

PRODUCT INFORMATION

What is International Currency Exchange?

International Currency Exchange is a fast, easy and secure currency conversion payment service offered by Computershare, through our partner Citi. Through this service, you can elect to receive your dividend or distribution payments in your preferred currency, either by cheque or electronic funds transfer (wire) in a range of currencies.

This service enables you to save time, effort and convenience in receiving your payments in your preferred local currencies for more than 85 local currencies.

- **Convenience:** Fast access to your money anywhere, anytime
- **Secure:** Secure transaction via our service provider, Citi.
- **Simple:** Easy one-time enrolment for ongoing and future dividend payments

In what currencies are cheque payments offered?

Cheque payments are currently available for more than 25 currencies. This list is subject to change anytime.

Currency Code	Description	Currency Code	Description	Currency Code	Description
AUD	AUSTRALIAN DOLLAR	INR	INDIAN RUPEE	SAR	SAUDI ARABIAN RIYAL
BHD	BAHRAINI DINAR	IDR	INDONESIAN RUPIAH	SGD	SINGAPOREAN DOLLAR
GBP	BRITISH POUND STERLING	JPY	JAPANESE YEN	SEK	SWEDISH KRINA
BND	BRUNEIAN DOLLAR	KES	KENYAN SHILLING	CHF	SWISS FRANC
CAD	CANADIAN DOLLAR	KWD	KUWAITI DINAR	THB	THAI BAHT
AED	EMIRIAN DIRHAM	MXN	MEXICAN PESO	TRY	TURKISH LIRA
EUR	EURO	MAD	MOROCCAN DIRHAM	USD	US DOLLAR
FJD	FIJIAN DOLLAR	NOK	NORWEGIAN KRONE		
HKD	HONG KONGESE DOLLAR	OMR	OMANI RIAL		

In what currencies are electronic funds transfers (also known as electronic transfers or wires) offered?

Electronic funds transfers are currently available for more than 85 currencies. This list is subject to change anytime.

Currency Code	Description	Currency Code	Description	Currency Code	Description
AOA	ANGOLAN KWANZA	GMD	GAMBIAN DALASI	PGK	PAPUA NEW GUINEAN KINA
AUD	AUSTRALIAN DOLLAR	GHC	GHANAIAN CEDI	PYG	PARAGUAYAN GUARANI
AZN	AZERBAIJANI MANAT	GTQ	GUATEMALAN QUETZAL	PEN	PERUVIAN NUEVOS SOLES
BSD	BAHAMIAN DOLLAR	HNL	HONDURAN LEMPIRA	PLN	POLISH ZLOTY
BHD	BAHRAINI DINAR	HKD	HONG KONGESE DOLLAR	QAR	QATARI RIAL

FAQs - INTERNATIONAL CURRENCY EXCHANGE

Currency Code	Description	Currency Code	Description	Currency Code	Description
BDT	BANGLADESHI TAKA	HUF	HUNGARIAN FORINT	RON	ROMANIAN LEU
BBD	BARBADIAN DOLLAR	INR	INDIAN RUPEE	RWF	RWANDAN FRANC
BZD	BELIZEAN DOLLAR	IDR	INDONESIAN RUPIAH	WST	SAMOAN TALA
BMD	BERMUDIAN DOLLAR	ILS	ISRAELI SHEKEL	SAR	SAUDI ARABIAN RIYAL
BOB	BOLIVIAN BOLIVIANO	JMD	JAMAICAN DOLLAR	RSD	SERBIAN DINAR
BWP	BOTSWANIAN PULA	JPY	JAPANESE YEN	SCR	SEYCHELLOIS RUPEE
GBP	BRITISH POUND STERLING	JOD	JORDANIAN DINAR	SGD	SINGAPOREAN DOLLAR
BND	BRUNEIAN DOLLAR	KZT	KAZAKHSTANI TENGE	SBD	SOLOMON ISLANDER DOLLAR
BGN	BULGARIAN LEV	KES	KENYAN SHILLING	ZAR	SOUTH AFRICAN RAND
BIF	BURUNDIAN FRANC	KWD	KUWAITI DINAR	KRW	SOUTH KOREAN WON
CAD	CANADIAN DOLLAR	LBP	LEBANESE POUND	LKR	SRI LANKAN RUPEE
XAF	CENTRAL AFRICAN STATES CFA FRANC	MGA	MADAGASCAR ARIARY	SEK	SWEDISH KRONA
CLP	CHILEAN PESO	MYR	MALASIAN RINGGIT	CHF	SWISS FRANC
COP	COLOMBIAN PESO	MWK	MALAWIAN KWACHA	TWD	TAIWANESE DOLLAR
CDF	CONGOLESE FRANC	MUR	MAURITIAN RUPEE	TZS	TANZANIAN SHILLING
CRC	COSTA RICAN COLON	MXN	MEXICAN PESO	THB	THAI BAHT
CZK	CZECH KORUNA	MAD	MOROCCAN DIRHAM	TOP	TONGAN PA'ANGA
DKK	DANISH KRONE	NPR	NEPALESE RUPEE	TTD	TRINIDADIAN AND TOBAGONIAN DOLLAR
DJF	DJIBOUTIAN FRANC	ANG	NETHERLANDS ANTILLIAN	TND	TUNISIAN DINAR
DOP	DOMINICAN PESO	NZD	NEW ZEALANDER DOLLAR	TRY	TURKISH LIRA
EGP	EGYPTIAN POUND	VUV	NI-VANUATU VATU	USD	UNITED STATES DOLLAR
AED	EMIRIAN DIRHAM	NGN	NIGERIAN NAIRA	UYU	URUGUAYAN PESO
EUR	EURO	NOK	NORWEGIAN KRONER	VND	VIETNAMESE DONG
FJD	FIJIAN DOLLAR	OMR	OMANI RIAL	XOF	WEST AFRICAN STATES
PHP	FILIPINO PESO	PKR	PAKISTANI RUPEE	ZMK	ZAMBIAN KWACHA

***Tertiary currencies. This list is subject to change at any time.**

ANGOLIAN KWANZA	DJIBOUTIAN FRANC	PARAGUAYAN GUARANI
AZERBAIJANI MANTA	GAMBIAN DALASI	SEYCHELLOIS RUPEE
BOLIVIAN BOLIVIANO	HONDURAN LEMPIRAS	SERBIAN DINAR
BURUNDIAN FRANC	MADAGASCAR ARIARY	SOUTH KOREAN WON
CHILEAN PESO	MALAYSIAN RINGGIT	TAIWANESE NEW DOLLAR
COLOMBIAN PESO	NEPALESE RUPEE	
CONGOLESE FRANC	NETHERLANDS ANTILLIAN GUILDER	

What are the general characteristics of tertiary currencies?

A tertiary currency, in Computershare's context, can be generally defined as currencies where there are market or liquidity restrictions. Transactions are processed via a third-party bank that charges additional fees for handling the transaction, increasing costs to deliver the funds. Tertiary currencies are more volatile in nature, which can greatly affect their conversion or exchange rates. Transactions in tertiary currencies also take longer to execute due to clearing system practices in the local market and other regulatory restrictions. Designation as a tertiary currency is subject to change.

Are there any regulatory restrictions regarding tertiary currency?

Yes. Computershare and its affiliates are restricted by law from sending funds to certain countries. Payments made in currencies of those countries must be routed through a local third-party bank. This routing may delay the processing of a request and affect the currency exchange rate and other fees that apply to the transaction.

COST

What is the cost to receive my dividend payment in a currency other than Canadian dollars?

Computershare's processing fee for a dividend payment in a currency other than Canadian dollars is outlined below in the [Service Fees](#).

Intermediary or receiving banks may collect other charges. For example, if you elect to receive funds via electronic funds transfer, intermediary banks may impose 'lifting fees'. Please contact the local receiving bank to inquire about any other fees that may be charged by your specific bank.

Please note, however, if you elect to receive an electronic payment which is rejected and returned to Computershare because incorrect banking information was given to Computershare, an additional fee may be deducted from the payment amount for each rejected transaction.

Service Fees:

- International dividend cheque CA \$15
- International dividend wire CA \$10

What happens if my dividend payment is less than the minimum amount required to use this service?

To use this service, your payment must be at least the minimum amount, which is \$15 in the default paying currency. If your payment is less than the minimum payment amount, the service will not be provided for that payment and you will receive your payment by way of cheque in the default paying currency of your company (generally being Canadian dollars).

For example, if you elect to receive a dividend cheque payment in euros but your dividend is for less than the fee for an international dividend cheque, you will receive a dividend cheque in Canadian dollars. Similarly, if you elect to receive a dividend wire payment in euros but your dividend payment is less than the fee for an international dividend wire, you will receive a dividend cheque in Canadian dollars.

How is the exchange rate determined?

Currency exchange rates depend on the trading market, the value of the transaction and the fee arrangement in place with our partner bank, Citi. The base rate (or interbank rate) is the rate that the largest financial institutions around the world buy and sell large currency blocks. This is also the rate that is published in the Wall Street Journal, on Bloomberg, etc. A better comparison to the Computershare service rate is the exchange rate you would receive from your local bank/service provider.

Currencies that are not widely traded, such as the Bermudian dollar and South Korean won, may be converted at exchange rates significantly lower than the interbank rate. Payments made in these currencies must be routed through a local foreign third-party bank, which may delay the processing of your request and affect the currency exchange rate that is applied to your transaction.

SHAREHOLDER'S ENROLMENT

How do I elect to receive payments through International Currency Exchange?

You can enrol through one of two ways via Investor Centre or paper form.

1. Investor Centre

Follow these easy steps to receive your dividend payment in your local currency via Investor Centre.

Existing user

1. Log onto [Investor Centre](#)
2. Once logged in, click on 'My Profile' and then select 'Banking details'
3. Select 'International Wire' from the drop down
4. Select a 'Country of Payment' and 'Currency of Payment'
5. Complete your 'Banking details' and submit

New user

If you don't already have an Investor Centre account, you will need to create an account.

1. Go to [Investor Centre](#)
2. Click 'Create Login' and follow the registration process.
3. Once registered, follow the instructions above to use this service.

2. Paper Form

If you are unable to take advantage of Computershare's simple and convenient online enrolment, you can call 1-800-564-6253 to request a paper form by speaking to a representative.

Do I need to do anything if I want to continue receiving Canadian dollar cheque?

No, you do not need to do anything to continue to receive Canadian dollar cheque.

Is international Currency Exchange available in Quebec?

No, this service is currently not available to residents in Quebec.

UNCASHED DIVIDEND CHEQUES

I have uncashed Canadian dollar dividend cheques. Can I have them replaced with a payment in my local currency?

During the enrolment process, Computershare will provide you the option of having all of your outstanding Canadian dollar cheques replaced with a single payment in your local currency. If you elect this option and your outstanding cheques total more than the applicable processing fee, Computershare will cancel all outstanding cheques, combine the amounts and issue one selected currency payment as a replacement payment.

Please note, it is possible for you to receive a replacement payment but then receive your next dividend payment in Canadian dollars. This will occur if your outstanding cheques total more than the applicable processing fee, but your next dividend payment is less than the applicable fee.

If I elect to have my uncashed cheques replaced, do I have to return those outstanding cheques to Computershare?

No. Once you receive the replacement payment cheque in your elected currency, you should destroy the Canadian dollar cheque as Computershare would have placed a stop on them.

What if the total of the dividend cheques is not greater than Computershare's service fee?

If your outstanding dividend cheques do not exceed the applicable fee, we will not replace the cheques in a foreign currency. In this case, your current individual Canadian dollar cheques will remain valid. Once you have accumulated more than the applicable fee in dividend cheques, you can contact Computershare and request a replacement payment cheque in your local currency.

CHEQUE PAYMENTS

Where are cheques mailed from?

International currency exchange cheques are printed at and mailed from a fully protected regional print centre. Regional locations include Dublin, New York, and Singapore. The print location is determined by the currency selected. All European cheques are printed in and sent from Dublin. Mexican Peso, US dollar and Canadian dollar cheques are printed in and sent from New York. All Asian currency cheques are printed in and sent from Singapore.

Is it possible to stop an international currency exchange cheque?

Yes, assuming the cheque has not already cleared. You can request a stop payment by calling Computershare's communications centre at 1-800-564-6253.

How long does it take for a cheque to reach the participant?

Since international currency cheques are printed and mailed at a regional print centre, the average delivery time is as quick as 5-7 days.

I lost my cheque. How long will it take for me to receive a replacement cheque?

Please contact Computershare's communications centre at 1-800-564-6253 so that we can place a stop on the cheque and issue a replacement payment. Processing a replacement cheque request may take up to 10 business days, but it typically completed in 2-4 days. Since a replacement payment cheque is printed at and mailed from a regional print centre, the average delivery time is as quick as 5-7 days.

Please note, some countries have regulatory requirements which may delay the replacement. For example, a Mexican peso cheque must be outstanding for 90 days before it can be stopped and replaced, and a Spanish euro cheque must be outstanding for 60 days or a certified copy of the police report must be provided stating that the cheque is lost before it can be stopped and replaced.

ELECTRONIC FUNDS TRANSFER PAYMENTS

How do I obtain the SWIFT code?

You can call your receiving bank to get this information. If your bank does not have a SWIFT code, then you will need the SWIFT code for your bank's head office or correspondent participating bank.

Why is my payment deposit amount less than the payment amount reported?

Funds transfer payments may involve "lifting fees" (see glossary). Lifting fees are fees that are subtracted from the value of the funds transfer by various parties in the funds transfer process - such as your bank and your bank's correspondent bank. Depending upon the banking and market practice within each country, an international currency exchange funds transfer may have lifting fees.

Is it possible to stop an international currency exchange funds transfer?

Funds transfers, e.g. wire payments, can be stopped on a best-efforts basis only, which means that we try to stop the payment but cannot guarantee it will be stopped. Funds transfers are generally cleared within two days or less.

ADDITIONAL INFORMATION

I am enrolled in full dividend reinvestment, how do I switch to receiving dividend payments in my local currency?

If you are enrolled in the dividend reinvestment plan with the full reinvestment option, the full reinvestment option takes precedence over any payment preference and your dividend will reinvest to purchase additional shares of stock. If you wish to stop reinvestment and receive your dividends in your desired payment method and currency, you must first stop/change your full dividend reinvestment option and then enrol to receive your dividend payment in your local currency.

Note: If your plan offers a partial reinvestment option then you can change your preferences to reinvest a portion of the dividend paid and still receive payment of the remaining portion of the dividend in your desired payment method and currency.

To change your reinvestment option:

Go to Investor Centre

- Log in to the [Investor Centre](#) website
- Click on the "Transactions" tab and click "Reinvest Dividends"
- Select your holding, click the "Proceed to Enrolment" button, then click "Next"

You will be able to indicate your desired dividend reinvestment option. Please see Shareholder's Enrolment section above for instructions on how to receive your dividend payments in a currency other than Canadian dollars.

PARTNERSHIP WITH CITIGROUP

Why have Citigroup and Computershare partnered to offer this solution?

Citigroup and Computershare recognize that international shareholders can incur high costs, inconvenience and time delays when they receive dividend and disbursement payments in currencies other than their local currency. Citigroup and Computershare created a cost competitive, convenient service for international shareholders to receive dividend and disbursement payments in their currency of choice.

What makes this service unique?

Both Citigroup and Computershare are truly global companies with “on the ground” presence in many markets around the world. Globally, Citigroup leverages its own infrastructure rather than correspondent banks and Computershare owns and manages its operations located in 17 different countries.

Why did Computershare choose Citigroup as a partner?

Citigroup is a worldwide leader focused on innovation and advanced technology in support of its clients' needs. Both of our companies share a similar service philosophy of providing unique and high-value solutions to the marketplace.

GLOSSARY OF TERMS

ABA - A 9-digit American Banking Association routing code.

Bank Local Code - Any code specific to the shareholder's country that is required for an electronic funds transfer.

Beneficiary - The receiver of funds, generally the shareholder.

Beneficiary Bank - The bank where the beneficiary's account is held, generally the shareholder's bank.

IBAN (International Bank Account Number) - IBAN is an international standard for identifying bank accounts across national borders.

Lifting Fee - Fees that are subtracted from the value of the funds transfer by various parties in the funds transfer process - such as the shareholder's bank and/or the shareholder's bank correspondent.

Sort Code - A 6-digit identifier issued to banks and other institutions in the United Kingdom used to identify specific branches within a bank.

SWIFT (Society for Worldwide Interbank Financial Telecommunications) - A routing method used in electronically transmitting funds to a beneficiary.

SWIFT BIC (Bank Identifier Code) - An 8- or 11-character bank routing ID consisting of numbers and letters that precisely identifies your financial institution. In order to receive funds electronically, you must provide Computershare a BIC. An 8-character code represents the main branch of a bank and the 11-character code represents a specific branch.