

APPENDIX A

Margin Account Terms

A1 General

In consideration of you opening one or more Margin Accounts with optionsXpress Singapore, you understand and agree that the following terms and conditions of this Appendix A shall apply in relation to the Margin Facility in addition to all other terms in this Agreement and all other documents pertaining to the Margin Accounts.

A2 Grant of Securities Financing

A2.1 optionsXpress Singapore may, from time to time, in its discretion, grant financing to you, in respect of such Securities as it deems fit upon the terms and conditions of this Appendix A.

optionsXpress Singapore reserves the right to determine in its discretion the minimum and maximum amount of the securities financing to be extended to you and optionsXpress Singapore may revise such minimum and maximum amounts from time to time.

A2.2 optionsXpress Singapore shall have the right to reduce, cancel, vary or review a Margin Facility from time to time and nothing in this Agreement or any document pertaining to the Margin Accounts shall be deemed to impose on optionsXpress Singapore any obligation at law or in equity to make or continue to make available to you a Margin Facility.

A2.3 If granted, the Margin Facility shall only be used by you for financing the purchase of Marginable Securities provided always that you shall not use more than such percentage of financing as may be imposed by optionsXpress Singapore in its discretion and notified to you from time to time for financing the purchase of any Marginable Securities or any single purchase thereof.

A2.4 You agree to repay the monies extended by optionsXpress Singapore to you in connection with any securities financing facility, any interest thereon and any costs of collection (including attorney's fees) within such period as optionsXpress Singapore shall notify to you or in any event, upon a demand in writing by optionsXpress Singapore. You accept that optionsXpress Singapore may demand in writing full payment of any balance due in your Margin Account (plus any interest charges) at its discretion, at any time, or when optionsXpress Singapore deems that such demand is reasonably necessary, expedient or desirable for optionsXpress Singapore's protection.

A2.5 You agree that optionsXpress Singapore may, at its discretion, apply payments of interest, dividends, premium and principal received on any of the Margin, whether pursuant to the terms of such Margin or on the sale of the Margin, to the payment of any balance due in the Account(s).

A3 Margin Facility

A3.1 Where a Margin Facility is provided to you by optionsXpress Singapore, you shall deposit, and maintain in each Margin Account and/or otherwise provide optionsXpress Singapore with, Margin in such form and amounts, at such times and in respect of such Margin Account as optionsXpress Singapore may from time to time in its discretion require, whether or not such requirement of optionsXpress Singapore is identical to or reflects or is greater than any applicable Margin requirements under Applicable Laws (including the rules of any exchange or the requirements of any Intermediary) which are required to be maintained by optionsXpress Singapore and/or you. You hereby grant a first lien and first priority perfected security interest in respect of any such Margin deposited in any Margin Account and the Marginable Securities purchased for the Margin Account in

favour of optionsXpress Singapore to secure any financing that optionsXpress Singapore may grant to you and any other obligations owing to optionsXpress Singapore. Further, notwithstanding the generality of Clause 30 of this Agreement and subject to Applicable Laws, you hereby consent and agree that with respect to all Margin deposited in any Margin Account and all the Marginable Securities purchased for the Margin Account that are now or in the future in the possession or control of optionsXpress Singapore, its US correspondent execution and clearing broker OX Inc. and/or the Clearing Agent, optionsXpress Singapore, its US correspondent execution and clearing broker OX Inc. and/or the Clearing Agent (as the case may be), may create over the said Margin and/or Marginable Securities, either separately or in common with other such Margin and/or Marginable Securities, any encumbrance in favour of a third party by way of security, re-security, charge, re-charge, pledge, re-pledge, hypothecation, re-hypothecation or otherwise to secure optionsXpress Singapore, its US correspondent execution and clearing broker OX Inc. and/or the Clearing Agent's obligations to a third party account for an amount that does not exceed the aggregate amounts or any amount owed by you to optionsXpress Singapore and in accordance with Applicable Laws and/or assign, invest, use or otherwise dispose of the said Margin and/or Marginable Securities either separately or together with identical types of such Margin and/or Marginable Securities (as the case may be) provided by optionsXpress Singapore's other customers or parties to satisfy any of your obligations or liabilities of whatsoever nature and howsoever arising (whether present or future, actual or contingent, as primary obligor or as surety) to optionsXpress Singapore, subject to Applicable Laws. You also agree in connection with the foregoing that no compensation will be payable to you in connection with the exercise of optionsXpress Singapore, its US correspondent execution and clearing broker OX Inc. and/or the Clearing Agent's rights under this Clause and that optionsXpress Singapore, its US correspondent execution and clearing broker OX Inc. and/or the Clearing Agent as the case may be will be the sole beneficiary of any fee or commission that each of them may respectively earn from any exercise of their rights under this Clause. For the avoidance of doubt, neither optionsXpress Singapore, its US correspondent execution and clearing broker OX Inc. nor the Clearing Agent shall be obliged with respect to any of your Margin and/or Marginable Securities to retain the same in its possession or control (being entitled to treat all of the same as fungibles) or to retain for the duration of your Margin Account with optionsXpress Singapore like Margin or Marginable Securities as the case may be, of equivalent amount.

A3.2 Without prejudice to the generality of Clause A3.1 above, the Margin deposited by you in a Margin Account shall be in the form of cash in United States dollars or any other currencies as may be acceptable to optionsXpress Singapore, and/or such Securities which are acceptable to optionsXpress Singapore at such times and in such amounts as may be required by optionsXpress Singapore in accordance with Applicable Law.

A3.3 optionsXpress Singapore may, in its discretion, without prior notice to you, vary the requirements for any Margin Account at any time and by any level, and may also stipulate that such Margin Account requirements shall apply to existing positions as well as new positions in the Transactions affected by such variation. You acknowledge that optionsXpress Singapore may, in certain market conditions, effect an immediate change in Margin Account limits or levels and/or require additional Margin to be deposited immediately or within a specified period of time which may be less than twenty-four (24) hours. You hereby waive any right to object on the grounds that such requirement is unreasonable. No previous Margin Account requirements shall set a precedent or bind optionsXpress Singapore.

A3.4 If optionsXpress Singapore determines that additional Margin is required (including but not limited to where the purchased Securities carried in the Margin Account are subject to unusually rapid

or volatile fluctuations in value, are deemed by optionsXpress Singapore not to be able to be liquidated promptly, where the purchased Securities do not have an active market, in the event of immediate suspension of a counter from trading on any exchanges or for any other reason whatsoever), you shall deposit with optionsXpress Singapore such additional Margin immediately upon demand and without any requirement for optionsXpress Singapore to provide advance notice to you. A written notice from optionsXpress Singapore stating that any such circumstance has arisen for which additional Margin is required shall in the absence of manifest error be deemed to be a conclusive determination of such circumstances for this purpose. Without prejudice to optionsXpress Singapore's other rights under this Agreement, if you fail to provide the additional Margin as required, optionsXpress Singapore shall have the right without further notice to or consent from you to sell any or all Margin in your Margin Account; buy any or all Securities which may be short in your Margin Account; cancel any or all open Orders; close any or all outstanding contracts; and/or take such other actions as optionsXpress Singapore deems appropriate in its discretion to reasonably protect itself.

A3.5 You grant optionsXpress Singapore the authority and the discretion to sell, dispose of or purchase any or all Marginable Securities, to cancel any or all open Orders and close any or all outstanding contracts in any manner in order to meet the Margin Account margin ratio and other requirements as may be prescribed by optionsXpress Singapore. Any such sales or purchases may be made at optionsXpress Singapore's discretion on any exchange or other market where such business is usually transacted or at a public auction or private sale or optionsXpress Singapore may be the purchaser for its own account. You understand and accept that optionsXpress Singapore's giving of any prior demand or call or prior notice of the time and place of such sale or purchase shall not be considered as a waiver of optionsXpress Singapore's right to sell or buy without any such demand, call or notice, nor is optionsXpress Singapore bound by such prior demand, call or notice to forestall action to buy or sell or to take any other action to protect its interests.

A3.6 You acknowledge that the Margin may be held and used to secure the performance of your obligations as well as for such other purposes as Applicable Laws may permit or stipulate for the Transactions traded under any Account.

A3.7 All Margin shall be held by or for optionsXpress Singapore, as continuing security and shall be subject to a general lien and right of set-off in favour of optionsXpress Singapore for any and all of your liabilities to optionsXpress Singapore (whether present or future, actual or contingent, as primary obligor or as surety) under this Agreement or otherwise, and optionsXpress Singapore may realise any of the Margin in your Margin Account as provided for in this Agreement.

A3.8 No interest shall be paid on any type of Margin deposited by you in a Margin Account with optionsXpress Singapore and you acknowledge and consent that interest earned on the Margin deposited in a Margin Account may be retained by optionsXpress Singapore for its own account and benefit. optionsXpress Singapore shall at no time be required to replace or deliver to you identical Margin as existed in any Margin Account but shall be entitled to replace or deliver to you Margin of substantially the same kind and amount as existed in any Margin Account, subject to adjustments for quantity and quality variations at the market price prevailing at the time of such delivery.

A3.9 Notwithstanding that optionsXpress Singapore has a general policy of giving you and its customers notice of a margin deficiency, it is your sole responsibility (and not optionsXpress Singapore's responsibility) to monitor your Margin Account and to ensure that the Margin does not fall below any minimum Margin requirements. optionsXpress Singapore is not obligated to request additional margin from you in particular in the event that the Margin in your Margin Account falls below

any minimum Margin requirements. You acknowledge that optionsXpress Singapore may liquidate Marginable Securities in the Margin Account without further notice to or consent from you so that the Margin Account's minimum Margin requirements are met.

A3.10 Without prejudice to Clause A4.1(a), you acknowledge and agree that optionsXpress Singapore may (but is not obliged to) make margin calls on you in respect of the Margin Account orally, in writing, via electronic mail or in such other manner as optionsXpress Singapore may in its discretion deem appropriate. Without prejudice to the generality of the foregoing, you acknowledge and agree that optionsXpress Singapore may contact you via telephone at any of the telephone numbers which you have previously notified to optionsXpress Singapore or any other telephone numbers as you may notify optionsXpress Singapore in writing from time to time for the purpose of any margin call and you shall make yourself available at such telephone numbers. If optionsXpress Singapore fails to reach you at any such telephone numbers, you shall be deemed to have defaulted on the margin call.

A3.11 You shall at your own cost and at optionsXpress Singapore's request, execute and do all such deeds, acts and things (including without limitation, the performance of such further acts or the execution and delivery of any additional instruments or documents) as optionsXpress Singapore may reasonably require for the purposes of this Clause A3, including but not limited to perfecting optionsXpress Singapore's rights to the Margin deposited in any Margin Account and the Marginable Securities purchased for the Margin Account.

A3.12 Without prejudice to the generality of the foregoing provisions, if at any time optionsXpress Singapore is of the opinion that the Equity in such Margin Account reaches or falls below 110% of the Debit Balance in the Margin Account or otherwise at the discretion of optionsXpress Singapore, optionsXpress Singapore shall be entitled:

- (a) to require you to furnish to optionsXpress Singapore with additional Margin within two (2) Business Days so as to increase the Equity in the Margin Account to more than 110% of the Debit Balance in the Margin Account, or such other levels as shall be reasonably satisfactory to optionsXpress Singapore;
- (b) to require you to reduce your liabilities to optionsXpress Singapore by such extent and in such manner as optionsXpress Singapore may in its discretion determine;
- (c) to withhold further disbursement of any financing under the Margin Account;
- (d) to reject any Orders under the Margin Account;
- (e) to cancel or reduce the Margin Account; and/or
- (f) to realise and set-off your security against your liabilities to optionsXpress Singapore (whether present or future, actual or contingent, as primary obligor or as surety).

A4 Undertakings

A4.1 You hereby undertake:

- (a) that you will at all times monitor and comply with all collateral deposits, and/or margin ratio, and/or any other maintenance requirements prescribed by optionsXpress Singapore or otherwise notified

to you by optionsXpress Singapore. In this connection you shall, where required, execute such collateral documents as may be required by optionsXpress Singapore to ensure that optionsXpress Singapore will have a valid and enforceable first lien and first priority perfected security interest and optionsXpress Singapore, its US correspondent execution and clearing broker OX Inc. and/or the Clearing Agent will have such other rights, title and interest as described under Clause A3.1 over the collateral required in respect of any Margin deposited in your Margin Account(s) and the Marginable Securities purchased for your Margin Account(s);

- (b) that you shall comply at all times with such position and/or financial exposure limits which optionsXpress Singapore may prescribe or otherwise notify you from time to time with respect to any single Securities counter that you may transact in with respect to your Margin Account(s);
- (c) to take all reasonable steps to obtain and communicate to optionsXpress Singapore all information, and deliver or cause to be delivered to optionsXpress Singapore all documents, with respect to Transactions under the Margin Account which may be reasonably requested by optionsXpress Singapore (or any authority empowered to request for such information under Applicable Laws) to enable optionsXpress Singapore to comply with the Applicable Laws and in any case not later than seven (7) days after being requested in writing by optionsXpress Singapore to do so (or such earlier date as optionsXpress Singapore may require); and
- (d) to disclose to optionsXpress Singapore if there is any material adverse change in your business, assets, financial condition, operating environment or management.

A4.2 You acknowledge that in no event is optionsXpress Singapore obliged to accept any Order you may give (for the establishment of a new position) as optionsXpress Singapore may, amongst other things, have its own aggregate limits of exposure to a particular Securities counter or any Margin Account(s) under Applicable Laws, and if optionsXpress Singapore had in good faith inadvertently accepted any of your Orders which would cause optionsXpress Singapore to be in breach of any of its obligations under the Applicable Laws, you acknowledge that optionsXpress Singapore may in its discretion, take any and all action necessary to rectify such a breach (including but not limited to allocating the Order to another Account in your name other than the Margin Account(s)) and you will effect settlement accordingly.

A4.3 optionsXpress Singapore shall have the right (in addition to its rights under Clause A3) to require additional collateral or to liquidate any Securities and other Property whenever it considers such action to be reasonably necessary, expedient or desirable for its protection, including in the event of, but not limited to: the failure of you to promptly meet any call for additional collateral; the filing of an action in bankruptcy by or against you; the appointment of a receiver is filed for or against you; you make any compromise or arrangement with your creditors; if you are unable to pay your debts as and when they are due, or action is commenced to place you in insolvency, judicial management, receivership, administrative management, or any similar or other proceedings; any claim, action or proceeding of any nature is commenced against you, or steps are taken by any person to enforce any judgment, award or security against you; an attachment is levied against any Account of yours or in which optionsXpress Singapore has an interest in; or your death, insanity or legal incapacity. In such event optionsXpress Singapore is authorized to sell any and all Securities and other Property in any of your Account whether carried individually or jointly with others, to buy such Securities or other Property which may be short in such Account(s), to cancel any open Orders and to close any or all outstanding contracts, all without demand for Margin or additional Margin, other notice of sale or purchase, or other notice or advertisement each of which is expressly waived by you.

Any such sales or purchases may be made at optionsXpress Singapore's discretion through any Intermediary or on any exchange or other market where such business is usually transacted or at public auction or private sale and optionsXpress Singapore may be the purchaser for its own account. You acknowledge that a prior demand, or call, or prior notice of the time and place of such sale or purchase shall not be considered a waiver of optionsXpress Singapore's right to sell or buy without demand, notice or advertisement as herein provided.

A5 Interest on Debit Balance

A5.1 Interest shall be charged on Accounts with a Debit Balance. You understand that the interest charge made to any Account at the close of a charge period will, unless paid, be added to the opening balance for the next charge period and that interest will be charged upon such opening balance, including all interest so added. The interest rate is 2.0% above the current base rate ("**Base Rate**"), an internally calculated rate set with reference to commercially recognized interest rates, industry conditions related to the extension of credit and general credit market conditions. The rate of interest will change automatically (without prior notice to or consent from you) with changes in the Base Rate. The interest charge charged on Accounts with a Debit Balance will appear on the statement of account provided by optionsXpress Singapore to you in relation to your Account. Please contact optionsXpress Singapore should you wish to check the current Base Rate. optionsXpress Singapore reserves the right to negotiate the interest rate charged on Accounts with a Debit Balance and/or charge different customers different interest rates.

A6 Interest on Securities Financing

A6.1 Interest shall be charged on the financing extended pursuant to the Margin Facility extended by optionsXpress Singapore to you. The interest rate is 2.0% above the Base Rate. The rate of interest will change automatically (without prior notice to or consent from you) with changes in the Base Rate. The interest charge charged on the financing will appear on the statement of account provided by optionsXpress Singapore to you in relation to your Account. As stated under Clause A5 above, please contact optionsXpress Singapore should you wish to check the current Base Rate. optionsXpress Singapore reserves the right to negotiate the interest rate for the financing extended to any customer and/or charge different customers different interest rates.

A6.2 Interest is accrued on the amount of financing extended to you on a daily basis. However where you maintain a cash Account with a free credit balance (which refers to cash that is not allocated for settlement of any outstanding Transactions and cash that is not being used as Margin or Collateral) along with a Margin Account, the free credit balance in your cash Account will be used to reduce the amount of financing extended to you in your Margin account for the purpose of interest calculation under this Clause A6.

A6.3 For the purposes of computation of interest on a Margin Account through which you have sold Securities short, the value of the Securities sold short will be marked-to-the-market, which means that the value of Securities sold short will be adjusted to reflect their current market value on a daily basis. These adjustments will increase or decrease the balance used in determining your interest charge. For example, if you sold short 100 XYZ for USD5,000 (credit) and its current market value is USD4,000, the balance used to determine your interest charge would be reduced by USD1,000 thus decreasing the amount of interest you will be charged. If on the other hand, the current market value of XYZ is USD6,000, the balance used to determine your interest charge would be increased by USD1,000 thus increasing the amount of interest you will be charged.

A6.4 optionsXpress Singapore shall have the right, upon giving reasonable notice to you, to vary the interest rate(s) (other than the Base Rates), including by requiring additional interest to be imposed, from time to time. You agree that optionsXpress Singapore shall have the right to compound such interest.

A6.5 Based on the amount of financing extended to you pursuant to the Margin Facility, a variable interest shall be additionally payable on any loan extended pursuant to the Margin Facility or any part thereof that is not paid on due date or upon demand, and such variable interest shall commence from such date on which payment of the monies or any part thereof is due or demanded, as the case may be, and shall accrue up to and including the actual date when free payment is made (both before and after judgment). The variable interest rates as applicable from time to time shall be as determined by optionsXpress Singapore in its discretion.

A7 Valuation of Margin

A7.1 optionsXpress Singapore may at any time and from time to time conduct a valuation or assessment of the Margin provided by you. The cost of such valuation or assessment shall be for your account.

A7.2 Marginable Securities may be valued at 100% of the market valuation or be subject to a discount at such percentage as optionsXpress Singapore may in its discretion prescribe from time to time.

A7.3 optionsXpress Singapore may deposit in optionsXpress Singapore's segregated trust account or any other account, any Margin from you and may commingle such Margin with the cash and Properties of optionsXpress Singapore's other customers.

A8 Margin Account Additional Notices

A8.1 Under this Clause A8, optionsXpress Singapore wishes to provide you with the basic facts about purchasing Securities on margin, and to alert you to the risks involved with trading Securities in a Margin Account. Before trading Securities in a Margin Account, you should carefully review the Margin Account Terms set out in this Appendix A.

A8.2 When you purchase Securities, you may pay for the Securities in full or you may borrow part of the purchase price from optionsXpress Singapore. If you choose to borrow funds from optionsXpress Singapore, you will be required to open a Margin Account. The Securities purchased will also act as security against the granting of the loan to you. If the Securities in your Margin Account decline in value, so does the value of the security securing your loan, and as a result, action can be taken against you, such as issue of a margin call and/or selling of the Securities in your Margin Account, in order to maintain the required Margin and margin ratios in your Margin Account.

A8.3 It is important that you fully understand the risks involved in trading Securities using borrowed funds as described in Clause A8.2 above. These risks include the following:

(a) You may lose more funds than you initially deposit in the Margin Account.

A decline in the value of Securities that are purchased using the Margin Facility may require you to provide additional funds to optionsXpress Singapore in order for you to avoid the forced sale by optionsXpress Singapore of those Securities purchased or other Securities in your Margin

Account.

- (b) **optionsXpress Singapore (through the Clearing Agent) can force sell the Securities in your Account.**

If the Equity in your Margin Account falls below the maintenance margin requirements under Applicable Laws, or as stipulated under or pursuant to this Appendix A (whichever is higher), optionsXpress Singapore can force sell the Securities in your Margin Account to cover the margin deficiency. You will be responsible for any shortfall in the Margin Account after such a sale. It is your sole and primary obligation to monitor and ensure that the margin ratios and other requirements in your Margin Account are fully met at all times.

- (c) **optionsXpress Singapore (through the Clearing Agent) can sell your Securities without contacting you.**

optionsXpress Singapore is not obliged to notify you of any margin call required of you. As a matter of practice, optionsXpress Singapore may attempt to notify you and its other customers of margin calls, but optionsXpress Singapore shall not be deemed in any event to be obliged to do so. However, even if optionsXpress Singapore has notified you and provided a specific date by which you should meet a margin call, optionsXpress Singapore can still take necessary steps to protect its financial interests before such specified date, including selling the Securities without further notice to you, before you have furnished the margin call.

- (d) **You are not entitled to choose which Security in your Margin Account is liquidated or sold to meet a margin call.**

As the Securities are collateral for the margin loan, optionsXpress Singapore has the right to decide which Securities to sell in order to protect its interests.

- (e) **optionsXpress Singapore (through the Clearing Agent) can increase its "house" maintenance margin requirements at any time and is not required to provide you with advance written notice.**

optionsXpress Singapore may change its policies with regards to margin calls. This may happen suddenly and may result in the issuance of a maintenance margin call. Your failure to satisfy the margin call may result in optionsXpress Singapore liquidating or force-selling the Securities in your Margin Account.

- (f) **You are not entitled to an extension of time on a margin call.**

You do not have a right to an extension of time with regards to margin calls, although an extension of time to meet margin requirements may be granted by optionsXpress Singapore to you under certain conditions at optionsXpress Singapore's discretion.

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