

SAXO BANK CLIENT APPLICATION FORM

INSTRUCTIONS FOR COMPLETION

Before completing the form, please make sure you have read and understood all information regarding your Saxo Bank trading account, including the General Business Terms (including the Risk Disclosure Statement), the Business Terms for Securities Trading, the Business Terms for Custody Management, the Business Terms for International Transfer of Funds as well as the Conflict of Interest Policy and the Best Execution Policy (which are available on Saxo Bank's website).

Please complete all information as accurately as possible in block capital letters with a black or blue pen.

To comply with anti-money laundering regulations Saxo Bank is required by law to obtain the following documentation (A or B as applicable). Saxo Bank also reserves the right to request further documentation at any time during the approval process. To obtain the most up to date requirements for your country please contact us at +45 39 77 40 07 or please visit Account FAQs on www.saxobank.com.

A	INDIVIDUAL CLIENTS	B	CORPORATE CLIENTS
PROOF OF IDENTITY Types of acceptable documents: <ul style="list-style-type: none">Valid Passport (Identification & signature page required)Valid Driver's LicenseValid National Identity Card Identity documents must be current and valid, issued by official government authority and include: <ul style="list-style-type: none">Full nameUnique personal identification numberDate and place of birthClear visible picture which identifies the personSignature PROOF OF RESIDENTIAL ADDRESS This document must be valid and include the current residential address of the holder and be issued by an official government authority. Types of acceptable documents: <ul style="list-style-type: none">Valid National Identity CardValid Government issued insurance or medical cardTax Statement (issued within the last 6 months)		<ul style="list-style-type: none">Transcript from local Commerce or Certificate of IncorporationSigned Articles of AssociationDocumentation of who can sign on behalf of the corporate entity (authorized signatories)Official Proof of Identity (as defined under A) for all authorized signatoriesCompleted Corporate Ownership and Control Structure Disclosure FormOfficial Proof of Identity and Proof of Residential Address (as defined under A) for all Beneficial Owners listed in the Corporate Ownership and Control Structure Disclosure Form	

For fast processing please return the completed forms with the above-mentioned documentation directly to Saxo Bank by either:

E-mail

Scan the form together with the documentation and e-mail it to contracts@saxobank.com.

Fax

Fax a copy of the form together with the documentation to +45 39 77 47 00.

Please note that if you send your application via e-mail or fax, you still need to submit the original form within 14 days by standard mail.

Send the application by regular mail together with the documentation to:
Saxo Bank | Philip Heymans Allé 15 | DK 2900 Hellerup | Denmark
Att. Contract Administration

For any questions related to the completion of this form or required documents, please contact us on +45 39 77 40 07 or please visit **Account FAQs** on www.saxobank.com.

SAXO BANK CLIENT APPLICATION FORM

All clients must complete **Part 1, Part 3, Part 4, Part 5, Part 7** and **Part 8** of the Client Application Form. **Corporate clients** must furthermore complete **Part 6**.

Please, type or print clearly using block letters.

PART 1 GENERAL CLIENT DETAILS	
Appointing Introducing Broker (if relevant):	
Full name (as shown on Passport/ID) / Corporation Name:	
INDIVIDUAL CLIENTS	Date of birth (required): / / DD/MM/YY
	Nationality (required):
	City and Country of birth (required):
Current residential address (individuals)/Current registered address (corporations), (required):	
City/Zip code:	
State/Province:	Country:
Postal address (if different):	
City/Zip code:	
State/Province:	Country:
Prefix included, example: +44 (020) 1234 5678. Primary phone number (required): Secondary phone number:	
E-mail (required):	

PART 2 CLIENT CLASSIFICATION
Client Classification In accordance with the MiFID Directive, Saxo Bank has to segment and classify all its clients into three categories: Retail, Professional and Eligible Counterparty. All clients will, as a point of departure, be classified as Retail Clients, in order to grant them the highest level of regulatory protection. Nevertheless, if you feel that this initial classification does not reflect your current level of knowledge and experience in certain (or the entire range of) investment products, you may select another classification in the Client Profile Screen on our Trading Platforms or by contacting your Account Manager.

PART 3 | CHOICE OF ACCOUNT CURRENCY

Choice of account currency:

PART 4 | PURPOSE AND SCOPE OF CLIENT RELATIONSHIP (ALL FIELDS ARE MANDATORY)

In order to comply with FATF and EU regulations on Anti Money Laundering, all credit institutions in the EU must obtain information about the purpose and scope of the client relationship.

What is your purpose for applying for an account at Saxo Bank?

please tick only one option

- ☐ Capital preservation / hedging (minimise the potential for any loss of principal)
- ☐ Growth (increase investment value over time while accepting price fluctuations)
- ☐ Speculation (assume the highest degree of risk for potentially higher returns)

What type of instruments would you be interested in trading?

- | | |
|---|--|
| <input type="checkbox"/> FX Spot | <input type="checkbox"/> Stocks |
| <input type="checkbox"/> FX Forward | <input type="checkbox"/> CFD |
| <input type="checkbox"/> FX Options | <input type="checkbox"/> Bonds |
| <input type="checkbox"/> Futures | <input type="checkbox"/> Managed Funds |
| <input type="checkbox"/> Contract Options | |

What is approximately your level of investable assets?

- | | |
|---|--|
| <input type="checkbox"/> < EUR 5.000 | <input type="checkbox"/> 500.000 - 1.500.000 |
| <input type="checkbox"/> 5.000 - 50.000 | <input type="checkbox"/> 1.500.000 - 5.000.000 |
| <input type="checkbox"/> 50.000 - 500.000 | <input type="checkbox"/> > 5.000.000 |

How much do you intend to invest with Saxo Bank?

- | | |
|--|--|
| <input type="checkbox"/> < EUR 10.000 | <input type="checkbox"/> 250.000 - 500.000 |
| <input type="checkbox"/> 10.000 - 20.000 | <input type="checkbox"/> 500.000 - 750.000 |
| <input type="checkbox"/> 20.000 - 50.000 | <input type="checkbox"/> 750.000 - 1.000.000 |
| <input type="checkbox"/> 50.000 - 100.000 | <input type="checkbox"/> > 1.000.000 |
| <input type="checkbox"/> 100.000 - 250.000 | |

How many trades do you typically place on a monthly basis?

- | | |
|----------------------------------|-----------------------------------|
| <input type="checkbox"/> 0 - 5 | <input type="checkbox"/> 50 - 100 |
| <input type="checkbox"/> 5 - 10 | <input type="checkbox"/> > 100 |
| <input type="checkbox"/> 10 - 50 | |

PART 5 | OCCUPATION

Only to be completed by individual clients.

Occupation, current and any held within the last year (mark all relevant).

- | | |
|---|--|
| <input type="checkbox"/> Private company, Executive Management/ Board | <input type="checkbox"/> Private company, other |
| <input type="checkbox"/> Public sector/ state, Executive Management/ Board ¹ | <input type="checkbox"/> Public sector/ state, other |
| <input type="checkbox"/> Political/Public Office ² | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Self employed | <input type="checkbox"/> Retired |
| <input type="checkbox"/> Student | |

¹ **Public sector/ state, Executive Management/ Board includes:** Member of the administrative, management or supervisory bodies of State-owned enterprises.

² **Political/ Public office, includes:** Heads of State and government Ministers and deputy or assistant ministers, Member of Parliament, Member of supreme or constitutional courts or similar Member of courts of auditors or of the board of central bank, Ambassadors, Consul general, Charges d'affaires, High-ranking officers in the armed forces.

PART 6 | CORPORATE DISCLOSURE AND DECLARATION (ALL FIELDS ARE MANDATORY)
Only to be completed by corporate clients

Corporate registration number:

Number of board members:

Chairman/president:

Managing director/vice president:

Authorised signatories:

On behalf of the legal entity/corporation, (required)

- ☐ **I/we declare that it acts in its own name as specified above and not on behalf of a third party in respect of all matters related to this client relationship and that accordingly all funds to be deposited and traded on the account with Saxo are its own funds.**

Please note, all corporate clients are required to complete the Corporate Ownership and Control Structure Disclosure Form in addition to the Client Application Form.

PART 7 | RISK DISCLOSURE (MANDATORY)

In order to comply with EU regulations, i.e. the MiFID directive, Saxo Bank provides you with the Risk Disclosure statement on complex products below.

INFORMATION ABOUT THE CHARACTERISTICS OF CERTAIN COMPLEX PRODUCTS AND THE RISKS ASSOCIATED WITH THEM

Below is an overall description of the characteristics of certain complex products and their markets and of the risks associated with these products. Further information is available on the last pages of the General Business Terms of Saxo Bank A/S and on www.saxobank.com under the section Education.

Trading in financial products always involves a risk. As a general rule, you should therefore only trade in financial products if you understand the products and the risks associated with them.

Foreign exchange trading (FOREX)

When trading in foreign exchange, the investor speculates in the development of the price of one currency relative to another, where one is sold and the other is purchased. By way of example, an investor may sell British pounds (GBP) against the US dollar (USD) if he expects that the USD will increase relative to the GBP.

Foreign exchange is traded as a margin product, which means that you can invest more money than is available in your account by borrowing money from Saxo Bank. Foreign exchange may be traded as FX Spot, FX Forward or FX Options. FX Spot is the purchase of one currency against the sale of another for immediate delivery. FX Forward and FX Options transactions are settled on an agreed date in the future at prices which are agreed on the date of the transaction. FX Forward trading involves an obligation to make the transaction at the agreed price on the settlement date. A purchaser of FX Options has a right to make a transaction in the underlying FX Spot currency pair on the expiry date if the price is more favourable than the market price at this time. On the other hand, a seller of options has an obligation to enter into a transaction with the purchaser (Saxo Bank) on the settlement date if requested by the purchaser. Purchased options therefore involve a limited risk in the form of premium which is payable when the contract is made, while options that have been sold involve an unlimited risk in the form of changes to the price of the underlying FX Spot currency pair.

The currency exchange market is the world's largest financial market with 24 hour trading all working days. It is characterised, among other things, by a relatively low profit margin compared to other products. A high profit is therefore subject to a large trading volume, which is achieved for instance by margin trading as described above. When trading in foreign exchange, a gain net of costs, such as commission and spread, realised by one market player will always be offset by another player's loss. Foreign exchange transactions are always made with Saxo Bank as counterparty, and Saxo Bank quotes prices on the basis of the prices that can be obtained in the market. However, this does not necessarily mean that your gain or loss is offset by a loss or gain on the part of Saxo Bank as Saxo Bank seeks to hedge its risks with other counterparties.

As foreign exchange is margin traded, allowing you to take a larger position than you would otherwise be able to based on your funds with Saxo Bank, a relatively small negative or positive market movement can have a significant effect on your investment. Foreign exchange trading therefore involves a relatively high level of risk. This makes the potential gain quite high, even if the deposit is relatively small. If your total exposure on margin trades exceeds your deposit, you risk losing more than your deposit.

CFDs

A CFD - or Contract for Difference - is speculation in changes in values. The product allows you to speculate in future increases or decreases in the value of a specific asset, for instance a share. If your speculations prove to be correct, you will make a profit from the difference in value (less costs), but you will have to pay the difference in value (plus costs) if your speculations turn out to be wrong. Being tied to an underlying asset, the value of a CFD depends on that asset. CFDs are always margin traded (see the above paragraph on foreign exchange transactions). CFDs are normally traded with Saxo Bank as the counterparty, but some CFDs are traded on a regulated market. However, the price always moves with the price of the underlying product, which is in most cases traded on a regulated market. The price and liquidity of CFDs on individual shares mirror the price and liquidity of the share on the market in which the share is admitted for trading, whereas, for instance, index CFDs are over-the counter (OTC) products with a price fixed by Saxo Bank on the basis of the price and liquidity of the underlying shares, the futures market, estimated future dividends, the effects of interest rates, etc.

As CFDs are margin traded, allowing you to take a larger position than you would otherwise be able to based on your funds with Saxo Bank, a relatively small negative or positive movement in the underlying instrument can have a significant effect on your investment. CFD trading therefore involves a relatively high level of risk. This makes the potential gain quite high, even if the deposit is relatively small. If your total exposure on margin trades exceeds your deposit, you risk losing more than your deposit.

Futures

Futures trading involves speculating on the price of a specific underlying asset going up or down in the future. A future gives the holder a standardised obligation to either buy or sell the underlying asset at a specified price at a certain date in the future. The underlying asset may, for instance, be raw materials, agricultural produce or financial products. Depending on the nature of the future, the asset either has to be settled for the price difference or by actual delivery at the settlement date. Futures are always traded on margin (see "Foreign exchange trading" above). Futures are always traded in a regulated market, either by direct trading in the stock exchanges' trading systems, or by reporting of transactions.

As futures are margin traded, allowing you to take a larger position than you would otherwise be able to based on your funds with Saxo Bank, a relatively small negative or positive market movement can have a significant effect on your investment. Futures trading therefore involves a relatively high degree of risk. This makes the potential gain quite high, even if the deposit is relatively small. If your total exposure on margin trades exceeds your deposit, you risk losing more than your deposit.

Contract Options

Option trading is highly speculative and is not suitable for all investors due to the risks involved. Buyers and sellers of Contract Options should familiarize themselves with the type of option (i.e. put or call, bought or sold) they intend to trade and the associated risks. Contract Options are traded with Saxo Bank as counterparty to the trades.

A Contract Option gives you the right or the obligation to either buy or sell a specified amount or value of a particular underlying asset at a fixed exercise price, by the option being exercised either before or on its specified expiration date. A Contract Option which gives you the right to buy or the obligation to sell is a call option and a Contract Option that gives you the right to sell or the obligation to buy is a put option.

A Contract Option that is in the money on expiry will always be exercised.

Trading Contract Options involves a high level of risk. Contract Options that gives you the right to either sell or buy an underlying asset (bought Contract Options) might expire worthless and your initial investment (i.e. premium and transaction costs) will be lost. Contract Options that gives you the obligation to either sell or buy an underlying asset (sold Contract Options) can result in substantial (potentially unlimited) losses. To assure you will be able to cover losses on sold Contract Options Saxo Bank will require margin charges. Nonetheless, potential losses can exceed the margin charged and you will be liable for these losses.

If your total exposure on margin trades exceeds your deposit, you risk losing more than your deposit. If the underlying asset of a Contract Option is a margin traded product (i.e. a derivative), and if the Contract Option is being exercised by the buyer, then the buyer (in case of a call option) or the seller (in case of a put option) of the Contract Option will acquire a position in the underlying margin traded product with associated risks as well as liabilities to provide margin.

Before trading Contract Options, you should carefully read the manual on Contract Options available on www.saxobank.com

MANDATORY

☐ I hereby declare that I have read and understood the Risk Disclosure statement on complex products.

PART 8 | SIGNATURE AND CONSENT

I/We declare by my/our signature(s):

- To have read, understood and agreed to the General Business Terms (including the Risk Disclosure Statement), the Business Terms for Securities Trading, the Business Terms for Custody Management, the Business Terms for International Transfer of Funds, Terms of Use, the Commissions, Charges & Margin Schedule and all of their contents;
- To understand and accept that the General Business Terms (including the Risk Disclosure Statement), the Business Terms for Securities Trading, the Business Terms for Custody Management, the Business Terms for International Transfer of Funds, the Commissions, Charges & Margin Schedule as well as the Conflict of Interest Policy and the Best Execution Policy and any other relevant terms and conditions (as amended from time to time) apply to my/our entire trading relationship with Saxo Bank;
- To have received, read and understood the product information material relating to the relevant products;
- To have received additional in-depth verbal information about the products and the inherent possibilities and risks if so requested; and
- To have received satisfactory answers to all my/our questions regarding the terms, conditions and other issues relating to the relevant products.

I/We acknowledge and agree that personal information submitted by me/us to Saxo Bank:

- May be shared with any Introducing Broker for the purpose of completing the due diligence and approving my/our application in case I have appointed such Introducing Broker.
- May be shared with a third party agency working on behalf of Saxo Bank Group with the purpose of performing client analysis for the use of Saxo Bank Group's sale and marketing.
- May be used to undertake a search with a 3rd party authentication service provider for the purposes of verifying my identity. To do so the 3rd party authentication service provider may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained.

Furthermore I/we confirm:

- That the information provided by me/us and inserted in this form is correct and that I/we acknowledge that I/we shall be obliged to inform Saxo Bank immediately in case of any changes to this information;
- That the investment amount has been chosen by me/us taking my/our total financial circumstances into consideration and is by me/us considered reasonable under such circumstances;
- That I/we acknowledge that Saxo Bank is only able to provide advice to such effect, provided that I/we have supplied Saxo Bank with correct and adequate information in this Client Application Form or as otherwise requested by Saxo Bank.

By signing this form I/We consent to the below disclosure:

- My personal information, including my name, personal identification number, address, etc., as well as client information, including account information, entries, investments, etc., submitted by me when registering as a client with Saxo Bank or later or which otherwise comes into Saxo Bank's possession, may be disclosed to other companies within the Saxo Bank Group*.
- Some companies of the Saxo Bank Group* are located in countries where data protection laws may not provide an equivalent level of protection to the laws of Denmark .
- The information may be disclosed for the purposes of meeting regulatory requirements (incl. in pursuance of the Danish Act on Measures to Prevent Money Laundering), conducting risk management, providing and executing investment advice, investment services and other services offered by the Saxo Bank Group*, marketing and administering my client relationship.
- That companies in the Saxo Bank Group* may provide me with marketing material regarding investments and related services, including new products and services offered by the Saxo Bank Group*, and newsletters, market updates, and investment opportunities by email, sms, regular mail, or telephone.

* The Saxo Bank Group is currently comprised of the companies below.
For an updated list, please see our website: www.saxobank.com

SAXO BANK CLIENT APPLICATION FORM

SAXO BANK A/S HEADQUARTERS

PHILIP HEYMANS ALLÉ 15
DK - 2900 HELLERUP
DENMARK

SAXO BANK A/S ITALIA

CORSO VENEZIA 29
20122 MILANO
ITALY

SAXO BANK JAPAN K.K.

KAMIYACHO SANKEI BUILDING 10F
1-7-2A ZABUDAI, MINATO-KU
106-0041 TOKYO, JAPAN

INITTO UKRAINE

52 DEHTYARIVSKA STR
2ND FLOOR
04112, KYIV, UKRAINE

SAXO MITTAL INVESTMENT (FAR EAST ASIA) PTE. LTD.

8 MARINA BOULEVARD #05-02
MARINA BAY FINANCIAL CENTRE TOWER 1
SINGAPORE

SAXO PRIVATBANK A/S

PHILIP HEYMANS ALLÉ 5, 1
DK-2900 HELLERUP
DENMARK

SAXO A/S MOSCOW REPRESENTATIVE OFFICE

USACHEVA 2, STR. 1
MOSCOW
RUSSIA

SAXO BANK (SCHWEIZ) AG REPRESENTATION OFFICE GENEVA

RUE DU RHÔNES 14
1204 GENÈVE
SWITZERLAND

LEMBEX GLOBAL INVESTMENTS LTD.

10, WESGHA REGGIE MILLER
FGURA
MALTA

SAXO FINANCIAL SERVICES PRIVATE LIMITED

TOWER 10C, 20TH FLOOR
DLF CYBER CITY, DLF CITY PHASE II
GURGAON - 122002
HARYANA, INDIA

SAXO BANK A/S SUCURSAL EN ESPAÑA

PASEO DE LA CASTELLANA 42, 2.
28046 MADRID
SPAIN

SAXO BANK A/S PRAGUE

BETLÉMSKÝ PALÁC
HUSOVA 5, PRAHA 1, 110 00
CZECH REPUBLIC

SAXO BANK (DUBAI) LIMITED

CURRENCY HOUSE, 1ST FLOOR
DIFC, P.O. BOX: 506830
DUBAI, UAE

INITTO TECHNOLOGIES INDIA PVT LTD

20TH FLOOR, TOWER 10C
CYBER CITY, DLF PHASE II
GURGAON - 122 002, HARYANA, INDIA

SAXO BANK A/S AUSTRALIA REPRESENTATIVE OFFICE

LEVEL 56 MLC CENTRE
19 - 29 MARTIN PLACE
SYDNEY, NSW 2000, AUSTRALIA

SAXO CAPITAL MARKETS PANAMA SA

TORRES DE LAS AMERICAS, PISO 29, TORRE C,
SUITE 2908, 0832-2522 WTC - PUNTA PACIFICA
CIUDAD DE PANAMA, PANAMA

SAXO MITTAL INVESTMENT (FAR EAST ASIA) PTE. LTD.

8 MARINA BOULEVARD #05-02
MARINA BAY FINANCIAL CENTRE TOWER 1
SINGAPORE

FT WORLD (HK) LTD.

27/F TESBURY CENTRE
28 QUEENS ROAD EAST
WANCHAI
HONG KONG

SAXO BANK A/S CYPRUS

1, AGIAS FYLAXEOS STREET, 1ST FLOOR
3025 LIMASSOL
CYPRUS

SAXO CAPITAL MARKETS UK LTD.

40 BANK STREET - LEVEL 26
CANARY WHARF
LONDON E14 5DA
UNITED KINGDOM

SAXO BANQUE FRANCE

10, RUE DE LA PAIX
75002 PARIS
FRANCE

FT WORLD

AGIA FYLAXEOS 1
CY - 3025 LIMASSOL
CYPRUS

SAXO PROPERTIES A/S

PHILIP HEYMANS ALLÉ 15
DK - 2900 HELLERUP
DENMARK

INITTO A/S

PHILIP HEYMANS ALLÉ 5
DK - 2900 HELLERUP
DENMARK

SAXO BANK A/S NEDERLAND

WTC AMSTERDAM
B-TOWER 15TH FLOOR
STRAWINSKYLAAN 1527
1077 XW AMSTERDAM

SAXO PRIVATBANK A/S

SWEDISH BRANCH
VÄSTMANNAGATAN 4, 2 TR
111 24 STOCKHOLM, SWEDEN

SBFS LTD.

40 BANK STREET
CANARY WHARF
LONDON
E14 5DA

SAXO CAPITAL MARKETS SA (PTY) LTD.

THE PLACE, 1 SANDTON DRIVE
SANDTON, 2146, JOHANNESBURG
SOUTH AFRICA

SAXO BANK A/S WARSAW REPRESENTATIVE OFFICE

UL. NOWY ŚWIAT 7 LOK. 15
00-496 WARSAW, POLAND

SAXO CAPITAL MARKETS (AUSTRALIA) PTY. LTD.

LEVEL 25, 2 PARK STREET
SYDNEY, NSW 2000
AUSTRALIA

SAXO CAPITAL MARKETS PTE. LTD.

3 CHURCH STREET
LEVEL 30, SAMSUNG HUB
SE SINGAPORE 049483

CAPITAL FOUR MANAGEMENT A/S

PHILIP HEYMANS ALLÉ 5
DK-2900 HELLERUP
DENMARK

SAXO BANK A/S HELLAS (GREECE)

4 VASILISSIS SOFIAS AVENUE
10674 ATHENS,
GREECE

SAXO BANK (SCHWEIZ) AG

RIETSTRASSE 41
POSTFACH 509
CH-8702 ZOLLIKON, SWITZERLAND

GLOBAL EVOLUTION FONDSMÆGLERSELSKABET A/S

KOKHOLM 3B,
DK-6000 KOLDING
DENMARK

SAXO CAPITAL MARKETS HK LIMITED

SUITE 4004, 40F TWO EXCHANGE SQUARE
8 CONNAUGHT PLACE
CENTRAL HONG KONG

SAXO CAPITAL MARKETS MENKUL DEĞERLER A. Ş.

DEREBOYU CADDESİ MEYDAN SOKAK NO:1
BEYBİ GİZ PLAZA, KAT:30 BÖLÜM 115-116
34398 MASLAK-ISTANBUL, TURKEY

LEMBEX TRADING AND MARKETING SERVICES LTD.

7 DERECH MENACHEM BEGIN
RAMAT GAN,
ISRAEL

SAXO BANQUE (BELGIUM) REPRESENTATIVE OFFICE

AVENUE LOUISE 480 LOUZALAAN
1050 BRUSSELS, BELGIUM

EUROINVESTOR.COM A/S

PHILIP HEYMANS ALLÉ 5, 5
DK - 2900 HELLERUP
DENMARK

Please note that all information supplied is kept confidential in accordance with the Danish Financial Services Act.

Date:

Signature:

THE SPECIALIST IN TRADING AND INVESTMENT

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Telefax +45 39 77 47 00 | Reuters Dealing Code: SAXO | Web: www.saxobank.com

09/2012



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