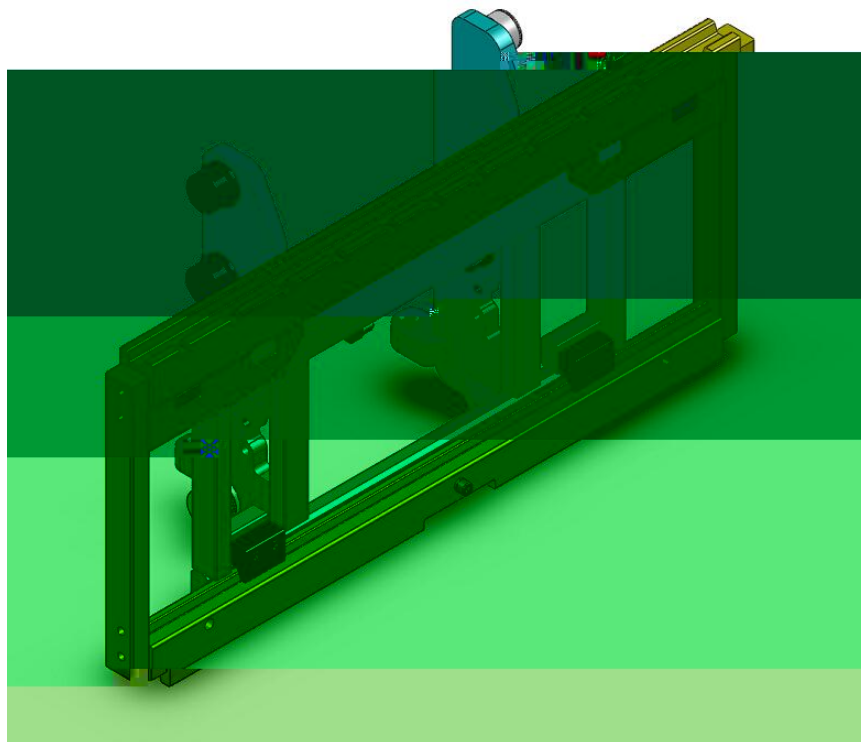




/ LDQRQJ (QJLQHUIQJ 7UXFNV * RRGKHSHWIRUIRUNDVWKFNV



\$QLQ / LDQRQJ (QJLQHUIQJ 7UXFNV\$WFKPHQW&R / VQ

` \$GGJHW 1 R) DQJ[LQJ 5FDG + LJK WFK=RQH' HYHDSPHQW#RQH \$QLQJ &LW \$QXL3URYLQH
&KLQD
7HÖ

&DMDRJXH

,QWKFVRQVIRUXVH

' DLO P DQMQQFH

6SHFDOP DQMQQFH

5 HP RYQJ VHVGHVKLIWLV

6QGHUU-SDFP HQW

' LVP DQMQJ RI A QGHUV

7URXEDMKRRMQJ

1 R VGHVKLIW

/ DMLDOP RYHP HQWVØZ

/ DMLDOP RYHP HQWLUHJXØUWHV

WKFV /PLVH
ØDG DQG FHQNH GETH RI Y ØDG P XWQRWEH J MUWQDQ VNH
UDQIH EFDMG RQ H ØE-DRI VNH VNH VNH U Z KH-Q VNH FHQNH ØQFH RI VNH
ØDGLV JUHD MUWQDQ VNH UDNG FHQNH GLWDQFH RI VNH ØDG VNH DFMDO ØDG FDSFLW
Z LØEH UGXFHG VNH K GUXØF FLUXLWRI VNH VLGH VKLWU P XWEH UØHMG RI
SUHXXUH D VNU VNH I RUND WVKFN KD/ VSSHG Z RUNQJ VR WDWRP H QFHWDV
P DQMQDQHZ RUN FDQEHFDUWHGRXWRQLWDMU

7 KHI RØZ LQJ RSHU MRQV DUHDJ DLQW VNH UXØV DQG P XWEH SURKLELWG

¿ &DUWLQJ ØDG/ Z LK DVLQJ ØI RUN

¿ 0 RYLQJ VNH ØDGE\ SXVKLQJ VNH VLGH VKLWU/

¿ 7 KH VLGH VKLWU LV LQ VNH VLGH VKLW SRV MRQ Z KH-Q VNH I RUND WVKFN LV

WUQH

¿ / RDGLQW ØELQV

¿ SHRSØIRUREW ØV LQ VNH Z RUNQJ DUHDRI VNH VLGH VKLWU

¿ &DUWLQJ SHURQVRQ VLGH VKLWU/ RUI RUNV

¿ 8 VHI VNH VLGH VKLWU LQ VNH HHHQWRI DP DOXQFMRQZ LKRXWHFWLFDNRQ

¿ QRVSURSHU VHDQJ VNH ØFDQJ VAS SLQ LQ VNH FHQNDQJURYH RI VNH

XSSHUFURWEHP RI VNH I RUND PHGXUQJ LQWDMNRQ

¿ Ø

' DLO P DLQMDOQH

Å 6LGHVKLWU/P RXQMGRQIRUNDVWKFNI RUQRUP DOXH

▲ (YHU KRXUV RI XMH PXWFKHFN ZKHWHU WKH KRMH MRLQW WKH
ORZHU KRRN I L[LQJ VFUHZ LV ORRMH ZKHWHU WKH JDS EHVZH HQ WKH
ORZHU KRRN DQG WKH ORZHU EHDP PHHW/ WKH UHTXLUHQW/ PP
LI WKH JDS H[FHHG/ WKH VSHFLI LHG YDOXH WKH VOLGHU PXW EH
UHDGVKWWHG RU UHSDFHG WKH ORZHU KRRN UHTXLUH D ORFN LQJ
WUTXH RI 1P a 1P

▲ 7KH XSSHU DQG ORZHU VOLGLQJ EORFNW PXW EH JUHDVHG HYHU
KRXUV RI XMH
7KH ZHDU RI WKH XSSHU DQG ORZHU VOLGHU PXW EH FKFNHG HYHU
KRXUV RI XMH LI WKH VKLFNQHW RI WKH XSSHU VOLGHU LV OHW
PXW EH UHSDFHG LI WKH VKLFNQHW RI WKH XSSHU VOLGHU LV OHW
VKDQ PP DQG WKH VKLFNQHW RI WKH ORZHU VOLGHU LV OHW VKDQ
PP LWPXW EH UHSDFHG

▲ 1RWH

: KHQ DSSOLQJ OEUFDNQJ JUHDVH WR WKH XSSHU DQG ORZHU VOLGLQJ
EORFNW LMLV QFHWDU WR ILUWPRYH WKH VLGH PRYHU WR WKH HGJH
SRVLNRQ WKH DSSO WKH OEUFDNQJ JUHDVH WR WKH RMHVLGH \$ WMLV
WP H WKH RLOFXS RQ WKH RMHVLGH LV H[DFWO LQ WKH PLGGDI EHVZH HQ
WKH VLGH PRYH DQG WKH ORZHU VOLGLQJ EORFN

Å : KHQ VHH VLGHVKLWU/ DUH QRWVHG IRUD ERJ WPH VHH VPRXGEH
UHP RYHG DQG FODQGEH RUHEHQJ SDFHG LQ VWDJH , QSDWFXDU VHH IRORZ LQJ
VPRXGEHGRQH

— / XEUFDMRQ DQG JUHDMLQJ RI DSDUWUHTXLUQJ OXEUFDNRQ

— &RUWRMRQ WHDQ HQWUDSSDFMRQ RI FRUWRMRQ SURMFWRQ JUHDV VR DQ
SDUWWDVP D EHVXEMFMR FRUWRMRQ

— ,QXODM VHH VLGHVKLWU IURP VHH ZHDNHU E SDFLQJ LWLQGRU/ RU
FRYHUQJ LWZ LW DULQFQW×

— ,I SRWLEOH KDYH VHH K GUDXOF IXQWRQ RI VHH VLGHVKLWU/ FKFNHG
SHURGFDQ GXUQJ VWDJH

Å : KHQ FDUJ LQJ RXW PDLQWHDQFH ZRUN VHH HOFWULFDO DQG RLO
FLUFXLW/ PXW EH GLVFRQQFVHG I LUWVR SUHYHQWV D HW DFFLGHQW/
FDXVHG E PLVKDQGLQJ

Å&KFNZ HDUQGWDUR ZHDUQJ SDUWRUQRUP DQVH ZHDUQJ SDUW VDGU

6 SHFLDOP DLQWHDQFH

5 HP RYLQJ VHHVGHVKLWU/

/ RRVHQ VHH I RUN WRS VFUHZ LQ VHH FHQWU RI VHH ORZHU FURW
PHPEHU

' LVPDQGLQJ RI VHH I RUNV Ä

5HPRYH VHH KRVH Ä

%H RUH DQ RSHUDWRQ LQYROYLQJ K GUDXOF FRPSRQHQW LV

FDULLHGRXW VKHI RUNLI WVKRXOGEH WRSSHG DQG VKHQVKH K GUDXOLF
FLUFXLWVKRXOGEH UHOLHYHGR SUHAXUHI LUWWEA RSHUDWLQJ VKH OH W
DQG ULJKWVLGH VKLI WFRQWURO CHYUW

▲ : DUQLQJ

1 HYHU UPRYH SUHAXUMHG SDUW RU RLO SLSHV ZKHQ RLO
SUHAXUHLV/SUHHQWÄ

5HPRYH VKH ORFNLQJ EROMRQ VKH ORZHU KRRN RI VKH VLGH VKLI WHU
DQG ORRMHQ VKH ORZHU KRRN

/ LI WLQJ DQG XQORDGLQJ RI VKH VLGH VKLI WHU VLGH VKLI WHU EA
FUDQH ZLVK D PLQLPXP ORDG FDSDFLW RI . J

6QGJUHSDFFP HQW

: KHQ UHSODFLQJ VKH VOLGHU LWPXWWEH HQXUHG VKDWVKH VOLGHU
ORFDWLQJ SLQ LV FRUHFWD VHDWLG LQ VKH VLGH VKLI WHU ORFDWLQJ VORW

\$ KLJK TXDOLW JUHDH LV UFRPPHQGHG 6KHOO (3 JUHDH LV
UFRPPHQGHG Ä

' LVP DQWLQJ RI FA QGJUV

: UDS D FOHDQUDJ DURXQG VKH HQG RI VKH SOXQIHU URG DQG JHQWÄ
SXOO VKH URG RXW QRWLQJ VKDWVKLV SURFHW VKRXOG EH FDULLHG RXW
FDUH XOO DQG JHQWÄ ZLVKRXWEXPSLQJ VKH URG

/ RRVHQ VKH VFUHZ V KROQLQJ VKH FA QGJU KH DG LQ SDFFH UPRYH VKH
FA QGJUKH DG VWWDQG UHSODFVKH VHDV

▲ 1RWH

' R QRWVXH EOXQWVROV VR DEUDGH VKH VXU DFHV RI VKH HQG FDSV
DQG SOXQJHUV
3D DWHQVLRQ VR VKH RULHQVLRQ RI VKH VHDO ZKHQ UHSODFLQJ
LW

7R UHLQWDOO VKH FQLOGHU UHMUMH VKH DERYH SURFHGXU

7URXEOMKRRMQJ

1RVLGHVKLIW

&KHFN VKDWVKH SUHVVXUH DQGI ORZ UDVH RI VKH K GUDXOLF V WWP
DUH DV UHTXLUH 7KH UFRPPHQGHG ZRUNQJ SUHVVXUH I RU VKH LQWJUDO
VLGH VKLIWHU LV EDU

&KHFN LI VKH WUXFVXUDO SDUW DUH GH RUPHG LI VKH DUH
UHPRYH VKH GH RUPVLRQ RU UHSODFH VKH P

&KHFN VKH K GUDXOLF FLUFXLW DQG FQLOGHU I RU CHDN DQG
UHSODFH VKH FRUHVSRQGLQJ FRPSRQHQW

/ DMUDOP RYHP HQNDVØZ

, Q DGGVLRQ VR VKH H[DPLQVLRQ I RU QRQ ODWUDO GLVSODFPHQW VKH
I RORZLQJ FKHFNV PXWWEH PDGH

&KHFN VKDW VKH VKURMWH SODVW DUH QRW EORFNHG DQG LI

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&KHFN VKH ZHDU RI VKH XSSHU DQG ORZHU VOLGLQJ EORFNW

/ DMUDOP RYHP HQWLUHJXODUWHV

&KHFN I RU DLU LQ LOWDWLRQ LQ VKH K GUDXOLF FLUFXLW

&KHFN VKH ZHDU RI VKH XSSHU DQG ORZHU VOLGLQJ EORFNW