

B #:	14345-20
Date:	November 24, 2020
To:	All Participants
Category:	Tax Relief, Distribution
From:	International Services
Attention:	Operations, Reorg & Dividend Managers, Partners & Cashiers
Subject:	<p><u>Tax Relief</u> – Country: Switzerland</p> <p>Issue Name – CREDIT SUISSE CUSIP: 225401108</p> <p><u>Record Date: 12/04/2020</u> <u>Payable Date: TBA</u></p> <p><u>CA Web Instruction Deadline: 12/09/2020 8:00 PMET</u></p>

Participants can use DTC’s Corporate Actions Web (CA Web) service to certify all or a portion of their position entitled to the applicable withholding tax rate. Participants are urged to consult TaxInfo before certifying their instructions over the CA Web.

Important: Prior to certifying tax withholding instructions, participants are urged to read, understand and comply with the information in the Legal Conditions category found on TaxInfo on the CA Web.

Questions regarding this Important Notice may be directed to GlobeTax +1 212-747-9100.

Important Legal Information: *The Depository Trust Company (“DTC”) does not represent or warrant the accuracy, adequacy, timeliness, completeness or fitness for any particular purpose of the information contained in this communication, which is based in part on information obtained from third parties and not independently verified by DTC and which is provided as is. The information contained in this communication is not intended to be a substitute for obtaining tax advice from an appropriate professional advisor. In providing this communication, DTC shall not be liable for (1) any loss resulting directly or indirectly from mistakes, errors, omissions, interruptions, delays or defects in such communication, unless caused directly by gross negligence or willful misconduct on the part of DTC, and (2) any special, consequential, exemplary, incidental or punitive damages.*

To ensure compliance with Internal Revenue Service Circular 230, you are hereby notified that: (a) any discussion of federal tax issues contained or referred to herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code; and (b) as a matter of policy, DTC does not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.

Non-Confidential

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CREDIT SUISSE has announced a cash dividend. BNY MELLON acts as the sole Depository bank for the company's Depository Receipt ("DR") program.

Participants can use DTC's Corporate Actions Web ("CA Web") instructions tab to certify all or a portion of their position entitled to the applicable withholding tax rate. Use of these instruction methods will permit entitlement amounts to be paid through DTC. By electing, Participants agree to the Agreements, Fees, Representations and Indemnification below.

On ADR Pay Date, all U.S. holders will have the opportunity to receive their full treaty benefits as outlined in the "Relief-At-Source ("CA Web") Eligibility Matrix". All non-U.S. holders and uncertified holders will receive this dividend net of the full Swiss statutory withholding tax of 35%. Please note that this notice only contains detailed instruction for U.S. holders.

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DIVIDEND EVENT DETAILS	
COUNTRY OF ISSUANCE	SWITZERLAND
ISSUE	CREDIT SUISSE
CUSIP#	225401108
UNDERLYING ISIN	CH0012138530
DEPOSITARY	BNY MELLON
ADR RECORD DATE	DECEMBER 4, 2020
ORD PAY DATE	DECEMBER 7, 2020
ADR PAY DATE	TBA
RATIO (DR to ORD)	1 : 1
ORD RATE	CHF 0.0694
STATUTORY WITHHOLDING RATE	35%
	DOUBLE CLICK ICON BELOW TO DOWNLOAD 

PLEASE NOTE THAT CLAIMS CAN POTENTIALLY BE AUDITED. THE SWISS FEDERAL TAX ADMINISTRATION MAY CHOOSE TO ASK FOR FURTHER INFORMATION WITHIN 3 YEARS OF A DIVIDEND EVENT. BY FILING FOR A RECLAIM, YOU AGREE TO COMPLY WITH ANY REQUESTS MADE BY THE TAX AUTHORITY. REQUESTS FOR FURTHER INFORMATION MAY INCLUDE, BUT ARE NOT LIMITED TO: FULL OWNERSHIP DISCLOSURE, TRANSACTION HISTORY INCLUDING BORROWING AND LENDING, AND CASH FLOW ANALYSIS OF ANY HEDGING TRANSACTIONS USING FINANCIAL DERIVATIVES.

***THE DOCUMENTATION THRESHOLD FOR TRANSPARENT ENTITIES HAS BEEN INCREASED TO BE IN LINE WITH THE OTHER ENTITY TYPES. THIS CHANGE APPLIES RETROACTIVELY TO ALL LONG FORM CLAIMS WITHIN THE STATUTE.**

****AS OF JANUARY 1, 2020, IRAS ARE NOW ELIGIBLE TO FILE FOR EXEMPTION. IRAS FILING FOR EXEMPTION WILL BE TREATED SIMILARLY TO U.S. PENSION CLAIMS, MEANING THAT A FORM 6166 IN THE NAME OF THE BENEFICIAL OWNER IS REQUIRED. IRAS WITHOUT A FORM 6166 CAN CONTINUE TO FILE AS INDIVIDUALS FOR THE 15% FAVORABLE RATE, AS WAS THE CASE PREVIOUSLY.**

*****DUE TO THE NEW 50/50 RULE FOR COMPANIES LISTED ON A SWISS STOCK EXCHANGE, CREDIT SUISSE HAS PAID OUT HALF OF THE DIVIDEND FROM RETAINED EARNINGS AND HALF FROM CAPITAL RESERVES. THE TAX RELIEF AND RECLAIM PROCESSES PERTAIN TO ONLY THE HALF PAID OUT OF RETAINED EARNINGS. THE HALF PAID FROM CAPITAL RESERVES IS NOT TAXED.**

FEES & DEADLINES

FILING METHOD	BATCH	PAYMENT METHOD	SHARE MINIMUM (ADRS)	CUSTODIAL FEE	TAX RELIEF FEE	MINIMUM FEE PER BENEFICIAL OWNER	FINAL SUBMISSION DEADLINE
RELIEF AT SOURCE	PAYMENT ON ADR PAY DATE	VIA DTC	NO MINIMUM	NO FEE	UP TO \$0.0075 per ADR	\$0	ESP SUBMISSION DECEMBER 9, 2020, 8:00 PM EST
							RECEIPT OF DOCS DECEMBER 10, 2020, 5:00 PM EST
LONG FORM	POST-CA WEB PROCESS; ONGOING	VIA CHECK OR ACH	NO MINIMUM	NO FEE	UP TO \$0.01 per ADR	\$25.00	DECEMBER 1, 2023

Agreements, Fees, Representations and Indemnification from Participants and Beneficial Owners

This tax relief assistance service is wholly voluntary and discretionary, and outside the terms and conditions of any applicable deposit agreement. BNY Mellon undertakes no duty or obligation to provide this service, and may reject or decline any or all proposed electing participants or holders in its sole discretion. We hereby accept and agree to pay the fees of BNY Mellon of up to \$0.0075 per Depository Receipt for Relief at Source, or up to \$0.01 per Depository Receipt for Long Form (with a minimum of \$25) and any other charges, fees or expenses payable by or due to BNY Mellon or its agents, including any custodian, in connection with the tax reclaim process, or to tax authorities or regulators (which fees, charges or expenses may be deducted from the dividend or any other distribution or by billing or otherwise in BNY Mellon's discretion). We hereby agree that any such fees, charges or expenses may be due and payable whether or not a successful reduction in rate or reclamation is obtained. We hereby acknowledge that fees paid to BNY Mellon may be shared with its agents and affiliates.

We hereby agree in addition to statutory and documentation requirements, and the deduction of fees, tax relief benefits will be subject to review and approval, and potential audits by the applicable custodian and applicable tax regulators, and that BNY Mellon is not providing any legal, tax, accounting or other professional advice on these matters and has expressly disclaimed any liability whatsoever for any loss howsoever arising from or in reliance hereto. Participants and/or investors should seek advice based upon their own particular circumstances from an independent tax advisor.

We certify to the best of our knowledge that each of the beneficial owners identified are eligible for the preferential rates as stated and we declare that we have performed all the necessary due diligence to satisfy ourselves as to the accuracy of the information submitted to us by these beneficial owners. Furthermore, in the event of an audit we agree to provide any and all documentation required by the respective Tax Authority.

We will be fully liable for any and all claims, penalties and / or interest, including without limitation, any foreign exchange fluctuations associated therewith. BNY Mellon shall not be liable for the failure to secure any tax relief. We expressly agree that BNY Mellon and its agents or affiliates shall not have any liability for, and we shall indemnify, defend and hold each of BNY Mellon and its agents and affiliates harmless from and against, any and all loss, liability, damage, judgment, settlement, fine, penalty, demand, claim, cost or expense (including without limitation fees and expenses of defending itself or enforcing this agreement) arising out of or in connection herewith.

ELIGIBILITY MATRIX – RELIEF AT SOURCE & LONG FORM

RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED	SIGNATURE REQUIRED
FAVORABLE - 15%	20%	U.S. INDIVIDUALS (INCLUDES INDIVIDUAL IRAs & SEPs)	1. APPENDIX A	1. DTC PARTICIPANT
FAVORABLE - 15%	20%	U.S. CORPORATIONS (DOES NOT INCLUDE S-CORPS, AND PARTNERSHIPS)	IF THE COMPANY HOLDS LESS THAN 1,440,923 ADRS: 2. APPENDIX B IF THE COMPANY HOLDS 1,440,923 ADRS OR MORE: 1. APPENDIX B 2. IRS FORM 6166	1. DTC PARTICIPANT 2. N/A
FAVORABLE - 15%	20%	CHARITIES, FOUNDATIONS, RELIGIOUS AND STATE EXEMPT ENTITIES (ALSO KNOWN AS U.S. "OTHER" ENTITIES)	IF THE CHARITY HOLDS LESS THAN 1,440,923 ADRS: 1. APPENDIX D IF THE CHARITY HOLDS 1,440,923 ADRS OR MORE: 1. APPENDIX D 2. IRS FORM 6166	1. DTC PARTICIPANT 2. N/A
FAVORABLE - 15%	20%	PENSIONS LACKING A FORM 6166 WHILE ALSO HOLDING LESS THAN 1,440,923 ADRS (PLEASE ELECT THESE SHARES IN THE "OTHER" CATEGORY ON DTCC'S CA WEB)	IF THE PENSION HOLDS LESS THAN 1,440,923 ADRS: 1. APPENDIX D IF THE PENSION HOLDS 1,440,923 ADRS OR MORE: MUST FILE REQUIRED DOCS AS EXEMPT OR RECEIVE UNFAVORABLE 35% TAX RATE	1. DTC PARTICIPANT
FAVORABLE - 15%	20%	U.S. RICS REGULATED INVESTMENT COMPANIES A mutual fund, real estate investment trust (REIT) or unit investment trust (UIT) that is eligible to pass the taxes on capital gains, dividends or interest earned on fund investments, directly to clients or individual investors. (>95% OF RIC'S OWNERS MUST BE U.S. RESIDENTS IN ORDER TO RECEIVE RECLAIM)	IF THE RIC HOLDS LESS THAN 1,440,923 ADRS: 1. APPENDIX C IF THE ENTITY HOLDS 1,440,923 ADRS OR MORE: 1. APPENDIX C 2. IRS FORM 6166 3. 82R FORM: PERCENTAGE BREAKDOWN OF DIRECT AND INDIRECT HOLDERS WITHIN THE REGULATED INVESTMENT COMPANY	1. DTC PARTICIPANT 2. N/A 3. REPRESENTATIVE FOR THE RIC WITH SIGNING RIGHTS OR POWER OF ATTORNEY

*Note: All documents listed in [BLUE font](#) are generated by GlobeTax's ESP website after submission of beneficial owner data.

FAVORABLE - 15%	20%	U.S. PARTNERSHIPS, S-CORPS, TRUSTS, LLCs, LLPs AND ESTATES (ALSO KNOWN AS U.S. TRANSPARENT ENTITIES)	IF THE TRANSPARENT ENTITY HOLDS LESS THAN 1,440,923 ADRS: 1. APPENDIX E IF THE TRANSPARENT ENTITY HOLDS 1,440,923 ADRS OR MORE: 1. APPENDIX E 2. IRS FORM 6166	1. DTC PARTICIPANT 2. N/A
EXEMPT - 0%	35%	U.S. PENSIONS WITH FORM 6166 UNDER IRS SECTIONS: 401(a), 457(b), 403(b), 457(g)	1. APPENDIX F 2. IRS FORM 6166	1. DTC PARTICIPANT 2. N/A
EXEMPT - 0%	35%	U.S. PENSIONS WITH FORM 6166 UNDER IRS SECTION RULING 81-100	1. APPENDIX F 2. IRS FORM 6166 3. 81-100 ATTESTATION	1. DTC PARTICIPANT 2. N/A 3. REPRESENTATIVE FOR THE PENSION TRUST WITH SIGNING RIGHTS OR POWER OF ATTORNEY
EXEMPT - 0%	35%	U.S. IRAs WITH FORM 6166	1. APPENDIX G 2. IRS FORM 6166	1. DTC PARTICIPANT 2. N/A

*Note: All documents listed in [BLUE font](#) are generated by GlobeTax's ESP website after submission of beneficial owner data.

THE U.S LONG FORM PROCEDURE

AS OF PUBLISHING DATE, THE REQUIREMENTS FOR THE U.S. LONG FORM PROCESS AND THE AT SOURCE PROCESS ARE IDENTICAL WITH THE EXCEPTION THAT, IN THE LONG FORM PROCEDURE, THERE IS NO CA WEB ELECTION PERIOD AND REFUNDS WILL BE PAID TO DTC PARTICIPANTS VIA CHECK OR ACH.

AS DICTATED BY THE SWISS TAX AUTHORITIES, CLAIMS FOR U.S. RESIDENTS ARE FILED ANNUALLY IN A BATCH PROCESS. THE SCHEDULED BATCH FILING DATES ARE AS FOLLOWS:

POST PAYABLE REFUND U.S. BATCH #1: SEPTEMBER 2021

POST PAYABLE REFUND U.S. BATCH #2: SEPTEMBER 2022

POST PAYABLE REFUND U.S. BATCH #3: DECEMBER 2023

PLEASE SEND GLOBETAX ALL CLAIMS BY THE 1ST OF THE BATCH MONTH IN ORDER TO BE INCLUDED IN PROCESSING.

LONG-FORM FOR NON-U.S. HOLDERS

This notice does not contain templates or instruction for ADR holders with residence outside the United States.

Please contact BNY MELLON/GlobeTax for full instructions with regards to all requirements and the manner in which to file.

For a full listing of long form required tax forms, please go to:

<https://www.estv.admin.ch/estv/en/home/verrechnungssteuer/verrechnungssteuer/dienstleistungen/ausland.html>

REQUIREMENTS TO QUALIFY FOR U.S. TREATY BENEFITS

INVESTOR	DESCRIPTION / CLARIFICATION
U.S. INDIVIDUAL	U.S. citizens or “green card” holders are only considered resident in the United States if they have a substantial presence, permanent home, or habitual abode in the United States. Additionally, individual retirement accounts (IRAs) without a Form 6166 and simplified employee pension plans (SEPs) should be included within this option.
U.S. CORPORATION	<p>This is a corporation (other than a RIC or an S-Corporation) created or organized under the laws of the United States. To be considered eligible, the corporation must qualify under at least one of several “tests” recognized under Article 22 Limitation of Benefits of the 1998 U.S. – Switzerland Tax Convention. Among the most common tests is the:</p> <p>a) Activity test: the corporation must conduct an active trade or business in the United States.</p> <p>b) Predominant interest test: more than 50% of the owners of the company must be United States residents.</p> <p>c) Stock exchange test: the corporation or the ultimate beneficial owner of a predominant interest in the corporation is primarily and regularly traded on a recognized stock exchange.</p>
CHARITIES AND FOUNDATIONS	This is an “Other Entity” such as a charitable entity, endowment, foundation, state or religious organization created under the laws of the United States (U.S. tax exempt organizations).
U.S. PARTNERSHIPS, S-CORPS, TRUSTS, LLCs, LLPs AND ESTATES	<p>U.S. partnerships, S-Corps, estates, LLCs, LLPs, and trusts, created or organized under the laws of the United States, are eligible to the extent that the dividend income is subject to tax, either in the hands of the entities or in the hands of their partners or beneficiaries that are U.S. residents. Therefore, these transparent entities are only entitled to receive the favorable tax treatment on the percentage of ADRs which are owned by U.S. residents.</p> <p>*All transparent entities must disclose ultimate beneficial owner (i.e. the recipient of the income) information, including underlying holder name, address, tax ID, shares, and percentage of ownership. Failure to do so can result in the rejection of the claim by the Swiss Tax Administration or in extensive audits.</p> <p>If the ultimate beneficial owner (recipient of the income) is the transparent entity itself (such as with retained income trusts or complex trusts), the name of the entity may be repeated for the underlying holder name.</p>
REGULATED INVESTMENT COMPANIES	<p>A RIC is considered eligible when it is created or organized under the laws of the United States, and more than ninety-five percent (95%) of the beneficial owners of the RIC are residents of the United States. RICs which meet this requirement will receive favorable tax treatment on one hundred percent (100%) of their record date position. Note: RICs which are made up of less than ninety-five percent (95%) of United States residents are only entitled to receive the favorable tax treatment on the percentage of shares which are owned by U.S. residents.</p> <p>*RICs with more than 50% indirect shareholders must provide a letter of explanation as stated under letter e) on the 82R form. The letter of explanation must explain the basis for treating indirect shareholders as U.S. residents. Sufficient letters of explanation include:</p> <ol style="list-style-type: none"> 1) a full breakdown of the RIC’s underlying holders, including name, full address, and number of fund units; 2) summary data listing the shares and percentages of RIC shareholders per country of residence; 3) RIC prospectus stating that shares are not sold outside of the U.S.; 4) data on taxation of fund distributions showing distinction between domestic investors vs. non-resident investors
U.S. EXEMPT PENSION	A pension plan or retirement arrangement is eligible if it is exempt in the United States and more than half of the beneficial owners are residents of the United States. Eligible U.S. pension plans or other retirement arrangements generally include U.S. resident tax exempt trusts providing pension or retirement benefits under Internal Revenue Code (IRC) section 401(a) for qualified pension plans, profit sharing plans (including 401(k) arrangements), and stock bonus plans. Additionally, non-qualified plans defined under IRC sections 457 (b) – deferred compensation plans of state and local governments and tax-exempt organizations and 403 (b) – tax-sheltered annuities purchased by certain tax-exempt organizations or public schools may also generally qualify for exemption.
U.S. EXEMPT IRA	An Individual Retirement Account (IRA) must be opened with an institution that has received Internal Revenue Service (IRS) approval to offer these accounts.

DESCRIPTION OF VARIOUS DOCUMENTATION


DOCUMENT NAME	DESCRIPTION
APPENDIX A (COVER LETTER)	An aggregated listing of the name, address, and tax identification number of all holders seeking reclaim for shares held with the DTC participant electing the shares under the header of "U.S. Individuals."
APPENDIX B (COVER LETTER)	An aggregated listing of the name, address, and tax identification number of all holders seeking reclaim for shares held with the DTC participant electing the shares under the heading of "U.S. Corporations." Please note that S-corps and partnerships cannot file as corporations; they must be filed under "transparent entities."
APPENDIX C (COVER LETTER)	An aggregated listing of the name, address, and tax identification number of all U.S. regulated investment companies seeking reclaim for shares held with the DTC participant electing the shares under the heading of "U.S. RICs."
APPENDIX D (COVER LETTER)	An aggregated listing of the name address and tax identification number of all U.S. 501(c)(3) entities seeking reclaim for shares held with the DTC participant electing the shares under the heading of "U.S. Others." Pensions which lack a 6166 and are holding less than 1,440,923 ADRs can file as "Other" on the Appendix D as well.
APPENDIX E (COVER LETTER)	An aggregated listing of the name, address, and tax identification number for transparent entities (e.g. Partnerships, S-corps, trusts, LLCs, LLPs and estates). All transparent entities need to provide a full drill down of the underlying holders and the percentage of shares held by each underlying holder within the transparent entity on the Appendix E. Please ensure that the name of the ultimate beneficial owner is provided under the "Beneficial Owner Name" column; this cannot be left blank or listed as "N/A".
APPENDIX F (COVER LETTER)	An aggregated listing of the name, address, and tax identification number for all pensions seeking reclaim as "U.S. Exempt."
APPENDIX G (COVER LETTER)	An aggregated listing of the name, address, and tax identification number of all holders seeking reclaim for shares held with the DTC participant electing the shares under the header of "35% CLAIM (IRA)."
FORM 82R	Percentage breakdown of direct and indirect holders within the regulated investment company. If the percentage of indirect holders is more than 50%, a letter of explanation must be provided , explaining the basis for treating indirect shareholders as U.S. residents. This can be done through one of four ways: 1) a full breakdown of the RIC's underlying holders, including name, full address, and number of fund units; 2) summary data listing the shares and percentages of RIC shareholders per country of residence; 3) RIC prospectus stating that shares are not sold outside of the U.S.; 4) data on taxation of fund distributions showing distinction between domestic investors vs. non-resident investors
IRS FORM 6166	Issued by the Internal Revenue Service, stating the name and taxpayer identification number of the beneficiary. It must be dated within 3 years of the dividend event, and can be an original or a copy.
IRS FORM 6166 FOR: PENSIONS	Issued by the Internal Revenue Service, stating the name and taxpayer identification number of the pension. It must be dated within 3 years of the dividend event, and can be an original or a copy. It must mention 401(a), 457(b), 403(b), 457(g) or 81-100 ruling law of establishment.
81-100 ATTESTATION	Additional Swiss attestation form and underlying pension listing is required for U.S. group trusts with an IRS form 6166 indicating an 81-100 revenue ruling.

ELECTION CATEGORIES ON ESP	
BO ENTITY TYPE CATEGORY	GLOBETAX ESP DROP DOWN MENU CATEGORY
INDIVIDUALS	20% CLAIM (INDIVIDUALS, CORPORATIONS, AND OTHERS)
CORPORATIONS	20% CLAIM (INDIVIDUALS, CORPORATIONS, AND OTHERS)
OTHERS (CHARITIES, FOUNDATIONS, GOVS, ETC.)	20% CLAIM (INDIVIDUALS, CORPORATIONS, AND OTHERS)
TRANSPARENT ENTITIES (PARTNERSHIPS, TRUSTS, LLCs, LLPS, ETC.)	20% CLAIM TRANSPARENT ENTITIES
RICs	20% CLAIM (RICs)
PENSIONS	35% CLAIM (PENSIONS)
IRAs	35% CLAIM (IRA)

CONTACT DETAILS	
PRIMARY CONTACT	BONNIE LI
DOMESTIC PHONE (U.S.)	1-800-915-3536
DOMESTIC FAX (U.S.)	1-800-985-3536
PHONE NUMBER	1-212-747-9100
FAX NUMBER	1-212-747-0029
GROUP EMAIL	SWITZERLANDESP@GLOBETAX.COM
COMPANY	GLOBETAX SERVICES INC.
STREET ADDRESS	ONE NEW YORK PLAZA, 34 TH FLOOR
CITY/ STATE/ ZIP	NEW YORK, NY 10004
ADDITIONAL CONTACTS	EILEEN CHAN

BE ADVISED THAT THE SWISS FEDERAL TAX ADMINISTRATION MAY CHOOSE TO ASK FOR FURTHER INFORMATION WITHIN 3 YEARS OF A DIVIDEND EVENT. BY ELECTING SHARES AT A FAVORABLE TREATY RATE OVER DTC'S CA WEB, YOU AGREE TO COMPLY WITH ANY REQUESTS MADE BY THE TAX AUTHORITY. REQUESTS FOR FURTHER INFORMATION MAY INCLUDE, BUT ARE NOT LIMITED TO, FULL OWNERSHIP DISCLOSURE AND A TRANSACTION HISTORY.

WHEN TRANSPARENT ENTITIES SUCH AS PARTNERSHIPS ARE AUDITED THE SWISS FEDERAL TAX ADMINISTRATION MAY REQUIRE SELECTED IRS FORMS 6166 FOR PARTNERS WHO ARE RECEIVING GREATER THAN A SPECIFIED REFUND AMOUNT AS DETERMINED BY THE SWISS FEDERAL TAX ADMINISTRATION ON AN ISSUE BY ISSUE BASIS.



powered by **GLOBETAX**

BNY Mellon offers ESP powered by GlobeTax, an electronic withholding tax submission system. This system allows for the secure and simplified transfer of beneficial owner level data from the Participant to BNY Mellon and creates applicable documentation on the Participants' behalf.

Submit the data online through the website below, print out the document on letterhead, sign, and mail to BNY Mellon / GlobeTax.

These claims should be submitted through the following website. (A one-time registration required)

<https://ESP.GlobeTax.com>

Please contact support@globetax.com or call 212-747-9100 if you have any questions about this process.

FREQUENTLY ASKED QUESTIONS (FAQs)

GENERAL QUESTIONS

What information does the beneficiary need to disclose in order to receive favorable tax treatment?	Name, address, country of residence, tax ID number, and share position are required.
Is the beneficial owner required to submit a certificate of residence (Form 6166) to participate in the reclaim process?	Yes, if they are a pension or IRA, or if they are a corporation, charity, RIC, or transparent entity holding above a certain threshold (ADR share equivalent of a gross dividend of CHF 100,000 or more). See the Eligibility Matrix for more details.
Can non-U.S. holders be filed through the Relief at Source process?	No, all non-U.S. holders must be filed through the Long Form process. Non-U.S. holders must submit documentation that includes tax forms stamped by the tax authority of the beneficiary's country of residence, a certificate of dividend payment and cover letter. For more details, please contact GlobeTax.
What is the statute of limitations for filing Swiss reclaims?	It is at the end of the year, 3 years from the record date. Claims received after our submission deadline will be filed in good faith. Please see The U.S. Long Form Procedure matrix for more details on when the submission deadlines are.
What if a pension or IRA is looking to reclaim the full 35% refund, but cannot furnish an IRS Form 6166 during the Relief at Source process?	<p>If the pension is holding an ADR share amount less than the threshold, they may file during the Relief at Source process for a 20% reclaim first. They may then file a secondary claim with a valid 6166, through the Long Form process, to recoup the remaining 15% refund. In order to acquire exemption, a 6166 must be provided, stating the pension's law of establishment as 401(a), 457(g), 403(b), 457(b) or 81-100. The 81-100 Attestation is required for 81-100 group trusts.</p> <p>Similarly, an IRA can first file as an Individual during the Relief at Source process for a 20% reclaim, then file a secondary Long Form claim to recoup the remaining 15% refund. In order to acquire full exemption, a 6166 in the name of the beneficiary is required.</p>

Warning and Disclaimer:

BNY Mellon will not be responsible for the truth or accuracy of any submissions received by it and all Participants and holders, whether or not following the procedures set forth herein or otherwise submitting any information, agree to indemnify and hold harmless BNY Mellon and its agents for any and all losses, liabilities and fees (including reasonable fees and expenses of counsel) incurred by any of them in connection herewith or arising herefrom. BNY Mellon and its agents will be relying upon the truth and accuracy of any and all submissions received by them in connection with the tax relief process and shall hold all participants and DR holders liable and responsible for any losses incurred in connection therewith or arising there from. There is no guarantee that the applicable tax authorities will accept submissions for relief. Neither BNY Mellon nor its agents shall be responsible or liable to any holders of DRs in connection with any matters related to, arising from, or in connection with the tax relief process described herein. See also "Agreements, Fees, Representations and Indemnification" above.

All tax information contained in this Important Notice is based on a good faith compilation of information obtained and received from multiple sources. The information is subject to change. Actual deadlines frequently vary from the statutory deadlines because of local market conditions and advanced deadlines set by local agents. To mitigate risk it is strongly advised that DTC Participants file their claims as soon as possible as the depository and/or their agents will not be liable for claims filed less than six months before the specified deadline. In the event that local market rules, whether implemented by a local agent or a Tax Authority, conflict with the information provided in the important notice, either prior to or after publication, the local market rules will prevail.

FORMS AND ATTACHMENTS

**Double click on respective icon to view attachment.*

FORM 82R RIC SHAREHOLDER DISCLOSURE



82 R.pdf

81-100 ATTESTATION



81-100
Attestation.pdf