.
13. LEGENDS (As Applicable)
  - (a) This security may be subject to redemption (in whole or in part) prior to maturity and such redemption could affect yield. Further information is available upon request.
  - (b) This security may be callable below maturity value without notice by mail to holder unless registered.
  - (c) Actual yield on this security may vary depending upon prepayment experience.
  - (d) Interest on this security may be deferred and added to principal.
  - (e) This security is not rated by a nationally recognized rating agency unless otherwise noted. Any ratings that appear have been obtained from rating services that ICBCS believes to be reliable, but ICBCS or ICBCSSI cannot guarantee their accuracy.
14. This confirmation is conclusive proof of the terms and conditions of this transaction unless objected to in writing by you promptly, but in no case longer than 24 hours of transmission. Descriptive words in the title of any security are used for identification purposes only, and do not constitute representations.

**PLEASE REFER TO YOUR TERMS OF BUSINESS OR ANY OTHER AGREEMENT(S) APPLICABLE TO THIS TRANSACTION FOR A COMPLETE DISCUSSION OF THE TERMS AND CONDITIONS GOVERNING YOUR ACCOUNT. IF YOU HAVE ANY QUESTIONS REGARDING THIS CONFIRMATION, PLEASE E-MAIL US AT [WsaleOps-LondonConfirmations@icbcstandard.com](mailto:WsaleOps-LondonConfirmations@icbcstandard.com)**