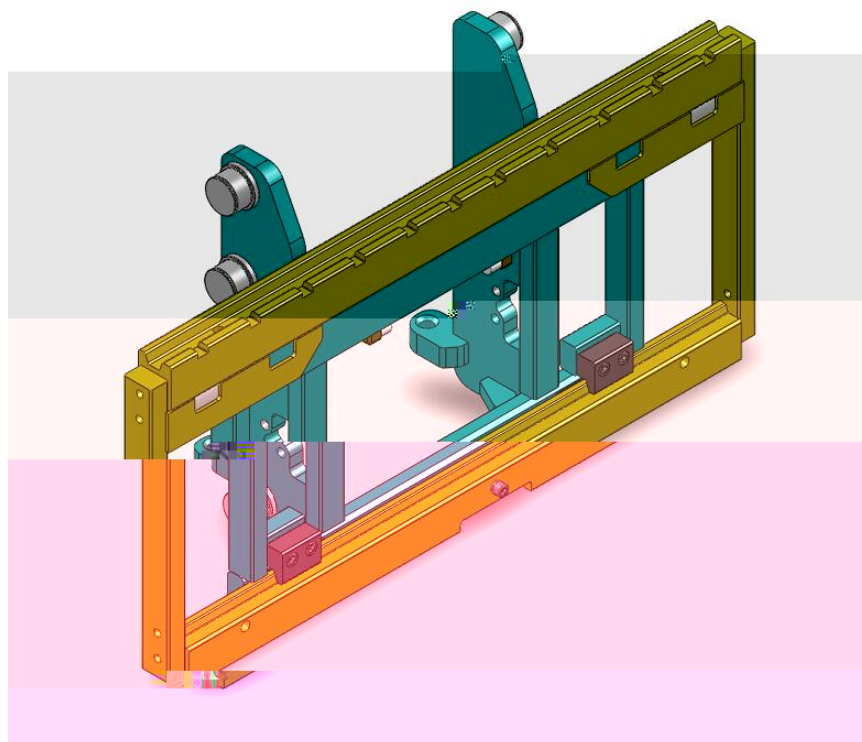




/ LDQRQJ (QJLQHUIQJ 7UXFNV * RRGKHSHWIRUIRUNDVWKFNV



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

` \$GGJHW 1 R) DQJ[LQJ 5FDG + LJK WFK=RQH' HYNOSP HQW=RQH \$ QJLQJ &LW \$ QXXL3URYLQH
&KLQD
7HÖ

&DMDRJXH

,QWKFVRQVIRUXVH

' DLO P DQMQQFH

6SHFDOP DQMQQFH

5 HP RYQJ VHVGHVKLIWLV

6QGHUU-SDFP HQW

' LVP DQMQJ RI A QGHUV

7URXEDMKRRMQJ

1 RVGHVKLIW

/ DMLDOP RYHP HQWVQZ

/ DMLDOP RYHP HQWLUHJXQULWHV



, QXW FMRQ RUXVH

ØDG DQ FQNH GLWDQH FQNH G P XWQRWEH JUHDMUWDQ VNH
UDQJ EFDMG VNH ØFØRI VNH VGH VNH KH-Q VNH FQNH GLWDQH RI VNH
ØDGLV JUHDMUWDQ VNH UDNG FQNH GLWDQH RI VNH ØDG VNH DFMDØØDG FDSFLW
Z LØEH UGXFHG VNH K GUXØF FLUXLVRI VNH VGH VKIWMU P XWEH UØHMG RI
SUHXXUH DVMU VNH I RUND WVKFN KDV VASSHG Z RUNQJ VR VMDWRP H QFHWDV
P DQMQDQHZ RUN FDQEHFDWJHGRXWRQLVDMU

7 KHI RØZ LQJ RSHDMRQV DUHDJDLQW VNH UXØV DQGP XWEHSURKLELWG

¿ &DUWLQJ ØDG/Z LVK DVLQJØH RUN

¿ 0 RYLQJ VNH ØDGE\ SXVKLQJ VNH VGH VKIWMU/

¿ 7 KH VGH VKIWMU LV LQ VNH VGH VKIWSRVMRQ Z KH-Q VNH I RUND WVKFN LV

VUQH

¿ / RDGLQVØLQV

¿ SHRØIRUREWØV LQVHZ RØQJ ØFØRI VNH VGH VKIWMU

¿ &DUWLQJ SHVRQVRQ VGH VKIWMU/RUI RUNV

¿ 8 VHI VNH VGH VKIWMU LQ VNH ØFØRI ØDQ DOXQFMRQZ LVK VNH FMDMRQ

¿ QVSRUSHØ VDMQJ VNH ØFDMQJ VAS SLQ LQ VNH FQNDØJURYH RI VNH

XSSHUFURWEHP RI VNH I RUND ØFØRI VGH VKIWMU LQ VNH ØFØRI

¿ 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 HGTH
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 ERQ VPH VHH VPRXGEH
UHP RYHG DQG FODQGEH RUH EH QJ SDPHGLQ VWDJH , QSDWFXDU VHH IRORZ LQ
VPRXGEHGRQ

— / XEUFDMRQ DQG JUHD LQJ RI DSDUWUHTXLUQJ OXEUFDNRQ

— &RUWRQ WHDQ HQWUDSSOEDNRQ RI FRUWRQ SURFWRQ JUHDH VR DQ
SDUWWDVP D EH VXEYFWR FRUWRQ

— , QXDM VHH VLGHVKLWU IURP VHH ZHDNHU E SDPLQ LWLQGRU/ RU
FRYHUQJ LWZ LW DULQFQW ×

— , I SRWLEDI KDYH VHH K GUDXOF IXQWRQ RI VHH VLGHVKLWU/ FKFNHG
SHURGLFDO GXUQJ VWDJH

Å : KHQ FDUJ LQJ RXW PDLQWHDQFH ZRUN VHH HOFWULFDO DQG RLO
FLUFXLW/ PXW EH GLVFRQQFWHG I LUWVR SUHYHQW DI HW DFFLGHQW
FDXVHG E PLVKDQGLQJ

Å&KFNZ HDUQGWDUR ZHUQJ SDUWRUQRUP DQVH ZHUQJ SDUW VDGU

6 SHFDOP 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 GUDXOLF 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 KHOG LQ SDFFH UPRYH VKH
FA QGJUKHOG 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

1 RVLGHVKLIW

&KHFN VKDWVKH SUHVVXUH DQG IQRZ 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 WUXFWXUDO SDUW DUH GH RUPHG LI VKH DUH
UFRYH VKH GH RUPVLRQ RU UHSODFH VKH P

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

/ DMUDOP RYHP HQWDVØZ

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

&KHFN VKDW VKH VKURWØH SODVW DUH QRW EORFNHG DQG LI

QHFHWDU HQODUJH VKH VKURWCH KRCHV DSSURSULDWHO

&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