

## INTERNATIONAL CURRENCY EXCHANGE SERVICES

### What is International Currency Exchange?

International currency exchange is a fast, secure currency conversion payment service offered by Computershare. Through this service, you can elect to receive your dividend payments and/or sales proceeds in your preferred currency, either by check or electronic funds transfer (wire) in a range of currencies. So you save time, money and effort.

- **Simple:** One-time enrollment with Computershare for ongoing, future dividend payments
- **Prompt:** Gain faster access to your money
- **Smart:** Receive your investment sales proceeds in your preferred currency

When you enroll to receive your investment sales proceeds in your preferred currency, the payment instructions you provide will remain on file on your account and can be selected or changed when initiating sales transactions online.

### In what currencies are check payments offered?

Check payments are currently available for approximately 23 currencies. This list is subject to change at any time.

Currency Code	Description	Currency Code	Description	Currency Code	Description
<b>BHD</b>	BAHRAINI DINAR	<b>IDR</b>	INDONESIAN RUPIAH	<b>SGD</b>	SINGAPORE DOLLAR
<b>GBP</b>	BRITISH POUND STERLING	<b>JPY</b>	JAPANESE YEN	<b>SEK</b>	SWEDISH KRONA
<b>BND</b>	BRUNEI DOLLAR	<b>KWD</b>	KUWAITI DINAR	<b>CHF</b>	SWISS FRANC
<b>CAD</b>	CANADIAN DOLLAR	<b>MXN</b>	MEXICAN PESO	<b>THB</b>	THAI BAHT
<b>EUR</b>	EURO	<b>MAD</b>	MOROCCAN DIRHAM	<b>TRY</b>	TURKISH LIRA
<b>FJD</b>	FIJIAN DOLLAR	<b>NOK</b>	NORWEGIAN KRONE	<b>AED</b>	UNITED ARAB EMIRATES DIRHAM
<b>HKD</b>	HONG KONG DOLLAR	<b>OMR</b>	OMANI RIAL	<b>USD</b>	UNITED STATES DOLLAR
<b>INR</b>	INDIAN RUPEE	<b>SAR</b>	SAUDI RIYAL		

# FAQs - INTERNATIONAL CURRENCY EXCHANGE

## In what currencies are electronic funds transfers (also known as electronic transfers or wires) offered?

Electronic funds transfers are currently available for approximately 85 currencies. This list is subject to change at any time.

Currency Code	Description	Currency Code	Description	Currency Code	Description
<b>AOA</b>	ANGOLAN KWANZA	<b>HNL</b>	HONDURAN LEMPIRA	<b>PLN</b>	POLISH ZLOTY
<b>AUD</b>	AUSTRALIAN DOLLAR	<b>HKD</b>	HONG KONG DOLLAR	<b>QAR</b>	QATARI RIAL
<b>AZN</b>	AZERBAIJANI MANAT	<b>HUF</b>	HUNGARIAN FORINT	<b>RON</b>	ROMANIAN LEU
<b>BSD</b>	BAHAMIAN DOLLAR	<b>INR</b>	INDIAN RUPEE	<b>RWF</b>	RWANDAN FRANC
<b>BHD</b>	BAHRAINI DINAR	<b>IDR</b>	INDONESIAN RUPIAH	<b>WST</b>	SAMOAN TALA
<b>BDT</b>	BANGLADESHI TAKA	<b>ILS</b>	ISRAELI SHEKEL	<b>SAR</b>	SAUDI RIYAL
<b>BBB</b>	BARBADIAN DOLLAR	<b>JMD</b>	JAMAICAN DOLLAR	<b>RSD</b>	SERBIAN DINAR
<b>BZD</b>	BELIZE DOLLAR	<b>JPY</b>	JAPANESE YEN	<b>SCR</b>	SEYCHELLOIS RUPEE
<b>BMD</b>	BERMUDIAN DOLLAR	<b>JOD</b>	JORDANIAN DINAR	<b>SGD</b>	SINGAPORE DOLLAR
<b>BOB</b>	BOLIVIAN BOLIVIANO	<b>KZT</b>	KAZAKHSTANI TENGE	<b>SBD</b>	SOLOMON ISLANDS DOLLAR
<b>BWP</b>	BOTSWANIAN PULA	<b>KES</b>	KENYAN SHILLING	<b>ZAR</b>	SOUTH AFRICAN RAND
<b>GBP</b>	BRITISH POUND STERLING	<b>KWD</b>	KUWAITI DINAR	<b>KRW</b>	SOUTH KOREAN WON
<b>BND</b>	BRUNEI DOLLAR	<b>MGA</b>	MADAGASCAR ARIARY	<b>LKR</b>	SRI LANKAN RUPEE
<b>BGN</b>	BULGARIAN LEV	<b>MYR</b>	MALAYSIAN RINGGIT	<b>SEK</b>	SWEDISH KRONA
<b>BIF</b>	BURUNDIAN FRANC	<b>MWK</b>	MALAWIAN KWACHA	<b>CHF</b>	SWISS FRANC
<b>CAD</b>	CANADIAN DOLLAR	<b>MUR</b>	MAURITIAN RUPEE	<b>TWD</b>	TAIWAN NEW DOLLAR
<b>XAF</b>	CENTRAL AFRICAN CFA FRANC	<b>MXN</b>	MEXICAN PESO	<b>TZS</b>	TANZANIAN SHILLING
<b>CLP</b>	CHILEAN PESO	<b>MAD</b>	MOROCCAN DIRHAM	<b>THB</b>	THAI BAHT
<b>COP</b>	COLOMBIAN PESO	<b>NPR</b>	NEPALESE RUPEE	<b>TOP</b>	TONGAN PA'ANGA
<b>CDF</b>	CONGOLESE FRANC	<b>ANG</b>	NETHERLANDS ANTILLIAN GUILDER	<b>TTD</b>	TRINIDAD AND TOBAGO DOLLAR
<b>CRC</b>	COSTA RICAN COLON	<b>NZD</b>	NEW ZEALAND DOLLAR	<b>TND</b>	TUNISIAN DINAR
<b>DKK</b>	DANISH KRONE	<b>VUV</b>	NI-VANUATU VATU	<b>TRY</b>	TURKISH LIRA
<b>DJF</b>	DJIBOUTIAN FRANC	<b>NGN</b>	NIGERIAN NAIRA	<b>AED</b>	UNITED ARAB EMIRIAN DIRHAM
<b>DOP</b>	DOMINICAN PESO	<b>NOK</b>	NORWEGIAN KRONER	<b>USD</b>	UNITED STATES DOLLAR
<b>EGP</b>	EGYPTIAN POUND	<b>OMR</b>	OMANI RIAL	<b>UYU</b>	URUGUAYAN PESO
<b>EUR</b>	EURO	<b>PKR</b>	PAKISTANI RUPEE	<b>VND</b>	VIETNAMESE DONG
<b>FJD</b>	FIJIAN DOLLAR	<b>PGK</b>	PAPUA NEW GUINEAN KINA	<b>XOF</b>	WEST AFRICAN CFA FRANC
<b>GMD</b>	GAMBIAN DALASI	<b>PYG</b>	PARAGUAYAN GUARANI	<b>ZMW</b>	ZAMBIAN KWACHA
<b>GHC</b>	GHANAIAN CEDI	<b>PEN</b>	PERUVIAN NUEVOS SOLES		
<b>GTQ</b>	GUATEMALAN QUETZAL	<b>PHP</b>	PHILIPPINE PESO		

## \*Tertiary currencies. This list is subject to change at any time.

ANGOLIAN KWANZA	COLOMBIAN PESO	NETHERLANDS ANTILLIAN GUILDER
AZERBAIJANI MANTA	CONGOLESE FRANC	PARAGUAYAN GUARANI
BAHAMIAN DOLLAR	DJIBOUTIAN FRANC	SERBIAN DINAR
BARBADIAN DOLLAR	GAMBIAN DALASI	SEYCHELLOIS RUPEE
BELIZE DOLLAR	HONDURAN LEMPIRAS	SOUTH KOREAN WON
BOLIVIAN BOLIVIANO	MADAGASCAR ARIARY	TAIWAN NEW DOLLAR
BURUNDIAN FRANC	MALAYSIAN RINGGIT	
CHILEAN PESO	NEPALESE RUPEE	

### What are the general characteristics of tertiary currencies?

A tertiary currency, in Computershare's context, can be generally defined as currencies where there are market or liquidity restrictions. Transactions are processed via a third party bank that charges additional fees for handling the transaction, increasing costs to deliver the funds. Tertiary currencies are more volatile in nature, which can greatly affect their conversion or exchange rates. Transactions in tertiary currencies also take longer to execute due to clearing system practices in the local market and other regulatory restrictions. Designation as a tertiary currency is subject to change.

### Are there any regulatory restrictions regarding tertiary currency?

Yes. Computershare and its affiliates are restricted by law from sending funds to certain countries. Payments made in currencies of those countries must be routed through a local third party bank. This routing may delay the processing of a request and affect the currency exchange rate and other fees that apply to the transaction.

## DIVIDEND PAYMENTS COST

### What is the cost to receive my dividend payment in a currency other than US dollars?

Computershare's processing fee for a dividend payment in a currency other than US dollars is outlined below in the section **Service Fees**. Please note, however, if you elect to receive an electronic payment which is rejected and returned to Computershare because incorrect banking information was given to Computershare, an additional fee may be deducted from the payment amount for each rejected transaction.

Intermediary or receiving banks may collect other charges. For example, if you elect to receive funds via electronic funds transfer, intermediary banks may impose 'lifting fees'. Please contact the local receiving bank to inquire about any other fees that may be charged by your specific bank.

### What happens if my dividend payment is less than Computershare's fee?

You can enroll for international currency exchange payments at any time; however, your payment preference will only be applied to a dividend payment greater than the applicable fees.

For example, if you elect to receive a dividend check payment in euros but your dividend is for less than the fee for an international dividend check, you will receive a dividend check in US dollars. Similarly, if you elect to receive a dividend wire payment in euros but your dividend payment is less than the fee for an international dividend wire, you will receive a dividend check in US dollars.

## How is the exchange rate determined?

Currency exchange rates depend on the trading market, the value of the transaction and the fee arrangement in place with our partner bank that processes the payment. The base rate (or interbank rate) is the rate that the largest financial institutions around the world buy and sell large currency blocks. This is also the rate that is published in the Wall Street Journal, on Bloomberg, etc. Because the currency transactions between banks involve such large blocks of currencies, the interbank rate is not applicable to an individual's dividend payment amount. A better comparison to the Computershare service rate is the exchange rate you would receive from your local bank/service provider, not the interbank rate.

## GETTING STARTED

### If I wish to receive my dividend payments in a currency other than US dollars, what do I do?

Follow these easy steps to receive your dividend payment in your local currency:

1. Go to [www.computershare.com/investor](http://www.computershare.com/investor)
2. Log in to the Investor Center website
3. Click on the "My Profile" tab and click "Banking Details"
4. Select your holding and indicate your desired payment method
5. Fill in the requested information

Note, the payment instructions you provide will also remain on file on your account and can be selected or changed when initiating sales transactions online.

#### New user

If you don't already have an Investor Center account, you will need to create an account.

1. Go to Investor Center
2. Click 'Create Login' and follow the registration process.
3. Once registered, follow the instructions above to use this service.

### Are there any other enrollment options?

Yes. If you are unable to take advantage of Computershare's simple and convenient online enrollment, you can call +1-781-575-3120 to request a paper form by speaking to a representative. When calling, you will be asked for a social security number or account number.

### Do I need to do anything if I want to continue receiving US dollar checks?

No, you do not need to do anything to continue to receive US dollar checks.

## UNCASHED DIVIDEND CHECKS

### **I have uncashed US dollar dividend checks. Can I have them replaced with a payment in my local currency?**

During the enrollment process, Computershare will provide you the option of having all of your outstanding US dollar checks replaced with a single payment in your local currency. If you elect this option and your outstanding checks total more than the applicable processing fee, Computershare will cancel all outstanding checks, combine the amounts and issue one selected currency payment as a replacement payment.

Please note, it is possible for you to receive a replacement payment but then receive your next dividend payment in US dollars. This will occur if your outstanding checks total more than the applicable processing fee but your next dividend payment is less than the applicable fee.

### **If I elect to have my uncashed checks replaced, do I have to return those outstanding checks to Computershare?**

No. Once you receive the replacement payment check in your elected currency, you should destroy the US dollar checks as Computershare would have placed a stop on them.

### **What if the total of the dividend checks is not greater than Computershare's fee?**

If your outstanding dividend checks do not exceed the applicable fee, we will not replace the checks in a foreign currency. In this case, your current individual US dollar checks will remain valid. Once you have accumulated more than the applicable fee in dividend checks, you can contact Computershare and request a replacement payment check in your local currency.

## CHECK PAYMENTS

### **Where will my check be mailed from?**

International currency exchange checks are printed at and mailed from a fully protected regional print center. Regional locations include New York and the United Kingdom. The print location is determined by the currency selected. Mexican Peso, US dollar and Canadian dollar checks are printed in and sent from New York. All other currencies are printed in and sent from the United Kingdom.

### **Is it possible to stop an international currency exchange check?**

Yes, assuming the check has not already cleared. You can request a stop payment by calling Computershare's communications center at +1-781-575-3120.

## **I lost my check. How long will it take for me to receive a replacement check?**

Please contact Computershare's communications center so that we can place a stop on the check and issue a replacement payment. Since a replacement payment check is printed at and mailed from a regional print center, the average delivery time is as quick as 5-7 days.

Please note, some countries have regulatory requirements which may delay the replacement.

## **ELECTRONIC FUNDS TRANSFER PAYMENTS**

### **How do I obtain the SWIFT code?**

You can call your receiving bank to get this information. If your bank does not have a SWIFT code, then you will need the SWIFT code for your bank's head office or correspondent participating bank.

### **My payment deposit amount is less than the payment amount reported. Why?**

Funds transfer payments involve "lifting fees" (see glossary). Lifting fees are fees that are subtracted from the value of the funds transfer by various parties in the funds transfer process - such as your bank and your bank's correspondent bank. Depending upon the banking and market practice within each country, an international currency exchange funds transfer may have lifting fees.

### **Is it possible to stop an international currency exchange funds transfer?**

Funds transfers can be stopped on a best efforts basis only, which means that we try to stop the payment but cannot guarantee it will be stopped. Funds transfers are generally cleared within two days or less.

## **ADDITIONAL INFORMATION**

### **I am enrolled in full dividend reinvestment, how do I switch to receiving dividend payments in my local currency?**

If you are enrolled in the dividend reinvestment plan with the full reinvestment option, the full reinvestment option takes precedence over any payment preference and your dividend will reinvest to purchase additional shares of stock. If you wish to stop reinvestment and receive your dividends in your desired payment method and currency, you must first stop/change your full dividend reinvestment option and then enroll to receive your dividend payment in your local currency.

Note: If your plan offers a partial reinvestment option then you can change your preferences to reinvest a portion of the dividend paid and still receive payment of the remaining portion of the dividend in your desired payment method and currency.

To change your reinvestment option:

1. Go to [www.computershare.com/investor](http://www.computershare.com/investor)
2. Log in to the Investor Center website
3. Click on the "Transactions" tab and click "Reinvest Dividends"
4. Select your holding, click the "Proceed to Enrollment" button, then click "Next"

You will be able to indicate your desired dividend reinvestment option. Please see page 3 of this document for instructions on how to receive your dividend payments in a currency other than US dollars.

## **I have a US bank account and wish to receive my dividend payments by electronic funds transfer in dollars, what do I do?**

If you have a US bank account, you can enroll for deposit to your account through Investor Center.

## **Can Computershare deposit my dividend payments in US dollars electronically at a non-US bank?**

You can setup your payment preferences to receive your dividend payments in US dollars electronically, to the extent it is consistent with US law, the non-US country law and allowed by your bank.

## **Can I receive my payment in a currency other than the currency of my bank country?**

You may if it is allowed by your bank and to the extent it is consistent with the bank country's law. If your bank advises you that this type of payment arrangement is allowed, you can obtain an international currency exchange enrollment form online through Investor Center or a communications center representative by calling +1-781-575-3120.

## **After I have set up my payment preferences, what do I do when my banking information changes?**

You can update your banking information at any time online through Investor Center.

## SALE PROCEEDS COSTS

### **What is the cost to receive my sales payment in a currency other than US dollars?**

Computershare's processing fee for a dividend payment in a currency other than US dollars is outlined below in the section **Service Fees**. Please note, however, if you elect to receive an electronic payment which is rejected and returned to Computershare because incorrect banking information was given to Computershare, an additional fee may be deducted from the payment amount for each rejected transaction.

### **How is the exchange rate determined?**

Currency exchange rates depend on the trading market, the value of the transaction and the fee arrangement in place with our partner bank that processes the payment. The exchange base rate (or interbank rate) is the rate that the largest financial institutions around the world buy and sell large currency blocks. This is also the rate that is published in the Wall Street Journal, on Bloomberg, etc. Because the currency transactions between banks involve such large blocks of currencies, the interbank rate is not applicable to an individual's sales proceeds payment amount. A better comparison to the Computershare service rate is the exchange rate you would receive from your local bank/service provider, not the interbank rate.

## GETTING STARTED

### **If I wish to receive my sales payment in a currency other than US dollars, what do I do?**

If you reside in a country where we offer local currency checks, when you initiate a sale via the Web, you will see that your currency selection is defaulted to match your local currency. If you wish to receive a currency other than US dollar check you can simply change the selection through Investor Center and follow the steps provided or call a representative for additional assistance.

### **Why is an estimated exchange rate provided rather than the actual exchange rate that will be used for the sale?**

The indicative exchange rate displayed online at the time the transaction is initiated is to provide you an estimate of what your local currency proceeds will be for the sale compared to the US dollars proceeds.

## CHECK PAYMENTS

### Where will my check be mailed from?

International currency exchange checks are printed at and mailed from a fully protected regional print center. Regional locations include New York and the United Kingdom. The print location is determined by the currency selected. Mexican Peso, US dollar and Canadian dollar checks are printed in and sent from New York. All other currencies are printed in and sent from the United Kingdom.

### How long will it take for me to receive a check payment?

Since checks are printed at and mailed from a regional print center, the average delivery time for a check payment is as quick as 5 - 14 days from the settlement date.

### Is it possible to stop an international currency exchange check?

Yes, assuming the check has not already cleared. You can request a stop payment by calling Computershare's communications center at +1-781-575-3120. When calling, you will be asked for a social security number or account number.

## ELECTRONIC FUNDS TRANSFER PAYMENTS

### How do I obtain the SWIFT code?

You can call your receiving bank to get this information. If your bank does not have a SWIFT code, then you will need the SWIFT code for your bank's head office or correspondent participating bank.

### My payment deposit amount is less than the payment amount reported. Why?

Funds transfer payments involve "lifting fees". Lifting fees are fees that are subtracted from the value of the funds transfer by various parties in the funds transfer process - such as your bank and your bank's correspondent bank. Depending upon the banking and market practice within each country, an international currency exchange funds transfer will occasionally have lifting fees.

### Is it possible to stop an international currency exchange funds transfer?

Funds transfers can be stopped on a best efforts basis only, which means that we try to stop the payment but cannot guarantee it will be stopped. Funds transfers are generally cleared within two days or less.

## SERVICE FEES

International dividend check	US \$ 5.00
International dividend wire	US \$10.00
International sales check	US \$25.00
International sales wire	US \$35.00
International wire reject	US \$25.00

## GLOSSARY OF TERMS

**ABA** - A 9 digit American Banking Association routing code.

**Bank Local Code** - Any code specific to the shareholder's country that is required for an electronic funds transfer.

**Beneficiary** - The receiver of funds, generally the shareholder.

**Beneficiary Bank** - The bank where the beneficiary's account is held, generally the shareholder's bank.

**IBAN (International Bank Account Number)** - IBAN is an international standard for identifying bank accounts across national borders.

**Lifting Fee** - Fees that are subtracted from the value of the funds transfer by various parties in the funds transfer process - such as the shareholder's bank and/or the shareholder's bank correspondent.

**Sort Code** - A 6 digit identifier issued to banks and other institutions in the United Kingdom used to identify specific branches within a bank.

**SWIFT (Society for Worldwide Interbank Financial Telecommunications)** - A routing method used in electronically transmitting funds to a beneficiary.

**SWIFT BIC (Bank Identifier Code)** - An 8 or 11 character bank routing ID consisting of numbers and letters that precisely identifies your financial institution. In order to receive funds electronically, you must provide Computershare a BIC. An 8 character code represents the main branch of a bank and the 11 character code represents a specific branch.