

## 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 more than 25 currencies.

Australian dollar	Japanese yen	Singapore dollar
Bahraini dinar	Kenyan schilling	South African rand
Brunei dollar	Kuwaiti dinar	Swedish krona
Canadian dollar	Mexican peso	Swiss franc
Danish krone	Moroccan dirham	Thai bhat
Euro	New Zealand dollar	Tunisian dinar
Fiji dollar	Norwegian kroner	Turkish lira
Hong Kong dollar	Omani rial	United Arab Emirates dirham
Indian rupee	Philippine peso	United Kingdom pound sterling
Indonesian rupiah	Saudi riyal	

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

Electronic funds transfers are currently available for approximately 75 currencies.

Australian dollar	Euro	Lithuanian litas
Bahamian dollar	Fiji dollar	Malagasy ariary*
Bahraini dinar	Gambian dalasi*	Malawi kwacha
Barbados dollar	Ghanaian cedi	Mauritius rupee
Belize dollar	Guatemalan quetzal	Mexican peso
Bermudian dollar*	Haitian gourde*	Nepal rupee*
Bolivian boliviano*	Honduran lempira*	Netherlands antillian guilder
Botswanian pula	Hong Kong dollar	New Zealand dollar
Brunei dollar	Hungarian forint	Nigerian naira
Burundi franc*	Israeli shekel	Norwegian kroner
Canadian dollar	Indian rupee	Omani rial
Costa Rican colon	Jamaican dollar	Pakistan rupee
Czech koruna	Japanese yen	Papua New Guinea kina
Danish krone	Jordanian dinar	Paraguan guarani*
Djibouti franc*	Kenyan schilling	Peruvian nuevos soles
Dominican peso	Kuwaiti dinar	Philippine peso
Egyptian pound	Latvian lats	Polish zloty
Estonian kroon	Lebanese pound	Qatari rial

Rwanda franc  
 Samoan tala  
 Saudi riyal  
 Serbian dinar\*  
 Seychelles rupee\*  
 Singapore dollar  
 Solomon Islands dollar

South African rand  
 South Korean won\*  
 Sri Lanka rupee  
 Swedish krona  
 Swiss franc  
 Taiwan new dollar\*  
 Tanzanian schilling

Tongan pa'anga  
 Trinidad and Tobago dollar  
 Turkish lira  
 United Arab Emirates dirham  
 United Kingdom pound sterling  
 Vanuatu vatu  
 Yemeni rial\*

\* Indicates exotic currencies.

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

An exotic 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. Exotic currencies are more volatile in nature, which can greatly affect their conversion or exchange rates. Transactions in exotic currencies also take longer to execute due to clearing system practices in the local market and other regulatory restrictions. Designation as an exotic currency is subject to change.

### Are there any regulatory restrictions regarding exotic 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

### Costs

#### 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.

Currencies that are not widely traded, such as the Bermudian dollar and South Korean won, may be converted at exchange rates significantly lower than the interbank rate. Payments made in these currencies must be routed through a local foreign third party bank, which may delay the processing of your request and affect the currency exchange rate that is applied to your transaction.

**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:

- > Go to [www.computershare.com/investor](http://www.computershare.com/investor)
- > Log in to the Investor Centre website
- > Click on the "My Details" tab and click "Bank Details"
- > Select your holding and indicate your desired payment method
- > 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.

**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 tax payer identification number. If you are not a US citizen and do not have this information, press the \* key and listen for further instruction.

**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 Dublin, New York, and Singapore. The print location is determined by the currency selected. All European checks are printed in and sent from Dublin. Mexican Peso, US dollar and Canadian dollar checks are printed in and sent from New York. All Asian currency checks are printed in and sent from Singapore.

**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 tax payer identification number. If you are not a US citizen and do not have this information, press the \* key and listen for further instruction.

**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. For example, a Mexican peso check must be outstanding for 90 days before it can be stopped and replaced and a Spanish euro check must be outstanding for 60 days or a certified copy of the police report must be provided stating that the check is lost before it can be stopped and replaced.

**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:

- > Go to [www.computershare.com/investor](http://www.computershare.com/investor) <<http://www.computershare.com/investor>>
- > Log in to the Investor Centre website
- > Click on the "Transactions" tab and click "Reinvest Dividends"
- > 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 Centre:

- > Go to [www.computershare.com/investor](http://www.computershare.com/investor)
- > Log in to the Investor Centre website
- > Click on the "My Details" tab and click "Bank Details"
- > Select your holding and indicate your desired payment method - "EFT payment to my US bank account"
- > Fill in the requested information

**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 through a communications center representative by calling +1-781-575-3120. This type of payment arrangement cannot be set up online. If you have chosen to receive your payment via electronic funds transfer, we recommend that you provide intermediary bank information on the enrollment form.

**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 or by obtaining an international currency exchange enrollment form through a communications center representative by calling +1-781-575-3120.

**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.

Currencies that are not widely traded, such as the Bermudian dollar and South Korean won, may be converted at exchange rates significantly lower than the interbank rate. Payments made in these currencies must be routed through a local foreign third party bank, which may delay the processing of your request and affect the currency exchange rate that is applied to your transaction.

**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 US dollar check you can simply change the selection.

Prior to submitting the authorization of your sale, you will see an indicative exchange rate for your local currency and a sell-order estimation model that shows a side-by-side comparison of your anticipated proceeds in US dollars and your local currency.

These features provide you with a streamlined method of receiving your proceeds and a comprehensive view of your transaction.

**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 Dublin, New York, and Singapore. The print location is determined by the currency selected. All European checks are printed in and sent from Dublin. Mexican Peso, US dollar and Canadian dollar checks are printed in and sent from New York. All Asian currency checks are printed in and sent from Singapore.

**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 tax payer identification number. If you are not a US citizen and do not have this information, press the \* key and listen for further instruction.

**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.