UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

<u>Declaration of Sandra Adams Regarding Class Notice Self-Mailing by Certain</u> Foreign HSBC Affiliates

- I, Sandra Adams, declare and state as follows:
 - I am a legal assistant for Locke Lord LLP, which represents the HSBC defendants in the above matter. In this capacity, I was responsible for mailing class notice packages approved by the Court to potential class members who were customers of non-party HSBC affiliates located in Bermuda, Bangkok, Hong Kong, Manila, Seoul, Shanghai, Singapore, Sweden, Sydney and Turkey.
 - 2. I received a list containing the names and address of 303 such customers, which I understand was compiled by HSBC Bank plc's in-house counsel, working in conjunction with its outside counsel and with information provided to HSBC Bank plc by the foreign affiliates. The class notice packages were provided to me by Garden City Group, which I understand serves as the class settlement administrator.
 - 3. On October 26, 2017, I caused to be mailed a class notice package to each of the names and addresses supplied for the 303 customers referenced above. The packages were mailed with prepaid postage via first class United States mail.
 - 4. As of the date of this declaration, 26 of the class notice packages that I mailed were returned by the post office as undelivered. I performed internet searches to obtain an updated address for each of the returned packages, and I re-mailed each returned package to the updated address within 5 days after each package was returned.

5. In addition, I or others working with me sent to in-house counsel for HSBC's affiliate in Paris 12 class notice packages to be mailed to 12 potential class members of HSBC France. It is my understanding from inhouse counsel for HSBC France that HSBC France mailed the class notice packages to these 12 customers on November 24, 2017, via registered mail.

I declare under penalty of perjury that the foregoing statements are true and correct.

Executed this 15th day of December, 2017, in Dallas, Texas.

Sandra Adams

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

Case No. 1:13-cv-07789-LGS

DECLARATION OF STEPHEN J. CIRAMI REGARDING (A) MAILING OF THE NOTICE AND PROOF OF CLAIM FORM; (B) PUBLICATION OF THE SUMMARY NOTICE; (C) WEBSITE, TELEPHONE HELPLINE AND E-MAIL; (D) COORDINATION WITH RUST AND DEFENDANTS; AND (E) REPORT ON OBJECTIONS AND REQUESTS FOR EXCLUSION RECEIVED TO DATE

I, STEPHEN J. CIRAMI, hereby declare and state as follows:

1. I am the Executive Vice President and Chief Operating Officer of Garden City Group, LLC ("GCG"). Pursuant to the Court's December 15, 2015, September 8, 2017, and September 29, 2017 Orders Preliminarily Approving Settlements, Conditionally Certifying the Settlement Classes, and Appointing Class Counsel and Class Representatives for the Settlement Classes (the "Preliminary Approval Orders"), ECF Nos 536, 866, and 882, GCG was authorized to act as the Claims Administrator in connection with fifteen Settlements in the above-captioned action. The following statements are based upon my personal knowledge as well as information provided to me by other experienced GCG employees working under my supervision, and if called on to do so, I could and would testify competently thereto.

MAILING OF THE NOTICE AND PROOF OF CLAIM FORM

2. Pursuant to the Court's September 29, 2017 Second Superseding Order Approving the Form and Manner of Notice of Settlement and Preliminarily Approving the Plan of Distribution (the "Notice Order"), GCG disseminated the Notice of Class Action Settlements

¹ All capitalized terms not otherwise defined in this document shall have the meaning ascribed to them in the Settlement Agreements.

(the "Mail Notice"), the Proof of Claim and Release Form (the "Claim Form"), a one page translation insert (the "Translation Insert"), and a quarter page multiple claim insert (the "Multiple Claim Insert" and, collectively with the Mail Notice, Claim Form, and Translation Insert, the "Claim Packet") to potential Class Members. A copy of the Claim Packet is attached hereto as Exhibit A.

- 3. From September 13, 2017 through October 6, 2017, GCG received 15 Excel files from Class Counsel which contained the names and mailing addresses for 328,572 potential Class Members domiciled in the U.S. (the "Class Data"). GCG loaded these records into a database specifically for these Settlements (the "Settlement Database"). GCG, in coordination with Class Counsel, performed research to ensure that GCG had the complete name and mailing address for all potential Class Members in the Class Data.
- 4. GCG maintains a proprietary database with names and addresses of the largest and most common banks, brokerage firms, and nominees (the "Nominee Database"). Prior to mailing Claim Packets, GCG worked with Class Counsel to identify the brokers and Futures Commission Merchants ("FCMs") of the Settlements included in the Nominee Database and in August 2017, GCG mailed letters to 1,642 brokers and FCMs in the Nominee Database, excluding Defendants, providing advance notice of the Settlements and requesting that they either forward copies of the Claim Packet to their customers who transacted in FX Exchange-Traded Instruments during the Class Period or to provide the names and addresses of such customers to GCG directly (the "Broker Letter"). In September 2017, GCG mailed a reminder letter to these 1,642 brokers and FCMs. Copies of the letters mailed to the brokers and FCMs are attached hereto as Exhibits B and C.

- 5. On October 6, 2017, GCG commenced the mail notice program in this Action with a mailing of the Broker Letter and Claim Packet to all 1,972 nominees contained in GCG's Nominee Database.
- 6. Beginning on October 12, 2017, GCG mailed Claim Packets by first-class mail, postage prepaid, to each potential Class Member in the Class Data.
- 7. Since October 6, 2017, GCG has received additional names and addresses of potential Class Members. GCG promptly sent, and continues to promptly send, a Claim Packet to each such name and address. In addition, during this same time period, GCG received bulk requests from brokers and FCMs, so that they can mail them directly to potential Class Members. GCG promptly provided the requested Claim Packets.
- 8. In the aggregate, as of January 7, 2018, GCG has mailed 404,445 Claim Packets by first-class mail, postage prepaid. This includes 1,083 Claim Packets that were remailed to updated addresses provided by the U.S. Postal Service, 38 Claim Packets that were mailed to fulfill Class Member requests, and 6,661 Claim Packets that were remailed at the direction of Class Counsel with updated Class Member information.

COORDINATION WITH RUST AND DEFENDANTS

9. GCG has engaged in ongoing coordination efforts with Rust Consulting ("Rust"), Defendants' notice agent, as well as Barclays, Citigroup, HSBC, JPMorgan, and UBS (the "Mailing Defendants") in connection with distributing Claim Packets to certain class members, primarily those that are non-U.S. domiciled potential Class Members. GCG established and maintains a secure File Transfer Protocol ("FTP") website for purposes of securely exchanging information and documents with Rust and the Mailing Defendants regarding inquiries and claims from those potential Class Members.

- 10. In order to effectuate notice to all potential Class Members and satisfy foreign data privacy, bank secrecy, or state secrecy laws, Rust and the Mailing Defendants provided GCG with a list of encrypted IDs for the non-U.S. domiciled potential Class Members. GCG loaded these records into the Settlement Database and assigned GCG IDs to each record.
- 11. GCG provided both printed and electronic versions of the formatted Claim Packet documents to Rust and the Mailing Defendants and worked with them on formatting and printing specifications to ensure consistency in the printing and mailing of Claim Packets to all potential Class Members.

PUBLICATION OF THE SUMMARY NOTICE

- 12. Pursuant to the Notice Order, GCG's Notice & Media Team caused the Summary Notice of Class Action Settlements ("Summary Notice") to be published on October 6, 2017 in *The Wall Street Journal*² and the worldwide edition of the *Financial Times*. On October 9, 2017, the Summary Notice was published in *FX Week, Investor's Business Daily, The International New York Times, The Guardian UK*, and *The Globe and Mail*. On October 14, 2017, the Summary Notice was published in *La Presse*. On October 16, 2017, the Summary Notice was transmitted as a press release over *PR Newswire's Premier Global* service. Attached hereto as Exhibits D-G are affidavits attesting to the publication of the Summary Notice.
- 13. In addition to the publication of the Summary Notice as described above, GCG caused a banner advertisement to run from October 6, 2017 through November 4, 2017 on the websites of *eFX News* (https://www.efxnews.com) and *Bloomberg* (https://bloomberg.com) and from October 6, 2017 through October 30, 2017 on the *Financial Times* website (https://www.ft.com).

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² GCG's Notice & Media team was notified on October 2, 2017 that publication of *The Wall Street Journal* global editions had immediately ceased. As such, publication of the Summary Notice was only in the national edition.

WEBSITE, TELEPHONE HELPLINE, AND E-MAIL

- 14. In coordination with Class Counsel, GCG designed, implemented, and maintains a website dedicated to this Action (the "Settlement Website"). The Settlement Website is located at www.fxantitrustsettlement.com and contains an overview of the Action; a list of important dates and deadlines; copies of the Mail Notice and Claim Form in English, French, Dutch, Indonesian, Japanese, Korean, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, Vietnamese, Polish, and Italian; a list of Frequently Asked Questions; contact information for GCG and Class Counsel; and a link for Class Members to view their eligible transactions and file a claim online. The Settlement Website became accessible on October 6, 2017. The Settlement Website is accessible 24 hours a day, seven days a week. GCG will continue operating, maintaining, and, as appropriate, updating the website until the conclusion of the administration.
- 15. Beginning on October 9, 2017, GCG established and continues to maintain a toll-free telephone number (1-888-582-2289) to accommodate potential Class Members in the U.S., U.S. territories, and Canada, who have questions about the Settlements and a telephone number (1-330-333-7253) for Class Members outside the U.S. and Canada. The telephone help-lines provide potential Class Members with the option to speak with a customer service representative during business hours. To date, GCG has received 2,343 calls related to the Settlements and has answered inquiries related to eligibility for the Settlements, its benefits, and the Mail Notice and Claim Form.
- 16. GCG also established an email address, info@fxantitrustsettlement.com, to allow potential Class Members to obtain additional information about the Settlements. GCG regularly monitors this email address and responds to all inquiries promptly.

17. As of January 7, 2018, the Settlement Website has had 22,365 number of unique visitors who have downloaded the Notice 12,361 times.

REPORT ON OBJECTIONS AND REQUESTS FOR EXCLUSION RECEIVED TO DATE

18. The Mail Notice informed Class Members that written objections and requests for exclusion from the Class must be postmarked by February 7, 2018. To date, GCG has not received any objections and has received six requests for exclusion. GCG will submit a supplemental affidavit after the February 7, 2018 deadline that will address any additional objections or requests for exclusion received.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed in Lake Success, New York on January 10, 2018.

Stephen J. Cirami

EXHIBIT A

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

NOTICE OF CLASS ACTION SETTLEMENTS

PLEASE READ THIS ENTIRE NOTICE CAREFULLY. A UNITED STATES FEDERAL COURT AUTHORIZED THIS NOTICE. YOUR RIGHTS MAY BE AFFECTED BY THE PROCEEDINGS IN THIS ACTION. THIS NOTICE ADVISES YOU OF YOUR RIGHTS AND OPTIONS WITH RESPECT TO THIS ACTION, INCLUDING WHAT YOU MUST DO IF YOU WISH TO SHARE IN THE PROCEEDS OF THE SETTLEMENTS. TO CLAIM YOUR SHARE OF THESE SETTLEMENTS, YOU MUST FILE A VALID PROOF OF CLAIM AND RELEASE POSTMARKED OR ELECTRONICALLY SUBMITTED ON OR BEFORE MARCH 22, 2018.

To: All Persons who, between January 1, 2003 and December 15, 2015, entered into:

- 1) one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories; OR
- 2) one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below at Questions 3, 7, and 17.

This Notice of Class Action Settlements ("Notice") is given pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). It is not junk mail, an advertisement, or a solicitation from a lawyer. You have not been sued.

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTIRUSTSETTLEMENT.COM (the "Settlement Website").

The purpose of this Notice is to inform you of the pending proposed class action lawsuit (the "Action") and of the settlements of the Action (the "Settlements" or "Settlement Agreements") with the following "Settling Defendants":

- 1. Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America");
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU");
- 3. Barclays Bank PLC and Barclays Capital Inc. ("Barclays");
- 4. BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas");
- 5. Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup");
- 6. Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank")
- 7. The Goldman Sachs Group, Inc. and Goldman Sachs & Co. ("Goldman Sachs");
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC");
- 9. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan");
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International PLC ("Morgan Stanley");
- 11. RBC Capital Markets LLC ("RBC");
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS");
- 13. Société Générale ("Soc Gen");
- 14. Standard Chartered Bank ("Standard Chartered"); and
- 15. UBS AG, UBS Group AG, and UBS Securities LLC ("UBS").

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You are receiving this Notice because records indicate that you may be a member of one of the Settlement Classes in this Action because you traded one or more FX Instruments or FX Exchange-Traded Instruments that qualify as eligible transactions under the Settlements.

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

The Action alleges that Settling Defendants and Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse") or "Non-Settling Defendant," and collectively, with Settling Defendants, the "Defendants"), conspired to fix prices in the foreign exchange ("FX") market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3. The Action also alleges that Defendants engaged in manipulation with respect to the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the lawsuit have merit.

The Court has preliminarily approved Settlements with Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS. To resolve all Released Claims against all Released Parties, Settling Defendants have agreed to pay a total of \$2,310,275,000. The Settlement Amount including any funds paid for the purposes of contributing to notice and administration costs, agreed to by each Settling Defendant is:

Settling Defendant	Amount		
BTMU	\$10,500,000		
Bank of America	\$187,500,000		
Barclays	\$384,000,000		
BNP Paribas	\$115,000,000		
Citigroup	\$402,000,000		
Deutsche Bank	\$190,000,000		
Goldman Sachs	\$135,000,000		
HSBC	\$285,000,000		
JPMorgan	\$104,500,000		
Morgan Stanley	\$50,000,000		
RBC	\$15,500,000		
RBS	\$255,000,000		
Soc Gen \$18,000,00			
Standard Chartered	\$17,200,000		
UBS	\$141,075,000		
Total Settlements	\$2,310,275,000		

Settling Defendants have also agreed to provide reasonable cooperation, including confirmatory discovery, to the benefit of Class Plaintiffs and Settlement Class Members ("Cooperation Provisions"). Class Counsel believe that the Cooperation Provisions have and will continue to aid Class Plaintiffs in pursuing their claims in the Action against Non-Settling Defendant, which denies all allegations. Settlement Class Members will not, by participating in the Settlements, be releasing their claims against Non-Settling Defendant.

The following chart contains a summary of your rights and options regarding the Settlements. More detailed information about your rights and options can be found in the Settlement Agreements and Plan of Distribution, all of which are available at WWW.FXANTITRUSTSETTLEMENT.COM (the "Settlement Website").

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS			
You are automatically part of a Settlement Class if you fit one of the descriptions. However, if you do not file a timely claim, you will not receive a the Settlements. You will be bound by past and any future Court rulings, in the Settlements, if approved, and settlement releases but will not be eligible to payment from the Settlements. See Question 18.			
FILE A CLAIM FORM	You may be eligible to share in the Net Settlement Fund if you complete and file a valid Proof of Claim and Release ("Claim Form") by no later than March 22, 2018. If you file a Claim Form, you will remain in the Settlement Class if you are a Class Member. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases. If you do not file a Claim Form, you will not receive any payments under the Settlements. See Question 13.		

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS			
EXCLUDE YOURSELF FROM THE SETTLEMENTS	If you wish to exclude yourself from the Settlements, you must submit a written request by February 7, 2018. If you exclude yourself, you will not be bound by the Settlements, if approved, or settlement releases, and you will not be eligible for any payment from the Settlements. See Questions 19-23.		
OBJECT TO THE SETTLEMENTS	If you wish to object to the Settlements, you must submit a written objection to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your objection to Class Counsel, who will file it with the Court. You must be and remain within a Settlement Class in order to object. See Questions 24 and 25.		
GO TO THE FAIRNESS HEARING	You may ask the Court for permission to speak at the Fairness Hearing about the Settlements by including such a request in your written objection, which you must submit to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your request to Class Counsel, who will file it with the Court. The Fairness Hearing is scheduled for May 23, 2018 at 4:00 p.m. See Questions 28-30.		
APPEAR THROUGH AN ATTORNEY	You may enter an appearance through your own counsel at your own expense. See Questions 26, 29, and 30.		

These rights and options and the deadlines to exercise them are explained in this Notice.

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to you trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange- Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process. If you choose to object to or opt out of the Settlements, Court fillings of objections and exclusions will publicly reveal your identity.****

WHAT THIS NOTICE CONTAINS

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BASIC INFORMATION

1. What is a class action lawsuit?

A class action is a lawsuit in which one or more representative plaintiffs (in this case, Class Plaintiffs) bring a lawsuit on behalf of themselves and other similarly situated persons (*i.e.*, a class) who have similar claims against the defendants. The representative plaintiffs, the court, and counsel appointed to represent the class all have a responsibility to make sure that the interests of all class members are adequately represented.

Importantly, class members are NOT individually responsible for the attorneys' fees or litigation costs. In a class action, attorneys' fees and litigation costs are paid from the settlement fund (or the court-awarded judgment amount) and must be approved by the court. If there is no recovery on behalf of the class, the attorneys do not get paid.

When a representative plaintiff enters into a settlement with a defendant on behalf of a class, such as these Settlements with Settling Defendants, the court will require that the members of the settlement class be given notice of the settlement and an opportunity to be heard with respect to the settlement. The court then conducts a hearing (called a fairness hearing) to determine, among other things, if the settlement is fair, reasonable, and adequate.

2. Why did I get this Notice?

You received this Notice because you requested it or records indicate that you may be a member of one of the Settlement Classes. As a potential member of one of the Settlement Classes, you have a right to know about the proposed Settlements with Settling Defendants before the Court decides whether to approve the Settlements.

This Notice explains the Action, the Settlements, your legal rights, what benefits are available, who is eligible for them, and how you can seek to receive your portion of the benefits if you are eligible. The purpose of this Notice is also to inform you of the Fairness Hearing to be held by the Court to consider the fairness, reasonableness, and adequacy of the Settlements and to consider the application of Class Counsel (on behalf of all Plaintiffs' Counsel) for an award of attorneys' fees and litigation costs from the Settlement Fund.

3. What are the definitions used in this Notice?

This Notice incorporates by reference the definitions in the Stipulations and Agreements of Settlements with: Bank of America, dated October 1, 2015 (the "Bank of America Settlement"); Barclays, dated September 30, 2015 (the "Barclays Settlement"); BTMU, dated February 14, 2017 (the "BTMU Settlement"); BNP Paribas, dated October 1, 2015 (the "BNP Paribas Settlement"); Citigroup, dated October 1, 2015 (the "Citigroup Settlement"); Deutsche Bank AG, dated September 29, 2017 (the "Deutsche Bank Settlement"); Goldman Sachs, dated October 1, 2015 (the "Goldman Sachs Settlement"); HSBC, dated September 30, 2015 (the "HSBC Settlement"); JPMorgan, dated October 1, 2015 (the "JPMorgan Settlement"); Morgan Stanley, dated July 28, 2017 (the "Morgan Stanley Settlement"); RBC, dated July 27, 2017 (the "RBC Settlement"); RBS, dated October 2, 2015 (the "RBS Settlement"); Société Générale, dated July 27, 2017 (the "Soc Gen Settlement"); Standard Chartered, dated July 27, 2017 (the "Standard Chartered Settlement"); and UBS, dated October 1, 2015 (the "UBS Settlement") (collectively, the "Settlements" or "Settlements").

These Settlement Agreements and the Court's Preliminary Approval Orders are posted on the Claims Administrator's website at www.fxantitrustsettlement.com (the "Settlement Website"). All capitalized terms used, but not defined, shall have the same meanings as in the Settlement Agreements and the Court's Preliminary Approval Orders. For ease of reference, some of the key definitions are:

- "FX Benchmark Rates" means, collectively: (i) the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rate; (ii) the European Central Bank ("ECB") FX reference rates, including the ECB rate set at 1:15 p.m. London time; (iii) the Chicago Mercantile Exchange ("CME") daily settlement rates, including the rate set at 2:00 p.m. Central Time; and (iv) any other FX benchmark, fixing, or reference rate.
- "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.
- "FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.
- "FX Trading" means the trading of FX Instruments and FX Exchange-Traded Instruments, regardless of the manner in which such trading occurs or is undertaken, or a decision to withhold bids and offers, with respect to FX Instruments or FX Exchange-Traded Instruments.
- "Settlement Class Member" means a Person who is a member of one of the Settlement Classes and has not timely and validly
 excluded himself, herself, or itself in accordance with the procedures established by the Court.

• "Settlement Classes" means the "Direct Settlement Class" and the "Exchange-Only Settlement Class." Direct Settlement Class and Exchange-Only Settlement Class are defined in response to Question 7 below.

4. What is this Action about?

Generally, Class Plaintiffs allege that Defendants conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and that Defendants manipulated the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Class Plaintiffs allege that this conduct was carried out through a number of different means.

Class Plaintiffs allege that Defendants conspired to fix FX Benchmark Rates paid by members of the Settlement Classes. FX Benchmark Rates are rates that are published at certain times during the day and are prices at which Defendants offered to, and did, transact with members of the Settlement Classes. The most widely used of the FX Benchmark Rates are the WM/Reuters Closing Spot Rates, which, for the most widely traded currency pairs, were set at 4:00 p.m. London time using the median price of actual trades executed in the market on certain venues between 3:59:30 p.m. and 4:00:30 p.m. London time. Class Plaintiffs allege Defendants shared confidential order and trade information to coordinate their trading positions and trading strategy to manipulate and fix the FX Benchmark Rates.

Class Plaintiffs allege that Defendants conspired to fix the spreads that Defendants quoted to members of the Settlement Classes. As described in the Third Consolidated Amended Class Action Complaint ("Complaint"), spreads are the difference between the rate at which a Defendant indicated it would buy a currency and the rate at which a Defendant would sell a currency. Class Plaintiffs allege that Defendants discussed and agreed upon spreads through communications in chat rooms and other means. The alleged conspiracy to fix spreads is alleged to have reduced competition in the FX market and artificially increased the spread, with the result that Defendants bought currency at a lower price than they would have absent the alleged conspiracy, sold currency at a higher price than they would have absent the alleged conspiracy, and quoted less competitive spreads than they would have absent the alleged collusion.

Class Plaintiffs also allege that Defendants conspired to attempt to trigger clients' stop loss and limit orders, work client limit orders at levels better than the limit order price, front-run client orders, and further fix prices by "banging the close" (*i.e.*, breaking up large client orders into small trades immediately before and during the setting of FX Benchmark Rates), "painting the screen," and engaging in other tactics as alleged in the Complaint.

Class Plaintiffs allege that, as a result of this conduct, members of the Settlement Classes paid supra-competitive prices for FX transactions. Defendants deny Class Plaintiffs' allegations of wrongdoing.

You may obtain more information regarding the specific allegations in this Action by reviewing the Complaint, which is available at <u>WWW.fxantitrustsettlement.com</u>.

5. Why are there Settlements?

Class Plaintiffs and Class Counsel believe that the members of the Settlement Classes have been damaged by Defendants' conduct, as described in the Complaint. Each of the Defendants denies the material allegations made by Class Plaintiffs in the Complaint, believes that the claims lack merit, and believes that Class Plaintiffs' claims would have been rejected prior to trial, at trial, or on appeal. The Court has not decided in favor of either Class Plaintiffs or Settling Defendants. Instead, Class Counsel engaged in mediation separately with each of the Settling Defendants to reach negotiated resolutions of the Action. Class Plaintiffs and Settling Defendants believe the Settlements are in the best interests of the Settlement Classes and Settling Defendants, respectively. Not only do the Settlements allow both sides to avoid the risks and costs of lengthy litigation and the uncertainty of pre-trial proceedings, a trial, and appeals, but also, if approved, they would permit eligible Settlement Class Members, who file valid claims, to receive some compensation, rather than risk ultimately receiving nothing. Class Plaintiffs and Class Counsel think the Settlements are in the best interest of all members of the Settlement Classes.

Settling Defendants have agreed to pay a total of \$2,310,275,000 (the "Settlement Fund") in cash for the benefit of the proposed Settlement Classes. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less costs associated with notifying the Settlement Classes, claims administration, and Court-awarded attorneys' fees and costs (the "Net Settlement Fund") will be divided among all Settlement Class Members who file valid Claim Forms.

Class Plaintiffs developed a preliminary model, which estimates that the range of damages the Settlement Classes could potentially obtain against all Defendants at trial is approximately between \$8 billion to \$10 billion before trebling. The \$2,310,275,000 Settlement Fund represents 23% to 29% of this damages range. This damages range is not discounted for litigation risk, is based on information and transaction data received to date, and is subject to change based on the receipt of additional information and transaction data.

The Settlement Agreements preserve the Settlement Classes' right to recover the entire amount of damages against Non-Settling Defendant, who continues to litigate the Action, based on joint and several liability (after an offset post-trebling for the settlement amounts). Settling Defendants do not think that Class Plaintiffs would have prevailed at trial (had they successfully certified classes and survived summary judgment motions), and Settling Defendants believe, as a result, members of the Settlement Classes would have received nothing.

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If the Settlements are approved, Settling Defendants will no longer be defendants in the Action, but the Action will continue against Non-Settling Defendant. If the Settlements are not approved, Settling Defendants will remain as defendants in the Action, and Class Plaintiffs would continue to pursue the claims against both Settling Defendants and Non-Settling Defendant.

6. How do the Settlements affect the claims against Non-Settling Defendant?

Class Plaintiffs' claims against Non-Settling Defendant will continue to be litigated and prepared for trial, whether or not the Settlements are approved. In the event that damages are awarded against Non-Settling Defendant, Non-Settling Defendant may seek to reduce that damages award in the amount of the Settlements; any reduction would not affect class members' recovery under the Settlements. The Court's findings in any approval of the Settlements or certification of the Settlement Classes will have no effect on the Court's rulings on future motions involving Non-Settling Defendant, including any motion to certify any other class in the Action.

WHO GETS MONEY FROM THE SETTLEMENT

7. How do I know if I am a Class Member?

In the Court's Preliminary Approval Orders, the Court preliminarily approved two Settlement Classes.

First, the **Direct Settlement Class** is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into an FX Instrument directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted FX Instruments in the United States or its territories.

Second, the Exchange-Only Settlement Class is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange.

Not everyone who fits these descriptions will be a member of one of the Settlement Classes. Please see Question 8 for a discussion of exclusions from the Settlement Classes.

The terms "FX Instruments" and "FX Exchange-Traded Instruments" are defined in Question 3. Examples of FX Instruments include FX spot, FX forward, FX swap, and over-the-counter ("OTC") FX options transactions. Examples of FX Exchange-Traded Instruments include FX futures contracts and options on FX futures contracts; these instruments are traded on exchanges, such as the Chicago Mercantile Exchange ("CME") or ICE Futures U.S. ("ICE Futures").

Even if you did not transact any FX Instruments with any of the Settling Defendants, you may be a member of one of the Settlement Classes if, between January 1, 2003 and December 15, 2015, you entered into an FX Instrument with Non-Settling Defendant or if you entered into an FX Exchange-Traded Instrument; such transactions are eligible for making a claim under the Settlements, provided that you are either domiciled in the United States or, if you are domiciled outside the United States, your transaction occurred in the United States. If you are such a Class Member, unless you opt out of the Settlements, you will be releasing all claims against the Settling Defendants and other Released Parties in connection with your trades with both Settling Defendants and Non-Settling Defendant. You will not be releasing any claims against Non-Settling Defendant.

8. Are there exceptions to being included in one of the Settlement Classes?

Yes. You are not included in either of the Settlement Classes if you are:

- a Defendant;
- a Released Party;
- a co-conspirator;
- an officer, director, or employee of any Defendant, Released Party, or co-conspirator;
- an entity in which any Defendant, Released Party, or co-conspirator has a controlling interest;
- an affiliate, legal representative, heir, or assign of any Defendant, Released Party, co-conspirator, or a person acting on their behalf; or
- a judicial officer presiding over this Action or a member of his/her immediate family or judicial staff, or a juror assigned to this
 Action.

However, "Investment Vehicles," meaning any investment company or pooled investment fund, including, but not limited to, mutual fund families, exchange-traded funds, fund of funds, and hedge funds, in which a Defendant has, or may have, a direct or indirect interest or as to which its affiliates may act as an investment advisor, but of which a Defendant, or its respective affiliates, is not a majority owner or does not hold a majority beneficial interest, are <u>not</u> excluded from the Settlement Classes.

9. What is the geographic scope of trading that is included in the Settlements?

If you are domiciled in the United States (or its territories), then all of your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if they occurred during the Settlement Class Period – regardless of where the transactions took place. To the extent U.S.-domiciled entities transact abroad through non-U.S. domiciled subsidiaries, affiliates, or other foreign legal entities, such entities are considered non-U.S. domiciled entities under the Settlements.

If you are domiciled outside of the United States, then your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if these transactions occurred in the United States during the Settlement Class Period.

10. Can I be a member of both Settlement Classes?

No. If you qualify as both a member of the Direct Settlement Class and the Exchange-Only Settlement Class, you will be considered a member of the Direct Settlement Class. This is because the Exchange-Only Settlement Class is defined to explicitly exclude those individuals and entities that fall within the Direct Settlement Class.

The amount of your payment under the Settlements does not depend on which Settlement Class you are a member of. Under the Plan of Distribution, members of both Settlement Classes will be treated equally. You can review the Plan of Distribution for a more detailed explanation of the manner in which the Settlement Fund will be allocated to Settlement Class Members. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM.

11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or visit www.fxantitrustsettlement.com for more information. Or you can fill out and timely return the Claim Form to see if you qualify.

THE SETTLEMENT BENEFITS

12. What do the Settlements provide?

Settling Defendants have collectively paid \$2,310,275,000 into a fund (the "Settlement Fund") to be held for disbursement to the Settlement Classes and to pay for court-approved fees and expenses, if the Settlement Agreements are approved. A portion of the Settlement Fund, consisting of \$1,250,000, has been designated to pay for the costs of notifying the Settlement Classes and for claims administration (the "Notice and Administration Fund"). To the extent such costs exceed the amount of the Notice and Administration Fund, they will be paid out of the rest of the Settlement Fund.

The Net Settlement Fund will be no less than \$1,894,425,500 (82% of the Settlement Fund) after all costs, fees, and expenses are deducted (if such fees and expenses are approved by the Court). See Question 27 for more information on Class Counsel's application for attorneys' fees, and reimbursement of costs. The Net Settlement Fund will be divided among Settlement Class Members who send in valid Claim Forms by March 22, 2018 ("Authorized Claimants"), according to the Plan of Distribution.

Settling Defendants have also agreed to provide reasonable cooperation for the benefit of Class Plaintiffs and Settlement Class Members. Settling Defendants' cooperation obligations include, subject to Court orders and applicable law, producing transaction data, producing all documents previously turned over to certain governmental bodies investigating allegations of misconduct in the FX market, providing information and witnesses to authenticate documents, and providing witnesses for interviews, depositions, and trial testimony. The Cooperation Provisions do not expire until seven years after preliminary approval of the Settlement or the date when final judgment in the Action is entered against all Defendants and there are no remaining rights of appeal, whichever is later. Class Counsel believe the Cooperation Provisions have and will continue to aid the continued prosecution of the Action against Non-Settling Defendant.

13. How will I get a payment?

If you are a member of one of the Settlement Classes and do not exclude yourself, you are eligible to file a Claim Form to receive your share of money from the Net Settlement Fund. A Claim Form is attached to this Notice. You may also get a Claim Form by visiting www.fxantitrustsettlement.com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, sign it, and file it with the Claims Administrator.

The Claim Form presents two options for claiming under the Settlement Agreements.

Option 1 is the Estimated Claim Option. Under Option 1, the Claims Administrator will estimate your eligible transaction
volume using data submitted by Settling Defendants. The Estimated Claim Option is <u>not</u> available to you if you traded <u>only</u> with
Non-Settling Defendant.

- Case 1:13-cv-07789-LGS Document 927 Filed 01/12/18 Page 15 of 46 Option 2 is the Documented Claim Option. Under Option 2, you will submit data and documentation of your eligible transactions using the electronic data template available on the Settlement Website, and the Claims Administrator will estimate your eligible transaction volume using the data and documentation you submit.
- If you traded using a prime broker(s) or you had asset/investment manager(s) trading on your behalf, or if you traded on electronic communications networks ("ECNs") with anonymous execution, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume.
- Note that Claimants with transactions in FX Exchange-Traded Instruments must submit documentation of such transactions, even if they choose Option 1.

For more details on these two options for filing your claim, you can review the Plan of Distribution, which is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Claim Forms must be submitted by mail, postmarked by March 22, 2018, electronically through WWW.FXANTITRUSTSETTLEMENT.COM on or before 11:59 p.m. Eastern time on March 22, 2018.

Following the timely submission and receipt of your Claim Form, the Claims Administrator will send you a "Confirmation of Claim Receipt," which will acknowledge receipt of your Claim Form and will inform you of important next steps.

On April 1, 2018, the Claims Administrator will begin disseminating "Claim Assessment Notifications" to Claimants. The Claim Assessment Notification will tell you your "Eligible Participation Amount" and the basis for the Claims Administrator's calculations. An explanation of Eligible Participation Amounts is provided at Question 14, and is a defined term in the Plan of Distribution. The Claim Assessment Notification will also provide you with information about how you can elect to switch your claim from an Option 1 Claim (Estimated Claim Option) to an Option 2 Claim (Documented Claim Option), or vice-versa, and the deadline for doing so.

- If, in the first instance, you selected Option 1 (Estimated Claim Option), you must either accept the Claims Administrator's estimates without modification, or if you disagree with the Claims Administrator's estimates, you will be given an opportunity to file your claim under Option 2 (Documented Claim Option). Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you decide to re-file your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued. If you elect to re-file your claim under Option 2, you will automatically receive the higher of the two estimates.
- If, in the first instance, you selected Option 2 (Documented Claim Option), you may, after receiving the Claims Administrator's estimates, elect to file your claim under Option 1 (Estimated Claim Option) within 30 days of the date when the Claim Assessment Notification was issued. Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you elect to re-file your claim under Option 1, you will automatically receive the higher of the two estimates.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

14. How much will my payment be?

At this time, it is not known precisely how much each Authorized Claimant will receive from the Net Settlement Fund or when payments will be made. The amount of your payment will be determined by the Plan of Distribution, if it is approved or by such other plan of distribution that is approved by the Court. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Under the Plan of Distribution, the Claims Administrator will first determine Class Members' eligible transaction volume in various FX products, such as FX spot transactions, FX forwards, FX swaps, OTC FX options, FX futures, and options on FX futures ("Settlement Transaction Volume"). Then, a model that estimates claim value to Class Members relative to one another will be applied. The model applies weightings to certain trade characteristics, such as currency pair and trade size, to generate the amount of each Claimant's potential claim ("Eligible Participation Amount").

The Net Settlement Fund (the amount remaining after attorneys' fees, litigation costs, claims administration costs, and other Courtapproved costs and expenses have been deducted) will be distributed to all Authorized Claimants. If the Court approves the Settlements, no monies will revert to Settling Defendants.

The distribution of the Net Settlement Fund will be based on three payment resolution categories. All Claimants who submit valid Claim Forms will receive, at minimum, a "De Minimis Payment" of \$15. An "Automatic Payment" of \$150 will apply to Claimants whose estimated compensation is \$150 or less (but more than \$15). Claimants whose estimated compensation is over \$150 will be compensated with a "Pro Rata Share Payment" based on the percentage of the Claimant's Eligible Participation Amount as compared to the sum of all Claimants' Eligible Participation Amounts. Please read the Plan of Distribution for more details on payment resolution categories.

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The Court has preliminarily approved the Plan of Distribution but must still decide whether to approve the Plan of Distribution at or after the Fairness Hearing (discussed in Question 15).

15. When will I receive a payment?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. to decide whether to approve the Settlements and Plan of Distribution. If the Court approves the Settlements and Plan of Distribution, there may be appeals after that. It can sometimes take a year or more for the appellate process to conclude. Please be patient; status updates will be posted at WWW.FXANTITRUSTSETTLEMENT.COM.

16. What do I have to do after I file a Claim Form?

After you file a Claim Form, the Claims Administrator will evaluate your Claim Form to determine if you have provided sufficient information to validate your membership in a Settlement Class and the amount of your claim. If the Claims Administrator determines that your Claim Form is deficient or defective, it will contact you. If you subsequently provide information that satisfies the Claims Administrator concerning the validity of your claim, you will not have to do anything else. If any disputes cannot be resolved, Class Counsel will submit them to the Court prior to a distribution of the Net Settlement Fund, and the Court will make a final determination of the validity of your claim.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

17. What am I giving up to receive a payment?

Unless you exclude yourself, you remain a Settlement Class Member. That means you can't sue, continue to sue, or be part of any other lawsuit about the Released Claims in this Action against any of the Settling Defendants or any of the Released Parties. Upon the Effective Date, Class Plaintiffs and all Settlement Class Members, on behalf of themselves and each of the Releasing Parties, shall be deemed to have, and by operation of the Final Judgment shall have, fully, finally, and forever waived, released, relinquished, and discharged all Released Claims against the Released Parties, regardless of whether such Settlement Class Member executes and delivers a Claim Form.

The capitalized terms used in this paragraph are defined in the Settlement Agreements, Preliminary Approval Orders, or this Notice. For easy reference, certain of these terms are copied below:

- "Released Parties" mean each Settling Defendant and each of their past, present, and future, direct and indirect parents (including holding companies), subsidiaries, affiliates, associates (all as defined in SEC Rule 12b-2 promulgated pursuant to the Securities Exchange Act of 1934), divisions, predecessors, successors, and each of their respective officers, directors, employees, agents, attorneys, legal or other representatives, trustees, heirs, executors, administrators, advisors, and assigns. Released Parties do not include any other Person formerly named in the Action.
- "Releasing Parties" mean, individually and collectively, Class Plaintiffs and each Class Member, on behalf of themselves and any of their respective past, present or future officers, directors, stockholders, agents, employees, legal or other representatives, partners, associates, trustees, parents, subsidiaries, divisions, affiliates, heirs, executors, administrators, purchasers, predecessors, successors, and assigns, whether or not they object to the settlement set forth in the Settlements and whether or not they make a claim for payment from the Net Settlement Fund.
- "Released Claims" mean any and all manner of claims, including "Unknown Claims," as defined in the Settlements, causes of action, cross-claims, counter-claims, charges, liabilities, demands, judgments, suits, obligations, debts, setoffs, rights of recovery, or liabilities for any obligations of any kind whatsoever (however denominated), whether class or individual, in law or equity, or arising under constitution, statute, regulation, ordinance, contract, or otherwise in nature, for fees, costs, penalties, fines, debts, expenses, attorneys' fees, and damages, whenever incurred, and liabilities of any nature whatsoever (including joint and several), known or unknown, suspected or unsuspected, asserted or unasserted, arising from, or relating in any way to, any conduct alleged, or that could have been alleged, in and arising from the factual predicate of the Action, or any amended complaint or pleading therein, from the beginning of time until the Effective Date, which shall be deemed to include, but not be limited to: (i) communications related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (ii) agreements, arrangements, or understandings related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (iii) the sharing or exchange of customer information between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action - including, but not limited to, customer identity, trading patterns, transactions, net positions or orders, stop losses or barrier options, pricing, or spreads related to FX Instruments, FX Trading, or FX Benchmark Rates; (iv) the establishment, calculation, manipulation, or use of the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rates, and trading that may impact such rates; (v) the establishment, calculation, manipulation, or use of the ECB FX reference rates, including the ECB rate set at 1:15 p.m. London time; (vi) the establishment, calculation, manipulation, or use of the CME daily settlement rates; (vii) the establishment, calculation, or use of any other FX benchmarks, including benchmark fixing rates, benchmark settlement rates, or benchmark reference rates; (viii) the establishment, calculation, communication, manipulation, or use of the price, spread, or rate of any FX Instrument or FX Exchange-Based Instrument; and (ix) the exchange of customer information or confidential information in the possession of any Settling Defendant between a Released Party and any other

FX dealer or any other participant in the conspiracy alleged in the Action related to the establishment, calculation, manipulation, or use of any FX price, spread, or rate.

The Settlement Agreements define certain claims that are excluded from the definition of Released Claims; such claims include:

(i) "last look" claims related to possible delays built into [a Settling Defendant's] algorithmic or electronic trading platforms that resulted in [the Settling Defendant] declining spot orders or requests to trade, including trading on electronic communications networks, that were submitted based upon prices [the Settling Defendant] quoted or displayed in over-the-counter FX markets, notwithstanding anything to the contrary herein; and (ii) claims based upon transactions executed solely outside the United States and arising under foreign laws belonging to any Releasing Party or Person that is domiciled outside the United States.

By remaining a Settlement Class Member, you do not give up any of your claims against Non-Settling Defendant.

18. What if I do nothing?

You are automatically a member of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not timely file a Claim Form, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements and Settlement releases. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be a part of any other lawsuit against Settling Defendants or the Released Parties on the basis of Released Claims. Please see Question 17 for a description of Released Claims.

EXCLUDING YOURSELF FROM THE SETTLEMENTS

19. What if I do not want to be in a Settlement Class?

If you are a member of one of the Settlement Classes, do not want to remain in that Settlement Class, and do not want a payment from the Settlements, then you must take steps to exclude yourself from the Settlements. This is also sometimes referred to as "opting out" of a class.

If you act to exclude yourself from the Settlement Class of which you would otherwise be a member, you will be free to sue any of the Settling Defendants or any of the other Released Parties on your own for the claims being resolved by the Settlements. However, you will not receive any money from the Settlements, and Class Counsel will no longer represent you with respect to any claims against the Settling Defendants. Class Counsel will, however, continue to represent you in the continuing litigation against Non-Settling Defendant. If you exclude yourself from the Settlement Class of which you are a member, you will be excluding yourself from all 15 Settlements.

If you want to receive money from the Settlements, do not exclude yourself. You must file a Claim Form in order to receive any payment from the Settlements.

20. How do I exclude myself?

You can exclude yourself by sending a written "Request for Exclusion" to the Claims Administrator. A Request for Exclusion must be: (i) in writing; (ii) signed by the Person (defined as the individual or entity holding the claim) or his, her, or its authorized representative; (iii) state the name, address, and phone number of that Person; (iv) include proof of membership in a Settlement Class; (v) the claimant ID number(s) on the Person's Claim Form(s), if received; and (vi) include a signed statement that "I/we hereby request that I/we be excluded from the Settlements in the *In re Foreign Exchange Benchmark Rates Antitrust Litigation*" or the substantive equivalent.

Proof of membership in a Settlement Class consists of: (i) proof that the Person submitting the claim entered into an FX Instrument directly with a Defendant or party related to a Defendant or a trade of an FX Exchange-Traded Instrument; and (ii) proof that the Person who traded the FX Instrument or FX Exchange-Traded Instrument was either (1) domiciled in the United States or (2) if domiciled outside the United States, that the FX Instrument was transacted in the United States or the FX Exchange-Traded Instrument was traded on an exchange located in the United States. Such proof may consist of trade confirmations, transaction reports or account statements, or other documents evidencing membership in a Settlement Class.

You cannot exclude yourself by telephone or email. You must do so in writing by mail. To be valid, your Request for Exclusion must be postmarked by February 7, 2018 and mailed to:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

A Request for Exclusion that does not include all of the foregoing information, that does not contain the proper signature, that is sent to an address other than the one designated above, or that is not sent within the time specified shall be invalid and the Person(s) filing such an invalid request shall be a Settlement Class Member and shall be bound by the Settlements, if approved.

All Persons who submit valid and timely Requests for Exclusion in the manner set forth above shall have no rights under the Settlements, shall not share in the distribution of the Net Settlement Fund, and shall not be bound by the Settlements. Such Persons will not be precluded from participating in future settlements, if any, or participating in any certified litigation classes in the Action in the future.

21. If I do not exclude myself, can I sue Settling Defendants and the other Released Parties for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Settling Defendants and the other Released Parties for the claims that the Settlements resolve. If you decide to exclude yourself, your decision will apply only to Settling Defendants and the other Released Parties. It will not apply to any other class that might be certified by the Court with respect to Non-Settling Defendant, or any other settlement class that may be approved by the Court.

22. If I exclude myself, can I get money from the Settlements?

No. You will not get any money from the Settlements if you exclude yourself.

23. If I exclude myself from the Settlements, can I still object?

No. If you exclude yourself, you are no longer a member of a Settlement Class and may not object to any aspect of the Settlements.

OBJECTING TO THE SETTLEMENTS

24. How do I tell the Court what I think about the Settlements?

If you are a member of one of the Settlement Classes and you do not exclude yourself, you can tell the Court what you think about the Settlements. You can object to all or any part of the Settlements, the Plan of Distribution, and/or the request for attorneys' fees and litigation costs. You can give reasons why you think the Court should approve them or not. The Court will consider your views.

If you want to make an objection, you must do so in writing. Your written objection must: (i) identify the name of the case (*In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.)); (ii) state your name, address, and telephone number; (iii) state whether you or your lawyer intend to appear at the Fairness Hearing (though your appearance is not necessary for the Court to consider your views on the Settlements); (iv) provide proof that you are a member of one of the Settlement Classes (see Question 20 for a description of how to prove your membership in a Settlement Class); and (v) identify the specific grounds for your objection, including any reasons why you want to appear and be heard at the Fairness Hearing (see Question 30 for a description of how to request to speak at the Fairness Hearing), as well as all documents or writings that you want the Court to consider.

You cannot make an objection by telephone or email. You must do so in writing and by mail. To be considered by the Court, your objection must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection to Class Counsel, who will then file your objection with the Court. If you do not timely and validly submit your objection, your views will not be considered by the Court or any court on appeal.

25. What is the difference between objecting and excluding myself?

Objecting is telling the Court that you do not like something about the Settlements. You can object to the Settlements only if you remain a member of one of the Settlement Classes and do not exclude yourself from the Settlements. Excluding yourself from the Settlements is telling the court that you do not want to be a part of the Settlements or the Settlement Classes. If you exclude yourself, you have no right to object to the Settlements because they no longer affect you.

THE LAWYERS REPRESENTING YOU

26. Do I have a lawyer in this case?

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

These lawyers are called Class Counsel. Class Counsel may apply to the Court for payment of attorneys' fees and litigation costs from the Settlement Fund. You will not otherwise be charged for Class Counsel's services. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

To date, Class Counsel have not been paid any attorneys' fees or reimbursed for any out-of-pocket costs. Any attorneys' fees and costs will be awarded only as approved by the Court in amounts determined to be fair and reasonable. The Settlements provide that Class Counsel may apply to the Court for an award of attorneys' fees and reimbursement of costs out of the Settlement Fund. By

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January 12, 2018, Class Counsel will move for an award of attorneys' fees as well as reimbursement of litigation costs, the total of which will not exceed 18% of the Settlement Fund.

This is only a summary of the request for attorneys' fees and litigation costs. Any motions in support of the requests will be available for viewing on the Settlement Website after they are filed on January 12, 2018. After that date, if you wish to review the motion papers, you may do so by viewing them at <u>WWW.Fxantitrustsettlement.com</u>.

The Court will consider the motion for attorneys' fees and litigation costs at or after the Fairness Hearing.

THE COURT'S FAIRNESS HEARING

28. When and where will the Court decide whether to approve the Settlements?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. Eastern time, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. The Fairness Hearing may be moved to a different date or time without notice to you. Although you do not need to attend, if you plan to do so, you should check WWW.FXANTITRUSTSETTLEMENT.COM before making travel plans.

At the Fairness Hearing, the Court will consider whether the Settlements are fair, reasonable, and adequate. The Court will also consider whether to approve the Plan of Distribution and requests for attorneys' fees and litigation costs. If there are any objections, the Court will consider them at this time. We do not know how long the Fairness Hearing will take or when the Court will make its decision. The Court's decision may be appealed.

29. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. You are, however, welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire your own lawyer to attend, but you are not required to do so.

30. May I speak at the Fairness Hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you want to appear at the Fairness Hearing to make an objection (either yourself or through an attorney hired at your own expense), you must submit a written objection and include in your objection your (or if applicable your lawyer's) request for permission to speak at the Fairness Hearing.

You cannot request to speak at the Fairness Hearing by telephone or email. You must do so in writing and by mail. Your objection and, if applicable, request for permission to speak at the Fairness Hearing must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection and request to speak at the Fairness Hearing to Class Counsel, who will then file it with the Court.

GETTING MORE INFORMATION

31. How do I get more information?

This Notice summarizes the Settlement Agreements and Plan of Distribution. More details are in the Settlement Agreements and Plan of Distribution, which are available for your review at www.fxantitrustsettlement.com. The Settlement Website also has answers to common questions about the Settlements, Claim Form, and other information to help you determine whether you are a member of one of the Settlement Classes and whether you are eligible for a payment. You may also call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or write to the Claims Administrator at:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Please do not contact the Court or the Clerk's Office regarding this Notice or for additional information. ****

DATED: September 29, 2017 BY ORDER OF THE COURT

ase 1:13-cv-07789-LGS Document 927 Filed 01/12/18

Must be Postmarked or Electronically Submitted No Later Than March 22, 2018 Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739
1-888-582-2289



(if you are calling from outside the United States or Canada, call 1-330-333-7253)

If you are a broker or manager and this Claim Form belongs to your customer, please forward it to your customer at their correct address. This Claim Form is customized and includes a Claim Number and Control Number for filing a claim.



Claim Number:

Control Number:

PROOF OF CLAIM AND RELEASE

If you, between January 1, 2003 and December 15, 2015, entered into:

1. one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories;

OR

2. one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange,

you may be eligible to receive a payment from Settlements reached in *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y) as a member of one of the Settlement Classes.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates. "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures. The Notice of Class Action Settlements ("Notice") that accompanies this Proof of Claim and Release ("Claim Form") contains the definitions of many of the defined terms (which are indicated by initial capital letters) used in this Claim Form.

If you are an eligible member of one of the Settlement Classes, to receive any payment from the Settlements, you must complete and submit this Claim Form. An electronic version of the Claim Form is available at www.FXAntitrustSettlement.com (the Settlement Website), which is maintained by the Claims Administrator, GCG. Your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018. Submission of this Claim Form does not ensure that you will receive any payment from the Settlements. Separate Claim Forms should be submitted for each separate legal entity in a corporate structure.

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SECTION A - CLAIMANT IDENTIFICATION

The Claims Administrator will use this information for all communications relevant to this Claim Form. If this information changes, please notify the Claims Administrator in writing. If you are a trustee, executor, administrator, custodian, or other nominee and are completing and signing this Claim Form on behalf of the Claimant, you must attach documentation showing your authority to act on behalf of the Claimant (see Section C.3 of the Claim Form, below). Section 1 - Claimant Information Claimant Name: **Street Address:** City: State/Province/Region: Postal Code (other than U.S.): Zip Code (U.S.): Country: Last 4 Digits of Tax ID (For most U.S. Claimants, Tax ID is the last 4 digits of the social security number, employer identification number, or taxpayer identification number. For non-U.S. claimants, enter the last 4 digits of a comparable government-issued identification number.): **Country of Domicile: Daytime Telephone Number: Evening Telephone Number:** Email Address (If you provide an email address, you authorize the Claims Administrator to use it in providing you with information relevant to this claim.): <u>Section 2 – Authorized Representative Information</u> Name of the Person you would like the Claims Administrator to Contact Regarding This Claim (if different from the Claimant Name(s) listed above): **Daytime Telephone Number: Evening Telephone Number:** Email Address (Email address is not required, but if you provide it you authorize the Claims Administrator to use it in providing you with information relevant to this claim.):

To view Garden City Group, LLC's Privacy Notice, please visit http://www.choosegcg.com/privacy



SECTION B - GENERAL INFORMATION

- 1. It is important that you read the Notice that accompanies this Claim Form. The Notice and Plan of Distribution explain:
 - a. The proposed Settlement Agreements, which, if granted final approval by the Court, will resolve the class action lawsuit entitled In re Foreign Exchange Benchmark Rates Antitrust Litigation, No. 1:13-cv-07789-LGS (S.D.N.Y.), with respect to Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America"); The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"); Barclays Bank PLC and Barclays Capital Inc. ("Barclays"); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas"); Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup"); Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank"); The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. ("Goldman Sachs"); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC"); JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan"); Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc ("Morgan Stanley"); RBC Capital Markets, LLC ("RBC"); The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS"); Société Générale ("Soc Gen"); Standard Chartered Bank ("Standard Chartered"); and UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") (collectively, the "Settling Defendants").
 - b. The consideration provided by Settling Defendants to resolve the lawsuit against them, including payments of \$2,310,275,000 in settlement funds.
 - c. How Class Members will be affected by the Settlement Agreements, if they are granted final approval by the Court.
 - d. The manner in which the Net Settlement Fund will be distributed, if the Court grants final approval of the Settlement Agreements and the Plan of Distribution.

Settling Defendants have settled the claims brought in this Action alleging that Settling Defendants, along with Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse" or "Non-Settling Defendant"), conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and to manipulate the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the Action have merit.

- 2. The Action is continuing against Non-Settling Defendant. It is important to note that you may be a Class Member if, between January 1, 2003 and December 15, 2015, you transacted in eligible FX Instruments directly with a Settling Defendant or Non-Settling Defendant or if you transacted in eligible FX Exchange-Traded Instruments.
- 3. The Court preliminarily certified two Settlement Classes in this Action:

The **Direct Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

The **Exchange-Only Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into an FX Exchange-Traded Instrument on a U.S. exchange. Excluded from the Exchange-Only Settlement Class are those Persons who meet the criteria to be a member of the Direct Settlement Class.

The terms "Released Party," "FX Instrument," and "FX Exchange-Traded Instrument" are defined in each Settlement Agreement, all of which are available at www.FXAntitrustSettlement.com.

- 4. Excluded from the Settlement Classes are: (a) the named Defendants in the Complaint and their co-conspirators; (b) the executive officers and directors of each Defendant or co-conspirator; (c) any entity in which any Defendant or co-conspirator has, or had, a controlling interest; (d) members of any Defendant's or co-conspirator's immediate families; and (e) the legal representatives, heirs, successors, or assigns of any such excluded party. Also excluded from the Settlement Classes are any persons or entities who exclude themselves by filing a timely request for exclusion in accordance with the requirements set forth in the Notice.
- 5. By signing and submitting this Claim Form, you will be certifying that you have read the Notice, including the terms of the releases described in the Notice and provided for in the Settlement Agreements.

SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2

**** If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to your trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), the Chicago Mercantile Exchange ("CME"), and Intercontinental Exchange Inc. ("ICE"), for use in the claims administration process.****

- 1. To be eligible to receive a payment from the Settlements, you must submit a Claim Form. To be considered timely, your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018.
 - a. To submit your Claim Form electronically, visit www.FXAntitrustSettlement.com for instructions.
 - b. To submit your Claim Form via mail, send your completed Claim Form to GCG, the Claims Administrator, addressed as follows:

Via Mail

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

Via Overnight Courier

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
5151 Blazer Parkway, Suite A
Dublin, OH 43017-9306
USA

- 2. Separate Claim Forms should be submitted for each separate legal entity. Conversely, a single Claim Form should be submitted on behalf of one legal entity. Claimants selecting Option 2 (Documented Claim Option) must include all data and documentation required by Section D, and if applicable, Section E of the Claim Form, made by the legal entity submitting the Claim Form, no matter how many separate accounts that entity has (e.g., a corporation with multiple accounts should include all transactions made in all accounts on one Claim Form).
- 3. Trustees, executors, administrators, custodians, or other nominees who are completing and signing this Claim Form on behalf of the Claimant must also submit:
 - a. A description of the capacity in which they are acting (supporting documentation required);
 - b. The name, account number, last four digits of the social security number, employer identification number, or taxpayer identification number (or for non-U.S. Claimants, a comparable government-issued national identification number), address, and telephone number of the person or entity on whose behalf they are acting; and
 - c. Evidence of their authority to bind the person or entity on whose behalf they are acting. Authority to complete and sign a Claim Form cannot be established by brokers demonstrating that only they have discretionary authority to trade in another person's accounts.
- 4. By submitting a signed Claim Form, you will be certifying that you are a member of one of the Settlement Classes because you:
 - a. Entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories during the period between January 1, 2003 and December 15, 2015:

AND/OR

- b. Entered into one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange between January 1, 2003 and December 15, 2015, and you are not a member of the Direct Settlement Class.
- 5. By submitting a signed Claim Form, you will be swearing to the truth of the statements contained in it and, if applicable, the genuineness of the data and documents attached thereto, subject to penalty of perjury under the laws of the United States of America. The making of false statements or the submission of forged or fraudulent documentation will result in the rejection of your claim and may subject you to civil liability or criminal prosecution.

SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

- Submission of a Claim Form does not guarantee that you will receive a payment from the Settlements. Distribution of the Net Settlement Fund will be governed by the Plan of Distribution, if it is approved by the Court, or by such other plan of distribution as the Court approves.
- If you have questions concerning the Claim Form, or need additional copies of the Claim Form or the Notice, you may contact the Claims Administrator.
- Unless you submit a valid Request for Exclusion that is received by February 7, 2018, all persons meeting the definition of one of the Settlement Classes will be bound by the terms of the Final Judgments and Orders of Dismissal entered in the Action in connection with the Settlement Agreements, whether or not a Settlement Class Member submits a Claim Form. If you wish to exclude yourself from the Settlements, see the Notice for further instructions.
- Select either Option 1 or Option 2 below. These options are described below. 9.

Option 1: Estimated Claim

I elect Option 1, a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. * †

If you choose Option 1, please note the following:

- This is a summary of Option 1. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. The Claims Administrator will estimate the amount of your transaction volumes in FX Instruments† by: (a) extracting your transaction volumes from the data provided by Settling Defendants; (b) projecting your transaction volumes for time periods during which transaction data is not available from Settling Defendants; and (c) projecting your transaction volumes for trades with Non-Settling Defendant from which transaction data is not available.
- If you have transactions available in the data submitted by Settling Defendants, you will not be required to submit any records of your transactions to the Claims Administrator, unless you wish to claim any transactions in FX Exchange-Traded Instruments† or elect to proceed under Option 2 after receiving the Claims Administrator's estimates.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim" Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates without modification or proceed with your claim under Option 2 (Documented Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued.
- You may electronically submit your claim under Option 1 at www.FXAntitrustSettlement.com, using the Claim Number and Control Number printed on the front of this Claim Form.
- Claimants who transacted with only Non-Settling Defendant must file their claim under Option 2.
- If you wish to claim any transactions in FX Exchange-Traded Instruments, you must electronically submit: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com, (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) the supplemental information requested in Section E of the Claim Form. Such eligible transactions, as determined by the Claims Administrator, will be added to the estimates noted above.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



SECTION C – INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

Option 2: Documented Claim

I elect Option 2, a payment amount determined by the Claims Administrator's review of my transaction data. I will electronically submit the required data and documentation, as described in Section D, to the Claims Administrator. If claiming transactions in FX Exchange-Traded Instruments, I will also electronically submit the supplemental information as required in Section E.

If you choose Option 2, please note the following:

- This is a summary of Option 2. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data and documentation you submit.
- If you select Option 2, you must provide: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) if you are claiming FX Exchange-Traded Instruments, the supplemental information requested in Section E of the Claim Form.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates, cure any deficiencies that the Claims Administrator notifies you of, or you can proceed with your claim under Option 1 (Estimated Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 1, you will be required to do so within 30 days of the date when the Claim Assessment Notification was issued.
- Instructions for submitting your Option 2 Claim are available at www.FXAntitrustSettlement.com.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

Filed 01/12/18

SECTION D - DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO ELECT OPTION 2 AND/OR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

Claimants choosing Option 2 and/or Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or 2 must electronically submit the required data and documentation at www.FXAntitrustSettlement.com. The data and documentation requirements for such Claimants are as follows:

ELECTRONIC SUBMISSION OF TRANSACTION DATA

Data must be electronically submitted in the form of the electronic data template, which is available at www.FXAntitrustSettlement.com. Claimants choosing Option 2 should submit all of their:

- a. FX transactions entered into directly with a Defendant, including but not limited to FX spot transactions, FX forwards, FX swaps, over-the-counter (OTC) FX options, or other FX transaction in which the trading or settlement value is related in any way to FX rates (FX Instruments).
- b. FX transactions that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures (FX Exchange-Traded Instruments).

Defendants are: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS.

The Settlement Class Period is January 1, 2003 through December 15, 2015.

ELECTRONIC SUBMISSION OF DOCUMENTATION OF TRANSACTIONS 2.

In addition, Claimants choosing Option 2 are required to electronically submit documentation of the transactions they submit under requirement 1, above. Documentation should be from one or more of the following sources:

- Bank confirmations by individual trade;
- Bank transaction reports or statements; b.
- Trading venue transaction reports or statements; C.
- Prime broker reports or statements; d.
- Custodian reports or statements: e
- Daily or monthly account statements; or f.
- Other documents evidencing transactions in FX Instruments and/or FX Exchange-Traded Instruments.

3. SUPPLEMENTAL INFORMATION REQUIRED FOR FX EXCHANGE-TRADED INSTRUMENTS

In addition to the documentation requirements in 1 and 2 above, Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or Option 2 must complete the supplemental documentation requirements set forth in Section E of the Claim Form. Claimants who are not claiming transactions in FX Exchange-Traded Instruments do not need to complete Section E of the Claim Form.

DO NOT SUBMIT ORIGINAL DOCUMENTATION OR RECORDS. THE CLAIMS ADMINISTRATOR IS UNABLE TO RETURN THESE DOCUMENTS OR RECORDS TO YOU.

Please note that Claimants choosing Option 1 (Estimated Claim Option) are not required to submit data or documentation evidencing transactions in the required trading categories. If you Choose Option 1 and you wish to claim any transactions in FX Exchange-Traded Instruments, however, you must electronically submit the transaction data and supporting documentation evidencing your transactions in FX Exchange-Traded Instruments, as required in Sections D and E of the Claim Form. Instructions for electronically submitting your claim are available at www.FXAntitrustSettlement.com.

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SECTION E - SUPPLEMENTAL DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

If, during the period from January 1, 2003 through December 15, 2015, you transacted in FX Exchange-Traded Instruments, please provide the following information. LIST OF ALL FUTURES COMMISSION MERCHANTS List all futures commission merchants ("FCMs") at which you maintained accounts in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. 2. LIST OF ACCOUNT NAMES AND ACCOUNT NUMBERS Please provide a list of all account names and account numbers for each FCM you listed in response to 1 above in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015.

**** If you choose to submit a claim for FX Exchange-Traded Instruments, you are consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process. By signing this Claim Form, you are permitting the Claims Administrator and Class Counsel to: (a) request from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, relevant information about your account and trades in order to compute any payment to you from the Settlements; and (b) unmask, for any accounts that you owned or controlled, your account information in trade data maintained by CME or ICE relative to your transactions and holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015.****



SECTION F - PAYMENT ELECTION		
Please se	elect one option:	
	I elect to be paid by check.	
Ш	If you elect this payment method and your claim is valid and timely, a check will be mailed to the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.	
	I elect to be paid by wire transfer to a bank in the United States.	
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.	
	I elect to be paid by wire transfer to a bank outside of the United States located in:	
	(country)	
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.	

SECTION G - CERTIFICATION & SIGNATURE

SECTION 1 – CERTIFICATION

BY SIGNING AND SUBMITTING THIS CLAIM FORM, CLAIMANT OR CLAIMANT'S AUTHORIZED REPRESENTATIVE CERTIFIES AS FOLLOWS:

- 1. I (we) have read the Notice and Claim Form, including the descriptions of the releases provided for in the Settlement Agreements;
- 2. Claimant is a member of one of the Settlement Classes (as defined in the Notice) and is not one of the individuals or entities excluded from the Settlement Classes (as defined in the Notice);
- 3. Claimant has not submitted a Request for Exclusion (as defined in the Notice);
- 4. Claimant entered into the FX Instruments with one or more of the Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or the FX Exchange-Traded Instruments represented in this Claim Form, and if applicable, in the data and documentation attached to the Claim Form, and has not assigned the claims against the Released Parties to another;
- Claimant has not submitted any other claim covering the same transactions and knows of no other person having done so on his/her/its/their behalf;
- 6. Claimant submits to the jurisdiction of the Court with respect to his/her/its/their claim and for purposes of enforcing the releases set forth in any Final Judgments and Orders of Dismissal that may be entered in the Action;
- 7. I (we) agree to furnish such additional information with respect to this Claim Form as the Claims Administrator or the Court may require; and
- 8. I (we) acknowledge that the Claimant will be bound by and subject to the terms of any Final Judgments and Orders of Dismissal that may be entered in the Action;



SECTION G - CERTIFICATION & SIGNATURE (CONTINUED)

SECTION 2 – SIGNATURE

PLEASE READ THE RELEASE, CONSENT TO DISCLOSURE, AND CERTIFICATION, AND SIGN BELOW.

I (we) acknowledge that, as of the Effective Date of the Settlements, pursuant to the terms set forth in the Settlement Agreements, I (we) shall be deemed to have, and by operation of law and the Final Judgments and Orders of Dismissal shall have fully, finally, and forever waived, released, relinquished, and discharged all Released Claims (as defined in the Settlement Agreements), and shall forever be enjoined from prosecuting any or all of the Released Claims against any of the Released Parties (as defined in the Settlement Agreements).

By submitting this Claim Form, I (we) consent to the disclosure of, waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instruct the applicable Settling Defendant(s) to disclose my (our) information and transaction data relating to my (our) trades in FX Instruments with one or more of the Settling Defendant(s) and my (our) trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, I (we) waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and consent to the disclosure of any and all documents reflecting my (our) transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process.

UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA, I (WE) CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME (US) ON THIS CLAIM FORM IS TRUE, CORRECT, AND COMPLETE AND THAT, IF APPLICABLE, THE DATA AND DOCUMENTS SUBMITTED IN CONNECTION WITH THIS CLAIM FORM ARE TRUE AND CORRECT COPIES OF WHAT THEY PURPORT TO BE.

Signature of Claimant	Date	
Print Name of Claimant		
Signature of Authorized Representative Completing Claim Form (if any)	Date	
Print Name of Authorized Representative Completing Claim Form (if any)		
Capacity of Authorized Representative (if other than an individual (e.g., trustee, executor, administrator, custodian, or other nominee))		

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

You should be aware that it will take a significant amount of time to fully process all Claim Forms. Please notify the Claims Administrator of any change of address. If you change your name, please send the Claims Administrator written notification of your new name.



SECTION H - CHECKLIST REGARDING CLAIM FORM

- 1. Fill out Section A Claimant Identification.
- 2. Read about the Action and Settlements in Section B General Information.
- 3. Select Option 1 (Estimated Claim Option) or Option 2 (Documented Claim Option) in Section C.
- 4. If you are filing a claim under Option 2 (Documented Claim Option) and/or claiming transactions in FX Exchange-Traded Instruments, submit your transaction data and supporting documentation as required in Section D.
- 5. If you are claiming transactions in FX Exchange-Traded Instruments, submit the supplemental information as required in Section E.
- 6. Do not send original documentation or records. These items cannot be returned to you by the Claims Administrator.
- 7. Keep copies of your completed Claim Form and any data and documentation submitted under Sections D and/or E of the Claim Form for your own records.
- 8. Fill out Section F Payment Options.
- 9. Read the certifications, consents to disclosures, and sign your Claim Form in Section G.
- 10. The Claims Administrator will acknowledge receipt of your Claim Form within 30 days. If you do not receive an acknowledgement within 30 days, please contact the Claims Administrator using the contact information provided in this Claim Form.
- 11. If your address changes in the future, or if the Claim Form was sent to an old or incorrect address, please send the Claims Administrator written notification of your new address. If you change your name, please send the Claims Administrator written notification of your new name.
- 12. If you have any questions or concerns regarding your claim, please contact the Claims Administrator using the contact information provided in this Claim Form or visit www.FXAntitrustSettlement.com.

THIS CLAIM FORM MUST BE MAILED TO THE CLAIMS ADMINISTRATOR BY PREPAID, FIRST CLASS MAIL, POSTMARKED NO LATER THAN MARCH 22, 2018, ADDRESSED AS FOLLOWS:

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTITRUSTSETTLEMENT.COM.

Cet avis a été traduit dans les langues suivantes : français, allemand, indonésien, italien, japonais, coréen, polonais, chinois traditionnel, chinois simplifié, espagnol, russe, portugais, roumain et vietnamien. Les versions traduites de cet avis sont disponibles sur WWW.FXANTITRUSTSETTLEMENT.COM.

Diese Nachricht wurde in die folgenden Sprachen übersetzt: Französisch, Deutsch, Bahasa Indonesisch, Italienisch, Japanisch, Koreanisch, Polnisch, Traditionelles Chinesisch, Vereinfachtes Chinesisch, Spanisch, Russisch, Portugiesisch, Rumänisch und Vietnamesisch. Übersetzte Versionen dieser Mitteilung finden Sie unter WWW.FXANTITRUSTSETTLEMENT.COM.

Pemberitahuan ini telah diterjemahkan ke dalam bahasa berikut: Prancis, Jerman, Indonesia, Italia, Jepang, Korea, Polandia, Tionghoa Tradisional, Tionghoa Modern, Spanyol, Rusia, Portugis, Rumania, dan Vietnam. Versi terjemahan dari Pemberitahuan ini tersedia di WWW.FXANTITRUSTSETTLEMENT.COM.

この通知は、フランス語、ドイツ語、インドネシア語、イタリア語、日本語、韓国語、ポーランド語、繁体字中国語、簡体字中国語、スペイン語、ロシア語、ポルトガル語、

ルーマニア語、ベトナム語に翻訳されています。この通知の翻訳版は、WWW.FXANTITRUSTSETTLEMENT.COM。

이 통지서는 프랑스어, 독일어, 인도네시아어, 이탈리아어, 일본어, 한국어, 폴란드어, 중국어 번체, 중국어 간체, 스페인어, 러시아어, 포르투갈어, 루마니아어 및 베트남어로 번역되었습니다. 이 통지문의 번역본은 WWW.FXANTITRUSTSETTLEMENT.COM.

本通知已翻譯成以下語言:法語,德語,印尼語,意大利文, 日語,韓語,波蘭語, 繁體中文,簡體中文,西班牙語,俄語,葡萄牙語,羅馬尼亞語和越南語。本通知的翻譯版本可在WWW.FXANTITRUSTSETTLEMENT.COM.

本通知已翻译成以下语言:法语,德语,印尼语,意大利文,日语,韩语,波兰语,繁体中文,简体中文,西班牙语,俄语,葡萄牙语,罗马尼亚语和越南语。本通知的翻译版本可在WWW.FXANTITRUSTSETTLEMENT.COM.

Este aviso ha sido traducido a los siguientes idiomas: francés, alemán, bahasa indonesio, italiano, japonés, coreano, polaco, chino tradicional, chino simplificado, español, ruso, portugués, rumano y vietnamita. Las versiones traducidas de este Aviso están disponibles en WWW.FXANTITRUSTSETTLEMENT.COM.

Это уведомление было переведено на следующие языки: французский, немецкий, индонезийский, итальянский, японский, корейский, польский, традиционный китайский, упрощенный китайский, испанский, русский, португальский, румынский, и вьетнамский. Переведенные версии данного уведомления доступны на WWW.FXANTITRUSTSETTLEMENT.COM.

Este aviso foi traduzido para os seguintes idiomas: francês, alemão, indonésio, italiano, japonês, coreano, polonês, chinês tradicional, chinês simplificado, espanhol, russo, português, romeno e vietnamita. Versões traduzidas deste Aviso estão disponíveis em WWW.FXANTITRUSTSETTLEMENT.COM.

Prezenta comunicare a fost tradus în următoarele limbi: franceză, germană, indoneziană, italiană, japoneză, coreeană, poloneză, chineză tradițională, chineză simplificată, spaniolă, rusă, portugheză, română și vietnameză. Versiunile traduse ale prezentei comunicări sunt disponibile la WWW.FXANTITRUSTSETTLEMENT.COM.

Thông báo này đã đư ợc dịch sang các ngôn ngữ sau: tiếng Pháp, tiếng Đức, tiếng Bahasa Indonesia, tiếng Ý, Nhật Bản, Hàn Quốc, tiếng Ba Lan, truyền thống Trung Quốc, Tiếng Trung Quốc, Tây Ban Nha, Nga, Bồ Đào Nha, Rumani, và Việt. Các bản dịch của Thông báo này có sẵn tại WWW.FXANTITRUSTSETTLEMENT.

Niniejsze Zawiadomienie zostało przetłumaczone na następujące języki: francuski, niemiecki, indonezyjski (Bahasa Indonesia), włoski, japoński, koreański, polski, chiński tradycyjny, chiński uproszczony, hiszpański, rosyjski, portugalski, rumuński i wietnamski. Tłumaczenia niniejszego Zawiadomienia znajdują się pod adresem: WWW.FXANTITRUSTSETTLEMENT.COM.

Il presente avviso è stato tradotto nelle seguenti lingue: francese, tedesco, indonesiano bahasa, italiano, giapponese, coreano, polacco, cinese tradizionale, cinese semplificato, spagnolo, russo, portoghese, rumeno e vietnamita. Le versioni tradotte di questo avviso sono disponibili all'indirizzo <u>WWW.FXANTITRUSTSETTLEMENT.COM</u>.

IMPORTANT: You may have received several Claim Forms with different claim numbers. If you have received more than one Claim Form, you may request that your claims be consolidated by submitting one Claim Form along with a list of all claim numbers and control numbers found on the Claim Forms you have received.

EXHIBIT B

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

TIME-SENSITIVE ACTION REQUIRED

Dear Broker:

This letter is to alert you to proposed settlements worth \$2,120,275,000 reached in the action titled *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS. The lawsuit alleges that sixteen banks ("Defendants")¹ acted to manipulate and fix prices on the foreign exchange market. The lawsuit alleges that this manipulation affected the price of over-the-counter transactions in foreign currency and also the prices of futures contracts and options on futures contracts traded over the Chicago Mercantile Exchange and other futures exchanges.

You are receiving this letter because you may have served as a custodian bank or prime broker with respect to trades for FX Instruments or FX Exchange Traded-Instruments on behalf of members of the Settlement Classes. The Settlement Classes are defined as:

Direct Settlement Class: All Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

Exchange Only Settlement Class: All Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.

"FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.

The Court has is expected to issue an order with respect to notice of the proposed settlements in the coming weeks authorizing distribution of notice and claim forms ("Claim Packets") to potential members of the Settlement Classes. If you served as a custodian bank or broker with respect to trades of FX Instruments or FX Exchange Traded-Instruments on behalf of members of the Settlement Classes, you will have two options in connection with the provision of notice to potential members of the Settlement Class.

Defendants are: Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated; Barclays Bank PLC and Barclays Capital Inc.; BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc.; Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc.; The Goldman Sachs Group, Inc. and Goldman, Sachs & Co.; HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc.; JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A.; The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc.; UBS AG, UBS Group AG, and UBS Securities LLC; The Bank of Tokyo Mitsubishi UFJ Ltd.; Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC; Deutsche Bank AG and Deutsche Bank Securities Inc.; Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc; RBC Capital Markets, LLC; Société Générale S.A.; and Standard Chartered Bank.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

TIME-SENSITIVE ACTION REQUIRED

OPTION 1 - Custodian Banks/Brokers who elect to provide names and addresses to GCG

If you choose option 1, you will provide the Claims Administrator, GCG, with the names and addresses of all potential members of the Settlement Classes for whom you acted as a Custodian Bank or Broker for FX Instruments or FX Exchange Traded-Instruments ("Customers").

Please provide the names and addresses in an encrypted Excel file to eNoticeMailing@gardencitygroup.com. GCG will then mail the enclosed Claim Packet to such Customers.

You may need to consider your obligations under data privacy and bank secrecy laws and regulations.

OPTION 2 - Custodian Banks/Brokers who elect to forward Claim Packets to Customers

If you choose option 2, you will promptly request sufficient copies of the Claim Packet for you to forward to your Customers.

Your request for copies of the Claim Packet should be emailed to eNoticeMailing@gardencitygroup.com. NOTE: If you elect this option, YOU MUST RETAIN THESE NAME AND ADDRESS RECORDS for use in connection with future mailings that may occur in the action. Additionally, at a later date, you may be asked to perform an additional name and address search.

We anticipate that the notice and claim form will be available beginning on October 1, 2017. However, given the time-sensitive nature of this request, we ask you to advise GCG at the earliest possible opportunity of your intentions with respect to the options identified above. If you have any questions, please contact GCG immediately at 1-888-582-2289 (if dialing from outside the United States or Canada, call 1-330-333-7253).

Sincerely, GCG Claims Administrator

EXHIBIT C

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

TIME-SENSITIVE ACTION REQUIRED

Dear Broker and/or Custodian:

We had previously written to you with respect to settlements in *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 13-cv-7789. We are writing to inform you that on October 1, 2017, notice will begin with respect to settlements in the case. **Your immediate action is required to ensure that your customers receive notice of these settlements.**

The *Foreign Exchange* lawsuit alleges that sixteen banks ("Defendants")¹ acted to manipulate and fix prices on the foreign exchange market. The lawsuit alleges that this manipulation affected the price of over-the-counter transactions in foreign currency and also the prices of futures contracts and options on futures contracts traded over the Chicago Mercantile Exchange and other futures exchanges.

You are receiving this letter because you may have served as a custodian bank or prime broker with respect to trades for FX Instruments or FX Exchange Traded-Instruments on behalf of members of the Settlement Classes. The Settlement Classes are defined as:

Direct Settlement Class: All Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

Exchange Only Settlement Class: All Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.

"FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.

If you served as a custodian bank or broker with respect to trades of FX Instruments or FX Exchange Traded-Instruments on behalf of members of the Settlement Classes, you will have two options in connection with the provision of notice to potential members of the Settlement Class.

Defendants are: Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated; Barclays Bank PLC and Barclays Capital Inc.; BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc.; Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc.; The Goldman Sachs Group, Inc. and Goldman, Sachs & Co.; HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc.; JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A.; The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc.; UBS AG, UBS Group AG, and UBS Securities LLC; The Bank of Tokyo Mitsubishi UFJ Ltd.; Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC; Deutsche Bank AG and Deutsche Bank Securities Inc.; Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc; RBC Capital Markets, LLC; Société Générale S.A.; and Standard Chartered Bank.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

TIME-SENSITIVE ACTION REQUIRED

OPTION 1 - Custodian Banks/Brokers who elect to provide names and addresses to GCG

If you choose option 1, you will provide the Claims Administrator, GCG, with the names and addresses of all potential members of the Settlement Classes for whom you acted as a Custodian Bank or Broker for FX Instruments or FX Exchange Traded-Instruments ("Customers").

Please provide the names and addresses in an encrypted Excel file to eNoticeMailing@gardencitygroup.com. GCG will then mail the enclosed Claim Packet to such Customers.

You may need to consider your obligations under data privacy and bank secrecy laws and regulations.

OPTION 2 - Custodian Banks/Brokers who elect to forward Claim Packets to Customers

If you choose option 2, you will promptly request sufficient copies of the Claim Packet for you to forward to your Customers.

Your request for copies of the Claim Packet should be emailed to eNoticeMailing@gardencitygroup.com. NOTE: If you elect this option, YOU MUST RETAIN THESE NAME AND ADDRESS RECORDS for use in connection with future mailings that may occur in the action. Additionally, at a later date, you may be asked to perform an additional name and address search.

The Court has ordered that notice is to begin by no later than October 1, 2017. Accordingly, given the time-sensitive nature of this request, we ask you to advise GCG at the earliest possible opportunity (but in any event, no later than October 1, 2017) of your intentions with respect to the options identified above. If you have any questions, please contact GCG immediately at 1-888-582-2289 (if dialing from outside the United States or Canada, call 1-330-333-7253).

Sincerely, GCG Claims Administrator

EXHIBIT D

Statement of Publication

Name of Publication: FX Week

Address:_28-29 Haymarket, London SW1Y 4RX

Phone #: _+44(0)2073169781

I, Rob Saunders, as a representative of FX Week, hereby confirm that the attached notice for Garden City Group, LLC/ FX Antitrust Settlement was printed in said publication on the following date:

October 9, 2017

Signature Muchen

EXHIBIT E

INVESTOR'S BUSINESS DAILY

Affidavit of Publication

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

IBD Weekly

12655 Beatrice Street

Los Angeles, CA 90066

Name of Publication:

Address:

City, State, Zip:

Phone #:	310.448.6700	
State of:	California	
County of:	Los Angeles	
I, Kathleen	Murray for the publisher of	IBD Weekly , published in the city of <u>Lo</u> s
		les hereby certify that the attached notice(s
for _Garden City Gr	oup, LLC/FX Instrument was	printed in said publication on the following
date(s):		
	OCTOBER 9,	2017
	•	
State of California		
County of Los Ange	eles_	
Subscribed and swo	rn to (or affirmed) before me or	this <u>13th</u> day of <u>October</u> , 20 <u>17</u> , by _
Malloan	proved to me on the	e basis of satisfactory evidence to be the
person(s) who appe	ared before me.	,
Signature	/ С. М I(Seal	RICHARD C. BRAND II COMM. # 2098295 OF NOTARY PUBLIC - CALFORNIA OF COMM. EXPIRES FEB. 25, 2019

EXHIBIT F

New York Times

International Edition

620 Eighth Avenue, New York, NY 10018 USA Tel: (212) 556-7723 Fax: (212) 556-7706

DECLARATION OF PUBLICATION

FX

The undersigned says:

I am over the age of 18 years and a citizen of the United States.

I am not a party to and have no interest in this matter. I am a principal of the International New York Times, a newspaper published in Paris, France and circulated in major cities in Europe, North Africa, the Middle East. Far East and the Americas. The notice, a true copy of which is attached, was published on the following date(s):

October 9, 2017

I declare under penalty that the forgoing is true and correct.

Executed in New York, N.Y. on October 10, 2017

Juglith King

Sworn before me on this 10th day of October

2017 in the state of New York.

Notary Public

DEBORAH BESHAW FARELL Notary Public, State of New York No. 01BE5076617 Qualified in New York County Commission Expires April 21, 2019

THE WORLD'S DAILY NEWSPAPER

EXHIBIT G

The Media Company L.L.C.

36 Mill Plain Road; Suite 205, Danbury, CT -06811, USA Tel: +1-203-702-0916; e-mail: bryan@tmcglobal.net

AFFIDAVIT OF INSERTION

State Of Connecticut, County Of Fairfield

I, Bryan D'Souza, International Media Director for The Media Company, certify that The Garden City Group, Inc. Official Court Notice ads ran in the following publications, on the indicated dates as stated below.

Bryan D'Souza, International Media Director.

	If you entered into an FX Instrument or FX Exchange-Traded Instrument between January 1, 2003 and December 15, 2015, you may be affected by pending class action settlements			
AD HEADLINE:				
Publication	Country	Ad. Size.(WXH)	Published Status	Publishing Date
The Guardian	UK.	11.260"X 8.661"	Page # 17.	October 9.2017
Globe and Mail.	Canada.	5.86" X 11.07"	Page # 23.	October 9.2017
La Presse	Canada.	5.938" X 11.75"	Page # 6.	October 14.2017

MANISH D. KANTAWALA

My Commission Exp. 01|31|2022

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

DECLARATION OF JASON RABE REGARDING MAILING OF THE MAIL NOTICE AND CLAIM FORM TO FOREIGN-BASED CLASS MEMBERS

Jason Rabe, declares and states as follows:

- 1. I am a Program Manager at Rust Consulting, Inc. ("Rust"). Rust entered into separate agreements with certain Settling Defendants¹ to act as their agent in providing claims administration services in the above-captioned action ("Action"). Acting as an agent for the Settling Defendants, Rust is responsible for the distribution of the notice to certain potential class members, primarily those who are domiciled outside of the U.S., and activities related to identification of these potential class members. I have the responsibility for overseeing all aspects of the notice and claims administration services performed by Rust with respect to the Action.
- 2. I submit this declaration to provide the Court with information regarding, among other things, the mailing of the Notice of Class Action Settlements ("Mail Notice") and the Proof of Claim and Release ("Claim Form"). I am over 21 years of age and am not a party to this

¹ The Settling Defendants with which Rust entered into separate agreements to act as their agent include: Bank of America, The Bank of Tokyo-Mitsubishi UFJ, Ltd., Barclays, BNP Paribas, Citigroup, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBS, Societe Generale, and Standard Chartered.

Action. I have personal knowledge of the facts set forth herein and, if called as a witness, could and would testify competently thereto.

- 3. The Court's Second Superseding Order Approving the Form and Manner of Notice of Settlement and Preliminarily Approving the Plan of Distribution, dated September 29, 2017 ("Notice Order"), authorized Rust to mail the Settlement Notice and Claim Form (together, "Notice Packet") to potential members of the Settlement Classes that are non-U.S.-domiciled customers or U.S.-domiciled customers of foreign desks ("non-U.S. Settlement Class Members").
- 4. Pursuant to ¶ 6 of the Notice Order, the individual Settling Defendants that engaged Rust to act as their agent provided Rust with the names and addresses of potential members of the Settlement Classes. In total, Rust received more than 50 electronic data files, containing more than 440,000 records.
- 5. Rust loaded the datasets for each Settling Defendant into its own segregated database to be used for mailing the Notice Packet to potential non-U.S. Settlement Class Members. The data was electronically scrubbed to eliminate incomplete records and any records with a U.S. address were forwarded to the National Change of Address ("NCOA") service for address updates and standardization. The datasets were also de-duplicated to eliminate records with identical names and addresses. The de-duplication process looked for any exact matches both within and across the various Settling Defendants' datasets provided to Rust.
- 6. Each data record was assigned a unique identification number by Rust upon receipt to maintain an auditable trail. The data from most Settling Defendants also included a unique, internal identification number for each record known as a counterparty identification number. These anonymized counterparty IDs were provided by Rust to Garden City Group, Inc.

("GCG"), the Court-appointed Claims Administrator, who in return assigned a tracking number for each that was printed on the Claim Form mailed by Rust. It is Rust's understanding that GCG will use that tracking number to tie each Claim Form to the transactional data, if any, provided by the Settling Defendants to Class Counsel for that particular Settlement Class Member.

- 7. On or about October 6, 2017, an electronic copy of the formatted Claim Form was provided to Rust by GCG for the mailing. Rust was responsible for printing the Claim Form, inserting the names and addresses of the potential non-U.S. Settlement Class Members, and printing the outer envelopes. The remaining components of the Notice Packet were printed by GCG. These additional components, which consisted of the Mail Notice, a translation buck slip², and multiple claim buck slip, were received by Rust on or about October 10, 2017. Attached hereto as Exhibit A is a copy of the complete Notice Packet including the various inserts.
- 8. Rust established a Post Office Box (P.O. Box 2599, Faribault, MN 55021-9599) to receive administrative mail. This P.O. Box was also used as the return address on the Notice Packets.
- 9. Rust commenced mailing the Notice Packets on October 30, 2017. The Notice Packets were sent out on a rolling basis. While Notice Packets were being mailed, Rust continued to receive additional datasets from some of the Settling Defendants and worked with others to resolve any remaining questions related to their data.
- 10. The Notice Packets were sent out in English only with the exception of any mailings sent to Quebec, Canada and France, which were mailed in both English and French.

² As mailings were to be sent to countries where English is not the common language, an insert was included with a message that was printed in 13 different languages, referring potential members of the Settlement Class to the website of www.fxantitrustsettlement.com where translated versions of the Mail Notice and Claim Form are available to download.

The French Mail Notice Packet and Claim Form were provided to Rust by GCG on or about October 6, 2017. Rust was responsible for producing and mailing the French Notice Packets that also included the translation buck slip and multiple claim buck slip referenced in ¶7 above. Attached hereto as Exhibit B is a copy of the complete French Notice Packet including the various inserts.

- 11. Through December 8, 2017, a total of 228,153³ Notice Packets had been mailed.
- 12. To date, Rust has received approximately 27,525 mailings returned as undeliverable. The United States Postal Service ("USPS") returned 160 of these mailings with a forwarding address.
- 13. An NCOA search was performed on the mailings with a U.S. address that were returned as undeliverable without a forwarding address from the USPS. A skip trace was performed afterwards, through an information supplier to which Rust subscribes, for mailings returned from NCOA without any results.
- 14. For mailings with non-U.S. addresses returned undeliverable without a forwarding address, Rust is conducting online research in an effort to obtain updated addresses for these potential non-U.S. Settlement Class Members.
- 15. As a result of the efforts outlined above in ¶ 12 through ¶ 14, Rust has re-mailed a total of 15,723 Notice Packets to potential non-U.S. Settlement Class Members at their updated addresses. Rust is continuing to receive undeliverable mailings and will re-mail a Notice Packet to any additional records that are updated through this process.

I declare under penalty of perjury that the foregoing statements are true and correct.

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³ This count includes 8,987 French Notice Packets but excludes requests from two (2) Settling Defendants to send them Claim Packets (totaling 185) to complete these mailings on their own.

Executed this 9th day of January, 2018 in Minneapolis, Minnesota.

Jason Rabe

Exhibit A

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Must be Postmarked or **Electronically** Submitted No Later Than March 22, 2018

Antitrust Litigation c/o GCG P.O. Box 10239 Dublin, OH 43017-5739 1-888-582-2289



(if you are calling from outside the United States or Canada, call 1-330-333-7253)



<<Name1>>

<<Name2>>

<<Name3>>

<<Name4>> <<Address1>>

<<Address2>> <<Address3>> <<Address4>> UAA - << Matter>> - << Sequence No>> If you are a broker or manager and this

Claim Form belongs to your customer, please forward it to your customer at their correct address. This Claim Form is customized and includes a Claim Number

and Control Number for filing a claim.

Claim Number: <<GCG IDNO>>

Control Number: <<GCGControlNumber>>



PROOF OF CLAIM AND RELEASE

If you, between January 1, 2003 and December 15, 2015, entered into:

1. one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories;

OR

2. one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange,

you may be eligible to receive a payment from Settlements reached in In re Foreign Exchange Benchmark Rates Antitrust Litigation, No. 1:13-cv-07789-LGS (S.D.N.Y) as a member of one of the Settlement Classes.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates. "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures. The Notice of Class Action Settlements ("Notice") that accompanies this Proof of Claim and Release ("Claim Form") contains the definitions of many of the defined terms (which are indicated by initial capital letters) used in this Claim Form.

If you are an eligible member of one of the Settlement Classes, to receive any payment from the Settlements, you must complete and submit this Claim Form. An electronic version of the Claim Form is available at www.FXAntitrustSettlement.com (the Settlement Website), which is maintained by the Claims Administrator, GCG. Your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018. Submission of this Claim Form does not ensure that you will receive any payment from the Settlements. Separate Claim Forms should be submitted for each separate legal entity in a corporate structure.

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SECTION A - CLAIMANT IDENTIFICATION

The Claims Administrator will use this information for all communications relevant to this Claim Form. If this information changes, please notify the Claims Administrator in writing. If you are a trustee, executor, administrator, custodian, or other nominee and are completing and signing this Claim Form on behalf of the Claimant, you must attach documentation showing your authority to act on behalf of the Claimant (see Section C.3 of the Claim Form, below). Section 1 - Claimant Information Claimant Name: **Street Address:** City: State/Province/Region: Postal Code (other than U.S.): Zip Code (U.S.): Country: Last 4 Digits of Tax ID (For most U.S. Claimants, Tax ID is the last 4 digits of the social security number, employer identification number, or taxpayer identification number. For non-U.S. claimants, enter the last 4 digits of a comparable government-issued identification number.): **Country of Domicile: Daytime Telephone Number: Evening Telephone Number:** Email Address (If you provide an email address, you authorize the Claims Administrator to use it in providing you with information relevant to this claim.): <u>Section 2 – Authorized Representative Information</u> Name of the Person you would like the Claims Administrator to Contact Regarding This Claim (if different from the Claimant Name(s) listed above): **Daytime Telephone Number: Evening Telephone Number:** Email Address (Email address is not required, but if you provide it you authorize the Claims Administrator to use it in providing you with information relevant to this claim.):

To view Garden City Group, LLC's Privacy Notice, please visit http://www.choosegcg.com/privacy

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SECTION B - GENERAL INFORMATION

- 1. It is important that you read the Notice that accompanies this Claim Form. The Notice and Plan of Distribution explain:
 - a. The proposed Settlement Agreements, which, if granted final approval by the Court, will resolve the class action lawsuit entitled In re Foreign Exchange Benchmark Rates Antitrust Litigation, No. 1:13-cv-07789-LGS (S.D.N.Y.), with respect to Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America"); The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"); Barclays Bank PLC and Barclays Capital Inc. ("Barclays"); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas"); Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup"); Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank"); The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. ("Goldman Sachs"); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC"); JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan"); Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc ("Morgan Stanley"); RBC Capital Markets, LLC ("RBC"); The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS"); Société Générale ("Soc Gen"); Standard Chartered Bank ("Standard Chartered"); and UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") (collectively, the "Settling Defendants").
 - b. The consideration provided by Settling Defendants to resolve the lawsuit against them, including payments of \$2,310,275,000 in settlement funds.
 - c. How Class Members will be affected by the Settlement Agreements, if they are granted final approval by the Court.
 - d. The manner in which the Net Settlement Fund will be distributed, if the Court grants final approval of the Settlement Agreements and the Plan of Distribution.

Settling Defendants have settled the claims brought in this Action alleging that Settling Defendants, along with Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse" or "Non-Settling Defendant"), conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and to manipulate the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the Action have merit.

- 2. The Action is continuing against Non-Settling Defendant. It is important to note that you may be a Class Member if, between January 1, 2003 and December 15, 2015, you transacted in eligible FX Instruments directly with a Settling Defendant or Non-Settling Defendant or if you transacted in eligible FX Exchange-Traded Instruments.
- 3. The Court preliminarily certified two Settlement Classes in this Action:

The **Direct Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

The **Exchange-Only Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into an FX Exchange-Traded Instrument on a U.S. exchange. Excluded from the Exchange-Only Settlement Class are those Persons who meet the criteria to be a member of the Direct Settlement Class.

The terms "Released Party," "FX Instrument," and "FX Exchange-Traded Instrument" are defined in each Settlement Agreement, all of which are available at www.FXAntitrustSettlement.com.

- 4. Excluded from the Settlement Classes are: (a) the named Defendants in the Complaint and their co-conspirators; (b) the executive officers and directors of each Defendant or co-conspirator; (c) any entity in which any Defendant or co-conspirator has, or had, a controlling interest; (d) members of any Defendant's or co-conspirator's immediate families; and (e) the legal representatives, heirs, successors, or assigns of any such excluded party. Also excluded from the Settlement Classes are any persons or entities who exclude themselves by filing a timely request for exclusion in accordance with the requirements set forth in the Notice.
- 5. By signing and submitting this Claim Form, you will be certifying that you have read the Notice, including the terms of the releases described in the Notice and provided for in the Settlement Agreements.

SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2

**** If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to your trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), the Chicago Mercantile Exchange ("CME"), and Intercontinental Exchange Inc. ("ICE"), for use in the claims administration process.****

- 1. To be eligible to receive a payment from the Settlements, you must submit a Claim Form. To be considered timely, your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018.
 - a. To submit your Claim Form electronically, visit www.FXAntitrustSettlement.com for instructions.
 - b. To submit your Claim Form via mail, send your completed Claim Form to GCG, the Claims Administrator, addressed as follows:

Via Mail

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

Via Overnight Courier

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
5151 Blazer Parkway, Suite A
Dublin, OH 43017-9306
USA

- 2. Separate Claim Forms should be submitted for each separate legal entity. Conversely, a single Claim Form should be submitted on behalf of one legal entity. Claimants selecting Option 2 (Documented Claim Option) must include all data and documentation required by Section D, and if applicable, Section E of the Claim Form, made by the legal entity submitting the Claim Form, no matter how many separate accounts that entity has (e.g., a corporation with multiple accounts should include all transactions made in all accounts on one Claim Form).
- 3. Trustees, executors, administrators, custodians, or other nominees who are completing and signing this Claim Form on behalf of the Claimant must also submit:
 - a. A description of the capacity in which they are acting (supporting documentation required);
 - b. The name, account number, last four digits of the social security number, employer identification number, or taxpayer identification number (or for non-U.S. Claimants, a comparable government-issued national identification number), address, and telephone number of the person or entity on whose behalf they are acting; and
 - c. Evidence of their authority to bind the person or entity on whose behalf they are acting. Authority to complete and sign a Claim Form cannot be established by brokers demonstrating that only they have discretionary authority to trade in another person's accounts.
- 4. By submitting a signed Claim Form, you will be certifying that you are a member of one of the Settlement Classes because you:
 - a. Entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories during the period between January 1, 2003 and December 15, 2015:

AND/OR

- b. Entered into one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange between January 1, 2003 and December 15, 2015, and you are not a member of the Direct Settlement Class.
- 5. By submitting a signed Claim Form, you will be swearing to the truth of the statements contained in it and, if applicable, the genuineness of the data and documents attached thereto, subject to penalty of perjury under the laws of the United States of America. The making of false statements or the submission of forged or fraudulent documentation will result in the rejection of your claim and may subject you to civil liability or criminal prosecution.

SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

- Submission of a Claim Form does not guarantee that you will receive a payment from the Settlements. Distribution of the Net Settlement Fund will be governed by the Plan of Distribution, if it is approved by the Court, or by such other plan of distribution as the Court approves.
- If you have questions concerning the Claim Form, or need additional copies of the Claim Form or the Notice, you may contact the Claims Administrator.
- Unless you submit a valid Request for Exclusion that is received by February 7, 2018, all persons meeting the definition of one of the Settlement Classes will be bound by the terms of the Final Judgments and Orders of Dismissal entered in the Action in connection with the Settlement Agreements, whether or not a Settlement Class Member submits a Claim Form. If you wish to exclude yourself from the Settlements, see the Notice for further instructions.
- Select either Option 1 or Option 2 below. These options are described below. 9.

Option 1: Estimated Claim

I elect Option 1, a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. * †

If you choose Option 1, please note the following:

- This is a summary of Option 1. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. The Claims Administrator will estimate the amount of your transaction volumes in FX Instruments† by: (a) extracting your transaction volumes from the data provided by Settling Defendants; (b) projecting your transaction volumes for time periods during which transaction data is not available from Settling Defendants; and (c) projecting your transaction volumes for trades with Non-Settling Defendant from which transaction data is not available.
- If you have transactions available in the data submitted by Settling Defendants, you will not be required to submit any records of your transactions to the Claims Administrator, unless you wish to claim any transactions in FX Exchange-Traded Instruments† or elect to proceed under Option 2 after receiving the Claims Administrator's estimates.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim" Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates without modification or proceed with your claim under Option 2 (Documented Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued.
- You may electronically submit your claim under Option 1 at www.FXAntitrustSettlement.com, using the Claim Number and Control Number printed on the front of this Claim Form.
- Claimants who transacted with only Non-Settling Defendant must file their claim under Option 2.
- † If you wish to claim any transactions in FX Exchange-Traded Instruments, you must electronically submit: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com, (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) the supplemental information requested in Section E of the Claim Form. Such eligible transactions, as determined by the Claims Administrator, will be added to the estimates noted above.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



6 SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

Option 2: Documented Claim

I elect Option 2, a payment amount determined by the Claims Administrator's review of my transaction data. I will electronically submit the required data and documentation, as described in Section D, to the Claims Administrator. If claiming transactions in FX Exchange-Traded Instruments, I will also electronically submit the supplemental information as required in Section E.

If you choose Option 2, please note the following:

- This is a summary of Option 2. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data and documentation you submit.
- If you select Option 2, you must provide: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) if you are claiming FX Exchange-Traded Instruments, the supplemental information requested in Section E of the Claim Form.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates, cure any deficiencies that the Claims Administrator notifies you of, or you can proceed with your claim under Option 1 (Estimated Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 1, you will be required to do so within 30 days of the date when the Claim Assessment Notification was issued.
- Instructions for submitting your Option 2 Claim are available at www.FXAntitrustSettlement.com.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



SECTION D – DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO ELECT OPTION 2 AND/OR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

Claimants choosing Option 2 and/or Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or 2 <u>must</u> electronically submit the required data and documentation at <u>www.FXAntitrustSettlement.com</u>. The data and documentation requirements for such Claimants are as follows:

1. ELECTRONIC SUBMISSION OF TRANSACTION DATA

Data <u>must</u> be electronically submitted in the form of the electronic data template, which is available at www.FXAntitrustSettlement.com. Claimants choosing Option 2 should submit all of their:

- a. FX transactions entered into directly with a Defendant, including but not limited to FX spot transactions, FX forwards, FX swaps, over-the-counter (OTC) FX options, or other FX transaction in which the trading or settlement value is related in any way to FX rates (FX Instruments).
- b. FX transactions that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures (FX Exchange-Traded Instruments).

Defendants are: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS.

The Settlement Class Period is January 1, 2003 through December 15, 2015.

2. ELECTRONIC SUBMISSION OF DOCUMENTATION OF TRANSACTIONS

In addition, Claimants choosing Option 2 are required to electronically submit documentation of the transactions they submit under requirement 1, above. Documentation should be from one or more of the following sources:

- a. Bank confirmations by individual trade;
- b. Bank transaction reports or statements;
- c. Trading venue transaction reports or statements;
- d. Prime broker reports or statements;
- e. Custodian reports or statements;
- f. Daily or monthly account statements; or
- g. Other documents evidencing transactions in FX Instruments and/or FX Exchange-Traded Instruments.

SUPPLEMENTAL INFORMATION REQUIRED FOR FX EXCHANGE-TRADED INSTRUMENTS

In addition to the documentation requirements in 1 and 2 above, Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or Option 2 must complete the supplemental documentation requirements set forth in Section E of the Claim Form. Claimants who are not claiming transactions in FX Exchange-Traded Instruments do not need to complete Section E of the Claim Form.

<u>DO NOT</u> SUBMIT *ORIGINAL* DOCUMENTATION OR RECORDS. THE CLAIMS ADMINISTRATOR IS UNABLE TO RETURN THESE DOCUMENTS OR RECORDS TO YOU.

Please note that Claimants choosing Option 1 (Estimated Claim Option) <u>are not required</u> to submit data or documentation evidencing transactions in the required trading categories. If you Choose Option 1 and you wish to claim any transactions in FX Exchange-Traded Instruments, however, you <u>must</u> electronically submit the transaction data and supporting documentation evidencing your transactions in FX Exchange-Traded Instruments, as required in Sections D and E of the Claim Form. Instructions for electronically submitting your claim are available at <u>www.FXAntitrustSettlement.com</u>.

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SECTION E – SUPPLEMENTAL DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

If, during the period from January 1, 2003 through December 15, 2015, you transacted in FX Exchange-Traded Instruments, please provide the following information. LIST OF ALL FUTURES COMMISSION MERCHANTS List all futures commission merchants ("FCMs") at which you maintained accounts in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. 2. LIST OF ACCOUNT NAMES AND ACCOUNT NUMBERS Please provide a list of all account names and account numbers for each FCM you listed in response to 1 above in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. **** If you choose to submit a claim for FX Exchange-Traded Instruments, you are consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process. By signing this Claim Form, you are permitting the Claims Administrator and Class Counsel to: (a) request from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, relevant information about your account and trades in order to compute any payment to you from the Settlements;

and (b) unmask, for any accounts that you owned or controlled, your account information in trade data maintained by CME or ICE relative to your

transactions and holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015.****



	SECTION F - PAYMENT ELECTION
Please se	elect one option:
	I elect to be paid by check.
Ш	If you elect this payment method and your claim is valid and timely, a check will be mailed to the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.
	I elect to be paid by wire transfer to a bank in the United States.
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.
	I elect to be paid by wire transfer to a bank outside of the United States located in:
	(country)
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

SECTION G - CERTIFICATION & SIGNATURE

SECTION 1 – CERTIFICATION

BY SIGNING AND SUBMITTING THIS CLAIM FORM, CLAIMANT OR CLAIMANT'S AUTHORIZED REPRESENTATIVE CERTIFIES AS FOLLOWS:

- 1. I (we) have read the Notice and Claim Form, including the descriptions of the releases provided for in the Settlement Agreements;
- 2. Claimant is a member of one of the Settlement Classes (as defined in the Notice) and is not one of the individuals or entities excluded from the Settlement Classes (as defined in the Notice);
- 3. Claimant has not submitted a Request for Exclusion (as defined in the Notice);
- 4. Claimant entered into the FX Instruments with one or more of the Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or the FX Exchange-Traded Instruments represented in this Claim Form, and if applicable, in the data and documentation attached to the Claim Form, and has not assigned the claims against the Released Parties to another;
- Claimant has not submitted any other claim covering the same transactions and knows of no other person having done so on his/her/its/their behalf;
- 6. Claimant submits to the jurisdiction of the Court with respect to his/her/its/their claim and for purposes of enforcing the releases set forth in any Final Judgments and Orders of Dismissal that may be entered in the Action;
- 7. I (we) agree to furnish such additional information with respect to this Claim Form as the Claims Administrator or the Court may require; and
- 8. I (we) acknowledge that the Claimant will be bound by and subject to the terms of any Final Judgments and Orders of Dismissal that may be entered in the Action;



SECTION G - CERTIFICATION & SIGNATURE (CONTINUED)

SECTION 2 – SIGNATURE

PLEASE READ THE RELEASE, CONSENT TO DISCLOSURE, AND CERTIFICATION, AND SIGN BELOW.

I (we) acknowledge that, as of the Effective Date of the Settlements, pursuant to the terms set forth in the Settlement Agreements, I (we) shall be deemed to have, and by operation of law and the Final Judgments and Orders of Dismissal shall have fully, finally, and forever waived, released, relinquished, and discharged all Released Claims (as defined in the Settlement Agreements), and shall forever be enjoined from prosecuting any or all of the Released Claims against any of the Released Parties (as defined in the Settlement Agreements).

By submitting this Claim Form, I (we) consent to the disclosure of, waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instruct the applicable Settling Defendant(s) to disclose my (our) information and transaction data relating to my (our) trades in FX Instruments with one or more of the Settling Defendant(s) and my (our) trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, I (we) waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and consent to the disclosure of any and all documents reflecting my (our) transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process.

UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA, I (WE) CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME (US) ON THIS CLAIM FORM IS TRUE, CORRECT, AND COMPLETE AND THAT, IF APPLICABLE, THE DATA AND DOCUMENTS SUBMITTED IN CONNECTION WITH THIS CLAIM FORM ARE TRUE AND CORRECT COPIES OF WHAT THEY PURPORT TO BE.

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YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

You should be aware that it will take a significant amount of time to fully process all Claim Forms. Please notify the Claims Administrator of any change of address. If you change your name, please send the Claims Administrator written notification of your new name.



SECTION H – CHECKLIST REGARDING CLAIM FORM

- 1. Fill out Section A Claimant Identification.
- 2. Read about the Action and Settlements in Section B General Information.
- 3. Select Option 1 (Estimated Claim Option) or Option 2 (Documented Claim Option) in Section C.
- 4. If you are filing a claim under Option 2 (Documented Claim Option) and/or claiming transactions in FX Exchange-Traded Instruments, submit your transaction data and supporting documentation as required in Section D.
- 5. If you are claiming transactions in FX Exchange-Traded Instruments, submit the supplemental information as required in Section E.
- 6. Do not send original documentation or records. These items cannot be returned to you by the Claims Administrator.
- 7. Keep copies of your completed Claim Form and any data and documentation submitted under Sections D and/or E of the Claim Form for your own records.
- 8. Fill out Section F Payment Options.
- 9. Read the certifications, consents to disclosures, and sign your Claim Form in Section G.
- 10. The Claims Administrator will acknowledge receipt of your Claim Form within 30 days. If you do not receive an acknowledgement within 30 days, please contact the Claims Administrator using the contact information provided in this Claim Form.
- 11. If your address changes in the future, or if the Claim Form was sent to an old or incorrect address, please send the Claims Administrator written notification of your new address. If you change your name, please send the Claims Administrator written notification of your new name.
- 12. If you have any questions or concerns regarding your claim, please contact the Claims Administrator using the contact information provided in this Claim Form or visit www.FXAntitrustSettlement.com.

THIS CLAIM FORM MUST BE MAILED TO THE CLAIMS ADMINISTRATOR BY PREPAID, FIRST CLASS MAIL, POSTMARKED NO LATER THAN MARCH 22, 2018, ADDRESSED AS FOLLOWS:

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

NOTICE OF CLASS ACTION SETTLEMENTS

PLEASE READ THIS ENTIRE NOTICE CAREFULLY. A UNITED STATES FEDERAL COURT AUTHORIZED THIS NOTICE. YOUR RIGHTS MAY BE AFFECTED BY THE PROCEEDINGS IN THIS ACTION. THIS NOTICE ADVISES YOU OF YOUR RIGHTS AND OPTIONS WITH RESPECT TO THIS ACTION, INCLUDING WHAT YOU MUST DO IF YOU WISH TO SHARE IN THE PROCEEDS OF THE SETTLEMENTS. TO CLAIM YOUR SHARE OF THESE SETTLEMENTS, YOU MUST FILE A VALID PROOF OF CLAIM AND RELEASE POSTMARKED OR ELECTRONICALLY SUBMITTED ON OR BEFORE MARCH 22, 2018.

To: All Persons who, between January 1, 2003 and December 15, 2015, entered into:

- 1) one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories; OR
- 2) one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below at Questions 3, 7, and 17.

This Notice of Class Action Settlements ("Notice") is given pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). It is not junk mail, an advertisement, or a solicitation from a lawyer. You have not been sued.

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTIRUSTSETTLEMENT.COM (the "Settlement Website").

The purpose of this Notice is to inform you of the pending proposed class action lawsuit (the "Action") and of the settlements of the Action (the "Settlements" or "Settlement Agreements") with the following "Settling Defendants":

- 1. Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America");
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU");
- 3. Barclays Bank PLC and Barclays Capital Inc. ("Barclays");
- 4. BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas");
- 5. Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup");
- 6. Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank")
- 7. The Goldman Sachs Group, Inc. and Goldman Sachs & Co. ("Goldman Sachs");
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC");
- 9. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan");
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International PLC ("Morgan Stanley");
- 11. RBC Capital Markets LLC ("RBC");
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS");
- 13. Société Générale ("Soc Gen");
- 14. Standard Chartered Bank ("Standard Chartered"); and
- 15. UBS AG, UBS Group AG, and UBS Securities LLC ("UBS").

You are receiving this Notice because records indicate that you may be a member of one of the Settlement Classes in this Action because you traded one or more FX Instruments or FX Exchange-Traded Instruments that qualify as eligible transactions under the Settlements.

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

The Action alleges that Settling Defendants and Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse") or "Non-Settling Defendant," and collectively, with Settling Defendants, the "Defendants"), conspired to fix prices in the foreign exchange ("FX") market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3. The Action also alleges that Defendants engaged in manipulation with respect to the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the lawsuit have merit.

The Court has preliminarily approved Settlements with Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS. To resolve all Released Claims against all Released Parties, Settling Defendants have agreed to pay a total of \$2,310,275,000. The Settlement Amount including any funds paid for the purposes of contributing to notice and administration costs, agreed to by each Settling Defendant is:

Settling Defendant	Amount
BTMU	\$10,500,000
Bank of America	\$187,500,000
Barclays	\$384,000,000
BNP Paribas	\$115,000,000
Citigroup	\$402,000,000
Deutsche Bank	\$190,000,000
Goldman Sachs	\$135,000,000
HSBC	\$285,000,000
JPMorgan	\$104,500,000
Morgan Stanley	\$50,000,000
RBC	\$15,500,000
RBS	\$255,000,000
Soc Gen	\$18,000,000
Standard Chartered	\$17,200,000
UBS	\$141,075,000
Total Settlements	\$2,310,275,000

Settling Defendants have also agreed to provide reasonable cooperation, including confirmatory discovery, to the benefit of Class Plaintiffs and Settlement Class Members ("Cooperation Provisions"). Class Counsel believe that the Cooperation Provisions have and will continue to aid Class Plaintiffs in pursuing their claims in the Action against Non-Settling Defendant, which denies all allegations. Settlement Class Members will not, by participating in the Settlements, be releasing their claims against Non-Settling Defendant.

The following chart contains a summary of your rights and options regarding the Settlements. More detailed information about your rights and options can be found in the Settlement Agreements and Plan of Distribution, all of which are available at WWW.FXANTITRUSTSETTLEMENT.COM (the "Settlement Website").

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS			
DO NOTHING	You are automatically part of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not file a timely claim, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases but will not be eligible to receive any payment from the Settlements. See Question 18.		
FILE A CLAIM FORM	You may be eligible to share in the Net Settlement Fund if you complete and file a valid Proof of Claim and Release ("Claim Form") by no later than March 22, 2018. If you file a Claim Form, you will remain in the Settlement Class if you are a Class Member. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases. If you do not file a Claim Form, you will not receive any payments under the Settlements. See Question 13.		

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS			
EXCLUDE YOURSELF FROM THE SETTLEMENTS	If you wish to exclude yourself from the Settlements, you must submit a written request by February 7, 2018. If you exclude yourself, you will not be bound by the Settlements, if approved, or settlement releases, and you will not be eligible for any payment from the Settlements. See Questions 19-23.		
OBJECT TO THE SETTLEMENTS	If you wish to object to the Settlements, you must submit a written objection to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your objection to Class Counsel, who will file it with the Court. You must be and remain within a Settlement Class in order to object. See Questions 24 and 25.		
GO TO THE FAIRNESS HEARING	You may ask the Court for permission to speak at the Fairness Hearing about the Settlements by including such a request in your written objection, which you must submit to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your request to Class Counsel, who will file it with the Court. The Fairness Hearing is scheduled for May 23, 2018 at 4:00 p.m. See Questions 28-30.		
APPEAR THROUGH AN ATTORNEY	You may enter an appearance through your own counsel at your own expense. See Questions 26, 29, and 30.		

These rights and options and the deadlines to exercise them are explained in this Notice.

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to you trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange- Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process. If you choose to object to or opt out of the Settlements, Court fillings of objections and exclusions will publicly reveal your identity.****

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BASIC INFORMATION

1. What is a class action lawsuit?

A class action is a lawsuit in which one or more representative plaintiffs (in this case, Class Plaintiffs) bring a lawsuit on behalf of themselves and other similarly situated persons (*i.e.*, a class) who have similar claims against the defendants. The representative plaintiffs, the court, and counsel appointed to represent the class all have a responsibility to make sure that the interests of all class members are adequately represented.

Importantly, class members are NOT individually responsible for the attorneys' fees or litigation costs. In a class action, attorneys' fees and litigation costs are paid from the settlement fund (or the court-awarded judgment amount) and must be approved by the court. If there is no recovery on behalf of the class, the attorneys do not get paid.

When a representative plaintiff enters into a settlement with a defendant on behalf of a class, such as these Settlements with Settling Defendants, the court will require that the members of the settlement class be given notice of the settlement and an opportunity to be heard with respect to the settlement. The court then conducts a hearing (called a fairness hearing) to determine, among other things, if the settlement is fair, reasonable, and adequate.

2. Why did I get this Notice?

You received this Notice because you requested it or records indicate that you may be a member of one of the Settlement Classes. As a potential member of one of the Settlement Classes, you have a right to know about the proposed Settlements with Settling Defendants before the Court decides whether to approve the Settlements.

This Notice explains the Action, the Settlements, your legal rights, what benefits are available, who is eligible for them, and how you can seek to receive your portion of the benefits if you are eligible. The purpose of this Notice is also to inform you of the Fairness Hearing to be held by the Court to consider the fairness, reasonableness, and adequacy of the Settlements and to consider the application of Class Counsel (on behalf of all Plaintiffs' Counsel) for an award of attorneys' fees and litigation costs from the Settlement Fund.

3. What are the definitions used in this Notice?

This Notice incorporates by reference the definitions in the Stipulations and Agreements of Settlements with: Bank of America, dated October 1, 2015 (the "Bank of America Settlement"); Barclays, dated September 30, 2015 (the "Barclays Settlement"); BTMU, dated February 14, 2017 (the "BTMU Settlement"); BNP Paribas, dated October 1, 2015 (the "BNP Paribas Settlement"); Citigroup, dated October 1, 2015 (the "Citigroup Settlement"); Deutsche Bank AG, dated September 29, 2017 (the "Deutsche Bank Settlement"); Goldman Sachs, dated October 1, 2015 (the "Goldman Sachs Settlement"); HSBC, dated September 30, 2015 (the "HSBC Settlement"); JPMorgan, dated October 1, 2015 (the "JPMorgan Settlement"); Morgan Stanley, dated July 28, 2017 (the "Morgan Stanley Settlement"); RBC, dated July 27, 2017 (the "RBC Settlement"); RBS, dated October 2, 2015 (the "RBS Settlement"); Société Générale, dated July 27, 2017 (the "Soc Gen Settlement"); Standard Chartered, dated July 27, 2017 (the "Standard Chartered Settlement"); and UBS, dated October 1, 2015 (the "UBS Settlement") (collectively, the "Settlements" or "Settlements").

These Settlement Agreements and the Court's Preliminary Approval Orders are posted on the Claims Administrator's website at www.fxantitrustsettlement.com (the "Settlement Website"). All capitalized terms used, but not defined, shall have the same meanings as in the Settlement Agreements and the Court's Preliminary Approval Orders. For ease of reference, some of the key definitions are:

- "FX Benchmark Rates" means, collectively: (i) the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rate; (ii) the European Central Bank ("ECB") FX reference rates, including the ECB rate set at 1:15 p.m. London time; (iii) the Chicago Mercantile Exchange ("CME") daily settlement rates, including the rate set at 2:00 p.m. Central Time; and (iv) any other FX benchmark, fixing, or reference rate.
- "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.
- "FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.
- "FX Trading" means the trading of FX Instruments and FX Exchange-Traded Instruments, regardless of the manner in which such trading occurs or is undertaken, or a decision to withhold bids and offers, with respect to FX Instruments or FX Exchange-Traded Instruments.
- "Settlement Class Member" means a Person who is a member of one of the Settlement Classes and has not timely and validly
 excluded himself, herself, or itself in accordance with the procedures established by the Court.

• "Settlement Classes" means the "Direct Settlement Class" and the "Exchange-Only Settlement Class." Direct Settlement Class and Exchange-Only Settlement Class are defined in response to Question 7 below.

4. What is this Action about?

Generally, Class Plaintiffs allege that Defendants conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and that Defendants manipulated the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Class Plaintiffs allege that this conduct was carried out through a number of different means.

Class Plaintiffs allege that Defendants conspired to fix FX Benchmark Rates paid by members of the Settlement Classes. FX Benchmark Rates are rates that are published at certain times during the day and are prices at which Defendants offered to, and did, transact with members of the Settlement Classes. The most widely used of the FX Benchmark Rates are the WM/Reuters Closing Spot Rates, which, for the most widely traded currency pairs, were set at 4:00 p.m. London time using the median price of actual trades executed in the market on certain venues between 3:59:30 p.m. and 4:00:30 p.m. London time. Class Plaintiffs allege Defendants shared confidential order and trade information to coordinate their trading positions and trading strategy to manipulate and fix the FX Benchmark Rates.

Class Plaintiffs allege that Defendants conspired to fix the spreads that Defendants quoted to members of the Settlement Classes. As described in the Third Consolidated Amended Class Action Complaint ("Complaint"), spreads are the difference between the rate at which a Defendant indicated it would buy a currency and the rate at which a Defendant would sell a currency. Class Plaintiffs allege that Defendants discussed and agreed upon spreads through communications in chat rooms and other means. The alleged conspiracy to fix spreads is alleged to have reduced competition in the FX market and artificially increased the spread, with the result that Defendants bought currency at a lower price than they would have absent the alleged conspiracy, sold currency at a higher price than they would have absent the alleged conspiracy, and quoted less competitive spreads than they would have absent the alleged collusion.

Class Plaintiffs also allege that Defendants conspired to attempt to trigger clients' stop loss and limit orders, work client limit orders at levels better than the limit order price, front-run client orders, and further fix prices by "banging the close" (*i.e.*, breaking up large client orders into small trades immediately before and during the setting of FX Benchmark Rates), "painting the screen," and engaging in other tactics as alleged in the Complaint.

Class Plaintiffs allege that, as a result of this conduct, members of the Settlement Classes paid supra-competitive prices for FX transactions. Defendants deny Class Plaintiffs' allegations of wrongdoing.

You may obtain more information regarding the specific allegations in this Action by reviewing the Complaint, which is available at <u>WWW.fxantitrustsettlement.com</u>.

5. Why are there Settlements?

Class Plaintiffs and Class Counsel believe that the members of the Settlement Classes have been damaged by Defendants' conduct, as described in the Complaint. Each of the Defendants denies the material allegations made by Class Plaintiffs in the Complaint, believes that the claims lack merit, and believes that Class Plaintiffs' claims would have been rejected prior to trial, at trial, or on appeal. The Court has not decided in favor of either Class Plaintiffs or Settling Defendants. Instead, Class Counsel engaged in mediation separately with each of the Settling Defendants to reach negotiated resolutions of the Action. Class Plaintiffs and Settling Defendants believe the Settlements are in the best interests of the Settlement Classes and Settling Defendants, respectively. Not only do the Settlements allow both sides to avoid the risks and costs of lengthy litigation and the uncertainty of pre-trial proceedings, a trial, and appeals, but also, if approved, they would permit eligible Settlement Class Members, who file valid claims, to receive some compensation, rather than risk ultimately receiving nothing. Class Plaintiffs and Class Counsel think the Settlements are in the best interest of all members of the Settlement Classes.

Settling Defendants have agreed to pay a total of \$2,310,275,000 (the "Settlement Fund") in cash for the benefit of the proposed Settlement Classes. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less costs associated with notifying the Settlement Classes, claims administration, and Court-awarded attorneys' fees and costs (the "Net Settlement Fund") will be divided among all Settlement Class Members who file valid Claim Forms.

Class Plaintiffs developed a preliminary model, which estimates that the range of damages the Settlement Classes could potentially obtain against all Defendants at trial is approximately between \$8 billion to \$10 billion before trebling. The \$2,310,275,000 Settlement Fund represents 23% to 29% of this damages range. This damages range is not discounted for litigation risk, is based on information and transaction data received to date, and is subject to change based on the receipt of additional information and transaction data.

The Settlement Agreements preserve the Settlement Classes' right to recover the entire amount of damages against Non-Settling Defendant, who continues to litigate the Action, based on joint and several liability (after an offset post-trebling for the settlement amounts). Settling Defendants do not think that Class Plaintiffs would have prevailed at trial (had they successfully certified classes and survived summary judgment motions), and Settling Defendants believe, as a result, members of the Settlement Classes would have received nothing.

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If the Settlements are approved, Settling Defendants will no longer be defendants in the Action, but the Action will continue against Non-Settling Defendant. If the Settlements are not approved, Settling Defendants will remain as defendants in the Action, and Class Plaintiffs would continue to pursue the claims against both Settling Defendants and Non-Settling Defendant.

6. How do the Settlements affect the claims against Non-Settling Defendant?

Class Plaintiffs' claims against Non-Settling Defendant will continue to be litigated and prepared for trial, whether or not the Settlements are approved. In the event that damages are awarded against Non-Settling Defendant, Non-Settling Defendant may seek to reduce that damages award in the amount of the Settlements; any reduction would not affect class members' recovery under the Settlements. The Court's findings in any approval of the Settlements or certification of the Settlement Classes will have no effect on the Court's rulings on future motions involving Non-Settling Defendant, including any motion to certify any other class in the Action.

WHO GETS MONEY FROM THE SETTLEMENT

7. How do I know if I am a Class Member?

In the Court's Preliminary Approval Orders, the Court preliminarily approved two Settlement Classes.

First, the **Direct Settlement Class** is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into an FX Instrument directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted FX Instruments in the United States or its territories.

Second, the Exchange-Only Settlement Class is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange.

Not everyone who fits these descriptions will be a member of one of the Settlement Classes. Please see Question 8 for a discussion of exclusions from the Settlement Classes.

The terms "FX Instruments" and "FX Exchange-Traded Instruments" are defined in Question 3. Examples of FX Instruments include FX spot, FX forward, FX swap, and over-the-counter ("OTC") FX options transactions. Examples of FX Exchange-Traded Instruments include FX futures contracts and options on FX futures contracts; these instruments are traded on exchanges, such as the Chicago Mercantile Exchange ("CME") or ICE Futures U.S. ("ICE Futures").

Even if you did not transact any FX Instruments with any of the Settling Defendants, you may be a member of one of the Settlement Classes if, between January 1, 2003 and December 15, 2015, you entered into an FX Instrument with Non-Settling Defendant or if you entered into an FX Exchange-Traded Instrument; such transactions are eligible for making a claim under the Settlements, provided that you are either domiciled in the United States or, if you are domiciled outside the United States, your transaction occurred in the United States. If you are such a Class Member, unless you opt out of the Settlements, you will be releasing all claims against the Settling Defendants and other Released Parties in connection with your trades with both Settling Defendants and Non-Settling Defendant. You will not be releasing any claims against Non-Settling Defendant.

8. Are there exceptions to being included in one of the Settlement Classes?

Yes. You are not included in either of the Settlement Classes if you are:

- a Defendant;
- a Released Party;
- a co-conspirator;
- an officer, director, or employee of any Defendant, Released Party, or co-conspirator;
- an entity in which any Defendant, Released Party, or co-conspirator has a controlling interest;
- an affiliate, legal representative, heir, or assign of any Defendant, Released Party, co-conspirator, or a person acting on their behalf; or
- a judicial officer presiding over this Action or a member of his/her immediate family or judicial staff, or a juror assigned to this
 Action.

However, "Investment Vehicles," meaning any investment company or pooled investment fund, including, but not limited to, mutual fund families, exchange-traded funds, fund of funds, and hedge funds, in which a Defendant has, or may have, a direct or indirect interest or as to which its affiliates may act as an investment advisor, but of which a Defendant, or its respective affiliates, is not a majority owner or does not hold a majority beneficial interest, are <u>not</u> excluded from the Settlement Classes.

9. What is the geographic scope of trading that is included in the Settlements?

If you are domiciled in the United States (or its territories), then all of your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if they occurred during the Settlement Class Period – regardless of where the transactions took place. To the extent U.S.-domiciled entities transact abroad through non-U.S. domiciled subsidiaries, affiliates, or other foreign legal entities, such entities are considered non-U.S. domiciled entities under the Settlements.

If you are domiciled outside of the United States, then your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if these transactions occurred in the United States during the Settlement Class Period.

10. Can I be a member of both Settlement Classes?

No. If you qualify as both a member of the Direct Settlement Class and the Exchange-Only Settlement Class, you will be considered a member of the Direct Settlement Class. This is because the Exchange-Only Settlement Class is defined to explicitly exclude those individuals and entities that fall within the Direct Settlement Class.

The amount of your payment under the Settlements does not depend on which Settlement Class you are a member of. Under the Plan of Distribution, members of both Settlement Classes will be treated equally. You can review the Plan of Distribution for a more detailed explanation of the manner in which the Settlement Fund will be allocated to Settlement Class Members. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM.

11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or visit www.fxantitrustsettlement.com for more information. Or you can fill out and timely return the Claim Form to see if you qualify.

THE SETTLEMENT BENEFITS

12. What do the Settlements provide?

Settling Defendants have collectively paid \$2,310,275,000 into a fund (the "Settlement Fund") to be held for disbursement to the Settlement Classes and to pay for court-approved fees and expenses, if the Settlement Agreements are approved. A portion of the Settlement Fund, consisting of \$1,250,000, has been designated to pay for the costs of notifying the Settlement Classes and for claims administration (the "Notice and Administration Fund"). To the extent such costs exceed the amount of the Notice and Administration Fund, they will be paid out of the rest of the Settlement Fund.

The Net Settlement Fund will be no less than \$1,894,425,500 (82% of the Settlement Fund) after all costs, fees, and expenses are deducted (if such fees and expenses are approved by the Court). See Question 27 for more information on Class Counsel's application for attorneys' fees, and reimbursement of costs. The Net Settlement Fund will be divided among Settlement Class Members who send in valid Claim Forms by March 22, 2018 ("Authorized Claimants"), according to the Plan of Distribution.

Settling Defendants have also agreed to provide reasonable cooperation for the benefit of Class Plaintiffs and Settlement Class Members. Settling Defendants' cooperation obligations include, subject to Court orders and applicable law, producing transaction data, producing all documents previously turned over to certain governmental bodies investigating allegations of misconduct in the FX market, providing information and witnesses to authenticate documents, and providing witnesses for interviews, depositions, and trial testimony. The Cooperation Provisions do not expire until seven years after preliminary approval of the Settlement or the date when final judgment in the Action is entered against all Defendants and there are no remaining rights of appeal, whichever is later. Class Counsel believe the Cooperation Provisions have and will continue to aid the continued prosecution of the Action against Non-Settling Defendant.

13. How will I get a payment?

If you are a member of one of the Settlement Classes and do not exclude yourself, you are eligible to file a Claim Form to receive your share of money from the Net Settlement Fund. A Claim Form is attached to this Notice. You may also get a Claim Form by visiting www.fxantitrustsettlement.com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, sign it, and file it with the Claims Administrator.

The Claim Form presents two options for claiming under the Settlement Agreements.

Option 1 is the Estimated Claim Option. Under Option 1, the Claims Administrator will estimate your eligible transaction
volume using data submitted by Settling Defendants. The Estimated Claim Option is <u>not</u> available to you if you traded <u>only</u> with
Non-Settling Defendant.

- Case 1:13-cv-07789-LGS Document 928 Filed 01/12/18 Page 25 of 57 Option 2 is the Documented Claim Option. Under Option 2, you will submit data and documentation of your eligible transactions using the electronic data template available on the Settlement Website, and the Claims Administrator will estimate your eligible transaction volume using the data and documentation you submit.
- If you traded using a prime broker(s) or you had asset/investment manager(s) trading on your behalf, or if you traded on electronic communications networks ("ECNs") with anonymous execution, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume.
- Note that Claimants with transactions in FX Exchange-Traded Instruments must submit documentation of such transactions, even if they choose Option 1.

For more details on these two options for filing your claim, you can review the Plan of Distribution, which is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Claim Forms must be submitted by mail, postmarked by March 22, 2018, electronically through WWW.FXANTITRUSTSETTLEMENT.COM on or before 11:59 p.m. Eastern time on March 22, 2018.

Following the timely submission and receipt of your Claim Form, the Claims Administrator will send you a "Confirmation of Claim Receipt," which will acknowledge receipt of your Claim Form and will inform you of important next steps.

On April 1, 2018, the Claims Administrator will begin disseminating "Claim Assessment Notifications" to Claimants. The Claim Assessment Notification will tell you your "Eligible Participation Amount" and the basis for the Claims Administrator's calculations. An explanation of Eligible Participation Amounts is provided at Question 14, and is a defined term in the Plan of Distribution. The Claim Assessment Notification will also provide you with information about how you can elect to switch your claim from an Option 1 Claim (Estimated Claim Option) to an Option 2 Claim (Documented Claim Option), or vice-versa, and the deadline for doing so.

- If, in the first instance, you selected Option 1 (Estimated Claim Option), you must either accept the Claims Administrator's estimates without modification, or if you disagree with the Claims Administrator's estimates, you will be given an opportunity to file your claim under Option 2 (Documented Claim Option). Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you decide to re-file your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued. If you elect to re-file your claim under Option 2, you will automatically receive the higher of the two estimates.
- If, in the first instance, you selected Option 2 (Documented Claim Option), you may, after receiving the Claims Administrator's estimates, elect to file your claim under Option 1 (Estimated Claim Option) within 30 days of the date when the Claim Assessment Notification was issued. Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you elect to re-file your claim under Option 1, you will automatically receive the higher of the two estimates.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

14. How much will my payment be?

At this time, it is not known precisely how much each Authorized Claimant will receive from the Net Settlement Fund or when payments will be made. The amount of your payment will be determined by the Plan of Distribution, if it is approved or by such other plan of distribution that is approved by the Court. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Under the Plan of Distribution, the Claims Administrator will first determine Class Members' eligible transaction volume in various FX products, such as FX spot transactions, FX forwards, FX swaps, OTC FX options, FX futures, and options on FX futures ("Settlement Transaction Volume"). Then, a model that estimates claim value to Class Members relative to one another will be applied. The model applies weightings to certain trade characteristics, such as currency pair and trade size, to generate the amount of each Claimant's potential claim ("Eligible Participation Amount").

The Net Settlement Fund (the amount remaining after attorneys' fees, litigation costs, claims administration costs, and other Courtapproved costs and expenses have been deducted) will be distributed to all Authorized Claimants. If the Court approves the Settlements, no monies will revert to Settling Defendants.

The distribution of the Net Settlement Fund will be based on three payment resolution categories. All Claimants who submit valid Claim Forms will receive, at minimum, a "De Minimis Payment" of \$15. An "Automatic Payment" of \$150 will apply to Claimants whose estimated compensation is \$150 or less (but more than \$15). Claimants whose estimated compensation is over \$150 will be compensated with a "Pro Rata Share Payment" based on the percentage of the Claimant's Eligible Participation Amount as compared to the sum of all Claimants' Eligible Participation Amounts. Please read the Plan of Distribution for more details on payment resolution categories.

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The Court has preliminarily approved the Plan of Distribution but must still decide whether to approve the Plan of Distribution at or after the Fairness Hearing (discussed in Question 15).

15. When will I receive a payment?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. to decide whether to approve the Settlements and Plan of Distribution. If the Court approves the Settlements and Plan of Distribution, there may be appeals after that. It can sometimes take a year or more for the appellate process to conclude. Please be patient; status updates will be posted at WWW.FXANTITRUSTSETTLEMENT.COM.

16. What do I have to do after I file a Claim Form?

After you file a Claim Form, the Claims Administrator will evaluate your Claim Form to determine if you have provided sufficient information to validate your membership in a Settlement Class and the amount of your claim. If the Claims Administrator determines that your Claim Form is deficient or defective, it will contact you. If you subsequently provide information that satisfies the Claims Administrator concerning the validity of your claim, you will not have to do anything else. If any disputes cannot be resolved, Class Counsel will submit them to the Court prior to a distribution of the Net Settlement Fund, and the Court will make a final determination of the validity of your claim.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

17. What am I giving up to receive a payment?

Unless you exclude yourself, you remain a Settlement Class Member. That means you can't sue, continue to sue, or be part of any other lawsuit about the Released Claims in this Action against any of the Settling Defendants or any of the Released Parties. Upon the Effective Date, Class Plaintiffs and all Settlement Class Members, on behalf of themselves and each of the Releasing Parties, shall be deemed to have, and by operation of the Final Judgment shall have, fully, finally, and forever waived, released, relinquished, and discharged all Released Claims against the Released Parties, regardless of whether such Settlement Class Member executes and delivers a Claim Form.

The capitalized terms used in this paragraph are defined in the Settlement Agreements, Preliminary Approval Orders, or this Notice. For easy reference, certain of these terms are copied below:

- "Released Parties" mean each Settling Defendant and each of their past, present, and future, direct and indirect parents (including holding companies), subsidiaries, affiliates, associates (all as defined in SEC Rule 12b-2 promulgated pursuant to the Securities Exchange Act of 1934), divisions, predecessors, successors, and each of their respective officers, directors, employees, agents, attorneys, legal or other representatives, trustees, heirs, executors, administrators, advisors, and assigns. Released Parties do not include any other Person formerly named in the Action.
- "Releasing Parties" mean, individually and collectively, Class Plaintiffs and each Class Member, on behalf of themselves and any of their respective past, present or future officers, directors, stockholders, agents, employees, legal or other representatives, partners, associates, trustees, parents, subsidiaries, divisions, affiliates, heirs, executors, administrators, purchasers, predecessors, successors, and assigns, whether or not they object to the settlement set forth in the Settlements and whether or not they make a claim for payment from the Net Settlement Fund.
- "Released Claims" mean any and all manner of claims, including "Unknown Claims," as defined in the Settlements, causes of action, cross-claims, counter-claims, charges, liabilities, demands, judgments, suits, obligations, debts, setoffs, rights of recovery, or liabilities for any obligations of any kind whatsoever (however denominated), whether class or individual, in law or equity, or arising under constitution, statute, regulation, ordinance, contract, or otherwise in nature, for fees, costs, penalties, fines, debts, expenses, attorneys' fees, and damages, whenever incurred, and liabilities of any nature whatsoever (including joint and several), known or unknown, suspected or unsuspected, asserted or unasserted, arising from, or relating in any way to, any conduct alleged, or that could have been alleged, in and arising from the factual predicate of the Action, or any amended complaint or pleading therein, from the beginning of time until the Effective Date, which shall be deemed to include, but not be limited to: (i) communications related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (ii) agreements, arrangements, or understandings related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (iii) the sharing or exchange of customer information between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action - including, but not limited to, customer identity, trading patterns, transactions, net positions or orders, stop losses or barrier options, pricing, or spreads related to FX Instruments, FX Trading, or FX Benchmark Rates; (iv) the establishment, calculation, manipulation, or use of the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rates, and trading that may impact such rates; (v) the establishment, calculation, manipulation, or use of the ECB FX reference rates, including the ECB rate set at 1:15 p.m. London time; (vi) the establishment, calculation, manipulation, or use of the CME daily settlement rates; (vii) the establishment, calculation, or use of any other FX benchmarks, including benchmark fixing rates, benchmark settlement rates, or benchmark reference rates; (viii) the establishment, calculation, communication, manipulation, or use of the price, spread, or rate of any FX Instrument or FX Exchange-Based Instrument; and (ix) the exchange of customer information or confidential information in the possession of any Settling Defendant between a Released Party and any other

FX dealer or any other participant in the conspiracy alleged in the Action related to the establishment, calculation, manipulation, or use of any FX price, spread, or rate.

The Settlement Agreements define certain claims that are excluded from the definition of Released Claims; such claims include:

(i) "last look" claims related to possible delays built into [a Settling Defendant's] algorithmic or electronic trading platforms that resulted in [the Settling Defendant] declining spot orders or requests to trade, including trading on electronic communications networks, that were submitted based upon prices [the Settling Defendant] quoted or displayed in over-the-counter FX markets, notwithstanding anything to the contrary herein; and (ii) claims based upon transactions executed solely outside the United States and arising under foreign laws belonging to any Releasing Party or Person that is domiciled outside the United States.

By remaining a Settlement Class Member, you do not give up any of your claims against Non-Settling Defendant.

18. What if I do nothing?

You are automatically a member of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not timely file a Claim Form, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements and Settlement releases. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be a part of any other lawsuit against Settling Defendants or the Released Parties on the basis of Released Claims. Please see Question 17 for a description of Released Claims.

EXCLUDING YOURSELF FROM THE SETTLEMENTS

19. What if I do not want to be in a Settlement Class?

If you are a member of one of the Settlement Classes, do not want to remain in that Settlement Class, and do not want a payment from the Settlements, then you must take steps to exclude yourself from the Settlements. This is also sometimes referred to as "opting out" of a class.

If you act to exclude yourself from the Settlement Class of which you would otherwise be a member, you will be free to sue any of the Settling Defendants or any of the other Released Parties on your own for the claims being resolved by the Settlements. However, you will not receive any money from the Settlements, and Class Counsel will no longer represent you with respect to any claims against the Settling Defendants. Class Counsel will, however, continue to represent you in the continuing litigation against Non-Settling Defendant. If you exclude yourself from the Settlement Class of which you are a member, you will be excluding yourself from all 15 Settlements.

If you want to receive money from the Settlements, do not exclude yourself. You must file a Claim Form in order to receive any payment from the Settlements.

20. How do I exclude myself?

You can exclude yourself by sending a written "Request for Exclusion" to the Claims Administrator. A Request for Exclusion must be: (i) in writing; (ii) signed by the Person (defined as the individual or entity holding the claim) or his, her, or its authorized representative; (iii) state the name, address, and phone number of that Person; (iv) include proof of membership in a Settlement Class; (v) the claimant ID number(s) on the Person's Claim Form(s), if received; and (vi) include a signed statement that "I/we hereby request that I/we be excluded from the Settlements in the *In re Foreign Exchange Benchmark Rates Antitrust Litigation*" or the substantive equivalent.

Proof of membership in a Settlement Class consists of: (i) proof that the Person submitting the claim entered into an FX Instrument directly with a Defendant or party related to a Defendant or a trade of an FX Exchange-Traded Instrument; and (ii) proof that the Person who traded the FX Instrument or FX Exchange-Traded Instrument was either (1) domiciled in the United States or (2) if domiciled outside the United States, that the FX Instrument was transacted in the United States or the FX Exchange-Traded Instrument was traded on an exchange located in the United States. Such proof may consist of trade confirmations, transaction reports or account statements, or other documents evidencing membership in a Settlement Class.

You cannot exclude yourself by telephone or email. You must do so in writing by mail. To be valid, your Request for Exclusion must be postmarked by February 7, 2018 and mailed to:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

A Request for Exclusion that does not include all of the foregoing information, that does not contain the proper signature, that is sent to an address other than the one designated above, or that is not sent within the time specified shall be invalid and the Person(s) filing such an invalid request shall be a Settlement Class Member and shall be bound by the Settlements, if approved.

All Persons who submit valid and timely Requests for Exclusion in the manner set forth above shall have no rights under the Settlements, shall not share in the distribution of the Net Settlement Fund, and shall not be bound by the Settlements. Such Persons will not be precluded from participating in future settlements, if any, or participating in any certified litigation classes in the Action in the future.

21. If I do not exclude myself, can I sue Settling Defendants and the other Released Parties for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Settling Defendants and the other Released Parties for the claims that the Settlements resolve. If you decide to exclude yourself, your decision will apply only to Settling Defendants and the other Released Parties. It will not apply to any other class that might be certified by the Court with respect to Non-Settling Defendant, or any other settlement class that may be approved by the Court.

22. If I exclude myself, can I get money from the Settlements?

No. You will not get any money from the Settlements if you exclude yourself.

23. If I exclude myself from the Settlements, can I still object?

No. If you exclude yourself, you are no longer a member of a Settlement Class and may not object to any aspect of the Settlements.

OBJECTING TO THE SETTLEMENTS

24. How do I tell the Court what I think about the Settlements?

If you are a member of one of the Settlement Classes and you do not exclude yourself, you can tell the Court what you think about the Settlements. You can object to all or any part of the Settlements, the Plan of Distribution, and/or the request for attorneys' fees and litigation costs. You can give reasons why you think the Court should approve them or not. The Court will consider your views.

If you want to make an objection, you must do so in writing. Your written objection must: (i) identify the name of the case (*In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.)); (ii) state your name, address, and telephone number; (iii) state whether you or your lawyer intend to appear at the Fairness Hearing (though your appearance is not necessary for the Court to consider your views on the Settlements); (iv) provide proof that you are a member of one of the Settlement Classes (see Question 20 for a description of how to prove your membership in a Settlement Class); and (v) identify the specific grounds for your objection, including any reasons why you want to appear and be heard at the Fairness Hearing (see Question 30 for a description of how to request to speak at the Fairness Hearing), as well as all documents or writings that you want the Court to consider.

You cannot make an objection by telephone or email. You must do so in writing and by mail. To be considered by the Court, your objection must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection to Class Counsel, who will then file your objection with the Court. If you do not timely and validly submit your objection, your views will not be considered by the Court or any court on appeal.

25. What is the difference between objecting and excluding myself?

Objecting is telling the Court that you do not like something about the Settlements. You can object to the Settlements only if you remain a member of one of the Settlement Classes and do not exclude yourself from the Settlements. Excluding yourself from the Settlements is telling the court that you do not want to be a part of the Settlements or the Settlement Classes. If you exclude yourself, you have no right to object to the Settlements because they no longer affect you.

THE LAWYERS REPRESENTING YOU

26. Do I have a lawyer in this case?

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

These lawyers are called Class Counsel. Class Counsel may apply to the Court for payment of attorneys' fees and litigation costs from the Settlement Fund. You will not otherwise be charged for Class Counsel's services. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

To date, Class Counsel have not been paid any attorneys' fees or reimbursed for any out-of-pocket costs. Any attorneys' fees and costs will be awarded only as approved by the Court in amounts determined to be fair and reasonable. The Settlements provide that Class Counsel may apply to the Court for an award of attorneys' fees and reimbursement of costs out of the Settlement Fund. By

January 12, 2018, Class Counsel will move for an award of attorneys' fees as well as reimbursement of litigation costs, the total of which will not exceed 18% of the Settlement Fund.

This is only a summary of the request for attorneys' fees and litigation costs. Any motions in support of the requests will be available for viewing on the Settlement Website after they are filed on January 12, 2018. After that date, if you wish to review the motion papers, you may do so by viewing them at <u>WWW.FXANTITRUSTSETTLEMENT.COM</u>.

The Court will consider the motion for attorneys' fees and litigation costs at or after the Fairness Hearing.

THE COURT'S FAIRNESS HEARING

28. When and where will the Court decide whether to approve the Settlements?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. Eastern time, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. The Fairness Hearing may be moved to a different date or time without notice to you. Although you do not need to attend, if you plan to do so, you should check WWW.FXANTITRUSTSETTLEMENT.COM before making travel plans.

At the Fairness Hearing, the Court will consider whether the Settlements are fair, reasonable, and adequate. The Court will also consider whether to approve the Plan of Distribution and requests for attorneys' fees and litigation costs. If there are any objections, the Court will consider them at this time. We do not know how long the Fairness Hearing will take or when the Court will make its decision. The Court's decision may be appealed.

29. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. You are, however, welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire your own lawyer to attend, but you are not required to do so.

30. May I speak at the Fairness Hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you want to appear at the Fairness Hearing to make an objection (either yourself or through an attorney hired at your own expense), you must submit a written objection and include in your objection your (or if applicable your lawyer's) request for permission to speak at the Fairness Hearing.

You cannot request to speak at the Fairness Hearing by telephone or email. You must do so in writing and by mail. Your objection and, if applicable, request for permission to speak at the Fairness Hearing must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection and request to speak at the Fairness Hearing to Class Counsel, who will then file it with the Court.

GETTING MORE INFORMATION

31. How do I get more information?

This Notice summarizes the Settlement Agreements and Plan of Distribution. More details are in the Settlement Agreements and Plan of Distribution, which are available for your review at www.fxantitrustsettlement.com. The Settlement Website also has answers to common questions about the Settlements, Claim Form, and other information to help you determine whether you are a member of one of the Settlement Classes and whether you are eligible for a payment. You may also call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or write to the Claims Administrator at:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Please do not contact the Court or the Clerk's Office regarding this Notice or for additional information. ****

DATED: September 29, 2017 BY ORDER OF THE COURT

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTITRUSTSETTLEMENT.COM.

Cet avis a été traduit dans les langues suivantes : français, allemand, indonésien, italien, japonais, coréen, polonais, chinois traditionnel, chinois simplifié, espagnol, russe, portugais, roumain et vietnamien. Les versions traduites de cet avis sont disponibles sur WWW.FXANTITRUSTSETTLEMENT.COM.

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Este aviso ha sido traducido a los siguientes idiomas: francés, alemán, bahasa indonesio, italiano, japonés, coreano, polaco, chino tradicional, chino simplificado, español, ruso, portugués, rumano y vietnamita. Las versiones traducidas de este Aviso están disponibles en WWW.FXANTITRUSTSETTLEMENT.COM.

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Thông báo này đã đư ợc dịch sang các ngôn ngữ sau: tiếng Pháp, tiếng Đức, tiếng Bahasa Indonesia, tiếng Ý, Nhật Bản, Hàn Quốc, tiếng Ba Lan, truyền thống Trung Quốc, Tiếng Trung Quốc, Tây Ban Nha, Nga, Bồ Đào Nha, Rumani, và Việt. Các bản dịch của Thông báo này có sẵn tại WWW.FXANTITRUSTSETTLEMENT.

IMPORTANT: You may have received several Claim Forms with different claim numbers. If you have received more than one Claim Form, you may request that your claims be consolidated by submitting one Claim Form along with a list of all claim numbers and control numbers found on the Claim Forms you have received.

Exhibit B

Case 1:13-cv-07789-LGS Document 928 Eiled 01/12/18

Doit être posté ou soumis par voie électronique au plus tard le jeudi 22 mars 2018

Antitrust Litigation c/o GCG P.O. Box 10239 Dublin, OH 43017-5739 1-888-582-2289

(Si vous appelez en dehors des États-Unis et du Canada, veuillez composer le 1-330-333-7253)



UAA - <<Matter>> - <<SequenceNo>>

<<Name1>>

<<Name2>> <<Name3>>

<<Name4>>

<<Address1>>

<<Address2>> <<Address3>>

<<Address4>>

Si vous êtes un courtier ou un gestionnaire et si ce Formulaire de réclamation appartient à votre client, veuillez lui transmettre à son adresse exacte. Ce Formulaire de réclamation est personnalisé; sur ce document figurent un Numéro de réclamation et un Identifiant de Contrôle permettant le dépôt d'une réclamation.



Numéro de réclamation: <<GCG IDNO>>

Identifiant de contrôle: <<GCGControlNumber>>

PREUVE DE RÉCLAMATION ET DÉCHARGE

Si vous, entre le 1er janvier 2003 et le 15 décembre 2015, avez conclu:

1. un ou plusieurs Instruments «FX» (de change) directement avec un Défendeur, une Partie déchargée, une société mère directe ou indirecte, une filiale, ou la division d'un Défendeur, ou un co-conspirateur si vous étiez domicilié(e) aux États-Unis ou sur l'un de ses territoires, ou que avez réalisé une transaction portant sur un ou plusieurs Instruments FX aux États-Unis ou sur l'un de ses territoires si vous étiez domicilié(e) en dehors des États-Unis ou de ses territoires;

2. un ou plusieurs Instruments FX cotés en bourse, si vous étiez domicilié(e) aux États-Unis ou sur l'un de ses territoires ou que vous avez conclu des Instruments FX cotés en bourse sur le marché boursier des États-Unis si vous étiez domicilié(e) en dehors des États-Unis ou de ses territoires,

vous pouvez être éligible à la perception d'un paiement des Règlements obtenu Dans l'affaire concernant le litige d'antimonopole sur les taux de change de référence, N° 1:13-cv-07789-LGS (S.D.N.Y) en tant que membre d'un des Groupes de recours.

Les «Instruments FX» incluent les transactions au comptant FX, les transferts, les échanges, les contrats à terme, les options, ainsi que tout autre Instrument FX ou toute transaction FX dont la valeur de règlement ou la valeur boursière est liée, de quelque façon que ce soit, aux taux FX. Les «Instruments FX cotés en bourse» incluent tous les Instruments FX qui étaient cotés en bourse, y compris, mais sans s'y limiter, les contrats à terme FX et les options sur les contrats à terme FX. L'Avis des Règlements de recours collectif (ci-après désigné «Avis») qui accompagne la présente Preuve de réclamation et attestation (ci-après désignée «Formulaire de réclamation») donne la définition de plusieurs termes définis (qui sont indiqués en lettres majuscules) utilisés dans le présent Formulaire de réclamation.

Si vous êtes membre d'un Groupe de recours éligible à la perception d'un paiement des Règlements, vous devez compléter et soumettre le présent Formulaire de réclamation. Une version électronique du Formulaire de réclamation est disponible sur www.FXAntitrustSettlement.com (le Site Web du Règlement), qui est géré par l'Administrateur des réclamations, GCG. Votre Formulaire de réclamation doit être soumis à l'Administrateur des Réclamations et posté au plus tard le 22 mars 2018 ou soumis en ligne avant minuit (heure de l'Est) le 22 mars 2018. La soumission du présent Formulaire de réclamation ne vous garantit pas la perception d'un paiement de la part des Règlements. Les Formulaires de réclamation séparés doivent être soumis à chaque entité juridique distincte dans une structure d'entreprise.

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SECTION A - IDENTIFICATION DU DEMANDEUR

L'Administrateur des réclamations utilisera ces données pour toutes les communications concernant le présent Formulaire de réclamation. Dans le cas d'une modification de ces données, veuillez en faire part, par écrit, à l'Administrateur des Réclamations. Si vous êtes un fiduciaire, un exécuteur, un administrateur, un dépositaire, ou une personne désignée et que vous complétez et signez le présent Formulaire de réclamation au nom du Demandeur, vous devez joindre les documents attestant de votre habilité à agir au nom du Demandeur (consultez la Section C.3 du Formulaire de réclamation ci-dessous). Section 1 – Informations sur le demandeur Nom du demandeur: Adresse: Ville: État / Province / Région: Code postal (sauf États-Unis): Code postal (aux États-Unis): Pays: 4 derniers chiffres du numéro d'identification fiscale et du pays de domicile (pour la plupart des Demandeurs américains, il s'agit des 4 derniers chiffres du numéro de sécurité sociale, du numéro d'identification d'employeur ou du numéro d'identification fiscale. Pour les demandeurs non américains, saisissez les 4 derniers chiffres d'un numéro d'identification comparable délivré par votre gouvernement.): Numéro d'identification fiscale: Pays de domicile: Numéro de téléphone: Adresse électronique (si vous communiquez une adresse électronique à l'Administrateur des réclamations, vous l'autorisez à en faire usage pour vous fournir des informations concernant la présente réclamation): Section 2 – Informations sur le représentant autorisé Nom de la personne que l'Administrateur des réclamations doit contacter concernant la présente Réclamation (dans le cas où il s'agit d'une personne autre que le Demandeur cité ci-dessus): Numéro de téléphone: Adresse électronique (si vous communiquez une adresse électronique à l'Administrateur des réclamations, vous l'autorisez à en faire usage pour vous fournir des informations concernant la présente réclamation.):



SECTION B - INFORMATIONS GÉNÉRALES

Il est important que vous preniez connaissance de l'Avis qui accompagne le présent Formulaire de réclamation. L'Avis et le Plan de distribution expliquent:

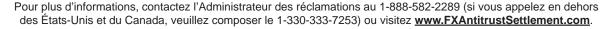
- a. Les Accords de règlement proposés, qui, si le Tribunal donne son approbation finale, résoudront le recours collectif nommé Dans l'affaire concernant le litige d'antimonopole sur les taux de change de référence, N° 1:13-cv-07789-LGS (S.D.N.Y.), concernant la Bank of America Corporation, Bank of America, N.A., et Merrill Lynch, Pierce, Fenner & Smith Incorporated (ci-après désignées «Bank of America»); The Bank of Tokyo-Mitsubishi UFJ, Ltd. («BTMU»); Barclays Bank PLC et Barclays Capital Inc. (ci-après désignées «Barclays»); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., et BNP Prime Brokerage, Inc. (ci-après désignées «BNP Paribas»); Citigroup Inc., Citibank, N.A., Citicorp, et Citigroup Global Markets Inc. (ci-après désignées «Citigroup»); Deutsche Bank AG et Deutsche Bank Securities Inc. (Ci-après désignées «Deutsche Bank»); The Goldman Sachs Group, Inc. et Goldman, Sachs & Co. (ci-après désignées «Goldman Sachs»); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., et HSBC Securities (USA) Inc. (ci-après désignées «HSBC»); JPMorgan Chase & Co. et JPMorgan Chase Bank, N.A. (ci-après désignées «JPMorgan»); Morgan Stanley, Morgan Stanley & Co., LLC et Morgan Stanley & Co., International plc (ci-après désignées «Morgan Stanley»); RBC Capital Markets, LLC («RBC»);The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, et RBS Securities Inc. (ci-après désignées «RBS»); Société Générale («Soc Gen»); Standard Chartered Bank («Standard Chartered») et UBS AG, UBS Group AG, et UBS Securities LLC (ci-après désignées «UBS») (collectivement désignées ci-après les «Défendeurs du règlement»).
- b. La contrepartie financière apportée par les Défendeurs s'étant prononcés pour le règlement afin de régler l'action en justice intentée à leur encontre, qui comprend les paiements monétaires de 2 310 275 000 \$ dans un fonds de règlement.
- c. La façon dont les membres du Groupe seront affectés par les Accords de règlement, si le Tribunal leur donne son approbation finale.
- d. La manière dont le Fonds de règlement net sera distribué, si le Tribunal donne son approbation finale pour les Accords de règlement et le Plan de distribution.

Les Défendeurs s'étant prononcés pour le règlement ont réglé les réclamations présentées dans ledit Recours en alléguant que les Défendeurs s'étant prononcés pour le règlement, ainsi que Credit Suisse Group AG, Credit Suisse AG, et Credit Suisse Securities (USA) LLC (ci-après désignées «Credit Suisse» ou le «Défendeur ne s'étant pas prononcé pour le règlement»), ont conspiré pour fixer les prix sur le marché FX en violation des Sections 1 et 3 de la Sherman Antitrust Act, titre 15 de l'U.S.C. (Code américain), paragraphes 1 et 3, et pour manipuler le marché FX en violation de la Commodity Exchange Act (loi sur les échanges de matières premières), titre 7 de l'U.S.C., paragraphe 1, et suiv. Les Défendeurs réfutent que les accusations faites à leur encontre dans le présent Recours soient justifiées.

- Le Recours continue contre le Défendeur ne s'étant pas prononcé pour le règlement. Il est important de tenir compte du fait que vous pouvez être membre d'un Groupe si, entre le 1er janvier 2003 et le 15 décembre 2015, vous avez réalisé des transactions relatives aux Instruments FX éligibles directement avec un Défendeur s'étant prononcé pour le règlement ou un Défendeur ne s'étant pas prononcé pour le règlement ou que vous avez réalisé des transactions relatives aux Instruments FX cotés en bourse éligibles.
- 3. Le Tribunal a préalablement reconnu deux Groupes de recours dans le présent Recours:
 - Le Groupe de recours direct est constitué de toutes les Personnes qui, entre le 1er janvier 2003 et le 15 décembre 2015, ont conclu un ou plusieurs Instruments FX directement avec un Défendeur, une société mère directe ou indirecte, une filiale, ou la division d'un Défendeur, une Partie déchargée, ou un co-conspirateur lorsque lesdites Personnes étaient domiciliées aux États-Unis ou sur l'un de ses territoires, ou qui ont réalisé une transaction portant sur un ou plusieurs Instruments FX aux États-Unis ou sur l'un de ses territoires si lesdites Personnes étaient domiciliées en dehors des États-Unis ou de ses territoires.
 - Le Groupe de recours en bourse uniquement est constitué de toutes les Personnes qui, entre le 1er janvier 2003 et le 15 décembre 2015, ont conclu un ou plusieurs Instruments FX cotés en bourse, si lesdites Personnes étaient domiciliées aux États-Unis ou sur l'un de ses territoires ou qui ont conclu un Instrument FX cotés en bourse sur le marché boursier des États-Unis si lesdites Personnes étaient domiciliées en dehors des États-Unis ou de ses territoires. Sont exclues du Groupe de recours en bourse uniquement les Personnes qui répondent aux critères requis pour être membre du Groupe de recours direct.

Les termes «Partie déchargée», «Instrument FX» et «Instruments FX cotés en bourse» sont définis dans tous les Accords de règlement, qui sont tous disponibles sur www.FXAntitrustSettlement.com.

- Sont exclus des Groupes de recours: (a) les Défendeurs désignés dans la Réclamation et leurs co-conspirateurs; (b) les cadres dirigeants et directeurs de chaque Défendeur ou co-conspirateur; (c) toute entité dans laquelle un Défendeur ou un co-conspirateur possède, ou a possédé, une participation majoritaire; (d) les membres de la famille proche d'un Défendeur ou d'un co-conspirateur; et (e) les représentants légaux, les héritiers, les successeurs, ou les personnes désignées de ladite partie exclue. Sont également exclues des Groupes de recours toutes les personnes ou entités s'étant exclues elles-mêmes en complétant une Demande d'exclusion dans les délais conformément aux exigences établies dans le présent Avis.
- En signant et en déposant le présent Formulaire de réclamation, vous certifierez que vous avez lu l'Avis, y compris les dispositions de la rubrique Attestation figurant dans l'Avis et prévues dans les Accords de règlement.



SECTION C - INSTRUCTIONS POUR COMPLÉTER UN FORMULAIRE DE RÉCLAMATION ET **OPTIONS 1 ET 2 DU DEMANDEUR**

****Si vous choisissez de soumettre une réclamation, vous consentez à la divulgation et à la renonciation de toute protection assurée par le secret bancaire applicable, la loi sur la confidentialité des données ou par toute autre protection similaire en matière de confidentialité quant aux informations et données de transaction sur vos transactions pour les Instruments FX avec un ou plusieurs Défendeurs s'étant prononcés pour le règlement et vos transactions sur les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015 à utiliser dans la procédure des réclamations et dans les autres procédures du Recours, et vous vous engagez à donner pour instruction au(x) Défendeur(s) s'étant prononcé(s) pour le règlement de divulguer lesdites informations et données. Le cas échéant, vous consentez également à la publication de tous les documents reflétant vos transactions ou possessions pour les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015, pouvant être obtenus de tiers, y compris, mais sans s'y limiter, les sociétés de courtage, les FCMs, le Chicago Mercantile Exchange («CME»), et l'Intercontinental Exchange Inc. (ci-après désigné «ICE»), à utiliser dans la procédure des réclamations.**

- Pour pouvoir percevoir un paiement de la part des Règlements, vous devez soumettre un Formulaire de réclamation. Pour être examiné dans les délais, votre Formulaire de réclamation doit être soumis à l'Administrateur des réclamations et posté au plus tard le 22 mars 2018 ou soumis en ligne avant minuit (heure de l'Est) le 22 mars 2018.
 - Pour soumettre par voie électronique votre Formulaire de réclamation, visitez le site www.FXAntitrustSettlement.com pour en connaître les instructions.
 - Pour soumettre votre Formulaire de réclamation par courrier, envoyez votre Formulaire de réclamation complété à GCG, l'Administrateur des Réclamations, à l'adresse suivante:

Par courrier

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCĞ P.O. Box 10239 Dublin, OH 43017-5739 **USA**

Par service de courrier express

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCĞ 5151 Blazer Parkway, Suite A Dublin, OH 43017-9306 USA

- Les Formulaires de réclamation séparés doivent être soumis à chaque entité juridique distincte. Par contre, un seul Formulaire de réclamation doit être soumis au nom d'une entité légale. Les Demandeurs choisissant l'Option 2 (option de réclamation documentée) doivent inclure toutes les données et tous les documents requis dans la Section D, et le cas échéant, dans la Section E du Formulaire de réclamation, produits par l'entité légale soumettant le Formulaire de réclamation, quel que soit le nombre de comptes séparés qu'elle détient (ex.: une entreprise possédant plusieurs comptes doit intégrer toutes les transactions passées sur chaque compte dans un seul Formulaire de réclamation).
- Les fiduciaires, exécuteurs, administrateurs, dépositaires, ou personnes désignées qui complètent et signent le présent Formulaire de réclamation au nom du Demandeur doivent également soumettre:
 - a. Une description de la qualité en laquelle ils agissent (pièces justificatives requises);
 - b. Le nom, le numéro de compte, les quatre derniers chiffres du numéro de sécurité sociale, du numéro d'identification d'employeur, ou du numéro d'identification fiscale (ou pour les Demandeurs non américains, un numéro d'identification comparable délivré par le gouvernement), l'adresse, et le numéro de téléphone de la personne ou entité au nom de laquelle ils agissent; et
 - c. Une preuve de leur habilité à engager la responsabilité de la personne ou entité au nom de laquelle ils agissent. L'habilitation à remplir et à signer un Formulaire de réclamation ne peut pas être établie par des courtiers démontrant qu'ils ont seulement le pouvoir discrétionnaire d'effectuer des transactions sur les comptes d'une autre personne.
- En soumettant un Formulaire de réclamation signé, vous attestez que vous êtes membre d'un des Groupes de recours parce que:
 - Vous avez conclu un ou plusieurs Instruments FX directement avec un Défendeur, une société mère directe ou indirecte, une filiale, ou la division d'un Défendeur, une Partie déchargée, ou un co-conspirateur si vous étiez domicilié(e) aux États-Unis ou sur l'un de ses territoires, ou que avez réalisé une transaction portant sur un ou plusieurs Instruments FX aux États-Unis ou sur l'un de ses territoires si vous étiez domicilié(e) en dehors des États-Unis ou de ses territoires entre le 1er janvier 2003 et le 15 décembre 2015;

ET/OU

- b. Vous avez conclu un ou plusieurs Instruments FX cotés en bourse, si vous étiez domicilié(e) aux États-Unis ou sur l'un de ses territoires ou que vous avez conclu un ou plusieurs Instruments FX cotés en bourse sur le marché boursier des États-Unis si vous étiez domicilié(e) en dehors des États-Unis ou de ses territoires entre le 1er janvier 2003 et le 15 décembre 2015, et que vous ne faites pas partie du Groupe de recours direct.
- En soumettant un Formulaire de réclamation signé, vous attesterez sous serment de la véracité des déclarations contenues dans ledit Formulaire et, le cas échéant, de l'authenticité des données et des documents joints à celui-ci, sous peine de parjure en vertu des lois des États-Unis d'Amérique. Toute fausse déclaration, ou toute soumission de documents contrefaits ou frauduleux, entraînera le rejet de votre réclamation et pourra engager votre responsabilité civile et vous exposer à des poursuites pénales.

Pour plus d'informations, contactez l'Administrateur des réclamations au 1-888-582-2289 (si vous appelez en dehors des États-Unis et du Canada, veuillez composer le 1-330-333-7253) ou visitez www.FXAntitrustSettlement.com.



SECTION C – INSTRUCTIONS POUR COMPLÉTER UN FORMULAIRE DE RÉCLAMATION ET **OPTIONS 1 ET 2 DU DEMANDEUR**

- La soumission d'un Formulaire de réclamation ne vous garantit pas la perception d'un paiement de la part des Règlements. La distribution du Fonds de règlement net sera régie par le Plan de distribution, si le Tribunal l'approuve, ou par un autre plan de distribution de ce type approuvé par le Tribunal.
- Si vous avez des questions à propos du Formulaire de réclamation, ou si vous avez besoin d'autres exemplaires du Formulaire de réclamation ou de l'Avis, vous pouvez contacter l'Administrateur des réclamations.
- Sauf si vous soumettez une Demande d'exclusion valide devant être reçue au plus tard le mercredi 7 février 2018, toutes les personnes correspondant à la définition d'un des Groupes de recours seront liées aux termes des jugements définitifs et des ordonnances de rejet rendus dans le Recours en lien avec les Accords de règlement, qu'un Membre d'un Groupe de recours ait soumis un Formulaire de réclamation ou non. Si vous ne souhaitez pas participer aux Règlements, consultez l'Avis pour en savoir plus sur les instructions à suivre.
- Choisissez entre l'Option 1 et l'Option 2 suivantes. Ces options sont décrites ci-dessous.

Option 1: Réclamation estimée

Je choisis l'Option 1, un montant de paiement est déterminé à la suite de l'analyse des données de transaction effectuée par l'Administrateur des réclamations et soumise par les Défendeurs s'étant prononcés pour le règlement. * †

Si vous choisissez l'Option 1, veuillez prendre note des éléments suivants:

- Il s'agit d'un résumé de l'Option 1. Pour obtenir des informations supplémentaires, veuillez vous reporter à l'Avis et au Plan de distribution disponibles sur www.FXAntitrustSettlement.com.
- Si vous êtes membre d'un Groupe de recours éligible, vous recevrez un montant de paiement déterminé à la suite de l'analyse des données de transaction effectuée par l'Administrateur des réclamations et soumise par les Défendeurs s'étant prononcés pour le règlement. L'Administrateur des Réclamations estimera le montant du volume de vos transactions pour les Instruments FX en: (a) extrayant le volume de vos transactions à partir des données fournies par les Défendeurs s'étant prononcés pour le règlement; (b) estimant le volume de vos transactions pour les périodes pendant lesquelles les données de transaction ne sont pas disponibles auprès des Défendeurs s'étant prononcés pour le règlement; et (c) estimant le volume de vos transactions effectuées avec le Défendeur ne s'étant pas prononcé pour le règlement auprès desquels les données de transaction ne sont pas disponibles.*
- Si des transactions sont disponibles dans les données envoyées par les Défendeurs s'étant prononcés pour le règlement, vous ne devrez pas soumettre de registres de vos transactions à l'Administrateur des Réclamations, à moins que vous souhaitiez faire valoir des transactions pour les Instruments FX cotés en bourse† ou que vous choisissiez de procéder selon l'Option 2 après avoir reçu l'estimation de l'Administrateur des Réclamations.
- Si vous avez effectué des transactions par l'intermédiaire d'un ou plusieurs courtiers principaux ou si un ou des gestionnaires d'actifs/de placements ont effectué des transactions en votre nom, il vous est recommandé de sélectionner l'Option 2 dans la mesure où il est possible que les conventions de nommage dans le cadre des données des Défendeurs s'étant prononcés pour le règlement ne permettent pas à l'Administrateur des Réclamations d'identifier l'ensemble de votre volume de transactions éligible, les transactions pouvant être au nom de l'entité chargée de l'exécution (à savoir le courtier ou le gestionnaire) et non à votre nom. Si vous avez effectué des transactions sur des réseaux de communications électroniques (ci-après désignés les «RCE») qui n'ont pas toujours révélé l'identité de votre contrepartie, il vous est recommandé de sélectionner l'Option 2 car, dans la mesure où vous avez effectué des transactions avec les Défendeurs, il est probable que votre identité ne leur ait pas été divulguée. Dès lors, ces transactions risquent de ne pas être identifiables dans les données des Défendeurs s'étant prononcés pour le règlement. L'Option 2 permettra qu'une partie des transactions anonymes sur les RCE fassent l'objet d'une réclamation.
- L'Administrateur des Réclamations accusera réception de votre Formulaire de réclamation en vous envoyant une «Confirmation de la réception de la Réclamation», laquelle vous informera également des prochaines étapes importantes de votre réclamation.
- Le 1er avril 2018, l'Administrateur des Réclamations commencera à communiquer aux Demandeurs une «Notification de l'évaluation de la réclamation» qui contiendra des informations sur votre réclamation. À ce moment-là, vous devez soit accepter l'estimation de l'Administrateur des réclamations sans la modifier, soit procéder à votre réclamation avec l'Option 2 (option de réclamation documentée). Vous ne devez pas compléter l'estimation de l'Administrateur des réclamations selon l'Option 1 avec vos registres. Si vous décidez de procéder à votre réclamation avec l'Option 2, vous devrez soumettre les documents exigés dans la Section D, et le cas échéant, dans la Section E du Formulaire de réclamation dans un délai de 30 jours à compter de la date à laquelle la notification de l'évaluation de la réclamation a été émise.
- Vous pouvez soumettre votre réclamation par voie électronique avec l'Option 1 sur www.FXAntitrustSettlement.com, en utilisant le Numéro de la réclamation et l'Identifiant de contrôle imprimés au recto du présent Formulaire de réclamation.
- Les Demandeurs qui ont uniquement réalisé des transactions avec le Défendeur ne s'étant pas prononcé pour le règlement doivent déposer leur réclamation selon l'Option 2.
- † Si vous souhaitez faire valoir des transactions pour les Instruments FX cotés en bourse, vous devez soumettre par voie électronique: (a) vos données de transaction, comme l'exige la Section D du Formulaire de réclamation, en utilisant le modèle de données électronique se trouvant sur le site www.FXAntitrustSettlement.com; (b) les documents desdites transactions, comme l'exige la Section D du Formulaire de réclamation; et (c) les informations supplémentaires requises dans la Section E du Formulaire de réclamation. Lesdites transactions éligibles, déterminées par l'Administrateur des réclamations, seront ajoutées à l'estimation mentionnée ci-dessus.

VOTRE FORMULAIRE DE RÉCLAMATION DOIT ÊTRE POSTÉ AU PLUS TARD LE 22 MARS 2018 OU SOUMIS EN LIGNE AVANT MINUIT (HEURE DE L'EST) LE 22 MARS 2018.



SECTION C – INSTRUCTIONS POUR COMPLÉTER UN FORMULAIRE DE RÉCLAMATION ET OPTIONS 1 ET 2 DU DEMANDEUR

Option 2: Réclamation documentée

Je choisis l'Option 2, un montant de paiement est déterminé par l'analyse des données de transaction effectuée par l'Administrateur des réclamations. Je soumettrai par voie électronique les données et documents exigés, comme indiqué dans la Section D, à l'Administrateur des réclamations. Si je fais valoir des transactions pour les Instruments FX cotés en bourse, je soumettrai également des informations supplémentaires par voie électronique comme l'exige la Section E.

Si vous choisissez l'Option 2, veuillez prendre note des éléments suivants:

- Il s'agit d'un résumé de l'Option 2. Pour obtenir des informations supplémentaires, veuillez vous reporter à l'Avis et au Plan de distribution disponibles sur www.FXAntitrustSettlement.com.
- Si vous êtes membre d'un Groupe de recours éligible, vous recevrez un montant de paiement déterminé à la suite de l'analyse des données de transaction et des documents soumis effectuée par l'Administrateur des réclamations.
- Si vous choisissez l'Option 2, vous devez fournir: (a) vos données de transaction, comme l'exige la Section D du Formulaire de réclamation, en utilisant le modèle de données électronique se trouvant sur le site www.FXAntitrustSettlement.com; (b) les documents desdites transactions, comme l'exige la Section D du Formulaire de réclamation; et (c) les informations supplémentaires requises dans la Section E du Formulaire de réclamation si vous voulez faire valoir des Instruments FX cotés en bourse.
- Si vous avez effectué des transactions par l'intermédiaire d'un ou plusieurs courtiers principaux ou si un ou des gestionnaires d'actifs/de placements ont effectué des transactions en votre nom, il vous est recommandé de sélectionner l'Option 2 dans la mesure où il est possible que les conventions de nommage dans le cadre des données des Défendeurs s'étant prononcés pour le règlement ne permettent pas à l'Administrateur des Réclamations d'identifier l'ensemble de votre volume de transactions éligible, les transactions pouvant être au nom de l'entité chargée de l'exécution (à savoir le courtier ou le gestionnaire) et non à votre nom. Si vous avez effectué des transactions sur des réseaux de communications électroniques (ci-après désignés les «RCE») qui n'ont pas toujours révélé l'identité de votre contrepartie, il vous est recommandé de sélectionner l'Option 2 car, dans la mesure où vous avez effectué des transactions avec les Défendeurs, il est probable que votre identité ne leur ait pas été divulguée. Dès lors, ces transactions risquent de ne pas être identifiables dans les données des Défendeurs s'étant prononcés pour le règlement. L'Option 2 permettra qu'une partie des transactions anonymes sur les RCE fassent l'objet d'une réclamation.
- L'Administrateur des Réclamations accusera réception de votre Formulaire de réclamation en vous envoyant une «Confirmation de la réception de la Réclamation», laquelle vous informera également des prochaines étapes importantes de votre réclamation.
- Le 1er avril 2018, l'Administrateur des Réclamations commencera à communiquer aux Demandeurs une «Notification de l'évaluation de la réclamation» qui contiendra des informations sur votre réclamation. À ce moment-là, vous devez soit accepter l'estimation de l'Administrateur des Réclamations, soit régulariser la situation concernant toute déficience dont vous êtes notifié(e) par l'Administrateur des Réclamations, soit procéder à votre réclamation avec l'Option 1 (option de réclamation estimée). Vous ne devez pas compléter l'estimation de l'Administrateur des réclamations selon l'Option 1 avec vos registres. Si vous décidez de procéder à votre réclamation avec l'Option 1, vous devrez le faire dans un délai de 30 jours à compter de la date à laquelle la notification de l'évaluation de la réclamation a été émise.
- Les instructions pour soumettre votre réclamation Option 2 sont disponibles sur www.FXAntitrustSettlement.com.

VOTRE FORMULAIRE DE RÉCLAMATION DOIT ÊTRE POSTÉ AU PLUS TARD LE 22 MARS 2018 OU SOUMIS EN LIGNE AVANT MINUIT (HEURE DE L'EST) LE 22 MARS 2018.

SECTION D - DOCUMENTS REQUIS POUR LES DEMANDEURS CHOISISSANT L'OPTION 2 ET/OU LES DE-MANDEURS AYANT EFFECTUÉ DES TRANSACTIONS POUR LES INSTRUMENTS FX COTÉS EN BOURSE

Les Demandeurs choisissant l'Option 2 et/ou les Demandeurs faisant valoir des transactions pour les Instruments FX cotés en bourse selon l'Option 1 ou 2 doivent impérativement soumettre par voie électronique les données et documents requis sur www.FXAntitrustSettlement.com. Les données et documents requis pour lesdits Demandeurs sont les suivants:

SOUMISSION ÉLECTRONIQUE DES DONNÉES DE TRANSACTION 1

Les données doivent impérativement être soumises par voie électronique sous la forme du modèle de données électroniques disponible sur www.FXAntitrustSettlement.com. Les Demandeurs ayant choisi l'Option 2 doivent soumettre l'ensemble de:

- a. Leurs transactions FX conclues directement avec un Défendeur, y compris, mais sans s'y limiter les transactions au comptant FX, les transferts FX, les échanges FX, les options FX négociées hors cote (OTC), ou toute autre transaction FX dont la valeur de règlement ou la valeur boursière est liée, de quelque façon que ce soit, aux taux FX (Instruments FX).
- b. Leurs transactions FX cotées en bourse, y compris, mais sans s'y limiter, les contrats à terme FX et les options sur les contrats à terme FX (Instruments FX cotés en bourse).

Les défendeurs sont: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered et UBS.

La période visée par le Groupe de recours s'étend du 1er janvier 2003 au 15 décembre 2015.

SOUMISSION ÉLECTRONIQUE DES DOCUMENTS SUR LES TRANSACTIONS 2.

De plus, les Demandeurs choisissant l'Option 2 doivent soumettre par voie électronique les documents des transactions qu'ils ont envoyés dans le cadre de l'exigence 1 ci-dessus. Les documents peuvent provenir d'une ou plusieurs des sources suivantes:

- Des confirmations bancaires par des commerciaux individuels;
- Des rapports ou états sur les transactions bancaires; b.
- Des rapports ou états sur les transactions des plateformes de négociation; C.
- Des rapports ou états de courtiers principaux:
- Des rapports ou états de dépositaires;
- Des relevés de compte quotidiens ou mensuels; ou
- D'autres documents prouvant des transactions pour les Instruments FX et/ou les Instruments FX cotés en bourse.

3 INFORMATIONS SUPPLÉMENTAIRES REQUISES POUR LES INSTRUMENTS FX COTÉS EN BOURSE

En plus des documents exigés dans les sections 1 et 2 ci-dessus, les Demandeurs qui veulent faire valoir des transactions pour les Instruments FX cotés en bourse selon l'Option 1 ou l'Option 2 doivent soumettre les documents supplémentaires requis par la Section E du Formulaire de réclamation. Les Demandeurs qui ne veulent pas faire valoir des transactions pour les Instruments FX cotés en bourse n'ont pas besoin de compléter la Section E du Formulaire de réclamation.

N'ENVOYEZ AUCUN DOCUMENT OU REGISTRE ORIGINAL. L'ADMINISTRATEUR DES RÉCLAMATIONS NE POURRA PAS VOUS RENVOYER LESDITS DOCUMENTS OU REGISTRES.

Veuillez noter que les Demandeurs ayant choisi l'Option 1 (option de réclamation estimée) ne sont pas tenus de soumettre des données ou des documents attestant des transactions dans les catégories commerciales requises. Néanmoins, si vous choisissez l'Option 1 et que vous souhaitez faire valoir des transactions pour les Instruments FX cotés en bourse, vous devez impérativement soumettre par voie électronique les données de transaction ainsi que les pièces justificatives prouvant vos transactions pour les Instruments FX cotés en bourse, comme l'exigent les Sections D et E du Formulaire de réclamation. Les instructions pour soumettre par voie électronique votre réclamation sont disponibles sur www.FXAntitrustSettlement.com.



SECTION E - DOCUMENTS SUPPLÉMENTAIRES REQUIS POUR LES DEMANDEURS AYANT EFFECTUÉ DES TRANSACTIONS POUR LES INSTRUMENTS FX COTÉS EN BOURSE

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Si vous avez effectué des transactions pour les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015, veuillez fournir les informations suivantes. 1. LISTE DE TOUS LES NÉGOCIANTS-COMMISSIONNAIRES EN CONTRATS À TERME Liste de tous les négociants-commissionnaires en contrats à terme (ci-après désignés «FCMs») pour lesquels vous avez tenu des comptes et dans lesquels vous avez effectué des transactions ou détenu des Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015. 2. LISTE DES NOMS DE COMPTE ET DES NUMÉROS DE COMPTE Veuillez fournir une liste de tous les noms de compte et de tous les numéros de compte pour chaque FCM que vous avez cité dans la réponse à la Question 1 ci-dessus sur lesquels vous avez effectué des transactions ou détenu des Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015. ****Si vous choisissez de soumettre une réclamation pour les Instruments FX cotés en bourse, vous consentez à la publication de tous les documents reflétant vos transactions ou possessions pour les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015, pouvant être obtenus de tiers, y compris, mais sans s'y limiter, les sociétés de courtage, les FCMs, le CME et l'ICE à utiliser dans la procédure des réclamations et dans les autres procédures du Recours. En signant le présent Formulaire de réclamation, vous autorisez l'Administrateur des réclamations et l'Avocat du recours à: (a) demander à des tiers, y compris, mais sans s'y limiter, les sociétés de courtage, les FCMs, le CME, et l'ICE, des informations pertinentes sur votre compte et vos transactions afin de calculer tout paiement que vous pourriez percevoir des Règlements; et (b) révéler dans les données sur le commerce conservées par le CME ou l'ICE des informations sur vos transactions et possessions pour les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015 effectuées sur tous les comptes que vous détenez ou que vous contrôlez.****



	SECTION F – CHOIX DU PAIEMENT				
Veuillez sé	Veuillez sélectionner une option:				
	Je choisis d'être payé(e) par chèque.				
	Si vous choisissez ce mode de paiement et que votre réclamation est valable et reçue en temps voulu, un chèque vous sera envoyé à l'adresse que vous avez donnée dans la Section A du Formulaire de réclamation. Dans le cas d'une modification de votre adresse, veuillez en faire part, par écrit, à l'Administrateur des réclamations.				
	Je choisis d'être payé(e) par virement bancaire dans une banque aux États-Unis.				
	Si vous choisissez ce mode de paiement, un Formulaire de choix de paiement vous sera envoyé par courrier (ou e-mail) à l'adresse que vous avez donnée dans la Section A du Formulaire de réclamation. Dans le cas d'une modification de votre adresse, veuillez en faire part, par écrit, à l'Administrateur des réclamations.				
	Je choisis d'être payé(e) par virement bancaire dans une banque en dehors des États-Unis située en:				
	(pays)				
	Si vous choisissez ce mode de paiement, un Formulaire de choix de paiement vous sera envoyé par courrier (ou e-mail) à l'adresse que vous avez donnée dans la Section A du Formulaire de réclamation. Dans le cas d'une modification de votre adresse, veuillez en faire part, par écrit, à l'Administrateur des réclamations.				

SECTION G - CERTIFICATION ET SIGNATURE

SECTION 1 – CERTIFICATION

EN SIGNANT ET EN SOUMETTANT LE PRÉSENT FORMULAIRE DE RÉCLAMATION, LE DEMANDEUR OU LA PERSONNE QUI LE REPRÉSENTE ATTESTE QUE:

- 1. J'ai / nous avons lu l'Avis et le Formulaire de réclamation, notamment les descriptions de la rubrique Attestation prévues dans les Accords de règlement;
- 2. Le Demandeur fait partie d'un des Groupes de recours (tels que définis dans l'Avis) et n'est pas l'une des personnes ou entités exclues des Groupes de recours (tels que définis dans l'Avis);
- 3. Le Demandeur n'a pas soumis une Demande d'exclusion (telle que définie dans l'Avis);
- 4. Le Demandeur a conclu des Instruments FX avec un(e) ou plusieurs Défendeurs, Parties déchargées, sociétés mères directes ou indirectes, filiales ou divisions d'un Défendeur ou un co-conspirateur, et/ou les Instruments FX cotés en bourse représentés dans le présent Formulaire de réclamation, et le cas échéant, dans les données et documents joints au Formulaire de réclamation, et n'a pas affecté les réclamations contre les Parties déchargées à une autre partie;
- 5. Le Demandeur n'a pas soumis d'autre demande portant sur les mêmes transactions et ne connaît aucune autre personne l'ayant fait pour son compte;
- 6. Le Demandeur se soumet à la juridiction du Tribunal quant à sa réclamation dans le but de faire appliquer les publications énoncées dans les jugements définitifs et les ordonnances de rejet pouvant être rendus dans le présent Recours;
- 7. J'accepte / nous acceptons de fournir toutes les informations supplémentaires relatives au Formulaire de réclamation que l'Administrateur des réclamations ou le Tribunal pourra exiger; et
- 8. Je reconnais / nous reconnaissons que le Demandeur sera lié et soumis aux termes des jugements définitifs et des ordonnances de rejet pouvant être rendus dans le présent Recours;

Filed 01/12/18



SECTION G – CERTIFICATION ET SIGNATURE

SECTION 2 – SIGNATURE

VEUILLEZ LIRE L'ATTESTATION, LE CONSENTEMENT DE DIVULGATION, ET LA CERTIFICATION, PUIS SIGNEZ CI-DESSOUS.

Je reconnais / nous reconnaissons que, à compter de la date d'entrée en vigueur des Règlements, conformément aux termes établis dans les Accords de règlement, je suis / nous sommes réputé(e)(s) avoir pleinement, définitivement et pour toujours renoncé à toutes les Réclamations déchargées (telles que définies dans les Accords de règlement) en vertu de la loi, des jugements définitifs et des ordonnances de rejet, et avoir pour toujours l'interdiction de poursuivre en justice certaines ou toutes les Réclamations déchargées contre les Parties déchargées (telles que définies dans les Accords de règlement).

En soumettant le présent Formulaire de réclamation, je consens / nous consentons à la divulgation et à la renonciation de toute protection assurée par le secret bancaire applicable, la loi sur la confidentialité des données ou par toute autre protection similaire en matière de confidentialité quant à mes /nos informations et données de transaction sur mes / nos transactions pour les Instruments FX avec un ou plusieurs Défendeurs s'étant prononcés pour le Règlement et sur mes / nos transactions sur les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015 à utiliser dans la procédure des réclamations et dans les autres procédures du Recours, et vous vous engagez à donner pour instruction au(x) Défendeur(s) s'étant prononcé(s) pour le règlement de divulguer lesdites informations et données. Le cas échéant, je consens / nous consentons à la renonciation de toute protection assurée par le secret bancaire applicable, la loi sur la confidentialité des données ou par toute autre protection similaire en matière de confidentialité quant à tout ou partie des documents reflétant mes / nos transactions je consens également à la publication de tous les documents reflétant mes / nos transactions ou possessions pour les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015, pouvant être obtenus de tiers, y compris, mais sans s'y limiter, les sociétés de courtage, les FCMs, le CME, et l'ICE et à utiliser dans la procédure des réclamations.

SOUS PEINE DE PARJURE EN VERTU DES LOIS DES ÉTATS-UNIS D'AMÉRIQUE, JE CERTIFIE / NOUS CERTIFIONS QUE TOUTES LES INFORMATIONS QUE J'AI / NOUS AVONS FOURNIES DANS LE PRÉSENT FORMULAIRE DE RÉCLAMATION SONT VRAIES, EXACTES, ET COMPLÈTES ET QUE, LE CAS ÉCHÉANT, LES DONNÉES ET DOCUMENTS SOUMIS DANS LE CADRE DU PRÉSENT FORMULAIRE DE RÉCLAMATION SONT DES COPIES AUTHENTIQUES ET CONFORMES DE CE QU'ILS PRÉTENDENT ÊTRE.

Signature du demandeur	Date	
Nom en lettres majuscules du Demandeur		
Signature du représentant autorisé ayant complété le Formulaire de réclamation (le cas échéant)	Date	
Nom en lettres majuscules du représentant autorisé ayant complété le Formulaire de réclamation (le cas échéant)		
Qualité du représentant habilité (si autre qu'une personne (par exemple, fiduciaire, exécuteur, administrateur, dépositaire ou autre personne désignée))		

VOTRE FORMULAIRE DE RÉCLAMATION DOIT ÊTRE POSTÉ AU PLUS TARD LE 22 MARS 2018 OU SOUMIS EN LIGNE AVANT MINUIT (HEURE DE L'EST) LE 22 MARS 2018.

Vous devez savoir que le traitement intégral de tous les Formulaires de réclamation prendra un temps considérable. Veuillez informer l'Administrateur des réclamations de tout changement d'adresse. Dans le cas d'une modification de votre nom, veuillez envoyer un avis écrit faisant part de votre nouveau nom à l'Administrateur des réclamations,

SECTION H – LISTE DE CONTRÔLE CONCERNANT LE FORMULAIRE DE RÉCLAMATION

- 1. Remplissez la Section A Identification du demandeur.
- 2. Renseignez-vous sur le Recours et les Règlements dans la Section B Informations générales.
- 3. Choisissez l'Option 1 (option de réclamation estimée) ou l'Option 2 (option de réclamation documentée) dans la Section C.
- 4. Si vous déposez une réclamation selon l'Option 2 (option de réclamation documentée) et/ou que vous faites valoir des transactions pour les Instruments FX cotés en bourse, soumettez vos données de transaction et vos pièces justificatives comme l'exige la Section D.
- 5. Si vous faites valoir des transactions pour les Instruments FX cotés en bourse, renseignez les informations supplémentaires requises dans la Section E.
- 6. N'envoyez aucun document ou registre original. L'Administrateur des réclamations ne peut pas vous renvoyer ces éléments.
- Gardez des copies de votre Formulaire de réclamation complété ainsi que de toute donnée et de tout document soumis à la Section D et/ou à la Section E du Formulaire de réclamation pour vos propres dossiers.
- 8. Complétez la Section F Options de paiement.
- 9. Lisez les certifications, les consentements de divulgation, et signez votre Formulaire de réclamation dans la Section G.
- 10. L'Administrateur des réclamations accusera réception de votre Formulaire de réclamation dans un délai de 30 jours. Si vous n'avez pas reçu d'accusé de réception au bout de 30 jours, veuillez contacter l'Administrateur des réclamations en utilisant les informations de contact fournies dans le présent Formulaire de réclamation.
- 11. Dans le cas d'une modification de votre adresse, ou si le Formulaire de réclamation a été envoyé à une ancienne ou à une mauvaise adresse, veuillez envoyer un avis écrit faisant part de votre nouvelle adresse à l'Administrateur des réclamations. Dans le cas d'une modification de votre nom, veuillez envoyer un avis écrit faisant part de votre nouveau nom à l'Administrateur des réclamations.
- 12. Si vous avez des questions ou des préoccupations relatives à votre réclamation, veuillez contacter l'Administrateur des réclamations en utilisant les informations de contact fournies dans le présent Formulaire de réclamation ou visiter le site www.FXAntitrustSettlement.com.

UNITED STATES DISTRICT COURT (Tribunal fédéral de première instance des États-Unis)
SOUTHERN DISTRICT OF NEW YORK (District sud de New York)

DANS L'AFFAIRE CONCERNANT LE LITIGE D'ANTIMONOPOLE SUR LES TAUX DE CHANGE DE REFERENCE

N° 1:13-cv-07789-LGS

AVIS DES RÈGLEMENTS DU RECOURS COLLECTIF

VEUILLEZ LIRE ATTENTIVEMENT LE PRÉSENT AVIS. LE PRÉSENT AVIS A ÉTÉ AUTORISÉ PAR UN TRIBUNAL FÉDÉRAL. VOS DROITS PEUVENT SE VOIR AFFECTÉS PAR LES PROCÉDURES DE CE RECOURS. LE PRÉSENT AVIS VOUS EXPLIQUE VOS DROITS ET OPTIONS RELATIFS AU PRÉSENT RECOURS, Y COMPRIS CE QUE VOUS DEVEZ FAIRE SI VOUS SOUHAITEZ PERCEVOIR UNE SOMME DES RÈGLEMENTS. POUR RÉCLAMER VOTRE SOMME DES RÈGLEMENTS, VOUS DEVEZ DÉPOSER UNE PREUVE DE RÉCLAMATION ET ATTESTATION VALIDE ET LA SOUMETTRE PAR COURRIER OU VOIE ÉLECTRONIQUE AU PLUS TARD LE 22 MARS 2018.

Destinataires: Toutes les personnes qui, entre le 1er janvier 2003 et le 15 décembre 2015, ont conclu:

- 1) Un ou plusieurs Instruments FX directement avec un Défendeur, une Partie déchargée, une société mère directe ou indirecte, une filiale, ou la division d'un Défendeur, ou un co-conspirateur si lesdites Personnes étaient domiciliées aux États-Unis ou sur l'un de ses territoires, ou qui ont réalisé une transaction portant sur un ou plusieurs Instruments FX aux États-Unis ou sur l'un de ses territoires si lesdites Personnes étaient domiciliées en dehors des États-Unis ou de ses territoires; OU
- 2) Un ou plusieurs Instruments FX cotés en bourse, si lesdites Personnes étaient domiciliées aux États-Unis ou sur l'un de ses territoires ou qui ont conclu un ou plusieurs Instruments FX cotés en bourse sur le marché boursier des États-Unis si lesdites Personnes étaient domiciliées en dehors des États-Unis ou de ses territoires.

Les termes en majuscules présents dans ces paragraphes, ainsi que tous les autres termes en majuscules sont expliqués ou définis ci-après aux Questions 3, 7 et 17.

Le présent Avis sur les Règlements de recours collectif (ci-après désigné «Avis») est émis conformément à la Règle 23 des Federal Rules of Civil Procedure (Règles fédérales de procédure civile) et à une ordonnance de l'United States District Court for the Southern District of New York (Tribunal fédéral de première instance du District Sud de New-York) (ci-après désigné le «Tribunal»). Il ne s'agit pas de publicité ou d'une sollicitation d'un avocat. Vous n'avez pas été poursuivi en justice.

Le présent Avis a été traduit dans les langues suivantes: français, allemand, bahasa indonésien, italien, japonais, coréen, polonais, chinois traditionnel, chinois simplifié, espagnol, russe, portugais, roumain et vietnamien. Les traductions du présent Avis sont disponibles sur www.fxantitrustsettlement.com (ci-après désigné le «Site Web du Règlement»).

Le but du présent Avis est de vous informer du recours collectif en instance (ci-après désigné le «Recours») et de ses règlements (ci-après désignés «Règlements» ou «Accords de règlement») intenté avec les «Défendeurs s'étant prononcés pour le règlement» suivants

- Bank of America Corporation, Bank of America, N.A., et Merrill Lynch, Pierce, Fenner & Smith Incorporated (ci-après désignées «Bank of America»);
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. (ci-après désignée «BTMU»);
- 3. Barclays Bank PLC et Barclays Capital Inc. (ci-après désignées «Barclays»);
- 4. BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., et BNP Prime Brokerage, Inc. (ci-après désignées «BNP Paribas»);
- 5. Citigroup Inc., Citibank, N.A., Citicorp, et Citigroup Global Markets Inc. (ci-après désignées «Citigroup»);
- 6. Deutsche Bank AG et Deutsche Bank Securities Inc. (ci-après désignées «Deutsche Bank»);
- 7. The Goldman Sachs Group, Inc. et Goldman, Sachs & Co. (ci-après désignées «Goldman Sachs»);
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., et HSBC Securities (USA) Inc. (ci-après désignées «HSBC»);
- 9. JPMorgan Chase & Co. Et JPMorgan Chase Bank, N.A. (ci-après désignées «JPMorgan»);
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, et Morgan Stanley & Co., International PLC (ci-après désignées «Morgan Stanley»);
- 11. RBC Capital Markets LLC (ci-après désignée «RBC»);
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, et RBS Securities Inc. (ci-après désignées «RBS»);
- 13. Société Générale («Soc Gen»):
- 14. Standard Chartered Bank («Standard Chartered»); et
- 15. UBS AG, UBS Group AG, et UBS Securities LLC (ci-après désignées «UBS»).

Vous avez reçu le présent Avis car les registres indiquent que vous pouvez être membre d'un des Groupes de recours du présent Recours parce que vous avez réalisé des transactions sur un ou plusieurs Instruments FX ou Instruments FX cotés en bourse qui sont considérés comme des transactions éligibles en vertu des Règlements.

Le Tribunal a nommé les avocats répertoriés ci-dessous pour vous représenter et représenter les Groupes de recours dans le présent Recours:

Christopher M. Burke
Scott+Scott, Attorneys at Law, LLP
707 Broadway, Suite 1000
San Diego, CA 92101
Téléphone: 619-233-4565
cburke@scott-scott.com

Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Téléphone: 202-540-7200 mhausfeld@hausfeld.com

Le Recours allègue que les Défendeurs s'étant prononcés pour le règlement ainsi que Credit Suisse Group AG, Credit Suisse AG et Credit Suisse Securities (USA) LLC (ci-après désignées «Credit Suisse» ou le «Défendeur ne s'étant pas prononcé pour le règlement» et collectivement désignés, avec les Défendeurs s'étant prononcés pour le règlement, les «Défendeurs»), ont conspiré pour fixer les prix sur le marché de change (ci-après désigné «FX») en violation des Sections 1 et 3 de la Sherman Antitrust Act, titre 15 de l'U.S.C. (Code américain), paragraphes 1 et 3. Le Recours allègue également que les Défendeurs ont manipulé le marché FX en violation de la Commodity Exchange Act (loi sur les échanges de matières premières), titre 7 de l'U.S.C., paragraphe 1, et suiv. Les Défendeurs réfutent que les accusations faites à leur encontre dans le présent Recours soient justifiées.

Le Tribunal a préalablement approuvé les Règlements avec la Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered et UBS. Pour résoudre toutes les Réclamations déchargées contre les Parties déchargées, les Défendeurs s'étant prononcés pour le règlement ont accepté de payer un montant total de 2 310 275 000 \$. Le Montant du Règlement, y compris tout fonds versé aux fins de contribuer aux coûts d'avis et de procédure, convenu par chaque Défendeur s'étant prononcé pour le règlement est le suivant:

Défendeur s'étant prononcé pour le règlement	Montant
BTMU	10 500 000 \$
Bank of America	187 500 000 \$
Barclays	384 000 000 \$
BNP Paribas	115 000 000 \$
Citigroup	402 000 000 \$
Deutsche Bank	190 000 000 \$
Goldman Sachs	135 000 000 \$
HSBC	285 000 000 \$
JPMorgan	104 500 000 \$
Morgan Stanley	50 000 000 \$
RBC	15 500 000 \$
RBS	255 000 000 \$
Soc Gen	18 000 000 \$
Standard Chartered	17 200 000 \$
UBS	141 075 000 \$
Total des Règlements	2 310 275 000 \$

Les Défendeurs s'étant prononcés pour le règlement ont aussi convenu de favoriser une coopération raisonnable, notamment la communication de pièces confirmatoires, en faveur des Plaignants du recours et des membres des Groupes de recours (ci-après désignée «Dispositions de coopération»). L'avocat du recours estime que les Dispositions de coopération doivent et continueront d'aider les Plaignants du recours à poursuivre leurs réclamations dans le Recours contre le Défendeur ne s'étant pas prononcé pour le règlement, qui réfutent toutes les accusations. Les membres des Groupes de recours ne renonceront pas à leurs réclamations contre le Défendeur ne s'étant pas prononcé pour le règlement en participant aux Règlements.

Le tableau suivant résume vos droits et options concernant les Règlements. Vous pouvez trouver des informations détaillées sur vos droits et options dans les Accords de règlement et le Plan de distribution, disponibles sur www.fxantitrustsettlement.com (le «Site Web du Règlement»).

	VOS OPTIONS ET DROITS LÉGAUX DANS CES RÈGLEMENTS
NE RIEN FAIRE	Vous faites automatiquement partie d'un Groupe de recours si vous correspondez à l'une des descriptions de Groupes de recours. En revanche, si vous ne déposez pas une réclamation dans les délais, vous ne recevrez aucun paiement des Règlements. Vous serez lié(e) aux jugements passés et futurs rendus par le Tribunal, notamment aux jugements sur les Règlements, s'ils sont approuvés, et aux décharges de règlement, mais ne serez pas éligible à la perception d'un paiement de la part des Règlements. Consultez la Question 18.
DÉPOSER UN FORMULAIRE DE RÉCLAMATION	Vous pouvez être éligible à la perception d'une partie du Fonds de règlement net si vous complétez et déposez une Preuve de réclamation et attestation valide (ci-après désignée «Formulaire de réclamation») au plus tard le jeudi 22 mars 2018. Si vous déposez un Formulaire de réclamation, vous resterez dans le Groupe de recours si vous êtes membre d'un Groupe. Vous serez lié(e) aux jugements passés et futurs rendus par le Tribunal, notamment aux jugements sur les Règlements, s'ils sont approuvés, et aux décharges de règlement. Si vous ne déposez pas un Formulaire de réclamation, vous ne recevrez aucun paiement des Règlements. Consultez la Question 13.
VOUS EXCLURE DES RÈGLEMENTS	Si vous souhaitez vous exclure des Règlements, vous devez soumettre une demande par écrit au plus tard le mercredi 7 février 2018. Vous ne serez pas lié(e) aux Règlements si vous vous excluez et que cela est approuvé, ou en cas de décharges de règlement, et vous ne serez pas éligible à la perception d'un paiement de la part des Règlements. Consultez les Questions 19-23.
CONTESTER LES RÈGLEMENTS	Si vous souhaitez contester les Règlements, vous devez soumettre une objection par écrit à l'Administrateur des réclamations au plus tard le mercredi 7 février 2018. L'Administrateur des réclamations donnera votre objection à l'avocat du recours, qui la déposera auprès du Tribunal. Vous devez être et rester membre d'un Groupe de recours pour pouvoir formuler une objection. Consultez les Questions 24 et 25.
SE RENDRE À L'AUDIENCE D'ÉQUITÉ	Vous pouvez demander l'autorisation du Tribunal pour parler lors de l'Audience d'équité relative aux Règlements en incluant cette demande dans votre objection écrite, que vous devez soumettre à l'Administrateur des réclamations au plus tard le mercredi 7 février 2018. L'Administrateur des réclamations donnera votre demande à l'avocat du recours, qui la déposera auprès du Tribunal. L'Audience d'équité est prévue le 23 mai 2018 à 16 h. Consultez les Questions 28-30.
ÊTRE REPRÉSENTÉ(E) PAR UN AVOCAT	Vous pouvez comparaître par l'intermédiaire de votre propre avocat à vos frais. Consultez les Questions 26, 29 et 30.

Les droits et options en question ainsi que les dates limites pour les exercer sont expliqués dans le présent Avis.

****Si vous choisissez de soumettre une réclamation, vous consentez à la divulgation et à la renonciation de toute protection assurée par le secret bancaire applicable, la loi sur la confidentialité des données ou par toute autre protection similaire en matière de confidentialité quant aux informations et données de transaction sur vos transactions pour les Instruments FX avec un ou plusieurs Défendeurs s'étant prononcés pour le règlement et vos transactions sur les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015 à utiliser dans la procédure des réclamations et dans les autres procédures du Recours, et vous vous engagez à donner pour instruction au(x) Défendeur(s) s'étant prononcé(s) pour le règlement de divulguer lesdites informations et données. Le cas échéant,vous consentez également à la publication de tous les documents reflétant vos transactions ou possessions pour les Instruments FX cotés en bourse entre le 1er janvier 2003 et le 15 décembre 2015, pouvant être obtenus de tiers, y compris, mais sans s'y limiter, les sociétés de courtage, les FCMs, le CME, et l'ICE et à utiliser dans la procédure des réclamations. Si vous choisissez de vous opposer aux ou de vous vous désengager des Règlements, les dépôts au Tribunal concernant les objections et les exclusions révéleront publiquement votre identité.****

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INFORMATIONS DE BASE

1. Qu'est-ce qu'un recours collectif?

Un recours collectif est une action en justice dans le cadre de laquelle un ou plusieurs représentants des plaignants (dans le cas présent, les Plaignants du recours) engagent des poursuites à la fois en leur propre nom et en celui d'autres personnes se trouvant dans une situation similaire (par ex.: un groupe) ayant des réclamations semblables contre les défendeurs. Les représentants des plaignants, le tribunal et les conseillers juridiques nommés pour défendre le recours collectif ont tous pour responsabilité de veiller à ce que les intérêts de tous les membres du recours collectif soient adéquatement représentés.

Dans une large mesure, les membres du recours collectif NE sont PAS individuellement responsables des frais d'avocats ou frais de justice. Dans le cadre d'un recours collectif, les frais d'avocats et les frais de justice sont payés à partir du Fonds de règlement (ou du montant accordé par le tribunal lors du jugement) et doivent être approuvés par le Tribunal. S'il n'y a pas de recouvrement au nom du groupe, les avocats ne sont pas payés.

Si le représentant d'un plaignant conclut un règlement avec un défendeur au nom d'un groupe, tel que les Règlements avec les Défendeurs s'étant prononcés pour le règlement, le Tribunal exigera que les membres du groupe de recours soient informés du règlement et qu'ils aient l'opportunité d'être entendus au sujet du règlement. Le tribunal organise alors une audience publique (appelée Audience d'équité) pour déterminer, entre autres, si le règlement propose est équitable, raisonnable et adéquat.

2. Pourquoi ai-je reçu cet Avis?

Vous avez reçu le présent Avis car vous l'avez demandé ou que les registres indiquent que vous pourriez être membre d'un des Groupes de recours. En tant que membre potentiel d'un des Groupes de recours, vous avez le droit de connaître les Règlements proposés avec les Défendeurs s'étant prononcés pour le règlement avant même l'approbation ou le refus des Règlements par le Tribunal.

Le présent Avis explique le Recours, les Règlements, vos droits légaux, les avantages à votre disposition, les personnes pouvant en bénéficier et la manière dont vous pouvez percevoir une partie des avantages si vous y êtes éligible. Le but de cet avis est également de vous informer de l'Audience d'équité tenue par le Tribunal afin de déterminer le caractère équitable, raisonnable et pertinent des Règlements et d'examiner la demande d'un Avocat du recours (au nom de l'avocat de tous les Plaignants) pour attribuer les frais d'avocats et de justice à partir du Fonds de règlement.

3. Quelles sont les définitions utilisées dans le présent Avis?

Le présent Avis contient des définitions pour référence dans les Dispositions et les Accords de règlements avec: Bank of America, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Bank of America»); Barclays, en date du 30 septembre 2015 (ci-après désigné «Règlement de la Barclays»); BTMU, en date du 14 février 2017 (ci-après désigné «Règlement de la BTMU»); BNP Paribas, en date du 1er octobre 2015 (ci-après désigné «Règlement de la BNP Paribas»); Citigroup, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Citigroup»); Deutsche Bank AG, en date du 29 septembre 2017 (ci-après désigné «Règlement de la Deutsche Bank»); Goldman Sachs, en date du 1er octobre2015 (ci-après désigné «Règlement de la Goldman Sachs»); HSBC, en date du 30 septembre 2015 (ci-après désigné «Règlement de la HSBC»); JPMorgan, en date du 1er octobre 2015 (ci-après désigné «Règlement de la JPMorgan»); Morgan Stanley, en date du 28 juillet 2017 (ci-après désigné «Règlement de la Morgan Stanley»); RBC, en date du 27 juillet 2017 (ci-après désigné «Règlement de la RBC»); Société Générale, en date du 27 juillet 2017 (ci-après désigné «Règlement de la Soc Gen»); Standard Chartered, en date du 27 juillet 2017 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobre 2015 (ci-après désigné «Règlement de la Standard Chartered»); et UBS, en date du 1er octobr

Lesdits Accords de règlement et les ordonnances d'approbation préalable du Tribunal sont publiés sur le site Web de l'Administrateur des Réclamations à cette adresse: www.fxantitrustsettlement.com (ci-après désigné le «Site Web du Règlement»). Tous les termes en lettres majuscules utilisés, mais pas définis, ont la même signification que dans les Accords de règlement et les ordonnances d'approbation préalable du Tribunal. Pour plus de commodité, vous trouverez certaines des définitions importantes ci-dessous:

- Les «Taux FX de référence» incluent collectivement: (i) les taux fixes WM/Reuters, notamment les cours de clôture à 16 h (heure de Londres) au comptant; (ii) les taux de référence FX de la Banque centrale européenne (ci-après désignée «ECB»), notamment le taux ECB fixé à 13 h 15 (heure de Londres); (iii) les taux de règlement quotidien du Chicago Mercantile Exchange (marché à terme américain, ci-après désigné «CME»), notamment le cours fixé à 14 h (heure du Centre); et (iv) tout autre taux de référence, fixe ou de référence FX.
- Les «Instruments FX cotés en bourse» incluent tous les Instruments FX qui étaient cotés en bourse, y compris, mais sans s'y limiter, les contrats à terme FX et les options sur les contrats à terme FX.
- Les «Instruments FX» incluent les transactions au comptant FX, les transferts, les échanges, les contrats à terme, les options, ainsi que tout autre Instrument FX ou toute transaction FX dont la valeur de règlement ou la valeur boursière est liée, de quelque façon que ce soit, aux taux FX.
- La «Transaction FX» représente la transaction d'Instruments FX et d'Instruments FX cotés en bourse, quelle que soit la manière dont ladite transaction s'est produite ou a été effectuée, ou une décision visant à refuser les demandes et les offres, relative aux Instruments FX ou les Instruments FX cotés en bourse.
- Un «Membre d'un Groupe de recours» représente une Personne membre de l'un des Groupes de recours qui ne s'est pas exclue valablement dans les délais, conformément aux procédures établies par le Tribunal.
- Les «Groupes de recours» regroupent le «Groupe de recours direct» et le «Groupe de recours en bourse uniquement». Le Groupe de recours direct et le Groupe de recours en bourse uniquement sont définis dans la réponse à la Question 7 ci-dessous.

4. Quel est l'objet du présent recours?

Les Plaignants du recours allèguent généralement que les Défendeurs ont conspiré pour fixer les prix sur le marché FX en violation des Sections 1 et 3 de la Sherman Antitrust Act, titre 15 de l'U.S.C. (Code américain), paragraphes 1 et 3 et que les Défendeurs ont manipulé le marché FX en violation de la Commodity Exchange Act (loi sur les échanges de matières premières), titre 7 de l'U.S.C., paragraphe 1, et suiv. Les Plaignants du recours allèguent que cette conduite a été exécutée grâce à un certain nombre de moyens.

Les Plaignants du recours allèguent que les Défendeurs ont conspiré pour fixer les taux de référence FX payés par les membres des Groupes de recours. Les Taux de référence FX sont des taux qui sont publiés à certains moments de la journée et représentent les prix auxquels les Défendeurs ont proposé et ont effectué des transactions avec les membres des Groupes de recours. Les Taux de référence FX les plus utilisés sont les cours de clôture au comptant WM/Reuters, qui, pour les paires de devises les plus fréquemment échangées, ont été fixés à 16 h (heure de Londres) en utilisant le prix médian des transactions réelles exécutées sur le marché à certains endroits entre 15 h 59 min 30 s et 16 h 00 min 30 s (heure de Londres). Les Plaignants du recours allèguent que les Défendeurs ont partagé des informations confidentielles sur les ordres et les transactions pour coordonner leurs positions commerciales et leur stratégie de négociation afin de manipuler et de fixer les Taux de référence FX.

Les Plaignants du recours allèguent que les Défendeurs ont conspiré pour fixer les écarts indiqués par les Défendeurs aux membres des Groupes de recours. Comme indiqué dans la troisième Plainte en recours collectif amendée déposée (ci-après désignée «Plainte»), un écart représente la différence qui existe entre le taux auquel un Défendeur a indiqué vouloir acheter une devise et le taux auquel un Défendeur a indiqué vouloir vendre une devise. Les Plaignants du recours allèguent que les Défendeurs ont examiné et approuvé lesdits écarts par des communications à travers des espaces de discussion en ligne et d'autres moyens. Le complot allégué pour fixer les écarts est accusé d'avoir réduit la concurrence sur le marché FX et d'avoir artificiellement augmenté l'écart, ce qui a conduit les Défendeurs à acheter des devises à un cours inférieur à que ce qu'il aurait dû être en l'absence du complot allégué, à vendre à un cours supérieur à que ce qu'il aurait dû être en l'absence du complot allégué et à indiquer des écarts moins compétitifs que ce qu'ils auraient dû être s'ils n'avaient pas participé au complot allégué.

Les Plaignants du recours allèguent également que les Défendeurs ont conspiré pour essayer de déclencher des ordres stop des clients et de limiter les ordres, de faire passer les ordres à cours limité des clients au-dessus du prix de l'ordre à cours limité, de devancer les ordres des clients, mais aussi de fixer des prix en «banging the close» (commerçant en volumes conséquents afin d'influer sur les prix pour ensuite commercer une fois le marché clôturé, par exemple, en fragmentant les ordres importants des clients en petites transactions immédiatement avant et pendant la fixation des taux de référence FX), en «painting the screen» (s'engageant dans de fausses transactions avec d'autres opérateurs de marché pendant la période de fixation du taux FX pour le manipuler), ou en utilisant d'autres tactiques tel que cela est allégué dans la Plainte.

Les Plaignants du recours allèguent que, à la suite de cette conduite, les membres des Groupes de recours ont payé des prix supraconcurrentiels pour les transactions FX. Les Défendeurs réfutent les accusations de conduite répréhensible des Plaignants du recours.

Vous pouvez obtenir davantage d'informations sur les accusations spécifiques du présent Recours en consultant la Plainte disponible sur WWW.FXANTITRUSTSETTLEMENT.COM.

5. Pourquoi existe-t-il des Règlements?

Les Plaignants du recours et l'Avocat du recours pensent que les membres des Groupes de recours ont été lésés par la conduite des Défendeurs, tels que décrits dans la Plainte. Chaque Défendeur réfute les accusations substantielles portées par les Plaignants du recours dans la Plainte, pense que les réclamations ne sont pas fondées et croit que les réclamations des Plaignants du recours auraient été rejetées avant le procès, pendant le procès ou en appel. Le Tribunal ne s'est pas prononcé en faveur des Plaignants du recours ou des Défendeurs s'étant prononcés pour le règlement. Au contraire, l'Avocat du recours s'est indépendamment engagé dans des mesures de médiation avec chaque Défendeur s'étant prononcé pour le règlement afin de parvenir à des solutions négociées dans le Recours. Les Plaignants du recours et les Défendeurs s'étant prononcés pour le règlement pensent que les Règlements servent au mieux les intérêts des Groupes de recours et des Défendeurs s'étant prononcés pour le règlement, respectivement. Les Règlements permettent non seulement aux deux parties d'éviter les risques et coûts liés à une longue procédure judiciaire, l'incertitude relative aux procèdures préliminaires, un procès, et les appels, mais également d'attribuer une compensation aux Membres des Groupes de recours qui ont déposé des réclamations valables, si ces réclamations sont approuvées, plutôt que de courir le risque de ne rien percevoir. Les Plaignants du recours et l'Avocat du recours pensent que les Règlements servent au mieux les membres des Groupes de recours.

Les Défendeurs s'étant prononcés pour le règlement ont accepté de payer un montant total de 2 310 275 000 \$ (ci-après désigné «Fonds de règlement») en espèces en faveur des Groupes de recours proposés. Si les Règlements sont approuvés, le Fonds de règlement, plus les intérêts perçus depuis la date de sa création, moins les coûts associés à la notification aux Groupes de recours, à la procédure des réclamations, et à tous les frais d'avocats accordés par le Tribunal (ci-après désignés le «Fonds de règlement net»), sera divisé entre tous les Membres des Groupes de recours qui déposeront des Formulaires de réclamation valables.

Les Plaignants du recours ont développé un modèle préliminaire, qui estime que l'échelle de dommages-intérêts pouvant éventuellement être obtenus par les Groupes de recours contre tous les Défendeurs au procès est comprise approximativement entre 8 milliards de dollars et 10 milliards de dollars avant de tripler. Le Fonds de règlement de 2 310 275 000 \$ représente 23 à 29 % de cette échelle de dommages-intérêts. Cette échelle de dommages-intérêts n'est pas actualisée pour le risque de litige, est fondée sur les informations et les données de transaction reçues jusqu'alors, et est sujette à changement en fonction des informations et des données de transaction supplémentaires reçues.

Les Accords de règlement préservent le droit des Groupes de recours à recouvrer la totalité des dommages contre le Défendeur ne s'étant pas prononcé pour le règlement, et qui continue de poursuivre le Recours, en se basant sur une responsabilité conjointe et solidaire (après un triplement postérieur décalé des montants de règlement). Les Défendeurs s'étant prononcés pour le règlement ne pensaient pas que les Plaignants du recours auraient prévalu au procès (car ils ont certifié les groupes avec succès et ont survécu aux motions visant à obtenir un jugement sommaire), et les Défendeurs s'étant prononcés pour le règlement estimaient, par conséquent, que les membres des Groupes de recours n'auraient rien perçu.

Si les Règlements sont approuvés, les Défendeurs s'étant prononcés pour le règlement ne seront plus des défendeurs dans le Recours, mais le Recours continuera contre le Défendeur ne s'étant pas prononcé pour le règlement. Si les Règlements ne sont pas approuvés, les Défendeurs s'étant prononcés pour le règlement resteront défendeurs dans le Recours, et les Plaignants du recours continueront à faire valoir leurs réclamations contre à la fois les Défendeurs s'étant prononcés pour le règlement et le Défendeur ne s'étant pas prononcé pour le règlement.

6. Comment les Règlements affectent-ils les réclamations contre le Défendeur ne s'étant pas prononcé pour le règlement?

Les réclamations des Plaignants du recours contre le Défendeur ne s'étant pas prononcé pour le règlement continueront d'être plaidées et instruites en vue du procès, que les Règlements soient approuvés ou non. Si des dommages-intérêts sont octroyés contre le Défendeur ne s'étant pas prononcé pour le règlement, ce dernier peut chercher à réduire les dommages-intérêts d'un montant correspondant aux Règlements; toute réduction n'aurait alors aucune incidence sur le recouvrement des membres des groupes en vertu des Règlements. Les constatations du Tribunal relatives à l'approbation des Règlements ou à la certification des Groupes de recours n'auront aucun effet sur les jugements du Tribunal pour les futures motions impliquant un Défendeur ne s'étant pas prononcé pour le règlement, notamment toutes les motions visant à certifier un autre groupe dans le Recours.

QUI PEUT PERCEVOIR DE L'ARGENT DU RÈGLEMENT

7. Comment puis-je savoir si je suis Membre d'un Groupe?

Dans les ordonnances d'approbation préalable du Tribunal, le Tribunal a approuvé préalablement deux Groupes de recours.

Le premier, le Groupe de recours direct est défini comme:

Toutes les Personnes qui, entre le 1er janvier 2003 et le 15 décembre 2015, ont conclu un Instrument FX directement avec un Défendeur, une société mère directe ou indirecte, une filiale, ou la division d'un Défendeur, une Partie déchargée, ou un co-conspirateur lorsque lesdites Personnes étaient domiciliées aux États-Unis ou sur l'un de ses territoires, ou qui ont réalisé une transaction portant sur des Instruments FX aux États-Unis ou sur l'un de ses territoires si lesdites Personnes étaient domiciliées en dehors des États-Unis ou de ses territoires.

Le second, le Groupe de recours en bourse uniquement est défini comme:

Toutes les Personnes qui, entre le 1er janvier 2003 et le 15 décembre 2015, ont conclu des Instruments FX cotés en bourse, si lesdites Personnes étaient domiciliées aux États-Unis ou sur l'un de ses territoires ou qui ont conclu des Instruments FX cotés en bourse sur le marché boursier des États-Unis si lesdites Personnes étaient domiciliées en dehors des États-Unis ou de ses territoires.

Toutes les personnes correspondant à ces descriptions ne feront pas partie d'un des Groupes de recours. Reportez-vous à la Question 8 pour voir une discussion sur les exclusions des Groupes de recours.

Les termes «Instruments FX» et «Instruments FX cotés en bourse» sont définis dans la Question 3. Exemples d'Instruments FX: les transactions au comptant FX, les transferts FX, les échanges FX, et les transactions d'options FX négociées hors cote (ci-après désignées «OTC»). Exemples d'Instruments FX cotés en bourse: les contrats à terme FX et les options sur les contrats à terme FX; ces instruments font l'objet de transaction sur les bourses, telles que le Chicago Mercantile Exchange («CME») ou les contrats à terme américains de l'ICE (ci-après désignés «Contrats à terme de l'ICE»).

Même si vous n'avez pas effectué de transaction sur les Instruments FX avec un Défendeur s'étant prononcé pour le règlement, vous pouvez être membre d'un des Groupes de recours si, entre le 1er janvier 2003 et le 15 décembre 2015, vous avez conclu un Instrument FX avec un Défendeur ne s'étant pas prononcé pour le règlement ou que vous avez conclu un Instrument FX coté en bourse; lesdites transactions étant éligibles pour formuler une réclamation en vertu des Règlements, à condition que vous soyez domicilié(e) aux États-Unis ou que votre transaction ait eu lieu aux États-Unis si vous êtes domicilié(e) en dehors des États-Unis. Si vous êtes Membre d'un Groupe, et sauf si vous vous êtes désengagé(e) des Règlements, vous renoncerez à toute réclamation contre les Défendeurs s'étant prononcés pour le règlement et toute autre Partie déchargée concernant les transactions effectuées à la fois avec les Défendeurs s'étant prononcés pour le règlement et le Défendeur ne s'étant pas prononcé pour le règlement. Vous ne renoncerez à aucune réclamation contre le Défendeur ne s'étant pas prononcé pour le règlement.

8. Existe-t-il des exceptions quant à l'insertion dans un des Groupes de recours?

Oui. Vous n'êtes pas membre d'un des Groupes de recours si vous êtes:

- un Défendeur;
- une Partie déchargée;
- un co-conspirateur;
- un dirigeant, un directeur ou un employé de tout Défendeur, toute Partie déchargée, ou tout co-conspirateur;
- une entité dans laquelle tout Défendeur, toute Partie déchargée, ou tout co-conspirateur possède une participation majoritaire;
- un affilié, un représentant légal, un héritier, ou un ayant droit de tout Défendeur, toute Partie déchargée, tout co-conspirateur, ou une personne agissant en leur nom; ou
- un officier de justice présidant le présent Recours ou un membre de sa famille proche ou de son personnel de justice, ou un juré affecté au présent Recours.

En revanche, les «Structures d'investissement», c'est-à-dire toute société d'investissement ou tout fonds commun de placement, y compris, mais sans s'y limiter, les familles de fonds mutuels, les fonds négociés en bourse, les fonds de fonds, et les fonds spéculatifs, dans lequel / laquelle un Défendeur possède, ou peut avoir, un intérêt direct ou indirect ou dans lequel / laquelle les affiliés du Défendeur peuvent agir en tant que conseillers en investissement, mais duquel / de laquelle un Défendeur, ou un de ses membres affiliés, n'est pas actionnaire majoritaire ou ne détient pas un intérêt bénéficiaire majoritaire, ne sont <u>pas</u> exclues des Groupes de recours.

9. Quelle est l'étendue géographique des transactions incluses dans les Règlements?

Si vous êtes domicilié(e) aux États-Unis ou sur l'un de ses territoires, alors toutes vos transactions pour les Instruments FX négociés directement avec un Défendeur et pour les Instruments FX cotés en bourse sont éligibles si elles ont été effectuées au cours de la Période visée par l'action de groupe – indépendamment de leur lieu d'exécution. Dans la mesure où les entités domiciliées aux États-Unis effectuent des transactions à l'étranger par l'intermédiaire de filiales ou d'affiliés domiciliés dans un autre pays que les États-Unis, ou par l'intermédiaire d'autres entités juridiques étrangères, lesdites entités sont considérées comme des entités domiciliées en dehors des États-Unis en vertu des Règlements.

Si vous êtes domicilié(e) en dehors des États-Unis, alors toutes vos transactions pour les Instruments FX négociés directement avec un Défendeur et pour les Instruments FX cotés en bourse sont éligibles si elles ont été effectuées aux États-Unis au cours de la Période visée par l'action de groupe.

10. Puis-je être membre des deux Groupes de recours?

Non. Si vous relevez à la fois du Groupe de recours direct et du Groupe de recours en bourse uniquement, vous serez considéré comme un membre du Groupe de recours direct. Cela est dû au fait que le Groupe de recours en bourse uniquement est défini pour exclure explicitement les personnes et entités qui relèvent du Groupe de recours direct.

Le montant de votre paiement en vertu des Règlements ne dépend pas du Groupe de recours auquel vous appartenez. Dans le Plan de distribution, les membres des deux Groupes de recours seront traités sur un pied d'égalité. Vous pouvez consulter le Plan de distribution pour voir une explication plus détaillée sur la façon dont le Fonds de règlement sera alloué aux membres des Groupes de recours. Le Plan de répartition est disponible sur WWW.FXANTITRUSTSETTLEMENT.COM.

11. Je ne sais toujours pas avec certitude si je fais partie d'un Groupe.

Si vous ne savez toujours pas de manière définitive si vous appartenez au recours collectif, vous pouvez demander une aide gratuite. Vous pouvez appeler le numéro gratuit suivant: 1-888-582-2289 (si vous appelez en dehors des États-Unis et du Canada, veuillez composer le 1-330-333-7253) ou vous rendre sur www.fxantitrustsettlement.com pour davantage d'informations. Par ailleurs, vous pouvez remplir et renvoyer dans les délais le Formulaire de réclamation pour déterminer si vous remplissez les conditions requises.

LES AVANTAGES DE LA TRANSACTION

12. Que prévoient les Règlements?

Les Défendeurs s'étant prononcés pour le règlement ont versé tous ensemble 2 310 275 000\$ dans un fonds (ci-après désigné le «Fonds de règlement») pour effectuer les paiements aux Groupes de recours et payer les frais et dépenses approuvés par le Tribunal, si les Accords de règlement sont approuvés. Une partie du Fonds de règlement, s'élevant à 1 250 000\$, est consacrée au paiement des frais de notification aux Groupes de recours et de la procédure des réclamations (ci-après désignée «Fonds d'Avis et de Procédure»). Dans la mesure où les frais en question excèdent le montant du Fonds d'Avis et de Procédure, ils seront versés avec le reste du Fonds de règlement.

Le Fonds de règlement net ne sera pas inférieur à 1 894 425 500 \$ (82 % du Fonds de règlement) après déduction de l'ensemble des frais et dépenses (s'ils ont été approuvés par le Tribunal). Consultez la Question 27 pour plus d'informations sur la demande d'un Avocat du recours pour les frais d'avocats et le remboursement des coûts. Le Fonds de règlement net sera divisé entre les membres des Groupes de recours ayant envoyé les Formulaires de réclamation valides avant le 22 mars 2018 (ci-après désignés les «Demandeurs autorisés»), selon le Plan de Distribution.

Les Défendeurs s'étant prononcés pour le règlement ont également convenu de fournir une coopération raisonnable en faveur des Plaignants du recours et des Membres des Groupes de recours. Les obligations de coopération des Défendeurs s'étant prononcés pour le règlement, sous réserve des ordonnances du Tribunal et des lois applicables, incluent: la production de données de transaction, la production de tous les documents précédemment remis à certains organismes gouvernementaux enquêtant sur les accusations de mauvaise conduite sur le marché FX, l'apport d'informations et de témoins pour authentifier les documents, et la participation de témoins pour des interrogatoires, des dépositions, et des témoignages au procès. Les Dispositions de coopération restent en vigueur jusqu'à sept ans après l'approbation préliminaire du Règlement ou jusqu'à la date à laquelle le jugement définitif du Recours est rendu contre tous les Défendeurs et où il n'est plus possible de faire appel à ce jugement, quelle que soit la date la plus éloignée. L'Avocat du recours pense que les Dispositions de coopération doivent et continueront d'aider à poursuivre le Recours engagé contre le Défendeur ne s'étant pas prononcé pour le règlement.

13. Comment obtenir un paiement?

Si vous appartenez à l'un des Groupes de recours, et si vous choisissez de ne pas vous en exclure, vous remplissez les conditions requises pour déposer un Formulaire de réclamation afin de percevoir votre part de l'argent du Fonds de règlement net. Un Formulaire de réclamation est intégré au présent Avis. Vous pouvez également obtenir un Formulaire de réclamation en vous rendant sur www.fxantitrustsettlement.com ou en appelant l'Administrateur des Réclamations au numéro gratuit suivant: 1-888-582-2289 (si vous appelez en dehors des États-Unis et du Canada, veuillez composer le 1-330-333-7253).

Lisez attentivement les instructions, remplissez le Formulaire de réclamation, joignez tous les documents demandés dans le Formulaire, signez-le, et envoyez-le à l'Administrateur des réclamations.

Le Formulaire de réclamation présente deux options permettant de formuler des réclamations en vertu des Accords de règlement.

- L'Option 1 est l'option de réclamation estimée. Avec l'Option 1, l'Administrateur des réclamations estimera le volume éligible de vos transactions en utilisant les données soumises par les Défendeurs s'étant prononcés pour le règlement. L'Option de réclamation estimée ne vous est pas accessible si vous avez uniquement effectué des transactions avec un Défendeur ne s'étant pas prononcé pour le règlement.
- L'Option 2 est l'option de réclamation documentée. Avec l'Option 2, vous soumettrez des données et des documents de vos transactions éligibles en utilisant le modèle de données électroniques disponible sur le Site Web du Règlement, et l'Administrateur des Réclamations estimera le volume de vos transactions éligibles grâce aux données et documents que vous lui enverrez.
- Si vous avez effectué des transactions par l'intermédiaire d'un ou plusieurs courtiers principaux ou si un ou des gestionnaires d'actifs/de placements ont effectué des transactions en votre nom, si vous avez effectué des transactions sur des réseaux de communications électroniques (ci-après désignés les «RCE») avec une exécution anonyme, il vous est recommandé de sélectionner l'Option 2 dans la mesure où il est possible que les conventions de nommage dans le cadre des données des Défendeurs s'étant prononcés pour le règlement ne permettent pas à l'Administrateur des Réclamations d'identifier l'ensemble de votre volume de transactions éligible.
- Notez que les Demandeurs avec des transactions pour les Instruments FX cotés en bourse doivent soumettre les documents desdites transactions, même s'ils ont choisi l'Option 1.

Pour en savoir plus sur les deux options permettant de déposer votre réclamation, vous pouvez consulter le Plan de distribution disponible sur <u>www.fxantitrustsettlement.com</u> ou contacter l'Administrateur des réclamations au numéro gratuit suivant: 1-888-582-2289 (si vous appelez en dehors des États-Unis et du Canada, veuillez composer le 1-330-333-7253).

Les Formulaires de réclamation doivent être soumis par courrier et postés au plus tard le 22 mars 2018, ou envoyés par voie électronique via <u>www.fxantitrustsettlement.com</u> avant minuit (heure de l'Est) le 22 mars 2018.

Après la soumission et la réception dans les délais de votre Formulaire de réclamation, l'Administrateur des Réclamations vous enverra une «Confirmation de la réception de la Réclamation», laquelle accusera réception de votre Formulaire de réclamation et vous informera des prochaines étapes importantes de votre réclamation.

Le 1^{er} avril 2018, l'Administrateur des Réclamations commencera à communiquer aux Demandeurs les «Notifications de l'évaluation de la réclamation». La Notification de l'évaluation de la réclamation vous informera du «Montant de participation éligible» et de la base de calcul de l'Administrateur des Réclamations. Une explication sur les Montants de participation éligibles vous est fournie à la Question 14 et le terme est défini dans le Plan de distribution. La Notification de l'Évaluation de la Réclamation vous fournira également des informations sur la possibilité de passer d'une réclamation

avec l'Option 1 (option de réclamation estimée) à une réclamation avec l'Option 2 (option de réclamation documentée), ou vice-versa, et le délai prévu pour le faire.

- Si, en première instance, vous avez choisi l'Option 1 (option de réclamation estimée), vous devez soit accepter l'estimation de l'Administrateur des réclamations sans la modifier, soit déposer votre réclamation selon l'Option 2 (option de réclamation documentée) si vous n'êtes pas d'accord avec l'estimation de l'Administrateur des réclamations. Avec l'Option 1, vous ne devez pas compléter l'estimation de l'Administrateur des réclamations avec vos registres. Si vous décidez de déposer une nouvelle réclamation avec l'Option 2, vous devrez soumettre les documents exigés dans la Section D, et le cas échéant, dans la Section E du Formulaire de réclamation dans un délai de 30 jours à compter de la date à laquelle la notification de l'évaluation de la réclamation a été émise. Si vous choisissez de déposer une nouvelle réclamation avec l'Option 2, vous recevrez automatiquement le montant le plus élevé des deux estimations.
- Si, en première instance, vous avez choisi l'Option 2 (option de réclamation documentée), vous pouvez, après avoir reçu l'estimation de l'Administrateur des Réclamations, choisir de déposer votre réclamation selon l'Option 1 (option de réclamation estimée) dans un délai de 30 jours à compter de la date à laquelle la Notification de l'Évaluation de la Réclamation a été émise. Avec l'Option 1, vous ne devez pas compléter l'estimation de l'Administrateur des réclamations avec vos registres. Si vous choisissez de déposer une nouvelle réclamation avec l'Option 1, vous recevrez automatiquement le montant le plus élevé des deux estimations.

Veuillez conserver tous les documents en lien avec vos transactions pour les Instruments FX et les Instruments FX cotés en bourse effectuées entre le 1er janvier 2003 et le 15 décembre 2015 utilisées lors du dépôt de votre Formulaire de réclamation. Il est important de conserver des documents pour déposer et étayer une réclamation avec succès.

14. Quel sera le montant du paiement que je recevrai?

Le montant précis que percevra chaque Demandeur autorisé du Fonds de règlement net n'est pas encore connu, tout comme la date à laquelle les paiements seront versés. Le montant de votre paiement sera déterminé par le Plan de distribution, si le Tribunal l'approuve, ou par un autre plan de distribution de ce type approuvé par le Tribunal. Le Plan de distribution est disponible sur www.fxantitrustretement.com ou en appelant l'Administrateur des Réclamations au numéro gratuit suivant: 1-888-582-2289 (si vous appelez en dehors des États-Unis et du Canada, veuillez composer le 1-330-333-7253).

En vertu du Plan de distribution, l'administrateur des réclamations déterminera d'abord le volume de transactions éligible du Membre du Groupe pour plusieurs produits FX, tels que les transactions au comptant FX, les transferts FX, les échanges FX, les options OTC FX, les contrats à terme FX, et les options sur les contrats à terme FX (ci-après désignés «Volume de transactions du règlement»). Un modèle qui estime la valeur des réclamations des Membres des Groupes les unes par rapport aux autres sera ensuite utilisé. Le modèle applique des pondérations à certaines particularités des transactions, telles que la paire de devises et le volume de transaction, pour générer le montant des réclamations éventuelles de chaque Demandeur (ci-après désigné «Montant de participation éligible»).

Le Fonds de règlement net (c'est-à-dire le montant restant après avoir déduit les frais d'avocats, les frais de justice, les frais de procédure des réclamations, et d'autres frais et dépenses approuvés par le Tribunal) sera distribué à chaque Demandeur autorisé. Si le Tribunal approuve les Règlements, aucune somme d'argent ne reviendra aux Défendeurs s'étant prononcés pour le règlement.

La distribution du Fonds de règlement net sera basée sur trois catégories de résolution de paiement. Tous les Demandeurs qui soumettent des Formulaires de réclamation valides recevront, au minimum, un «Paiement minimum» de 15 \$. Un «Paiement automatique» de 150 \$ s'appliquera aux Demandeurs dont la compensation estimée est égale ou inférieure à 150 \$ (mais supérieure à 15 \$). Les Demandeurs dont la compensation estimée est supérieure à 150 \$ recevront pour compensation un «Paiement en action au *pro rata*» basé sur le pourcentage du Montant de participation éligible du Demandeur par rapport aux Montants de participation de tous les Demandeurs. Veuillez lire le Plan de distribution pour plus d'informations sur les catégories de résolution de paiement.

Le Tribunal a préalablement approuvé le Plan de distribution, mais doit encore décider s'il approuve le Plan de distribution avant ou après l'Audience d'équité (examiné à la Question 15).

15. Quand recevrai-je le paiement?

Le Tribunal tiendra une Audience d'équité le 23 mai 2018 à 16 heures pour décider s'il convient ou non d'approuver les Règlements et le Plan de répartition. Si le Tribunal approuve les Règlements et le Plan de distribution, il est possible que sa décision fasse l'objet d'un appel. La procédure d'appel peut se terminer un an après, voire plus. Soyez patient(e); des mises à jour sur l'avancée seront publiées sur WWW.FXANTITRUSTSETTLEMENT.COM.

16. Que dois-je faire après avoir déposé un Formulaire de réclamation?

Après avoir déposé un Formulaire de réclamation, l'Administrateur des réclamations évaluera votre Formulaire de réclamation afin de déterminer si vous avez fourni suffisamment d'informations pour confirmer votre appartenance à un Groupe de recours et le montant de votre réclamation. Si l'Administrateur des réclamations décide que votre Formulaire de réclamation est déficient ou défectueux, il vous contactera. Si vous fournissez par la suite à l'Administrateur des Réclamations des informations qui le satisfont pour que votre réclamation soit valable, vous n'aurez plus rien à faire. Si un litige ne peut pas être résolu, l'Avocat du recours le soumettra au Tribunal avant une distribution du Fonds de règlement net, et le Tribunal rendra une décision définitive quant à la validité de votre réclamation.

Veuillez conserver tous les documents en lien avec vos transactions pour les Instruments FX et les Instruments FX cotés en bourse effectuées entre le 1er janvier 2003 et le 15 décembre 2015 utilisées lors du dépôt de votre Formulaire de réclamation. Il est important de conserver des documents pour déposer et étayer une réclamation avec succès.

17. À quoi dois-je renoncer pour percevoir un paiement?

Sauf si vous vous excluez, vous restez Membre d'un Groupe de recours. Cela signifie que vous ne pouvez pas intenter un procès, poursuivre, ou être partie à un autre procès relatif aux Réclamations déchargées dans le présent Recours contre tout Défendeur s'étant prononcé pour le règlement ou toute Partie déchargée. Dès la Date de prise d'effet, les Plaignants du recours ainsi que tous les Membres des Groupes de recours, en leur nom et au nom de chacune des Parties qui se déchargent, sont réputés avoir pleinement, définitivement et pour toujours renoncé à toutes les Réclamations déchargées contre les Parties déchargées conformément à l'application du jugement définitif, sans tenir compte de l'exécution et du dépôt ou non d'un Formulaire de réclamation par un Membre d'un Groupe.

Les termes en majuscules utilisés dans ce paragraphe sont définis dans les Accords de règlement, les ordonnances d'approbation préalable ou dans le présent Avis. Pour faciliter la consultation des références, certains de ces termes figurent ci-dessous:

- Les «Parties déchargées» représentent les Défendeurs s'étant prononcés pour le règlement et l'ensemble de leurs sociétés mère directes ou indirectes (notamment les sociétés de portefeuille), filiales, affiliés, associés (collectivement définis dans la Règle SEC 12b-2 promulguée en vertu de la Securities Exchange Act [loi sur les marchés boursiers] de 1934), divisions, prédécesseurs, successeurs, ainsi que de leurs dirigeants, directeurs, employés, agents, avocats, représentants légaux ou autres représentants, fiduciaires, héritiers, exécuteurs, administrateurs, conseillers et ayants droit, passés, actuels et futurs. Les Parties déchargées n'incluent aucune autre Personne préalablement nommée dans le Recours.
- Les «Parties qui se déchargent» représentent, individuellement et collectivement, les Plaignants du recours et chacun des Membres des Groupes, en leur nom et au nom de leurs dirigeants, directeurs, actionnaires, agents, employés, représentants légaux ou autres représentants, partenaires, associés, fiduciaires, sociétés mère, filiales, divisions, affiliés, héritiers, exécuteurs, administrateurs, acheteurs, prédécesseurs, successeurs, et ayants droit, passés, actuels et futurs, qu'ils aient ou non contesté le règlement établi dans les Règlements et qu'ils aient ou non présenté une réclamation pour obtenir un paiement du Fonds de règlement net.
- Les «Réclamations déchargées» représentent tous les types de réclamations qui existent, notamment les «Réclamations inconnues», telles que définies dans les Règlements, les causes du recours, les réclamations entre défendeurs, les réclamations reconventionnelles, les frais, les responsabilités, les demandes, les jugements, les procès, les obligations, les dettes, les compensations, les droits de recouvrement, ou les responsabilités engagées quant aux obligations de quelque nature que ce soit (peu importe leur dénomination), collectives ou individuelles, en droit ou en équité, ou relevant de la constitution, d'un statut, d'un règlement, d'une ordonnance, d'un contrat, ou assimilables par nature, pour les frais, les coûts, les pénalités, les amendes, les dettes, les dépenses, les frais d'avocats, et les dommages-intérêts, quel que soit le moment où ils sont encourus, et les responsabilités de quelque nature que ce soit (notamment les responsabilités conjointes et solidaires), connues ou inconnues, soupçonnées ou insoupçonnées, revendiquées ou non revendiquées, découlant de, ou étant liées d'une quelconque manière à, toute conduite alléquée, ou qui aurait pu être alléquée, résultant de la condition essentielle du Recours, ou de toute plainte amendée ou plaidoirie à cet égard, depuis toujours jusqu'à la Date de prise d'effet, qui est réputée inclure, mais sans s'y limiter: (i) les communications en lien avec les Instruments FX, les Opérations FX, ou les Taux de référence FX, entre une Partie déchargée et tout autre agent FX ou participant au complot allégué dans le Recours à travers des espaces de discussion en ligne, des messageries instantanées, des emails, ou d'autres moyens; (ii) les accords, les arrangements, ou les ententes en lien avec les Instruments FX, les Opérations FX, ou les Taux de référence FX, entre une Partie déchargée et tout autre agent FX ou participant au complot allégué dans le Recours à travers des espaces de discussion en ligne, des messageries instantanées, des emails, ou d'autres moyens; (iii) le partage ou l'échange d'informations sur les clients entre une Partie déchargée et tout autre agent FX ou participant au complot allégué dans le Recours - y compris, mais sans s'y limiter, l'identité des clients, les types d'opérations, les transactions, les positions ou commandes nettes, les ordres stop ou les options à barrière, les prix, ou les écarts en lien avec les Instruments FX, les opérations FX, ou les Taux de référence FX; (iv) la création, le calcul, la manipulation, ou l'utilisation des taux fixes WM/Reuters, notamment les cours de clôture à 16 h (heure de Londres) au comptant, et des opérations pouvant avoir un impact sur lesdits taux; (v) la création, le calcul, la manipulation, ou l'utilisation des taux de référence ECB FX, notamment le taux ECB fixé à 13 h 15 (heure de Londres); (vi) la création, le calcul, la manipulation, ou l'utilisation des taux de règlement quotidien du CME; (vii) la création, le calcul, ou l'utilisation de toute autre référence FX, notamment des taux fixes de référence, des taux de règlement de référence, ou des taux de référence; (viii) la création, le calcul, la communication, la manipulation, ou l'utilisation du prix, de l'écart, ou du taux de tout Instrument FX ou de tout Instrument FX coté en bourse; et (ix) l'échange d'informations sur les clients ou d'informations confidentielles en la possession d'un Défendeur s'étant prononcé pour le règlement entre une Partie déchargée et tout autre agent FX ou participant au complot allégué dans le Recours en lien avec la création, le calcul, la manipulation, ou l'utilisation de tout prix, écart ou taux FX.

Les Accords de règlement définissent certaines réclamations qui sont exclues de la définition des Réclamations déchargées; de telles réclamations incluent:

(i) les «dernières» réclamations concernant les retards possibles liés aux plateformes de négociation électroniques ou algorithmiques [d'un Défendeur s'étant prononcé pour le règlement] qui ont conduit au refus des ordres au comptant ou des demandes de transaction [par le Défendeur s'étant prononcé pour le règlement], notamment des transactions sur des réseaux de communications électroniques, qui ont été transmises et basées sur des prix [que le Défendeur s'étant prononcé pour le règlement a] indiqués ou affichés sur les marchés FX hors cote, nonobstant toute disposition contraire émise dans le présent Avis ; et (ii) les réclamations fondées sur des transactions réalisées uniquement en dehors des États-Unis et résultant de lois étrangères appartenant à une Partie qui se décharge ou à une Personne domiciliée en dehors des États-Unis.

En restant Membre d'un Groupe de recours, vous ne renoncez à aucune de vos réclamations contre le Défendeur ne s'étant pas prononcé pour le règlement.

18. Que se passe-t-il si je ne fais rien?

Vous êtes automatiquement membre d'un Groupe de recours si vous correspondez à l'une des descriptions des Groupes de recours. En revanche, si vous ne déposez pas un Formulaire de réclamation dans les délais, vous ne recevrez aucun paiement des Règlements. Vous serez lié(e) aux jugements passés et futurs rendus par le Tribunal, notamment aux jugements sur les Règlements et aux décharges de règlement. Sauf si vous vous excluez, vous ne pourrez pas intenter un procès, poursuivre ou être partie à un autre procès contre les Défendeurs s'étant prononcés pour le règlement ou les Parties déchargées relatif aux Réclamations déchargées. Veuillez vous reporter à la Question 17 pour consulter une description des Réclamations déchargées.

VOUS EXCLURE DES RÈGLEMENTS

19. Que se passe-t-il si je ne veux pas être membre d'un Groupe de recours?

Si vous êtes membre d'un des Groupes de recours, que vous ne voulez plus faire partie du Groupe de recours en question, et que vous ne souhaitez pas percevoir de paiement de la part des Règlements, vous devez alors prendre les mesures nécessaires pour vous exclure des Règlements. Cela est aussi parfois appelé «se désengager» du recours.

Si vous décidez de vous exclure du Groupe de recours auquel sinon vous appartenez forcément, vous serez libre de poursuivre les Défendeurs s'étant prononcés pour le règlement ou toute autre Partie déchargée à votre propre compte et pour les demandes étant résolues par les Règlements. Cependant, vous ne recevrez pas d'argent des Règlements et l'Avocat du recours ne vous représentera plus concernant toute réclamation contre les Défendeurs s'étant prononcés pour le règlement. L'Avocat du recours continuera toutefois de vous représenter dans la poursuite du litige contre le Défendeur ne s'étant pas prononcé pour le règlement. Si vous vous excluez du Groupe de recours auquel vous appartenez, vous vous excluez de l'ensemble des quinze Règlements.

Si vous voulez percevoir de l'argent des Règlements, ne vous excluez pas. Vous devez déposer un Formulaire de réclamation pour percevoir un paiement des Règlements.

20. Comment puis-je m'exclure?

Vous pouvez vous exclure en envoyant par écrit une «Demande d'exclusion» à l'Administrateur des réclamations. Une Demande d'exclusion doit: (i) être écrite, (ii) être signée par la Personne (définie comme la personne ou l'entité déposant la réclamation) ou son représentant autorisé; (iii) stipuler le nom, l'adresse, et le numéro de téléphone de ladite Personne; (iv) inclure la preuve d'appartenance à un Groupe de recours; (v) le(s) numéro(s) d'identification du Demandeur sur le(s) Formulaire(s) de réclamation de la Personne, en cas de réception, et (vi) inclure la déclaration signée: «Je demande/nous demandons par la présente d'être exclu(e)s des Règlements pour «Dans l'affaire concernant le litige d'antimonopole sur les taux de change de référence» ou son équivalent substantiel.

Les preuves de votre statut de membre d'un Groupe de recours incluent: (i) les preuves que la Personne soumettant la réclamation a conclu un Instrument FX directement avec un Défendeur ou une partie associée à un Défendeur ou une transaction sur un Instrument FX coté en bourse; et (ii) les preuves que la Personne ayant effectué la transaction de l'Instrument FX ou de l'Instrument FX coté en bourse était soit (1) domiciliée aux États-Unis ou (2) si elle était domiciliée en dehors des États-Unis, la preuve que l'Instrument FX a fait l'objet d'une transaction aux États-Unis ou que l'Instrument FX coté en bourse a été négocié sur une bourse située aux États-Unis. Une telle preuve peut figurer sous forme de: confirmations commerciales, rapports de transaction, relevés de compte ou tout autre document attestant de l'appartenance à un Groupe de recours.

Vous ne pouvez pas vous exclure par téléphone ou email. Vous devez le faire par écrit et par courrier. Pour être valable, votre Demande d'exclusion doit être postée au plus tard le jeudi 7 février 2018, et envoyée à:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

Toute Demande d'exclusion ne contenant pas l'ensemble les informations susmentionnées, n'étant pas signée de façon appropriée, étant envoyée à une autre adresse que celle indiquée ci-dessus, ou n'étant pas envoyée dans le délai spécifié n'est pas valable et toute Personne ayant déposé une telle demande non valable est Membre d'un Groupe de recours et est liée par les Règlements, si la demande est approuvée.

Toute Personne ayant soumis valablement et dans les délais une Demande d'exclusion en suivant la méthode présentée ci-dessus s'engage à n'avoir aucun droit en vertu des Règlements, à renoncer à sa part lors de la distribution du Fonds de règlement net, et à ne pas être liée aux Règlements. Lesdites Personnes ne seront pas interdites de participer à des règlements futurs, s'ils ont lieu, ou de faire partie, à l'avenir, d'un groupe de litige certifié dans le Recours.

21. Si je ne m'exclus pas, puis-je intenter un procès aux Défendeurs s'étant prononcés pour le règlement et aux autres Parties déchargées ultérieurement pour le même motif?

Non. Si vous ne vous excluez pas, vous renoncez au droit d'intenter un procès aux Défendeurs s'étant prononcés pour le règlement et aux autres Parties déchargées pour les réclamations que les Règlements résolvent. Si vous décidez de vous exclure, votre décision s'appliquera uniquement aux Défendeurs s'étant prononcés pour le règlement et aux autres Parties déchargées. Votre décision ne s'appliquera pas à un autre groupe pouvant être certifié par le Tribunal à l'égard du Défendeur ne s'étant pas prononcé pour le règlement, ou à tout autre groupe pouvant être approuvé par le Tribunal.

22. Si je m'exclus, puis-je obtenir une somme d'argent des Règlements?

Non. Vous n'obtiendrez aucune somme d'argent des Règlements si vous vous excluez.

23. Puis-je encore contester si je m'exclus des Règlements?

Non. Si vous vous excluez, vous n'êtes plus membre d'un Groupe de recours et vous ne pouvez plus contester un aspect des Règlements.

OBJECTION AUX RÈGLEMENTS

24. Comment puis-je dire au Tribunal ce que je pense des Règlements?

Si vous êtes membre d'un des Groupes de recours et si vous ne vous excluez pas, vous pouvez dire au Tribunal ce que vous pensez des Règlements. Vous pouvez contester une partie ou l'ensemble des Règlements, du Plan de distribution, et/ou de la demande concernant les frais d'avocats et les frais de justice. Vous pouvez donner les raisons pour lesquelles vous pensez que le Tribunal devrait les accepter ou non. Le Tribunal évaluera vos opinions.

Si vous souhaitez formuler une objection, vous devez le faire par écrit. Votre objection écrite doit: (i) identifier le nom de l'affaire (Dans l'affaire concernant le litige d'antimonopole sur les taux de change de référence, N° 1:13-cv-07789-LGS [S.D.N.Y.]); (ii) indiquer votre nom, votre adresse et votre numéro de téléphone; (iii) stipuler si vous ou votre avocat à l'intention de comparaître lors de l'Audience d'équité (même si votre comparution n'est pas nécessaire pour que le Tribunal tienne compte de vos opinions sur les Règlements); (iv) fournir une preuve que vous êtes membre d'un des Groupes de recours (consultez la Question 20 pour voir une description de la façon dont vous pouvez prouver votre appartenance à un Groupe de recours); et (v) identifier les motifs spécifiques de votre objection, y compris toutes les raisons pour lesquelles vous voulez comparaître et être entendu(e) lors de l'Audience d'équité (consultez la Question 30 pour voir une description de la façon dont vous pouvez demander à parler lors de l'Audience d'équité), ainsi que tous les documents ou écrits que vous voulez que le Tribunal prenne en compte.

Vous ne pouvez pas formuler d'objection par téléphone ou email. Vous devez le faire par écrit et par courrier. Pour être prise en compte par le Tribunal, votre objection doit être postée au plus tard le 7 février 2018 à l'adresse suivante:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

L'Administrateur des réclamations donnera votre objection à l'Avocat du recours, qui la déposera ensuite auprès du Tribunal. Si vous ne soumettez pas valablement votre objection dans les délais, vos opinions ne seront pas prises en compte par le Tribunal ou par n'importe quelle cour d'appel.

25. Quelle est la différence entre contester et s'exclure?

Contester veut dire au Tribunal que vous n'êtes pas d'accord avec quelque chose concernant les Règlements. Vous pouvez uniquement contester les Règlements si vous restez membre d'un des Groupes de recours et que vous ne vous excluez pas des Règlements. Votre auto-exclusion des Règlements indique au Tribunal que vous ne souhaitez pas faire partie des Règlements ou des Groupes de recours. Si vous vous excluez, vous n'avez aucun droit pour contester les Règlements parce qu'ils ne vous concernent plus.

LES AVOCATS QUI VOUS REPRÉSENTENT

26. Suis-je représenté par un avocat dans cette affaire?

Le Tribunal a nommé les avocats répertoriés ci-dessous pour vous représenter et représenter les Groupes de recours dans le présent Recours:

Christopher M. Burke
Scott+Scott, Attorneys at Law, LLP
707 Broadway, Suite 1000
San Diego, CA 92101
Téléphone: 619-233-4565
cburke@scott-scott.com

Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Téléphone: 202-540-7200 mhausfeld@hausfeld.com

Ces avocats sont appelés Avocats du recours. L'Avocat du recours peut demander au Tribunal le paiement des frais d'avocats et des frais de justice à partir du Fonds de règlement. Les services d'Avocat du recours ne vous seront pas facturés. Si vous voulez être représenté par votre propre avocat, vous pouvez en engager un à vos propres frais.

27. De quelle façon les avocats seront-ils payés?

Jusqu'ici, l'Avocat du recours n'a pas été payé pour les frais d'avocats, et il n'a pas été remboursé de tous les frais engagés personnellement. Tous les frais d'avocats seront uniquement alloués si cela est approuvé par le Tribunal et à des montants justes et raisonnables. Les Règlements stipulent que l'Avocat du recours peut demander au Tribunal une allocation des frais d'avocats et le remboursement des frais en dehors du Fonds de règlement. Avant le 12 janvier 2018, l'Avocat du recours se prononcera en faveur d'une allocation des frais d'avocats ainsi qu'un remboursement des frais de justice, le total n'excédant pas 18 % du Fonds de règlement.

Ceci n'est qu'un résumé de la demande de frais d'avocats et de frais de justice. Toutes les motions appuyant les demandes seront disponibles pour consultation sur le Site Web du Règlement après leur dépôt le vendredi 12 janvier 2018. Si vous souhaitez relire les documents relatifs à la motion après cette date, vous pourrez les consulter sur WWW.FXANTITRUSTSETTLEMENT.COM.

Le Tribunal tiendra compte de la motion pour les frais d'avocat et les frais de justice pendant ou après l'Audience d'équité.

L'AUDIENCE D'ÉQUITÉ DU TRIBUNAL

28. Quand et où le Tribunal statuera-t-il sur l'approbation des Règlements?

Le Tribunal tiendra l'Audience d'équité le 23 mai 2018 à 16 h, au United States District Court for the Southern District of New York (Tribunal fédéral de première instance du district du sud de New York), Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. L'Audience d'équité peut être reportée à une autre date ou à un autre horaire sans que vous en soyez averti(e). Si vous souhaitez y assister sans y être obligé(e), il est conseillé de consulter le site www.fxantitrustsettlement.com avant de planifier votre voyage.

Lors de l'Audience d'équité, le Tribunal déterminera si les Règlements sont équitables, raisonnables et adéquats. Le Tribunal devra approuver ou non le Plan de distribution et demander les frais d'avocats et les frais de justice. En cas d'objections, le Tribunal en tiendra compte à ce moment-là. Nous ne savons pas combien de temps va durer l'Audience d'équité ou quand le Tribunal prendra sa décision. La décision du Tribunal peut faire l'objet d'un appel.

29. Ma présence à l'Audience d'équité est-elle obligatoire?

Non. L'avocat du recours répondra à toutes les questions du Tribunal. Mais vous êtes cependant le / la bienvenu(e), à vos frais. Si vous soumettez une objection, vous n'êtes pas tenu(e) de vous présenter devant le Tribunal pour l'exposer. Dans la mesure où vous avez envoyé votre objection écrite dans les délais, le Tribunal l'étudiera. Vous pouvez également vous faire représenter par votre propre avocat, mais cela n'est pas obligatoire.

30. Puis-je parler lors de l'Audience d'équité?

Vous pouvez demander au Tribunal l'autorisation de parler à l'Audience d'équité. Si vous souhaitez comparaître à l'Audience d'équité pour formuler une objection (soit personnellement, soit par l'intermédiaire d'un avocat engagé à vos propres frais), vous devez soumettre une objection par écrit et y inclure votre demande d'autorisation (ou le cas échéant, celle de votre avocat) pour parler lors de l'Audience d'équité.

Vous ne pouvez pas demander l'autorisation de parler à l'Audience d'équité par téléphone ou email. Vous devez le faire par écrit et par courrier. Votre objection et, le cas échéant, votre demande d'autorisation pour parler lors de l'Audience d'équité doivent être postées au plus tard le mercredi 7 février 2018 à l'adresse suivante:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

L'Administrateur des réclamations donnera votre objection et votre demande d'autorisation pour parler lors de l'Audience d'équité à l'Avocat du recours, qui les déposera ensuite auprès du Tribunal.

OBTENTION D'INFORMATIONS SUPPLÉMENTAIRES

31. Comment obtenir plus d'informations?

Le présent Avis résume les Accords de règlement et le Plan de distribution. Des informations détaillées se trouvent dans les Accords de règlement et le Plan de distribution que vous pouvez consulter sur <u>WWW.FXANTITRUSTSETTLEMENT.COM</u>. Le Site Web du Règlement répond également aux questions fréquemment posées sur les Règlements, le Formulaire de réclamation, et contient d'autres informations pour vous aider à déterminer si vous êtes membre d'un des Groupes de recours et si vous êtes éligible au paiement. Vous pouvez aussi appeler le numéro gratuit suivant: 1-888-582-2289 (si vous appelez en dehors des États-Unis et du Canada, veuillez composer le 1-330-333-7253) ou écrire à l'Administrateur des réclamations à l'adresse:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Veuillez ne pas contacter le Tribunal ou le bureau du Greffier au sujet du présent Avis ou pour obtenir des informations supplémentaires. ****

LE: 29 septembre 2017 SUR ORDONNANCE DU TRIBUNAL

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Thông báo này đã đư ợc dịch sang các ngôn ngữ sau: tiếng Pháp, tiếng Đức, tiếng Bahasa Indonesia, tiếng Ý, Nhật Bản, Hàn Quốc, tiếng Ba Lan, truyền thống Trung Quốc, Tiếng Trung Quốc, Tây Ban Nha, Nga, Bồ Đào Nha, Rumani, và Việt. Các bản dịch của Thông báo này có sẵn tại WWW.FXANTITRUSTSETTLEMENT.

IMPORTANT: You may have received several Claim Forms with different claim numbers. If you have received more than one Claim Form, you may request that your claims be consolidated by submitting one Claim Form along with a list of all claim numbers and control numbers found on the Claim Forms you have received.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

Case No. 13-CV-07789 (LGS)

DECLARATION OF ABIGAIL DEERING REGARDING DISTRIBUTION OF THE SETTLEMENT NOTICE AND PROOF OF CLAIM FORM TO MEXICAN-DOMICILED CLASS MEMBERS

Abigail Deering, declares and states as follows:

- 1. I am Vice President of Legal Americas at Barclays Bank Mexico, S.A. ("Barclays Mexico"). Counsel for Barclays Bank PLC ("Barclays") has advised me that pursuant to ¶9 of the Superseding Order Approving the Form and Manner of Notice of Settlements and Preliminarily Approving the Plan of Distribution, dated September 8, 2017 ("Notice Order"), in the above-captioned action ("Action"), "Settling Defendants directly, shall cause copies of the Mail Notice and Claim Form to be mailed to other potential members of the Settlement Class who have been identified by Settling Defendants in light of applicable foreign bank secrecy and/or data privacy laws."
- 2. Pursuant to ¶9, as "determined in light of applicable foreign bank secrecy and/or data privacy laws," Barclays Mexico determined to notice directly seven potential settlement class members ("Class Members").
- 3. On or about October 24, 2017, counsel for Barclays provided me with the Court-approved Settlement Notice and Claim Form, along with information about where to find a Spanish language version of the Notice, (together, "Notice Packet") addressed to the potential settlement Class Members. A redacted version of that Notice Packet is attached hereto as Exhibit A.

4. On November 10, 2017, I caused the Notice Packets to be e-mailed to the legal

representative of the Class Members using the contact information for that entity listed in the

records of Barclays Mexico.

. In sending out the Notice Packets, I determined that one of the seven Class

Members to which notice was to be sent was no longer in corporate existence. I was informed

by counsel for Barclays of the address of the potential corporate successor to this entity, which I

understand counsel for Barclays determined through commercially reasonable efforts. On

January 8, 2018, I instructed a messenger to deliver a Notice Packet to that class member at the

address provided by counsel for Barclays, but delivery was refused. The receptionist who

refused the delivery provided her e-mail address to the messenger and on January 8, 2018, I

caused a Notice Packet to be e-mailed to that address.

I declare under penalty of perjury under the laws of the United States of America

that the foregoing statements are true and correct.

Executed this 9th day of January, 2018 in Mexico City, Mexico.

Abigail Deering

EXHIBIT A

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

NOTICE OF CLASS ACTION SETTLEMENTS

PLEASE READ THIS ENTIRE NOTICE CAREFULLY. A UNITED STATES FEDERAL COURT AUTHORIZED THIS NOTICE. YOUR RIGHTS MAY BE AFFECTED BY THE PROCEEDINGS IN THIS ACTION. THIS NOTICE ADVISES YOU OF YOUR RIGHTS AND OPTIONS WITH RESPECT TO THIS ACTION, INCLUDING WHAT YOU MUST DO IF YOU WISH TO SHARE IN THE PROCEEDS OF THE SETTLEMENTS. TO CLAIM YOUR SHARE OF THESE SETTLEMENTS, YOU MUST FILE A VALID PROOF OF CLAIM AND RELEASE POSTMARKED OR ELECTRONICALLY SUBMITTED ON OR BEFORE MARCH 22, 2018.

To: All Persons who, between January 1, 2003 and December 15, 2015, entered into:

- 1) one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories; OR
- 2) one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below at Questions 3, 7, and 17.

This Notice of Class Action Settlements ("Notice") is given pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). It is not junk mail, an advertisement, or a solicitation from a lawyer. You have not been sued.

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The purpose of this Notice is to inform you of the pending proposed class action lawsuit (the "Action") and of the settlements of the Action (the "Settlements" or "Settlement Agreements") with the following "Settling Defendants":

- 1. Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America");
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU");
- 3. Barclays Bank PLC and Barclays Capital Inc. ("Barclays");
- 4. BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas");
- 5. Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup");
- Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank")
- 7. The Goldman Sachs Group, Inc. and Goldman Sachs & Co. ("Goldman Sachs");
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC");
- 9. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan");
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International PLC ("Morgan Stanley");
- 11. RBC Capital Markets LLC ("RBC");
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS");
- 13. Société Générale ("Soc Gen");
- 14. Standard Chartered Bank ("Standard Chartered"); and
- 15. UBS AG, UBS Group AG, and UBS Securities LLC ("UBS").

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You are receiving this Notice because records indicate that you may be a member of one of the Settlement Classes in this Action because you traded one or more FX Instruments or FX Exchange-Traded Instruments that qualify as eligible transactions under the Settlements.

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

The Action alleges that Settling Defendants and Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse") or "Non-Settling Defendant," and collectively, with Settling Defendants, the "Defendants"), conspired to fix prices in the foreign exchange ("FX") market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3. The Action also alleges that Defendants engaged in manipulation with respect to the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the lawsuit have merit.

The Court has preliminarily approved Settlements with Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS. To resolve all Released Claims against all Released Parties, Settling Defendants have agreed to pay a total of \$2,310,275,000. The Settlement Amount including any funds paid for the purposes of contributing to notice and administration costs, agreed to by each Settling Defendant is:

Settling Defendant	Amount
BTMU	\$10,500,000
Bank of America	\$187,500,000
Barclays	\$384,000,000
BNP Paribas	\$115,000,000
Citigroup	\$402,000,000
Deutsche Bank	\$190,000,000
Goldman Sachs	\$135,000,000
HSBC	\$285,000,000
JPMorgan	\$104,500,000
Morgan Stanley	\$50,000,000
RBC	\$15,500,000
RBS	\$255,000,000
Soc Gen	\$18,000,000
Standard Chartered	\$17,200,000
UBS	\$141,075,000
Total Settlements	\$2,310,275,000

Settling Defendants have also agreed to provide reasonable cooperation, including confirmatory discovery, to the benefit of Class Plaintiffs and Settlement Class Members ("Cooperation Provisions"). Class Counsel believe that the Cooperation Provisions have and will continue to aid Class Plaintiffs in pursuing their claims in the Action against Non-Settling Defendant, which denies all allegations. Settlement Class Members will not, by participating in the Settlements, be releasing their claims against Non-Settling Defendant.

The following chart contains a summary of your rights and options regarding the Settlements. More detailed information about your rights and options can be found in the Settlement Agreements and Plan of Distribution, all of which are available at WWW.FXANTITRUSTSETTLEMENT.COM (the "Settlement Website").

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS		
DO NOTHING	You are automatically part of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not file a timely claim, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases but will not be eligible to receive any payment from the Settlements. See Question 18.	
FILE A CLAIM FORM	You may be eligible to share in the Net Settlement Fund if you complete and file a valid Proof of Claim and Release ("Claim Form") by no later than March 22, 2018. If you file a Claim Form, you will remain in the Settlement Class if you are a Class Member. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases. If you do not file a Claim Form, you will not receive any payments under the Settlements. See Question 13.	

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS			
EXCLUDE YOURSELF FROM THE SETTLEMENTS	If you wish to exclude yourself from the Settlements, you must submit a written request by February 7, 2018. If you exclude yourself, you will not be bound by the Settlements, if approved, or settlement releases, and you will not be eligible for any payment from the Settlements. See Questions 19-23.		
OBJECT TO THE SETTLEMENTS	If you wish to object to the Settlements, you must submit a written objection to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your objection to Class Counsel, who will file it with the Court. You must be and remain within a Settlement Class in order to object. See Questions 24 and 25.		
GO TO THE FAIRNESS HEARING	You may ask the Court for permission to speak at the Fairness Hearing about the Settlements by including such a request in your written objection, which you must submit to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your request to Class Counsel, who will file it with the Court. The Fairness Hearing is scheduled for May 23, 2018 at 4:00 p.m. See Questions 28-30.		
APPEAR THROUGH AN ATTORNEY	You may enter an appearance through your own counsel at your own expense. See Questions 26, 29, and 30.		

These rights and options and the deadlines to exercise them are explained in this Notice.

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to you trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange- Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process. If you choose to object to or opt out of the Settlements, Court fillings of objections and exclusions will publicly reveal your identity.****

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BASIC INFORMATION

1. What is a class action lawsuit?

A class action is a lawsuit in which one or more representative plaintiffs (in this case, Class Plaintiffs) bring a lawsuit on behalf of themselves and other similarly situated persons (*i.e.*, a class) who have similar claims against the defendants. The representative plaintiffs, the court, and counsel appointed to represent the class all have a responsibility to make sure that the interests of all class members are adequately represented.

Importantly, class members are NOT individually responsible for the attorneys' fees or litigation costs. In a class action, attorneys' fees and litigation costs are paid from the settlement fund (or the court-awarded judgment amount) and must be approved by the court. If there is no recovery on behalf of the class, the attorneys do not get paid.

When a representative plaintiff enters into a settlement with a defendant on behalf of a class, such as these Settlements with Settling Defendants, the court will require that the members of the settlement class be given notice of the settlement and an opportunity to be heard with respect to the settlement. The court then conducts a hearing (called a fairness hearing) to determine, among other things, if the settlement is fair, reasonable, and adequate.

2. Why did I get this Notice?

You received this Notice because you requested it or records indicate that you may be a member of one of the Settlement Classes. As a potential member of one of the Settlement Classes, you have a right to know about the proposed Settlements with Settling Defendants before the Court decides whether to approve the Settlements.

This Notice explains the Action, the Settlements, your legal rights, what benefits are available, who is eligible for them, and how you can seek to receive your portion of the benefits if you are eligible. The purpose of this Notice is also to inform you of the Fairness Hearing to be held by the Court to consider the fairness, reasonableness, and adequacy of the Settlements and to consider the application of Class Counsel (on behalf of all Plaintiffs' Counsel) for an award of attorneys' fees and litigation costs from the Settlement Fund.

3. What are the definitions used in this Notice?

This Notice incorporates by reference the definitions in the Stipulations and Agreements of Settlements with: Bank of America, dated October 1, 2015 (the "Bank of America Settlement"); Barclays, dated September 30, 2015 (the "Barclays Settlement"); BTMU, dated February 14, 2017 (the "BTMU Settlement"); BNP Paribas, dated October 1, 2015 (the "BNP Paribas Settlement"); Citigroup, dated October 1, 2015 (the "Citigroup Settlement"); Deutsche Bank AG, dated September 29, 2017 (the "Deutsche Bank Settlement"); Goldman Sachs, dated October 1, 2015 (the "Goldman Sachs Settlement"); HSBC, dated September 30, 2015 (the "HSBC Settlement"); JPMorgan, dated October 1, 2015 (the "JPMorgan Settlement"); Morgan Stanley, dated July 28, 2017 (the "Morgan Stanley Settlement"); RBC, dated July 27, 2017 (the "RBC Settlement"); RBS, dated October 2, 2015 (the "RBS Settlement"); Société Générale, dated July 27, 2017 (the "Soc Gen Settlement"); Standard Chartered, dated July 27, 2017 (the "Standard Chartered Settlement"); and UBS, dated October 1, 2015 (the "UBS Settlement") (collectively, the "Settlements" or "Settlement Agreements").

These Settlement Agreements and the Court's Preliminary Approval Orders are posted on the Claims Administrator's website at www.fxantitrustsettlement.com (the "Settlement Website"). All capitalized terms used, but not defined, shall have the same meanings as in the Settlement Agreements and the Court's Preliminary Approval Orders. For ease of reference, some of the key definitions are:

- "FX Benchmark Rates" means, collectively: (i) the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rate; (ii) the European Central Bank ("ECB") FX reference rates, including the ECB rate set at 1:15 p.m. London time; (iii) the Chicago Mercantile Exchange ("CME") daily settlement rates, including the rate set at 2:00 p.m. Central Time; and (iv) any other FX benchmark, fixing, or reference rate.
- "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.
- "FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.
- "FX Trading" means the trading of FX Instruments and FX Exchange-Traded Instruments, regardless of the manner in which such trading occurs or is undertaken, or a decision to withhold bids and offers, with respect to FX Instruments or FX Exchange-Traded Instruments.
- "Settlement Class Member" means a Person who is a member of one of the Settlement Classes and has not timely and validly
 excluded himself, herself, or itself in accordance with the procedures established by the Court.

• "Settlement Classes" means the "Direct Settlement Class" and the "Exchange-Only Settlement Class." Direct Settlement Class and Exchange-Only Settlement Class are defined in response to Question 7 below.

4. What is this Action about?

Generally, Class Plaintiffs allege that Defendants conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and that Defendants manipulated the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Class Plaintiffs allege that this conduct was carried out through a number of different means.

Class Plaintiffs allege that Defendants conspired to fix FX Benchmark Rates paid by members of the Settlement Classes. FX Benchmark Rates are rates that are published at certain times during the day and are prices at which Defendants offered to, and did, transact with members of the Settlement Classes. The most widely used of the FX Benchmark Rates are the WM/Reuters Closing Spot Rates, which, for the most widely traded currency pairs, were set at 4:00 p.m. London time using the median price of actual trades executed in the market on certain venues between 3:59:30 p.m. and 4:00:30 p.m. London time. Class Plaintiffs allege Defendants shared confidential order and trade information to coordinate their trading positions and trading strategy to manipulate and fix the FX Benchmark Rates.

Class Plaintiffs allege that Defendants conspired to fix the spreads that Defendants quoted to members of the Settlement Classes. As described in the Third Consolidated Amended Class Action Complaint ("Complaint"), spreads are the difference between the rate at which a Defendant indicated it would buy a currency and the rate at which a Defendant would sell a currency. Class Plaintiffs allege that Defendants discussed and agreed upon spreads through communications in chat rooms and other means. The alleged conspiracy to fix spreads is alleged to have reduced competition in the FX market and artificially increased the spread, with the result that Defendants bought currency at a lower price than they would have absent the alleged conspiracy, sold currency at a higher price than they would have absent the alleged conspiracy, and quoted less competitive spreads than they would have absent the alleged collusion.

Class Plaintiffs also allege that Defendants conspired to attempt to trigger clients' stop loss and limit orders, work client limit orders at levels better than the limit order price, front-run client orders, and further fix prices by "banging the close" (*i.e.*, breaking up large client orders into small trades immediately before and during the setting of FX Benchmark Rates), "painting the screen," and engaging in other tactics as alleged in the Complaint.

Class Plaintiffs allege that, as a result of this conduct, members of the Settlement Classes paid supra-competitive prices for FX transactions. Defendants deny Class Plaintiffs' allegations of wrongdoing.

You may obtain more information regarding the specific allegations in this Action by reviewing the Complaint, which is available at <u>WWW.fxantitrustsettlement.com</u>.

5. Why are there Settlements?

Class Plaintiffs and Class Counsel believe that the members of the Settlement Classes have been damaged by Defendants' conduct, as described in the Complaint. Each of the Defendants denies the material allegations made by Class Plaintiffs in the Complaint, believes that the claims lack merit, and believes that Class Plaintiffs' claims would have been rejected prior to trial, at trial, or on appeal. The Court has not decided in favor of either Class Plaintiffs or Settling Defendants. Instead, Class Counsel engaged in mediation separately with each of the Settling Defendants to reach negotiated resolutions of the Action. Class Plaintiffs and Settling Defendants believe the Settlements are in the best interests of the Settlement Classes and Settling Defendants, respectively. Not only do the Settlements allow both sides to avoid the risks and costs of lengthy litigation and the uncertainty of pre-trial proceedings, a trial, and appeals, but also, if approved, they would permit eligible Settlement Class Members, who file valid claims, to receive some compensation, rather than risk ultimately receiving nothing. Class Plaintiffs and Class Counsel think the Settlements are in the best interest of all members of the Settlement Classes.

Settling Defendants have agreed to pay a total of \$2,310,275,000 (the "Settlement Fund") in cash for the benefit of the proposed Settlement Classes. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less costs associated with notifying the Settlement Classes, claims administration, and Court-awarded attorneys' fees and costs (the "Net Settlement Fund") will be divided among all Settlement Class Members who file valid Claim Forms.

Class Plaintiffs developed a preliminary model, which estimates that the range of damages the Settlement Classes could potentially obtain against all Defendants at trial is approximately between \$8 billion to \$10 billion before trebling. The \$2,310,275,000 Settlement Fund represents 23% to 29% of this damages range. This damages range is not discounted for litigation risk, is based on information and transaction data received to date, and is subject to change based on the receipt of additional information and transaction data.

The Settlement Agreements preserve the Settlement Classes' right to recover the entire amount of damages against Non-Settling Defendant, who continues to litigate the Action, based on joint and several liability (after an offset post-trebling for the settlement amounts). Settling Defendants do not think that Class Plaintiffs would have prevailed at trial (had they successfully certified classes and survived summary judgment motions), and Settling Defendants believe, as a result, members of the Settlement Classes would have received nothing.

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If the Settlements are approved, Settling Defendants will no longer be defendants in the Action, but the Action will continue against Non-Settling Defendant. If the Settlements are not approved, Settling Defendants will remain as defendants in the Action, and Class Plaintiffs would continue to pursue the claims against both Settling Defendants and Non-Settling Defendant.

6. How do the Settlements affect the claims against Non-Settling Defendant?

Class Plaintiffs' claims against Non-Settling Defendant will continue to be litigated and prepared for trial, whether or not the Settlements are approved. In the event that damages are awarded against Non-Settling Defendant, Non-Settling Defendant may seek to reduce that damages award in the amount of the Settlements; any reduction would not affect class members' recovery under the Settlements. The Court's findings in any approval of the Settlements or certification of the Settlement Classes will have no effect on the Court's rulings on future motions involving Non-Settling Defendant, including any motion to certify any other class in the Action.

WHO GETS MONEY FROM THE SETTLEMENT

7. How do I know if I am a Class Member?

In the Court's Preliminary Approval Orders, the Court preliminarily approved two Settlement Classes.

First, the **Direct Settlement Class** is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into an FX Instrument directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted FX Instruments in the United States or its territories.

Second, the **Exchange-Only Settlement Class** is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange.

Not everyone who fits these descriptions will be a member of one of the Settlement Classes. Please see Question 8 for a discussion of exclusions from the Settlement Classes.

The terms "FX Instruments" and "FX Exchange-Traded Instruments" are defined in Question 3. Examples of FX Instruments include FX spot, FX forward, FX swap, and over-the-counter ("OTC") FX options transactions. Examples of FX Exchange-Traded Instruments include FX futures contracts and options on FX futures contracts; these instruments are traded on exchanges, such as the Chicago Mercantile Exchange ("CME") or ICE Futures U.S. ("ICE Futures").

Even if you did not transact any FX Instruments with any of the Settling Defendants, you may be a member of one of the Settlement Classes if, between January 1, 2003 and December 15, 2015, you entered into an FX Instrument with Non-Settling Defendant or if you entered into an FX Exchange-Traded Instrument; such transactions are eligible for making a claim under the Settlements, provided that you are either domiciled in the United States or, if you are domiciled outside the United States, your transaction occurred in the United States. If you are such a Class Member, unless you opt out of the Settlements, you will be releasing all claims against the Settling Defendants and other Released Parties in connection with your trades with both Settling Defendants and Non-Settling Defendant. You will not be releasing any claims against Non-Settling Defendant.

8. Are there exceptions to being included in one of the Settlement Classes?

Yes. You are not included in either of the Settlement Classes if you are:

- a Defendant;
- a Released Party;
- a co-conspirator;
- an officer, director, or employee of any Defendant, Released Party, or co-conspirator;
- an entity in which any Defendant, Released Party, or co-conspirator has a controlling interest;
- an affiliate, legal representative, heir, or assign of any Defendant, Released Party, co-conspirator, or a person acting on their behalf; or
- a judicial officer presiding over this Action or a member of his/her immediate family or judicial staff, or a juror assigned to this
 Action.

However, "Investment Vehicles," meaning any investment company or pooled investment fund, including, but not limited to, mutual fund families, exchange-traded funds, fund of funds, and hedge funds, in which a Defendant has, or may have, a direct or indirect interest or as to which its affiliates may act as an investment advisor, but of which a Defendant, or its respective affiliates, is not a majority owner or does not hold a majority beneficial interest, are <u>not</u> excluded from the Settlement Classes.

9. What is the geographic scope of trading that is included in the Settlements?

If you are domiciled in the United States (or its territories), then all of your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if they occurred during the Settlement Class Period – regardless of where the transactions took place. To the extent U.S.-domiciled entities transact abroad through non-U.S. domiciled subsidiaries, affiliates, or other foreign legal entities, such entities are considered non-U.S. domiciled entities under the Settlements.

If you are domiciled outside of the United States, then your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if these transactions occurred in the United States during the Settlement Class Period.

10. Can I be a member of both Settlement Classes?

No. If you qualify as both a member of the Direct Settlement Class and the Exchange-Only Settlement Class, you will be considered a member of the Direct Settlement Class. This is because the Exchange-Only Settlement Class is defined to explicitly exclude those individuals and entities that fall within the Direct Settlement Class.

The amount of your payment under the Settlements does not depend on which Settlement Class you are a member of. Under the Plan of Distribution, members of both Settlement Classes will be treated equally. You can review the Plan of Distribution for a more detailed explanation of the manner in which the Settlement Fund will be allocated to Settlement Class Members. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM.

11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or visit www.fxantitrustsettlement.com for more information. Or you can fill out and timely return the Claim Form to see if you qualify.

THE SETTLEMENT BENEFITS

12. What do the Settlements provide?

Settling Defendants have collectively paid \$2,310,275,000 into a fund (the "Settlement Fund") to be held for disbursement to the Settlement Classes and to pay for court-approved fees and expenses, if the Settlement Agreements are approved. A portion of the Settlement Fund, consisting of \$1,250,000, has been designated to pay for the costs of notifying the Settlement Classes and for claims administration (the "Notice and Administration Fund"). To the extent such costs exceed the amount of the Notice and Administration Fund, they will be paid out of the rest of the Settlement Fund.

The Net Settlement Fund will be no less than \$1,894,425,500 (82% of the Settlement Fund) after all costs, fees, and expenses are deducted (if such fees and expenses are approved by the Court). See Question 27 for more information on Class Counsel's application for attorneys' fees, and reimbursement of costs. The Net Settlement Fund will be divided among Settlement Class Members who send in valid Claim Forms by March 22, 2018 ("Authorized Claimants"), according to the Plan of Distribution.

Settling Defendants have also agreed to provide reasonable cooperation for the benefit of Class Plaintiffs and Settlement Class Members. Settling Defendants' cooperation obligations include, subject to Court orders and applicable law, producing transaction data, producing all documents previously turned over to certain governmental bodies investigating allegations of misconduct in the FX market, providing information and witnesses to authenticate documents, and providing witnesses for interviews, depositions, and trial testimony. The Cooperation Provisions do not expire until seven years after preliminary approval of the Settlement or the date when final judgment in the Action is entered against all Defendants and there are no remaining rights of appeal, whichever is later. Class Counsel believe the Cooperation Provisions have and will continue to aid the continued prosecution of the Action against Non-Settling Defendant.

13. How will I get a payment?

If you are a member of one of the Settlement Classes and do not exclude yourself, you are eligible to file a Claim Form to receive your share of money from the Net Settlement Fund. A Claim Form is attached to this Notice. You may also get a Claim Form by visiting www.fxantitrustsettlement.com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, sign it, and file it with the Claims Administrator.

The Claim Form presents two options for claiming under the Settlement Agreements.

Option 1 is the Estimated Claim Option. Under Option 1, the Claims Administrator will estimate your eligible transaction
volume using data submitted by Settling Defendants. The Estimated Claim Option is <u>not</u> available to you if you traded <u>only</u> with
Non-Settling Defendant.

- Case 1:13-cv-07789-LGS Document 931 Filed 01/12/18 Page 11 of 28 Option 2 is the Documented Claim Option. Under Option 2, you will submit data and documentation of your eligible transactions using the electronic data template available on the Settlement Website, and the Claims Administrator will estimate your eligible transaction volume using the data and documentation you submit.
- If you traded using a prime broker(s) or you had asset/investment manager(s) trading on your behalf, or if you traded on electronic communications networks ("ECNs") with anonymous execution, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume.
- Note that Claimants with transactions in FX Exchange-Traded Instruments must submit documentation of such transactions, even if they choose Option 1.

For more details on these two options for filing your claim, you can review the Plan of Distribution, which is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Claim Forms must be submitted by mail, postmarked by March 22, 2018, electronically through WWW.FXANTITRUSTSETTLEMENT.COM on or before 11:59 p.m. Eastern time on March 22, 2018.

Following the timely submission and receipt of your Claim Form, the Claims Administrator will send you a "Confirmation of Claim Receipt," which will acknowledge receipt of your Claim Form and will inform you of important next steps.

On April 1, 2018, the Claims Administrator will begin disseminating "Claim Assessment Notifications" to Claimants. The Claim Assessment Notification will tell you your "Eligible Participation Amount" and the basis for the Claims Administrator's calculations. An explanation of Eligible Participation Amounts is provided at Question 14, and is a defined term in the Plan of Distribution. The Claim Assessment Notification will also provide you with information about how you can elect to switch your claim from an Option 1 Claim (Estimated Claim Option) to an Option 2 Claim (Documented Claim Option), or vice-versa, and the deadline for doing so.

- If, in the first instance, you selected Option 1 (Estimated Claim Option), you must either accept the Claims Administrator's estimates without modification, or if you disagree with the Claims Administrator's estimates, you will be given an opportunity to file your claim under Option 2 (Documented Claim Option). Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you decide to re-file your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued. If you elect to re-file your claim under Option 2, you will automatically receive the higher of the two estimates.
- If, in the first instance, you selected Option 2 (Documented Claim Option), you may, after receiving the Claims Administrator's estimates, elect to file your claim under Option 1 (Estimated Claim Option) within 30 days of the date when the Claim Assessment Notification was issued. Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you elect to re-file your claim under Option 1, you will automatically receive the higher of the two estimates.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

14. How much will my payment be?

At this time, it is not known precisely how much each Authorized Claimant will receive from the Net Settlement Fund or when payments will be made. The amount of your payment will be determined by the Plan of Distribution, if it is approved or by such other plan of distribution that is approved by the Court. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Under the Plan of Distribution, the Claims Administrator will first determine Class Members' eligible transaction volume in various FX products, such as FX spot transactions, FX forwards, FX swaps, OTC FX options, FX futures, and options on FX futures ("Settlement Transaction Volume"). Then, a model that estimates claim value to Class Members relative to one another will be applied. The model applies weightings to certain trade characteristics, such as currency pair and trade size, to generate the amount of each Claimant's potential claim ("Eligible Participation Amount").

The Net Settlement Fund (the amount remaining after attorneys' fees, litigation costs, claims administration costs, and other Courtapproved costs and expenses have been deducted) will be distributed to all Authorized Claimants. If the Court approves the Settlements, no monies will revert to Settling Defendants.

The distribution of the Net Settlement Fund will be based on three payment resolution categories. All Claimants who submit valid Claim Forms will receive, at minimum, a "De Minimis Payment" of \$15. An "Automatic Payment" of \$150 will apply to Claimants whose estimated compensation is \$150 or less (but more than \$15). Claimants whose estimated compensation is over \$150 will be compensated with a "Pro Rata Share Payment" based on the percentage of the Claimant's Eligible Participation Amount as compared to the sum of all Claimants' Eligible Participation Amounts. Please read the Plan of Distribution for more details on payment resolution categories.

The Court has preliminarily approved the Plan of Distribution but must still decide whether to approve the Plan of Distribution at or after the Fairness Hearing (discussed in Question 15).

15. When will I receive a payment?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. to decide whether to approve the Settlements and Plan of Distribution. If the Court approves the Settlements and Plan of Distribution, there may be appeals after that. It can sometimes take a year or more for the appellate process to conclude. Please be patient; status updates will be posted at WWW.FXANTITRUSTSETTLEMENT.COM.

16. What do I have to do after I file a Claim Form?

After you file a Claim Form, the Claims Administrator will evaluate your Claim Form to determine if you have provided sufficient information to validate your membership in a Settlement Class and the amount of your claim. If the Claims Administrator determines that your Claim Form is deficient or defective, it will contact you. If you subsequently provide information that satisfies the Claims Administrator concerning the validity of your claim, you will not have to do anything else. If any disputes cannot be resolved, Class Counsel will submit them to the Court prior to a distribution of the Net Settlement Fund, and the Court will make a final determination of the validity of your claim.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

17. What am I giving up to receive a payment?

Unless you exclude yourself, you remain a Settlement Class Member. That means you can't sue, continue to sue, or be part of any other lawsuit about the Released Claims in this Action against any of the Settling Defendants or any of the Released Parties. Upon the Effective Date, Class Plaintiffs and all Settlement Class Members, on behalf of themselves and each of the Releasing Parties, shall be deemed to have, and by operation of the Final Judgment shall have, fully, finally, and forever waived, released, relinquished, and discharged all Released Claims against the Released Parties, regardless of whether such Settlement Class Member executes and delivers a Claim Form.

The capitalized terms used in this paragraph are defined in the Settlement Agreements, Preliminary Approval Orders, or this Notice. For easy reference, certain of these terms are copied below:

- "Released Parties" mean each Settling Defendant and each of their past, present, and future, direct and indirect parents (including holding companies), subsidiaries, affiliates, associates (all as defined in SEC Rule 12b-2 promulgated pursuant to the Securities Exchange Act of 1934), divisions, predecessors, successors, and each of their respective officers, directors, employees, agents, attorneys, legal or other representatives, trustees, heirs, executors, administrators, advisors, and assigns. Released Parties do not include any other Person formerly named in the Action.
- "Releasing Parties" mean, individually and collectively, Class Plaintiffs and each Class Member, on behalf of themselves and any of their respective past, present or future officers, directors, stockholders, agents, employees, legal or other representatives, partners, associates, trustees, parents, subsidiaries, divisions, affiliates, heirs, executors, administrators, purchasers, predecessors, successors, and assigns, whether or not they object to the settlement set forth in the Settlements and whether or not they make a claim for payment from the Net Settlement Fund.
- "Released Claims" mean any and all manner of claims, including "Unknown Claims," as defined in the Settlements, causes of action, cross-claims, counter-claims, charges, liabilities, demands, judgments, suits, obligations, debts, setoffs, rights of recovery, or liabilities for any obligations of any kind whatsoever (however denominated), whether class or individual, in law or equity, or arising under constitution, statute, regulation, ordinance, contract, or otherwise in nature, for fees, costs, penalties, fines, debts, expenses, attorneys' fees, and damages, whenever incurred, and liabilities of any nature whatsoever (including joint and several), known or unknown, suspected or unsuspected, asserted or unasserted, arising from, or relating in any way to, any conduct alleged, or that could have been alleged, in and arising from the factual predicate of the Action, or any amended complaint or pleading therein, from the beginning of time until the Effective Date, which shall be deemed to include, but not be limited to: (i) communications related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (ii) agreements, arrangements, or understandings related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (iii) the sharing or exchange of customer information between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action - including, but not limited to, customer identity, trading patterns, transactions, net positions or orders, stop losses or barrier options, pricing, or spreads related to FX Instruments, FX Trading, or FX Benchmark Rates; (iv) the establishment, calculation, manipulation, or use of the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rates, and trading that may impact such rates: (v) the establishment, calculation, manipulation, or use of the ECB FX reference rates, including the ECB rate set at 1:15 p.m. London time; (vi) the establishment, calculation, manipulation, or use of the CME daily settlement rates; (vii) the establishment, calculation, or use of any other FX benchmarks, including benchmark fixing rates, benchmark settlement rates, or benchmark reference rates; (viii) the establishment, calculation, communication, manipulation, or use of the price, spread, or rate of any FX Instrument or FX Exchange-Based Instrument; and (ix) the exchange of customer information or confidential information in the possession of any Settling Defendant between a Released Party and any other

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FX dealer or any other participant in the conspiracy alleged in the Action related to the establishment, calculation, manipulation, or use of any FX price, spread, or rate.

The Settlement Agreements define certain claims that are excluded from the definition of Released Claims; such claims include:

(i) "last look" claims related to possible delays built into [a Settling Defendant's] algorithmic or electronic trading platforms that resulted in [the Settling Defendant] declining spot orders or requests to trade, including trading on electronic communications networks, that were submitted based upon prices [the Settling Defendant] quoted or displayed in over-the-counter FX markets, notwithstanding anything to the contrary herein; and (ii) claims based upon transactions executed solely outside the United States and arising under foreign laws belonging to any Releasing Party or Person that is domiciled outside the United States.

By remaining a Settlement Class Member, you do not give up any of your claims against Non-Settling Defendant.

18. What if I do nothing?

You are automatically a member of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not timely file a Claim Form, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements and Settlement releases. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be a part of any other lawsuit against Settling Defendants or the Released Parties on the basis of Released Claims. Please see Question 17 for a description of Released Claims.

EXCLUDING YOURSELF FROM THE SETTLEMENTS

19. What if I do not want to be in a Settlement Class?

If you are a member of one of the Settlement Classes, do not want to remain in that Settlement Class, and do not want a payment from the Settlements, then you must take steps to exclude yourself from the Settlements. This is also sometimes referred to as "opting out" of a class.

If you act to exclude yourself from the Settlement Class of which you would otherwise be a member, you will be free to sue any of the Settling Defendants or any of the other Released Parties on your own for the claims being resolved by the Settlements. However, you will not receive any money from the Settlements, and Class Counsel will no longer represent you with respect to any claims against the Settling Defendants. Class Counsel will, however, continue to represent you in the continuing litigation against Non-Settling Defendant. If you exclude yourself from the Settlement Class of which you are a member, you will be excluding yourself from all 15 Settlements.

If you want to receive money from the Settlements, do not exclude yourself. You must file a Claim Form in order to receive any payment from the Settlements.

20. How do I exclude myself?

You can exclude yourself by sending a written "Request for Exclusion" to the Claims Administrator. A Request for Exclusion must be: (i) in writing; (ii) signed by the Person (defined as the individual or entity holding the claim) or his, her, or its authorized representative; (iii) state the name, address, and phone number of that Person; (iv) include proof of membership in a Settlement Class; (v) the claimant ID number(s) on the Person's Claim Form(s), if received; and (vi) include a signed statement that "I/we hereby request that I/we be excluded from the Settlements in the *In re Foreign Exchange Benchmark Rates Antitrust Litigation*" or the substantive equivalent.

Proof of membership in a Settlement Class consists of: (i) proof that the Person submitting the claim entered into an FX Instrument directly with a Defendant or party related to a Defendant or a trade of an FX Exchange-Traded Instrument; and (ii) proof that the Person who traded the FX Instrument or FX Exchange-Traded Instrument was either (1) domiciled in the United States or (2) if domiciled outside the United States, that the FX Instrument was transacted in the United States or the FX Exchange-Traded Instrument was traded on an exchange located in the United States. Such proof may consist of trade confirmations, transaction reports or account statements, or other documents evidencing membership in a Settlement Class.

You cannot exclude yourself by telephone or email. You must do so in writing by mail. To be valid, your Request for Exclusion must be postmarked by February 7, 2018 and mailed to:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

A Request for Exclusion that does not include all of the foregoing information, that does not contain the proper signature, that is sent to an address other than the one designated above, or that is not sent within the time specified shall be invalid and the Person(s) filing such an invalid request shall be a Settlement Class Member and shall be bound by the Settlements, if approved.

All Persons who submit valid and timely Requests for Exclusion in the manner set forth above shall have no rights under the Settlements, shall not share in the distribution of the Net Settlement Fund, and shall not be bound by the Settlements. Such Persons will not be precluded from participating in future settlements, if any, or participating in any certified litigation classes in the Action in the future.

21. If I do not exclude myself, can I sue Settling Defendants and the other Released Parties for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Settling Defendants and the other Released Parties for the claims that the Settlements resolve. If you decide to exclude yourself, your decision will apply only to Settling Defendants and the other Released Parties. It will not apply to any other class that might be certified by the Court with respect to Non-Settling Defendant, or any other settlement class that may be approved by the Court.

22. If I exclude myself, can I get money from the Settlements?

No. You will not get any money from the Settlements if you exclude yourself.

23. If I exclude myself from the Settlements, can I still object?

No. If you exclude yourself, you are no longer a member of a Settlement Class and may not object to any aspect of the Settlements.

OBJECTING TO THE SETTLEMENTS

24. How do I tell the Court what I think about the Settlements?

If you are a member of one of the Settlement Classes and you do not exclude yourself, you can tell the Court what you think about the Settlements. You can object to all or any part of the Settlements, the Plan of Distribution, and/or the request for attorneys' fees and litigation costs. You can give reasons why you think the Court should approve them or not. The Court will consider your views.

If you want to make an objection, you must do so in writing. Your written objection must: (i) identify the name of the case (*In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.)); (ii) state your name, address, and telephone number; (iii) state whether you or your lawyer intend to appear at the Fairness Hearing (though your appearance is not necessary for the Court to consider your views on the Settlements); (iv) provide proof that you are a member of one of the Settlement Classes (see Question 20 for a description of how to prove your membership in a Settlement Class); and (v) identify the specific grounds for your objection, including any reasons why you want to appear and be heard at the Fairness Hearing (see Question 30 for a description of how to request to speak at the Fairness Hearing), as well as all documents or writings that you want the Court to consider.

You cannot make an objection by telephone or email. You must do so in writing and by mail. To be considered by the Court, your objection must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection to Class Counsel, who will then file your objection with the Court. If you do not timely and validly submit your objection, your views will not be considered by the Court or any court on appeal.

25. What is the difference between objecting and excluding myself?

Objecting is telling the Court that you do not like something about the Settlements. You can object to the Settlements only if you remain a member of one of the Settlement Classes and do not exclude yourself from the Settlements. Excluding yourself from the Settlements is telling the court that you do not want to be a part of the Settlements or the Settlement Classes. If you exclude yourself, you have no right to object to the Settlements because they no longer affect you.

THE LAWYERS REPRESENTING YOU

26. Do I have a lawyer in this case?

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

These lawyers are called Class Counsel. Class Counsel may apply to the Court for payment of attorneys' fees and litigation costs from the Settlement Fund. You will not otherwise be charged for Class Counsel's services. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

To date, Class Counsel have not been paid any attorneys' fees or reimbursed for any out-of-pocket costs. Any attorneys' fees and costs will be awarded only as approved by the Court in amounts determined to be fair and reasonable. The Settlements provide that Class Counsel may apply to the Court for an award of attorneys' fees and reimbursement of costs out of the Settlement Fund. By

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January 12, 2018, Class Counsel will move for an award of attorneys' fees as well as reimbursement of litigation costs, the total of which will not exceed 18% of the Settlement Fund.

This is only a summary of the request for attorneys' fees and litigation costs. Any motions in support of the requests will be available for viewing on the Settlement Website after they are filed on January 12, 2018. After that date, if you wish to review the motion papers, you may do so by viewing them at <u>WWW.Fxantitrustsettlement.com</u>.

The Court will consider the motion for attorneys' fees and litigation costs at or after the Fairness Hearing.

THE COURT'S FAIRNESS HEARING

28. When and where will the Court decide whether to approve the Settlements?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. Eastern time, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. The Fairness Hearing may be moved to a different date or time without notice to you. Although you do not need to attend, if you plan to do so, you should check WWW.FXANTITRUSTSETTLEMENT.COM before making travel plans.

At the Fairness Hearing, the Court will consider whether the Settlements are fair, reasonable, and adequate. The Court will also consider whether to approve the Plan of Distribution and requests for attorneys' fees and litigation costs. If there are any objections, the Court will consider them at this time. We do not know how long the Fairness Hearing will take or when the Court will make its decision. The Court's decision may be appealed.

29. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. You are, however, welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire your own lawyer to attend, but you are not required to do so.

30. May I speak at the Fairness Hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you want to appear at the Fairness Hearing to make an objection (either yourself or through an attorney hired at your own expense), you must submit a written objection and include in your objection your (or if applicable your lawyer's) request for permission to speak at the Fairness Hearing.

You cannot request to speak at the Fairness Hearing by telephone or email. You must do so in writing and by mail. Your objection and, if applicable, request for permission to speak at the Fairness Hearing must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection and request to speak at the Fairness Hearing to Class Counsel, who will then file it with the Court.

GETTING MORE INFORMATION

31. How do I get more information?

This Notice summarizes the Settlement Agreements and Plan of Distribution. More details are in the Settlement Agreements and Plan of Distribution, which are available for your review at www.fxantitrustsettlement.com. The Settlement Website also has answers to common questions about the Settlements, Claim Form, and other information to help you determine whether you are a member of one of the Settlement Classes and whether you are eligible for a payment. You may also call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or write to the Claims Administrator at:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Please do not contact the Court or the Clerk's Office regarding this Notice or for additional information. ****

DATED: September 29, 2017 BY ORDER OF THE COURT

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Must be
Postmarked or
Electronically
Submitted
No Later Than
March 22, 2018

Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739
1-888-582-2289
(if you are calling from outside the
United States or Canada, call 1-330-333-7253)



P-FEX-POC/1

If you are a broker or manager and this Claim Form belongs to your customer, please forward it to your customer at their correct address. This Claim Form is customized and includes a Claim Number and Control Number for filing a claim.



Claim Number:

Control Number:

PROOF OF CLAIM AND RELEASE

If you, between January 1, 2003 and December 15, 2015, entered into:

1. one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories;

OR

2. one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange,

you may be eligible to receive a payment from Settlements reached in *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y) as a member of one of the Settlement Classes.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates. "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures. The Notice of Class Action Settlements ("Notice") that accompanies this Proof of Claim and Release ("Claim Form") contains the definitions of many of the defined terms (which are indicated by initial capital letters) used in this Claim Form.

If you are an eligible member of one of the Settlement Classes, to receive any payment from the Settlements, you must complete and submit this Claim Form. An electronic version of the Claim Form is available at www.FXAntitrustSettlement.com (the Settlement Website), which is maintained by the Claims Administrator, GCG. Your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018. Submission of this Claim Form does not ensure that you will receive any payment from the Settlements. Separate Claim Forms should be submitted for each separate legal entity in a corporate structure.

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P-FEX-POC/2

SECTION A - CLAIMANT IDENTIFICATION

The Claims Administrator will use this information for all communications relevant to this Claim Form. If this information changes, please notify the Claims Administrator in writing. If you are a trustee, executor, administrator, custodian, or other nominee and are completing and signing this Claim Form on behalf of the Claimant, you must attach documentation showing your authority to act on behalf of the Claimant (see Section C.3 of the Claim Form, below). Section 1 - Claimant Information Claimant Name: **Street Address:** City: State/Province/Region: Postal Code (other than U.S.): Zip Code (U.S.): Country: Last 4 Digits of Tax ID (For most U.S. Claimants, Tax ID is the last 4 digits of the social security number, employer identification number, or taxpayer identification number. For non-U.S. claimants, enter the last 4 digits of a comparable government-issued identification number.): **Country of Domicile: Daytime Telephone Number: Evening Telephone Number:** Email Address (If you provide an email address, you authorize the Claims Administrator to use it in providing you with information relevant to this claim.): <u>Section 2 – Authorized Representative Information</u> Name of the Person you would like the Claims Administrator to Contact Regarding This Claim (if different from the Claimant Name(s) listed above): **Daytime Telephone Number: Evening Telephone Number:** Email Address (Email address is not required, but if you provide it you authorize the Claims Administrator to use it in providing you with information relevant to this claim.):

¹The last four digits of the taxpayer identification number (TIN), consisting of a valid Social Security Number (SSN) for individuals or Employer Identification Number (EIN) for business entities, trusts, estates, etc., and telephone number of the beneficial owner(s) may be used in verifying this claim.

To view Garden City Group, LLC's Privacy Notice, please visit http://www.choosegcg.com/privacy

3 *P-FEX-POC/3*

SECTION B - GENERAL INFORMATION

- It is important that you read the Notice that accompanies this Claim Form. The Notice and Plan of Distribution explain:
 - a. The proposed Settlement Agreements, which, if granted final approval by the Court, will resolve the class action lawsuit entitled In re Foreign Exchange Benchmark Rates Antitrust Litigation, No. 1:13-cv-07789-LGS (S.D.N.Y.), with respect to Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America"); The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"); Barclays Bank PLC and Barclays Capital Inc. ("Barclays"); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas"); Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup"); Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank"); The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. ("Goldman Sachs"); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC"); JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan"); Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc ("Morgan Stanley"); RBC Capital Markets, LLC ("RBC"); The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS"); Société Générale ("Soc Gen"); Standard Chartered Bank ("Standard Chartered"); and UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") (collectively, the "Settling Defendants").
 - b. The consideration provided by Settling Defendants to resolve the lawsuit against them, including payments of \$2,310,275,000 in settlement funds.
 - c. How Class Members will be affected by the Settlement Agreements, if they are granted final approval by the Court.
 - d. The manner in which the Net Settlement Fund will be distributed, if the Court grants final approval of the Settlement Agreements and the Plan of Distribution.

Settling Defendants have settled the claims brought in this Action alleging that Settling Defendants, along with Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse" or "Non-Settling Defendant"), conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and to manipulate the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the Action have merit.

- 2. The Action is continuing against Non-Settling Defendant. It is important to note that you may be a Class Member if, between January 1, 2003 and December 15, 2015, you transacted in eligible FX Instruments directly with a Settling Defendant or Non-Settling Defendant or if you transacted in eligible FX Exchange-Traded Instruments.
- 3. The Court preliminarily certified two Settlement Classes in this Action:

The **Direct Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

The **Exchange-Only Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into an FX Exchange-Traded Instrument on a U.S. exchange. Excluded from the Exchange-Only Settlement Class are those Persons who meet the criteria to be a member of the Direct Settlement Class.

The terms "Released Party," "FX Instrument," and "FX Exchange-Traded Instrument" are defined in each Settlement Agreement, all of which are available at www.FXAntitrustSettlement.com.

- 4. Excluded from the Settlement Classes are: (a) the named Defendants in the Complaint and their co-conspirators; (b) the executive officers and directors of each Defendant or co-conspirator; (c) any entity in which any Defendant or co-conspirator has, or had, a controlling interest; (d) members of any Defendant's or co-conspirator's immediate families; and (e) the legal representatives, heirs, successors, or assigns of any such excluded party. Also excluded from the Settlement Classes are any persons or entities who exclude themselves by filing a timely request for exclusion in accordance with the requirements set forth in the Notice.
- 5. By signing and submitting this Claim Form, you will be certifying that you have read the Notice, including the terms of the releases described in the Notice and provided for in the Settlement Agreements.

P-FEX-POC/4

SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2

**** If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to your trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), the Chicago Mercantile Exchange ("CME"), and Intercontinental Exchange Inc. ("ICE"), for use in the claims administration process.****

- 1. To be eligible to receive a payment from the Settlements, you must submit a Claim Form. To be considered timely, your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018.
 - a. To submit your Claim Form electronically, visit www.FXAntitrustSettlement.com for instructions.
 - b. To submit your Claim Form via mail, send your completed Claim Form to GCG, the Claims Administrator, addressed as follows:

Via Mail

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

Via Overnight Courier

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
5151 Blazer Parkway, Suite A
Dublin, OH 43017-9306
USA

- 2. Separate Claim Forms should be submitted for each separate legal entity. Conversely, a single Claim Form should be submitted on behalf of one legal entity. Claimants selecting Option 2 (Documented Claim Option) must include all data and documentation required by Section D, and if applicable, Section E of the Claim Form, made by the legal entity submitting the Claim Form, no matter how many separate accounts that entity has (e.g., a corporation with multiple accounts should include all transactions made in all accounts on one Claim Form).
- 3. Trustees, executors, administrators, custodians, or other nominees who are completing and signing this Claim Form on behalf of the Claimant must also submit:
 - a. A description of the capacity in which they are acting (supporting documentation required);
 - b. The name, account number, last four digits of the social security number, employer identification number, or taxpayer identification number (or for non-U.S. Claimants, a comparable government-issued national identification number), address, and telephone number of the person or entity on whose behalf they are acting; and
 - c. Evidence of their authority to bind the person or entity on whose behalf they are acting. Authority to complete and sign a Claim Form cannot be established by brokers demonstrating that only they have discretionary authority to trade in another person's accounts.
- 4. By submitting a signed Claim Form, you will be certifying that you are a member of one of the Settlement Classes because you:
 - a. Entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories during the period between January 1, 2003 and December 15, 2015;

AND/OR

- b. Entered into one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange between January 1, 2003 and December 15, 2015, and you are not a member of the Direct Settlement Class.
- 5. By submitting a signed Claim Form, you will be swearing to the truth of the statements contained in it and, if applicable, the genuineness of the data and documents attached thereto, subject to penalty of perjury under the laws of the United States of America. The making of false statements or the submission of forged or fraudulent documentation will result in the rejection of your claim and may subject you to civil liability or criminal prosecution.

P-FEX-POC/5

SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

- 6. Submission of a Claim Form does not guarantee that you will receive a payment from the Settlements. Distribution of the Net Settlement Fund will be governed by the Plan of Distribution, if it is approved by the Court, or by such other plan of distribution as the Court approves.
- 7. If you have questions concerning the Claim Form, or need additional copies of the Claim Form or the Notice, you may contact the Claims Administrator.
- 8. Unless you submit a valid Request for Exclusion that is received by February 7, 2018, all persons meeting the definition of one of the Settlement Classes will be bound by the terms of the Final Judgments and Orders of Dismissal entered in the Action in connection with the Settlement Agreements, whether or not a Settlement Class Member submits a Claim Form. If you wish to exclude yourself from the Settlements, see the Notice for further instructions.
- 9. Select either Option 1 or Option 2 below. These options are described below.

Opt

Option 1: Estimated Claim

I elect Option 1, a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. * †

If you choose Option 1, please note the following:

- This is a summary of Option 1. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. The Claims Administrator will estimate the amount of your transaction volumes in FX Instruments† by: (a) extracting your transaction volumes from the data provided by Settling Defendants; (b) projecting your transaction volumes for time periods during which transaction data is not available from Settling Defendants; and (c) projecting your transaction volumes for trades with Non-Settling Defendant from which transaction data is not available.*
- If you have transactions available in the data submitted by Settling Defendants, you will not be required to submit any records of your transactions to the Claims Administrator, unless you wish to claim any transactions in FX Exchange-Traded Instruments† or elect to proceed under Option 2 after receiving the Claims Administrator's estimates.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates without modification or proceed with your claim under Option 2 (Documented Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued.
- You may electronically submit your claim under Option 1 at www.FXAntitrustSettlement.com, using the Claim Number and Control Number printed on the front of this Claim Form.
- * Claimants who transacted with only Non-Settling Defendant must file their claim under Option 2.
- † If you wish to claim any transactions in FX Exchange-Traded Instruments, you must electronically submit: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) the supplemental information requested in Section E of the Claim Form. Such eligible transactions, as determined by the Claims Administrator, will be added to the estimates noted above.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

P-FEX-POC/6

6 SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

Option 2: Documented Claim

I elect Option 2, a payment amount determined by the Claims Administrator's review of my transaction data. I will electronically submit the required data and documentation, as described in Section D, to the Claims Administrator. If claiming transactions in FX Exchange-Traded Instruments, I will also electronically submit the supplemental information as required in Section E.

If you choose Option 2, please note the following:

- This is a summary of Option 2. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data and documentation you submit.
- If you select Option 2, you must provide: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) if you are claiming FX Exchange-Traded Instruments, the supplemental information requested in Section E of the Claim Form.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates, cure any deficiencies that the Claims Administrator notifies you of, or you can proceed with your claim under Option 1 (Estimated Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 1, you will be required to do so within 30 days of the date when the Claim Assessment Notification was issued.
- Instructions for submitting your Option 2 Claim are available at www.FXAntitrustSettlement.com.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018. 7 *P-FEX-POC/7*

SECTION D – DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO ELECT OPTION 2 AND/OR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

Claimants choosing Option 2 and/or Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or 2 <u>must</u> electronically submit the required data and documentation at <u>www.FXAntitrustSettlement.com</u>. The data and documentation requirements for such Claimants are as follows:

ELECTRONIC SUBMISSION OF TRANSACTION DATA

Data <u>must</u> be electronically submitted in the form of the electronic data template, which is available at www.FXAntitrustSettlement.com. Claimants choosing Option 2 should submit all of their:

- a. FX transactions entered into directly with a Defendant, including but not limited to FX spot transactions, FX forwards, FX swaps, over-the-counter (OTC) FX options, or other FX transaction in which the trading or settlement value is related in any way to FX rates (FX Instruments).
- b. FX transactions that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures (FX Exchange-Traded Instruments).

Defendants are: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS.

The Settlement Class Period is January 1, 2003 through December 15, 2015.

2. ELECTRONIC SUBMISSION OF DOCUMENTATION OF TRANSACTIONS

In addition, Claimants choosing Option 2 are required to electronically submit documentation of the transactions they submit under requirement 1, above. Documentation should be from one or more of the following sources:

- a. Bank confirmations by individual trade;
- b. Bank transaction reports or statements;
- c. Trading venue transaction reports or statements;
- d. Prime broker reports or statements;
- e. Custodian reports or statements:
- f. Daily or monthly account statements; or
- g. Other documents evidencing transactions in FX Instruments and/or FX Exchange-Traded Instruments.

SUPPLEMENTAL INFORMATION REQUIRED FOR FX EXCHANGE-TRADED INSTRUMENTS

In addition to the documentation requirements in 1 and 2 above, Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or Option 2 must complete the supplemental documentation requirements set forth in Section E of the Claim Form. Claimants who are not claiming transactions in FX Exchange-Traded Instruments do not need to complete Section E of the Claim Form.

<u>DO NOT</u> SUBMIT *ORIGINAL* DOCUMENTATION OR RECORDS. THE CLAIMS ADMINISTRATOR IS UNABLE TO RETURN THESE DOCUMENTS OR RECORDS TO YOU.

Please note that Claimants choosing Option 1 (Estimated Claim Option) <u>are not required</u> to submit data or documentation evidencing transactions in the required trading categories. If you Choose Option 1 and you wish to claim any transactions in FX Exchange-Traded Instruments, however, you <u>must</u> electronically submit the transaction data and supporting documentation evidencing your transactions in FX Exchange-Traded Instruments, as required in Sections D and E of the Claim Form. Instructions for electronically submitting your claim are available at <u>www.FXAntitrustSettlement.com</u>.

P-FEX-POC/8

SECTION E – SUPPLEMENTAL DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

8

If, during the period from January 1, 2003 through December 15, 2015, you transacted in FX Exchange-Traded Instruments, please provide the following information. LIST OF ALL FUTURES COMMISSION MERCHANTS List all futures commission merchants ("FCMs") at which you maintained accounts in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. 2. LIST OF ACCOUNT NAMES AND ACCOUNT NUMBERS Please provide a list of all account names and account numbers for each FCM you listed in response to 1 above in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. **** If you choose to submit a claim for FX Exchange-Traded Instruments, you are consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process. By signing this Claim Form, you are permitting the Claims Administrator and Class Counsel to: (a) request from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, relevant information about your account and trades in order to compute any payment to you from the Settlements; and (b) unmask, for any accounts that you owned or controlled, your account information in trade data maintained by CME or ICE relative to your

transactions and holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015.****

P-FEX-POC/9

	SECTION F - PAYMENT ELECTION			
Please se	elect one option:			
	I elect to be paid by check.			
	If you elect this payment method and your claim is valid and timely, a check will be mailed to the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.			
	I elect to be paid by wire transfer to a bank in the United States.			
Ш	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.			
	I elect to be paid by wire transfer to a bank outside of the United States located in:			
	(country)			
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.			

SECTION G - CERTIFICATION & SIGNATURE

SECTION 1 – CERTIFICATION

BY SIGNING AND SUBMITTING THIS CLAIM FORM, CLAIMANT OR CLAIMANT'S AUTHORIZED REPRESENTATIVE CERTIFIES AS FOLLOWS:

- 1. I (we) have read the Notice and Claim Form, including the descriptions of the releases provided for in the Settlement Agreements;
- 2. Claimant is a member of one of the Settlement Classes (as defined in the Notice) and is not one of the individuals or entities excluded from the Settlement Classes (as defined in the Notice);
- 3. Claimant has not submitted a Request for Exclusion (as defined in the Notice);
- 4. Claimant entered into the FX Instruments with one or more of the Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or the FX Exchange-Traded Instruments represented in this Claim Form, and if applicable, in the data and documentation attached to the Claim Form, and has not assigned the claims against the Released Parties to another;
- Claimant has not submitted any other claim covering the same transactions and knows of no other person having done so on his/her/its/their behalf;
- 6. Claimant submits to the jurisdiction of the Court with respect to his/her/its/their claim and for purposes of enforcing the releases set forth in any Final Judgments and Orders of Dismissal that may be entered in the Action;
- 7. I (we) agree to furnish such additional information with respect to this Claim Form as the Claims Administrator or the Court may require; and
- 8. I (we) acknowledge that the Claimant will be bound by and subject to the terms of any Final Judgments and Orders of Dismissal that may be entered in the Action;

10 *P-FEX-POC/10*

SECTION 2 - SIGNATURE

SECTION G – CERTIFICATION & SIGNATURE (CONTINUED)

PLEASE READ THE RELEASE, CONSENT TO DISCLOSURE, AND CERTIFICATION, AND SIGN BELOW.

I (we) acknowledge that, as of the Effective Date of the Settlements, pursuant to the terms set forth in the Settlement Agreements, I (we) shall be deemed to have, and by operation of law and the Final Judgments and Orders of Dismissal shall have fully, finally, and forever waived, released, relinquished, and discharged all Released Claims (as defined in the Settlement Agreements), and shall forever be enjoined from prosecuting any or all of the Released Claims against any of the Released Parties (as defined in the Settlement Agreements).

By submitting this Claim Form, I (we) consent to the disclosure of, waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instruct the applicable Settling Defendant(s) to disclose my (our) information and transaction data relating to my (our) trades in FX Instruments with one or more of the Settling Defendant(s) and my (our) trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, I (we) waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and consent to the disclosure of any and all documents reflecting my (our) transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process.

UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA, I (WE) CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME (US) ON THIS CLAIM FORM IS TRUE, CORRECT, AND COMPLETE AND THAT, IF APPLICABLE, THE DATA AND DOCUMENTS SUBMITTED IN CONNECTION WITH THIS CLAIM FORM ARE TRUE AND CORRECT COPIES OF WHAT THEY PURPORT TO BE.

Signature of Claimant	Date	
Print Name of Claimant		
Signature of Authorized Representative Completing Claim Form (if any)	Date	
Print Name of Authorized Representative Completing Claim Form (if any)		
Capacity of Authorized Representative (if other than an individual (e.g., trustee, executor, administrator, custodian, or other nominee))		

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

You should be aware that it will take a significant amount of time to fully process all Claim Forms. Please notify the Claims Administrator of any change of address. If you change your name, please send the Claims Administrator written notification of your new name.

SECTION H – CHECKLIST REGARDING CLAIM FORM

- 1. Fill out Section A Claimant Identification.
- 2. Read about the Action and Settlements in Section B General Information.
- 3. Select Option 1 (Estimated Claim Option) or Option 2 (Documented Claim Option) in Section C.
- 4. If you are filing a claim under Option 2 (Documented Claim Option) and/or claiming transactions in FX Exchange-Traded Instruments, submit your transaction data and supporting documentation as required in Section D.
- 5. If you are claiming transactions in FX Exchange-Traded Instruments, submit the supplemental information as required in Section E.
- 6. Do not send original documentation or records. These items cannot be returned to you by the Claims Administrator.
- 7. Keep copies of your completed Claim Form and any data and documentation submitted under Sections D and/or E of the Claim Form for your own records.
- 8. Fill out Section F Payment Options.
- 9. Read the certifications, consents to disclosures, and sign your Claim Form in Section G.
- 10. The Claims Administrator will acknowledge receipt of your Claim Form within 30 days. If you do not receive an acknowledgement within 30 days, please contact the Claims Administrator using the contact information provided in this Claim Form.
- 11. If your address changes in the future, or if the Claim Form was sent to an old or incorrect address, please send the Claims Administrator written notification of your new address. If you change your name, please send the Claims Administrator written notification of your new name.
- 12. If you have any questions or concerns regarding your claim, please contact the Claims Administrator using the contact information provided in this Claim Form or visit www.FXAntitrustSettlement.com.

THIS CLAIM FORM MUST BE MAILED TO THE CLAIMS ADMINISTRATOR BY PREPAID, FIRST CLASS MAIL, POSTMARKED NO LATER THAN MARCH 22, 2018, ADDRESSED AS FOLLOWS:

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTITRUSTSETTLEMENT.COM.

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Thông báo này đã đư ợc dịch sang các ngôn ngữ sau: tiếng Pháp, tiếng Đức, tiếng Bahasa Indonesia, tiếng Ý, Nhật Bản, Hàn Quốc, tiếng Ba Lan, truyền thống Trung Quốc, Tiếng Trung Quốc, Tây Ban Nha, Nga, Bồ Đào Nha, Rumani, và Việt. Các bản dịch của Thông báo này có sẵn tại WWW.FXANTITRUSTSETTLEMENT.

IMPORTANT: You may have received several Claim Forms with different claim numbers. If you have received more than one Claim Form, you may request that your claims be consolidated by submitting one Claim Form along with a list of all claim numbers and control numbers found on the Claim Forms you have received.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

In re FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

Case No: 13-cv-7789 (LGS)

ECF Case

DECLARATION OF JESSY HONG REGARDING MAILING OF THE SETTLEMENT NOTICE AND PROOF OF CLAIM FORM TO POTENTIAL CLASS MEMBERS IN TAIWAN

Jessy Hong, declares and states as follows:

- 1. I am a Director/Legal Counsel at Citibank Taiwan. Counsel for Citigroup Inc. and Citibank, N.A. ("Citi") has advised me that pursuant to Section 8 of the Second Superseding Order Approving the Form and Manner of Notice of Settlement and Preliminarily Approving the Plan of Distribution, dated September 29, 2017 (the "Notice Order"), in the above-captioned action (the "Action"), Citi shall "directly . . . cause copies of the Mail Notice and Claim Form to be mailed to [] potential members of the Settlement Classes who have been identified by Settling Defendants in light of applicable foreign bank secrecy and/or data privacy laws."
- 2. Pursuant to Section 8, and "in light of applicable foreign bank secrecy and/or data privacy laws," Citibank Taiwan sent settlement notices directly to 289 potential class members.
- 3. On or about October 20, 2017, Class Counsel provided the Court-approved Settlement Notice and Claim form (together, the "Notice Packet"), which was then addressed to the potential settlement class members. A redacted version of that Notice Packet is attached hereto as Exhibit A.

 On or about October 27, 2017, the Notice Packets were mailed to the potential settlement class members referenced above using contact information listed in the records of Citibank Taiwan.

I declare under penalty of perjury under the laws of the United States of America that the foregoing statements are true and correct.

Executed this 12 day of December, 2017 in Taipei, Taiwan.

Jessy Hong

EXHIBIT A

Case 1:13-cv-07789-LGS Document 932 Filed 01/12/18 Page 4 of 26

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

NOTICE OF CLASS ACTION SETTLEMENTS

PLEASE READ THIS ENTIRE NOTICE CAREFULLY. A UNITED STATES FEDERAL COURT AUTHORIZED THIS NOTICE. YOUR RIGHTS MAY BE AFFECTED BY THE PROCEEDINGS IN THIS ACTION. THIS NOTICE ADVISES YOU OF YOUR RIGHTS AND OPTIONS WITH RESPECT TO THIS ACTION, INCLUDING WHAT YOU MUST DO IF YOU WISH TO SHARE IN THE PROCEEDS OF THE SETTLEMENTS. TO CLAIM YOUR SHARE OF THESE SETTLEMENTS, YOU MUST FILE A VALID PROOF OF CLAIM AND RELEASE POSTMARKED OR ELECTRONICALLY SUBMITTED ON OR BEFORE MARCH 22, 2018.

To: All Persons who, between January 1, 2003 and December 15, 2015, entered into:

- 1) one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories; OR
- 2) one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below at Questions 3, 7, and 17.

This Notice of Class Action Settlements ("Notice") is given pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). It is not junk mail, an advertisement, or a solicitation from a lawyer. You have not been sued.

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTIRUSTSETTLEMENT.COM (the "Settlement Website").

The purpose of this Notice is to inform you of the pending proposed class action lawsuit (the "Action") and of the settlements of the Action (the "Settlements" or "Settlement Agreements") with the following "Settling Defendants":

- 1. Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America");
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU");
- 3. Barclays Bank PLC and Barclays Capital Inc. ("Barclays");
- 4. BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas");
- 5. Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup");
- Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank")
- 7. The Goldman Sachs Group, Inc. and Goldman Sachs & Co. ("Goldman Sachs");
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC");
- 9. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan");
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International PLC ("Morgan Stanley");
- 11. RBC Capital Markets LLC ("RBC");
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS");
- 13. Société Générale ("Soc Gen");
- 14. Standard Chartered Bank ("Standard Chartered"); and
- 15. UBS AG, UBS Group AG, and UBS Securities LLC ("UBS").

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You are receiving this Notice because records indicate that you may be a member of one of the Settlement Classes in this Action because you traded one or more FX Instruments or FX Exchange-Traded Instruments that qualify as eligible transactions under the Settlements.

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

The Action alleges that Settling Defendants and Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse") or "Non-Settling Defendant," and collectively, with Settling Defendants, the "Defendants"), conspired to fix prices in the foreign exchange ("FX") market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3. The Action also alleges that Defendants engaged in manipulation with respect to the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the lawsuit have merit.

The Court has preliminarily approved Settlements with Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS. To resolve all Released Claims against all Released Parties, Settling Defendants have agreed to pay a total of \$2,310,275,000. The Settlement Amount including any funds paid for the purposes of contributing to notice and administration costs, agreed to by each Settling Defendant is:

Settling Defendant	Amount
BTMU	\$10,500,000
Bank of America	\$187,500,000
Barclays	\$384,000,000
BNP Paribas	\$115,000,000
Citigroup	\$402,000,000
Deutsche Bank	\$190,000,000
Goldman Sachs	\$135,000,000
HSBC	\$285,000,000
JPMorgan	\$104,500,000
Morgan Stanley	\$50,000,000
RBC	\$15,500,000
RBS	\$255,000,000
Soc Gen	\$18,000,000
Standard Chartered	\$17,200,000
UBS	\$141,075,000
Total Settlements	\$2,310,275,000

Settling Defendants have also agreed to provide reasonable cooperation, including confirmatory discovery, to the benefit of Class Plaintiffs and Settlement Class Members ("Cooperation Provisions"). Class Counsel believe that the Cooperation Provisions have and will continue to aid Class Plaintiffs in pursuing their claims in the Action against Non-Settling Defendant, which denies all allegations. Settlement Class Members will not, by participating in the Settlements, be releasing their claims against Non-Settling Defendant.

The following chart contains a summary of your rights and options regarding the Settlements. More detailed information about your rights and options can be found in the Settlement Agreements and Plan of Distribution, all of which are available at WWW.FXANTITRUSTSETTLEMENT.COM (the "Settlement Website").

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS		
DO NOTHING	You are automatically part of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not file a timely claim, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases but will not be eligible to receive any payment from the Settlements. See Question 18.	
FILE A CLAIM FORM	You may be eligible to share in the Net Settlement Fund if you complete and file a valid Proof of Claim and Release ("Claim Form") by no later than March 22, 2018. If you file a Claim Form, you will remain in the Settlement Class if you are a Class Member. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases. If you do not file a Claim Form, you will not receive any payments under the Settlements. See Question 13.	

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS			
EXCLUDE YOURSELF FROM THE SETTLEMENTS	If you wish to exclude yourself from the Settlements, you must submit a written request by February 7, 2018. If you exclude yourself, you will not be bound by the Settlements, if approved, or settlement releases, and you will not be eligible for any payment from the Settlements. See Questions 19-23.		
OBJECT TO THE SETTLEMENTS	If you wish to object to the Settlements, you must submit a written objection to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your objection to Class Counsel, who will file it with the Court. You must be and remain within a Settlement Class in order to object. See Questions 24 and 25.		
GO TO THE FAIRNESS HEARING	You may ask the Court for permission to speak at the Fairness Hearing about the Settlements by including such a request in your written objection, which you must submit to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your request to Class Counsel, who will file it with the Court. The Fairness Hearing is scheduled for May 23, 2018 at 4:00 p.m. See Questions 28-30.		
APPEAR THROUGH AN ATTORNEY	You may enter an appearance through your own counsel at your own expense. See Questions 26, 29, and 30.		

These rights and options and the deadlines to exercise them are explained in this Notice.

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to you trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange- Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process. If you choose to object to or opt out of the Settlements, Court fillings of objections and exclusions will publicly reveal your identity.****

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BASIC INFORMATION

1. What is a class action lawsuit?

A class action is a lawsuit in which one or more representative plaintiffs (in this case, Class Plaintiffs) bring a lawsuit on behalf of themselves and other similarly situated persons (*i.e.*, a class) who have similar claims against the defendants. The representative plaintiffs, the court, and counsel appointed to represent the class all have a responsibility to make sure that the interests of all class members are adequately represented.

Importantly, class members are NOT individually responsible for the attorneys' fees or litigation costs. In a class action, attorneys' fees and litigation costs are paid from the settlement fund (or the court-awarded judgment amount) and must be approved by the court. If there is no recovery on behalf of the class, the attorneys do not get paid.

When a representative plaintiff enters into a settlement with a defendant on behalf of a class, such as these Settlements with Settling Defendants, the court will require that the members of the settlement class be given notice of the settlement and an opportunity to be heard with respect to the settlement. The court then conducts a hearing (called a fairness hearing) to determine, among other things, if the settlement is fair, reasonable, and adequate.

2. Why did I get this Notice?

You received this Notice because you requested it or records indicate that you may be a member of one of the Settlement Classes. As a potential member of one of the Settlement Classes, you have a right to know about the proposed Settlements with Settling Defendants before the Court decides whether to approve the Settlements.

This Notice explains the Action, the Settlements, your legal rights, what benefits are available, who is eligible for them, and how you can seek to receive your portion of the benefits if you are eligible. The purpose of this Notice is also to inform you of the Fairness Hearing to be held by the Court to consider the fairness, reasonableness, and adequacy of the Settlements and to consider the application of Class Counsel (on behalf of all Plaintiffs' Counsel) for an award of attorneys' fees and litigation costs from the Settlement Fund.

3. What are the definitions used in this Notice?

This Notice incorporates by reference the definitions in the Stipulations and Agreements of Settlements with: Bank of America, dated October 1, 2015 (the "Bank of America Settlement"); Barclays, dated September 30, 2015 (the "Barclays Settlement"); BTMU, dated February 14, 2017 (the "BTMU Settlement"); BNP Paribas, dated October 1, 2015 (the "BNP Paribas Settlement"); Citigroup, dated October 1, 2015 (the "Citigroup Settlement"); Deutsche Bank AG, dated September 29, 2017 (the "Deutsche Bank Settlement"); Goldman Sachs, dated October 1, 2015 (the "Goldman Sachs Settlement"); HSBC, dated September 30, 2015 (the "HSBC Settlement"); JPMorgan, dated October 1, 2015 (the "JPMorgan Settlement"); Morgan Stanley, dated July 28, 2017 (the "Morgan Stanley Settlement"); RBC, dated July 27, 2017 (the "RBC Settlement"); RBS, dated October 2, 2015 (the "RBS Settlement"); Société Générale, dated July 27, 2017 (the "Soc Gen Settlement"); Standard Chartered, dated July 27, 2017 (the "Standard Chartered Settlement"); and UBS, dated October 1, 2015 (the "UBS Settlement") (collectively, the "Settlements" or "Settlements").

These Settlement Agreements and the Court's Preliminary Approval Orders are posted on the Claims Administrator's website at www.fxantitrustsettlement.com (the "Settlement Website"). All capitalized terms used, but not defined, shall have the same meanings as in the Settlement Agreements and the Court's Preliminary Approval Orders. For ease of reference, some of the key definitions are:

- "FX Benchmark Rates" means, collectively: (i) the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rate; (ii) the European Central Bank ("ECB") FX reference rates, including the ECB rate set at 1:15 p.m. London time; (iii) the Chicago Mercantile Exchange ("CME") daily settlement rates, including the rate set at 2:00 p.m. Central Time; and (iv) any other FX benchmark, fixing, or reference rate.
- "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.
- "FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.
- "FX Trading" means the trading of FX Instruments and FX Exchange-Traded Instruments, regardless of the manner in which such trading occurs or is undertaken, or a decision to withhold bids and offers, with respect to FX Instruments or FX Exchange-Traded Instruments.
- "Settlement Class Member" means a Person who is a member of one of the Settlement Classes and has not timely and validly
 excluded himself, herself, or itself in accordance with the procedures established by the Court.

• "Settlement Classes" means the "Direct Settlement Class" and the "Exchange-Only Settlement Class." Direct Settlement Class and Exchange-Only Settlement Class are defined in response to Question 7 below.

4. What is this Action about?

Generally, Class Plaintiffs allege that Defendants conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and that Defendants manipulated the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Class Plaintiffs allege that this conduct was carried out through a number of different means.

Class Plaintiffs allege that Defendants conspired to fix FX Benchmark Rates paid by members of the Settlement Classes. FX Benchmark Rates are rates that are published at certain times during the day and are prices at which Defendants offered to, and did, transact with members of the Settlement Classes. The most widely used of the FX Benchmark Rates are the WM/Reuters Closing Spot Rates, which, for the most widely traded currency pairs, were set at 4:00 p.m. London time using the median price of actual trades executed in the market on certain venues between 3:59:30 p.m. and 4:00:30 p.m. London time. Class Plaintiffs allege Defendants shared confidential order and trade information to coordinate their trading positions and trading strategy to manipulate and fix the FX Benchmark Rates.

Class Plaintiffs allege that Defendants conspired to fix the spreads that Defendants quoted to members of the Settlement Classes. As described in the Third Consolidated Amended Class Action Complaint ("Complaint"), spreads are the difference between the rate at which a Defendant indicated it would buy a currency and the rate at which a Defendant would sell a currency. Class Plaintiffs allege that Defendants discussed and agreed upon spreads through communications in chat rooms and other means. The alleged conspiracy to fix spreads is alleged to have reduced competition in the FX market and artificially increased the spread, with the result that Defendants bought currency at a lower price than they would have absent the alleged conspiracy, sold currency at a higher price than they would have absent the alleged conspiracy, and quoted less competitive spreads than they would have absent the alleged collusion.

Class Plaintiffs also allege that Defendants conspired to attempt to trigger clients' stop loss and limit orders, work client limit orders at levels better than the limit order price, front-run client orders, and further fix prices by "banging the close" (*i.e.*, breaking up large client orders into small trades immediately before and during the setting of FX Benchmark Rates), "painting the screen," and engaging in other tactics as alleged in the Complaint.

Class Plaintiffs allege that, as a result of this conduct, members of the Settlement Classes paid supra-competitive prices for FX transactions. Defendants deny Class Plaintiffs' allegations of wrongdoing.

You may obtain more information regarding the specific allegations in this Action by reviewing the Complaint, which is available at <u>WWW.fxantitrustsettlement.com</u>.

5. Why are there Settlements?

Class Plaintiffs and Class Counsel believe that the members of the Settlement Classes have been damaged by Defendants' conduct, as described in the Complaint. Each of the Defendants denies the material allegations made by Class Plaintiffs in the Complaint, believes that the claims lack merit, and believes that Class Plaintiffs' claims would have been rejected prior to trial, at trial, or on appeal. The Court has not decided in favor of either Class Plaintiffs or Settling Defendants. Instead, Class Counsel engaged in mediation separately with each of the Settling Defendants to reach negotiated resolutions of the Action. Class Plaintiffs and Settling Defendants believe the Settlements are in the best interests of the Settlement Classes and Settling Defendants, respectively. Not only do the Settlements allow both sides to avoid the risks and costs of lengthy litigation and the uncertainty of pre-trial proceedings, a trial, and appeals, but also, if approved, they would permit eligible Settlement Class Members, who file valid claims, to receive some compensation, rather than risk ultimately receiving nothing. Class Plaintiffs and Class Counsel think the Settlements are in the best interest of all members of the Settlement Classes.

Settling Defendants have agreed to pay a total of \$2,310,275,000 (the "Settlement Fund") in cash for the benefit of the proposed Settlement Classes. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less costs associated with notifying the Settlement Classes, claims administration, and Court-awarded attorneys' fees and costs (the "Net Settlement Fund") will be divided among all Settlement Class Members who file valid Claim Forms.

Class Plaintiffs developed a preliminary model, which estimates that the range of damages the Settlement Classes could potentially obtain against all Defendants at trial is approximately between \$8 billion to \$10 billion before trebling. The \$2,310,275,000 Settlement Fund represents 23% to 29% of this damages range. This damages range is not discounted for litigation risk, is based on information and transaction data received to date, and is subject to change based on the receipt of additional information and transaction data.

The Settlement Agreements preserve the Settlement Classes' right to recover the entire amount of damages against Non-Settling Defendant, who continues to litigate the Action, based on joint and several liability (after an offset post-trebling for the settlement amounts). Settling Defendants do not think that Class Plaintiffs would have prevailed at trial (had they successfully certified classes and survived summary judgment motions), and Settling Defendants believe, as a result, members of the Settlement Classes would have received nothing.

If the Settlements are approved, Settling Defendants will no longer be defendants in the Action, but the Action will continue against Non-Settling Defendant. If the Settlements are not approved, Settling Defendants will remain as defendants in the Action, and Class Plaintiffs would continue to pursue the claims against both Settling Defendants and Non-Settling Defendant.

6. How do the Settlements affect the claims against Non-Settling Defendant?

Class Plaintiffs' claims against Non-Settling Defendant will continue to be litigated and prepared for trial, whether or not the Settlements are approved. In the event that damages are awarded against Non-Settling Defendant, Non-Settling Defendant may seek to reduce that damages award in the amount of the Settlements; any reduction would not affect class members' recovery under the Settlements. The Court's findings in any approval of the Settlements or certification of the Settlement Classes will have no effect on the Court's rulings on future motions involving Non-Settling Defendant, including any motion to certify any other class in the Action.

WHO GETS MONEY FROM THE SETTLEMENT

7. How do I know if I am a Class Member?

In the Court's Preliminary Approval Orders, the Court preliminarily approved two Settlement Classes.

First, the **Direct Settlement Class** is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into an FX Instrument directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted FX Instruments in the United States or its territories.

Second, the Exchange-Only Settlement Class is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange.

Not everyone who fits these descriptions will be a member of one of the Settlement Classes. Please see Question 8 for a discussion of exclusions from the Settlement Classes.

The terms "FX Instruments" and "FX Exchange-Traded Instruments" are defined in Question 3. Examples of FX Instruments include FX spot, FX forward, FX swap, and over-the-counter ("OTC") FX options transactions. Examples of FX Exchange-Traded Instruments include FX futures contracts and options on FX futures contracts; these instruments are traded on exchanges, such as the Chicago Mercantile Exchange ("CME") or ICE Futures U.S. ("ICE Futures").

Even if you did not transact any FX Instruments with any of the Settling Defendants, you may be a member of one of the Settlement Classes if, between January 1, 2003 and December 15, 2015, you entered into an FX Instrument with Non-Settling Defendant or if you entered into an FX Exchange-Traded Instrument; such transactions are eligible for making a claim under the Settlements, provided that you are either domiciled in the United States or, if you are domiciled outside the United States, your transaction occurred in the United States. If you are such a Class Member, unless you opt out of the Settlements, you will be releasing all claims against the Settling Defendants and other Released Parties in connection with your trades with both Settling Defendants and Non-Settling Defendant. You will not be releasing any claims against Non-Settling Defendant.

8. Are there exceptions to being included in one of the Settlement Classes?

Yes. You are not included in either of the Settlement Classes if you are:

- a Defendant;
- a Released Party;
- a co-conspirator;
- an officer, director, or employee of any Defendant, Released Party, or co-conspirator;
- an entity in which any Defendant, Released Party, or co-conspirator has a controlling interest;
- an affiliate, legal representative, heir, or assign of any Defendant, Released Party, co-conspirator, or a person acting on their behalf; or
- a judicial officer presiding over this Action or a member of his/her immediate family or judicial staff, or a juror assigned to this
 Action.

However, "Investment Vehicles," meaning any investment company or pooled investment fund, including, but not limited to, mutual fund families, exchange-traded funds, fund of funds, and hedge funds, in which a Defendant has, or may have, a direct or indirect interest or as to which its affiliates may act as an investment advisor, but of which a Defendant, or its respective affiliates, is not a majority owner or does not hold a majority beneficial interest, are <u>not</u> excluded from the Settlement Classes.

9. What is the geographic scope of trading that is included in the Settlements?

If you are domiciled in the United States (or its territories), then all of your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if they occurred during the Settlement Class Period – regardless of where the transactions took place. To the extent U.S.-domiciled entities transact abroad through non-U.S. domiciled subsidiaries, affiliates, or other foreign legal entities, such entities are considered non-U.S. domiciled entities under the Settlements.

If you are domiciled outside of the United States, then your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if these transactions occurred in the United States during the Settlement Class Period.

10. Can I be a member of both Settlement Classes?

No. If you qualify as both a member of the Direct Settlement Class and the Exchange-Only Settlement Class, you will be considered a member of the Direct Settlement Class. This is because the Exchange-Only Settlement Class is defined to explicitly exclude those individuals and entities that fall within the Direct Settlement Class.

The amount of your payment under the Settlements does not depend on which Settlement Class you are a member of. Under the Plan of Distribution, members of both Settlement Classes will be treated equally. You can review the Plan of Distribution for a more detailed explanation of the manner in which the Settlement Fund will be allocated to Settlement Class Members. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM.

11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or visit www.fxantitrustsettlement.com for more information. Or you can fill out and timely return the Claim Form to see if you qualify.

THE SETTLEMENT BENEFITS

12. What do the Settlements provide?

Settling Defendants have collectively paid \$2,310,275,000 into a fund (the "Settlement Fund") to be held for disbursement to the Settlement Classes and to pay for court-approved fees and expenses, if the Settlement Agreements are approved. A portion of the Settlement Fund, consisting of \$1,250,000, has been designated to pay for the costs of notifying the Settlement Classes and for claims administration (the "Notice and Administration Fund"). To the extent such costs exceed the amount of the Notice and Administration Fund, they will be paid out of the rest of the Settlement Fund.

The Net Settlement Fund will be no less than \$1,894,425,500 (82% of the Settlement Fund) after all costs, fees, and expenses are deducted (if such fees and expenses are approved by the Court). See Question 27 for more information on Class Counsel's application for attorneys' fees, and reimbursement of costs. The Net Settlement Fund will be divided among Settlement Class Members who send in valid Claim Forms by March 22, 2018 ("Authorized Claimants"), according to the Plan of Distribution.

Settling Defendants have also agreed to provide reasonable cooperation for the benefit of Class Plaintiffs and Settlement Class Members. Settling Defendants' cooperation obligations include, subject to Court orders and applicable law, producing transaction data, producing all documents previously turned over to certain governmental bodies investigating allegations of misconduct in the FX market, providing information and witnesses to authenticate documents, and providing witnesses for interviews, depositions, and trial testimony. The Cooperation Provisions do not expire until seven years after preliminary approval of the Settlement or the date when final judgment in the Action is entered against all Defendants and there are no remaining rights of appeal, whichever is later. Class Counsel believe the Cooperation Provisions have and will continue to aid the continued prosecution of the Action against Non-Settling Defendant.

13. How will I get a payment?

If you are a member of one of the Settlement Classes and do not exclude yourself, you are eligible to file a Claim Form to receive your share of money from the Net Settlement Fund. A Claim Form is attached to this Notice. You may also get a Claim Form by visiting www.fxantitrustsettlement.com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, sign it, and file it with the Claims Administrator.

The Claim Form presents two options for claiming under the Settlement Agreements.

• Option 1 is the Estimated Claim Option. Under Option 1, the Claims Administrator will estimate your eligible transaction volume using data submitted by Settling Defendants. The Estimated Claim Option is <u>not</u> available to you if you traded <u>only</u> with Non-Settling Defendant.

- Case 1:13-cv-07789-LGS Document 932 Filed 01/12/18 Page 11 of 26 Option 2 is the Documented Claim Option. Under Option 2, you will submit data and documentation of your eligible transactions using the electronic data template available on the Settlement Website, and the Claims Administrator will estimate your eligible transaction volume using the data and documentation you submit.
- If you traded using a prime broker(s) or you had asset/investment manager(s) trading on your behalf, or if you traded on electronic communications networks ("ECNs") with anonymous execution, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume.
- Note that Claimants with transactions in FX Exchange-Traded Instruments must submit documentation of such transactions, even if they choose Option 1.

For more details on these two options for filing your claim, you can review the Plan of Distribution, which is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Claim Forms must be submitted by mail, postmarked by March 22, 2018, electronically through WWW.FXANTITRUSTSETTLEMENT.COM on or before 11:59 p.m. Eastern time on March 22, 2018.

Following the timely submission and receipt of your Claim Form, the Claims Administrator will send you a "Confirmation of Claim Receipt," which will acknowledge receipt of your Claim Form and will inform you of important next steps.

On April 1, 2018, the Claims Administrator will begin disseminating "Claim Assessment Notifications" to Claimants. The Claim Assessment Notification will tell you your "Eligible Participation Amount" and the basis for the Claims Administrator's calculations. An explanation of Eligible Participation Amounts is provided at Question 14, and is a defined term in the Plan of Distribution. The Claim Assessment Notification will also provide you with information about how you can elect to switch your claim from an Option 1 Claim (Estimated Claim Option) to an Option 2 Claim (Documented Claim Option), or vice-versa, and the deadline for doing so.

- If, in the first instance, you selected Option 1 (Estimated Claim Option), you must either accept the Claims Administrator's estimates without modification, or if you disagree with the Claims Administrator's estimates, you will be given an opportunity to file your claim under Option 2 (Documented Claim Option). Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you decide to re-file your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued. If you elect to re-file your claim under Option 2, you will automatically receive the higher of the two estimates.
- If, in the first instance, you selected Option 2 (Documented Claim Option), you may, after receiving the Claims Administrator's estimates, elect to file your claim under Option 1 (Estimated Claim Option) within 30 days of the date when the Claim Assessment Notification was issued. Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you elect to re-file your claim under Option 1, you will automatically receive the higher of the two estimates.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

14. How much will my payment be?

At this time, it is not known precisely how much each Authorized Claimant will receive from the Net Settlement Fund or when payments will be made. The amount of your payment will be determined by the Plan of Distribution, if it is approved or by such other plan of distribution that is approved by the Court. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Under the Plan of Distribution, the Claims Administrator will first determine Class Members' eligible transaction volume in various FX products, such as FX spot transactions, FX forwards, FX swaps, OTC FX options, FX futures, and options on FX futures ("Settlement Transaction Volume"). Then, a model that estimates claim value to Class Members relative to one another will be applied. The model applies weightings to certain trade characteristics, such as currency pair and trade size, to generate the amount of each Claimant's potential claim ("Eligible Participation Amount").

The Net Settlement Fund (the amount remaining after attorneys' fees, litigation costs, claims administration costs, and other Courtapproved costs and expenses have been deducted) will be distributed to all Authorized Claimants. If the Court approves the Settlements, no monies will revert to Settling Defendants.

The distribution of the Net Settlement Fund will be based on three payment resolution categories. All Claimants who submit valid Claim Forms will receive, at minimum, a "De Minimis Payment" of \$15. An "Automatic Payment" of \$150 will apply to Claimants whose estimated compensation is \$150 or less (but more than \$15). Claimants whose estimated compensation is over \$150 will be compensated with a "Pro Rata Share Payment" based on the percentage of the Claimant's Eligible Participation Amount as compared to the sum of all Claimants' Eligible Participation Amounts. Please read the Plan of Distribution for more details on payment resolution categories.

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The Court has preliminarily approved the Plan of Distribution but must still decide whether to approve the Plan of Distribution at or after the Fairness Hearing (discussed in Question 15).

15. When will I receive a payment?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. to decide whether to approve the Settlements and Plan of Distribution. If the Court approves the Settlements and Plan of Distribution, there may be appeals after that. It can sometimes take a year or more for the appellate process to conclude. Please be patient; status updates will be posted at WWW.FXANTITRUSTSETTLEMENT.COM.

16. What do I have to do after I file a Claim Form?

After you file a Claim Form, the Claims Administrator will evaluate your Claim Form to determine if you have provided sufficient information to validate your membership in a Settlement Class and the amount of your claim. If the Claims Administrator determines that your Claim Form is deficient or defective, it will contact you. If you subsequently provide information that satisfies the Claims Administrator concerning the validity of your claim, you will not have to do anything else. If any disputes cannot be resolved, Class Counsel will submit them to the Court prior to a distribution of the Net Settlement Fund, and the Court will make a final determination of the validity of your claim.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

17. What am I giving up to receive a payment?

Unless you exclude yourself, you remain a Settlement Class Member. That means you can't sue, continue to sue, or be part of any other lawsuit about the Released Claims in this Action against any of the Settling Defendants or any of the Released Parties. Upon the Effective Date, Class Plaintiffs and all Settlement Class Members, on behalf of themselves and each of the Releasing Parties, shall be deemed to have, and by operation of the Final Judgment shall have, fully, finally, and forever waived, released, relinquished, and discharged all Released Claims against the Released Parties, regardless of whether such Settlement Class Member executes and delivers a Claim Form.

The capitalized terms used in this paragraph are defined in the Settlement Agreements, Preliminary Approval Orders, or this Notice. For easy reference, certain of these terms are copied below:

- "Released Parties" mean each Settling Defendant and each of their past, present, and future, direct and indirect parents (including holding companies), subsidiaries, affiliates, associates (all as defined in SEC Rule 12b-2 promulgated pursuant to the Securities Exchange Act of 1934), divisions, predecessors, successors, and each of their respective officers, directors, employees, agents, attorneys, legal or other representatives, trustees, heirs, executors, administrators, advisors, and assigns. Released Parties do not include any other Person formerly named in the Action.
- "Releasing Parties" mean, individually and collectively, Class Plaintiffs and each Class Member, on behalf of themselves and any of their respective past, present or future officers, directors, stockholders, agents, employees, legal or other representatives, partners, associates, trustees, parents, subsidiaries, divisions, affiliates, heirs, executors, administrators, purchasers, predecessors, successors, and assigns, whether or not they object to the settlement set forth in the Settlements and whether or not they make a claim for payment from the Net Settlement Fund.
- "Released Claims" mean any and all manner of claims, including "Unknown Claims," as defined in the Settlements, causes of action, cross-claims, counter-claims, charges, liabilities, demands, judgments, suits, obligations, debts, setoffs, rights of recovery, or liabilities for any obligations of any kind whatsoever (however denominated), whether class or individual, in law or equity, or arising under constitution, statute, regulation, ordinance, contract, or otherwise in nature, for fees, costs, penalties, fines, debts, expenses, attorneys' fees, and damages, whenever incurred, and liabilities of any nature whatsoever (including joint and several), known or unknown, suspected or unsuspected, asserted or unasserted, arising from, or relating in any way to, any conduct alleged, or that could have been alleged, in and arising from the factual predicate of the Action, or any amended complaint or pleading therein, from the beginning of time until the Effective Date, which shall be deemed to include, but not be limited to: (i) communications related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (ii) agreements, arrangements, or understandings related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (iii) the sharing or exchange of customer information between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action - including, but not limited to, customer identity, trading patterns, transactions, net positions or orders, stop losses or barrier options, pricing, or spreads related to FX Instruments, FX Trading, or FX Benchmark Rates; (iv) the establishment, calculation, manipulation, or use of the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rates, and trading that may impact such rates; (v) the establishment, calculation, manipulation, or use of the ECB FX reference rates, including the ECB rate set at 1:15 p.m. London time; (vi) the establishment, calculation, manipulation, or use of the CME daily settlement rates; (vii) the establishment, calculation, or use of any other FX benchmarks, including benchmark fixing rates, benchmark settlement rates, or benchmark reference rates; (viii) the establishment, calculation, communication, manipulation, or use of the price, spread, or rate of any FX Instrument or FX Exchange-Based Instrument; and (ix) the exchange of customer information or confidential information in the possession of any Settling Defendant between a Released Party and any other

FX dealer or any other participant in the conspiracy alleged in the Action related to the establishment, calculation, manipulation, or use of any FX price, spread, or rate.

The Settlement Agreements define certain claims that are excluded from the definition of Released Claims; such claims include:

(i) "last look" claims related to possible delays built into [a Settling Defendant's] algorithmic or electronic trading platforms that resulted in [the Settling Defendant] declining spot orders or requests to trade, including trading on electronic communications networks, that were submitted based upon prices [the Settling Defendant] quoted or displayed in over-the-counter FX markets, notwithstanding anything to the contrary herein; and (ii) claims based upon transactions executed solely outside the United States and arising under foreign laws belonging to any Releasing Party or Person that is domiciled outside the United States.

By remaining a Settlement Class Member, you do not give up any of your claims against Non-Settling Defendant.

18. What if I do nothing?

You are automatically a member of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not timely file a Claim Form, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements and Settlement releases. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be a part of any other lawsuit against Settling Defendants or the Released Parties on the basis of Released Claims. Please see Question 17 for a description of Released Claims.

EXCLUDING YOURSELF FROM THE SETTLEMENTS

19. What if I do not want to be in a Settlement Class?

If you are a member of one of the Settlement Classes, do not want to remain in that Settlement Class, and do not want a payment from the Settlements, then you must take steps to exclude yourself from the Settlements. This is also sometimes referred to as "opting out" of a class.

If you act to exclude yourself from the Settlement Class of which you would otherwise be a member, you will be free to sue any of the Settling Defendants or any of the other Released Parties on your own for the claims being resolved by the Settlements. However, you will not receive any money from the Settlements, and Class Counsel will no longer represent you with respect to any claims against the Settling Defendants. Class Counsel will, however, continue to represent you in the continuing litigation against Non-Settling Defendant. If you exclude yourself from the Settlement Class of which you are a member, you will be excluding yourself from all 15 Settlements.

If you want to receive money from the Settlements, do not exclude yourself. You must file a Claim Form in order to receive any payment from the Settlements.

20. How do I exclude myself?

You can exclude yourself by sending a written "Request for Exclusion" to the Claims Administrator. A Request for Exclusion must be: (i) in writing; (ii) signed by the Person (defined as the individual or entity holding the claim) or his, her, or its authorized representative; (iii) state the name, address, and phone number of that Person; (iv) include proof of membership in a Settlement Class; (v) the claimant ID number(s) on the Person's Claim Form(s), if received; and (vi) include a signed statement that "I/we hereby request that I/we be excluded from the Settlements in the *In re Foreign Exchange Benchmark Rates Antitrust Litigation*" or the substantive equivalent.

Proof of membership in a Settlement Class consists of: (i) proof that the Person submitting the claim entered into an FX Instrument directly with a Defendant or party related to a Defendant or a trade of an FX Exchange-Traded Instrument; and (ii) proof that the Person who traded the FX Instrument or FX Exchange-Traded Instrument was either (1) domiciled in the United States or (2) if domiciled outside the United States, that the FX Instrument was transacted in the United States or the FX Exchange-Traded Instrument was traded on an exchange located in the United States. Such proof may consist of trade confirmations, transaction reports or account statements, or other documents evidencing membership in a Settlement Class.

You cannot exclude yourself by telephone or email. You must do so in writing by mail. To be valid, your Request for Exclusion must be postmarked by February 7, 2018 and mailed to:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

A Request for Exclusion that does not include all of the foregoing information, that does not contain the proper signature, that is sent to an address other than the one designated above, or that is not sent within the time specified shall be invalid and the Person(s) filing such an invalid request shall be a Settlement Class Member and shall be bound by the Settlements, if approved.

All Persons who submit valid and timely Requests for Exclusion in the manner set forth above shall have no rights under the Settlements, shall not share in the distribution of the Net Settlement Fund, and shall not be bound by the Settlements. Such Persons will not be precluded from participating in future settlements, if any, or participating in any certified litigation classes in the Action in the future.

21. If I do not exclude myself, can I sue Settling Defendants and the other Released Parties for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Settling Defendants and the other Released Parties for the claims that the Settlements resolve. If you decide to exclude yourself, your decision will apply only to Settling Defendants and the other Released Parties. It will not apply to any other class that might be certified by the Court with respect to Non-Settling Defendant, or any other settlement class that may be approved by the Court.

22. If I exclude myself, can I get money from the Settlements?

No. You will not get any money from the Settlements if you exclude yourself.

23. If I exclude myself from the Settlements, can I still object?

No. If you exclude yourself, you are no longer a member of a Settlement Class and may not object to any aspect of the Settlements.

OBJECTING TO THE SETTLEMENTS

24. How do I tell the Court what I think about the Settlements?

If you are a member of one of the Settlement Classes and you do not exclude yourself, you can tell the Court what you think about the Settlements. You can object to all or any part of the Settlements, the Plan of Distribution, and/or the request for attorneys' fees and litigation costs. You can give reasons why you think the Court should approve them or not. The Court will consider your views.

If you want to make an objection, you must do so in writing. Your written objection must: (i) identify the name of the case (*In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.)); (ii) state your name, address, and telephone number; (iii) state whether you or your lawyer intend to appear at the Fairness Hearing (though your appearance is not necessary for the Court to consider your views on the Settlements); (iv) provide proof that you are a member of one of the Settlement Classes (see Question 20 for a description of how to prove your membership in a Settlement Class); and (v) identify the specific grounds for your objection, including any reasons why you want to appear and be heard at the Fairness Hearing (see Question 30 for a description of how to request to speak at the Fairness Hearing), as well as all documents or writings that you want the Court to consider.

You cannot make an objection by telephone or email. You must do so in writing and by mail. To be considered by the Court, your objection must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection to Class Counsel, who will then file your objection with the Court. If you do not timely and validly submit your objection, your views will not be considered by the Court or any court on appeal.

25. What is the difference between objecting and excluding myself?

Objecting is telling the Court that you do not like something about the Settlements. You can object to the Settlements only if you remain a member of one of the Settlement Classes and do not exclude yourself from the Settlements. Excluding yourself from the Settlements is telling the court that you do not want to be a part of the Settlements or the Settlement Classes. If you exclude yourself, you have no right to object to the Settlements because they no longer affect you.

THE LAWYERS REPRESENTING YOU

26. Do I have a lawyer in this case?

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

These lawyers are called Class Counsel. Class Counsel may apply to the Court for payment of attorneys' fees and litigation costs from the Settlement Fund. You will not otherwise be charged for Class Counsel's services. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

To date, Class Counsel have not been paid any attorneys' fees or reimbursed for any out-of-pocket costs. Any attorneys' fees and costs will be awarded only as approved by the Court in amounts determined to be fair and reasonable. The Settlements provide that Class Counsel may apply to the Court for an award of attorneys' fees and reimbursement of costs out of the Settlement Fund. By

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January 12, 2018, Class Counsel will move for an award of attorneys' fees as well as reimbursement of litigation costs, the total of which will not exceed 18% of the Settlement Fund.

This is only a summary of the request for attorneys' fees and litigation costs. Any motions in support of the requests will be available for viewing on the Settlement Website after they are filed on January 12, 2018. After that date, if you wish to review the motion papers, you may do so by viewing them at <u>WWW.FXANTITRUSTSETTLEMENT.COM</u>.

The Court will consider the motion for attorneys' fees and litigation costs at or after the Fairness Hearing.

THE COURT'S FAIRNESS HEARING

28. When and where will the Court decide whether to approve the Settlements?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. Eastern time, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. The Fairness Hearing may be moved to a different date or time without notice to you. Although you do not need to attend, if you plan to do so, you should check WWW.FXANTITRUSTSETTLEMENT.COM before making travel plans.

At the Fairness Hearing, the Court will consider whether the Settlements are fair, reasonable, and adequate. The Court will also consider whether to approve the Plan of Distribution and requests for attorneys' fees and litigation costs. If there are any objections, the Court will consider them at this time. We do not know how long the Fairness Hearing will take or when the Court will make its decision. The Court's decision may be appealed.

29. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. You are, however, welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire your own lawyer to attend, but you are not required to do so.

30. May I speak at the Fairness Hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you want to appear at the Fairness Hearing to make an objection (either yourself or through an attorney hired at your own expense), you must submit a written objection and include in your objection your (or if applicable your lawyer's) request for permission to speak at the Fairness Hearing.

You cannot request to speak at the Fairness Hearing by telephone or email. You must do so in writing and by mail. Your objection and, if applicable, request for permission to speak at the Fairness Hearing must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection and request to speak at the Fairness Hearing to Class Counsel, who will then file it with the Court.

GETTING MORE INFORMATION

31. How do I get more information?

This Notice summarizes the Settlement Agreements and Plan of Distribution. More details are in the Settlement Agreements and Plan of Distribution, which are available for your review at www.fxantitrustsettlement.com. The Settlement Website also has answers to common questions about the Settlements, Claim Form, and other information to help you determine whether you are a member of one of the Settlement Classes and whether you are eligible for a payment. You may also call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or write to the Claims Administrator at:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Please do not contact the Court or the Clerk's Office regarding this Notice or for additional information. ****

DATED: September 29, 2017 BY ORDER OF THE COURT

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Must be
Postmarked or
Electronically
Submitted
No Later Than
March 22, 2018

Antitrust Litigation c/o GCG P.O. Box 10239 Dublin, OH 43017-5739 1-888-582-2289



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(if you are calling from outside the United States or Canada, call 1-330-333-7253)

If you are a broker or manager and this Claim Form belongs to your customer, please forward it to your customer at their correct address. This Claim Form is customized and includes a Claim Number and Control Number for filing a claim.



Claim Number:

Control Number:

PROOF OF CLAIM AND RELEASE

If you, between January 1, 2003 and December 15, 2015, entered into:

1. one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories;

OR

2. one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange,

you may be eligible to receive a payment from Settlements reached in *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y) as a member of one of the Settlement Classes.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates. "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures. The Notice of Class Action Settlements ("Notice") that accompanies this Proof of Claim and Release ("Claim Form") contains the definitions of many of the defined terms (which are indicated by initial capital letters) used in this Claim Form.

If you are an eligible member of one of the Settlement Classes, to receive any payment from the Settlements, you must complete and submit this Claim Form. An electronic version of the Claim Form is available at www.FXAntitrustSettlement.com (the Settlement Website), which is maintained by the Claims Administrator, GCG. Your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018. Submission of this Claim Form does not ensure that you will receive any payment from the Settlements. Separate Claim Forms should be submitted for each separate legal entity in a corporate structure.

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SECTION A - CLAIMANT IDENTIFICATION

The Claims Administrator will use this information for all communications relevant to this Claim Form. If this information changes, please notify the Claims Administrator in writing. If you are a trustee, executor, administrator, custodian, or other nominee and are completing and signing this Claim Form on behalf of the Claimant, you must attach documentation showing your authority to act on behalf of the Claimant (see Section C.3 of the Claim Form, below). Section 1 - Claimant Information Claimant Name: **Street Address:** City: State/Province/Region: Postal Code (other than U.S.): Zip Code (U.S.): Country: Last 4 Digits of Tax ID (For most U.S. Claimants, Tax ID is the last 4 digits of the social security number, employer identification number, or taxpayer identification number. For non-U.S. claimants, enter the last 4 digits of a comparable government-issued identification number.): **Country of Domicile: Daytime Telephone Number: Evening Telephone Number:** Email Address (If you provide an email address, you authorize the Claims Administrator to use it in providing you with information relevant to this claim.): <u>Section 2 – Authorized Representative Information</u> Name of the Person you would like the Claims Administrator to Contact Regarding This Claim (if different from the Claimant Name(s) listed above): **Daytime Telephone Number: Evening Telephone Number:** Email Address (Email address is not required, but if you provide it you authorize the Claims Administrator to use it in providing you with information relevant to this claim.):

To view Garden City Group, LLC's Privacy Notice, please visit http://www.choosegcg.com/privacy

SECTION B - GENERAL INFORMATION

- It is important that you read the Notice that accompanies this Claim Form. The Notice and Plan of Distribution explain:
 - a. The proposed Settlement Agreements, which, if granted final approval by the Court, will resolve the class action lawsuit entitled In re Foreign Exchange Benchmark Rates Antitrust Litigation, No. 1:13-cv-07789-LGS (S.D.N.Y.), with respect to Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America"); The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"); Barclays Bank PLC and Barclays Capital Inc. ("Barclays"); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas"); Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup"); Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank"); The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. ("Goldman Sachs"); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC"); JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan"); Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc ("Morgan Stanley"); RBC Capital Markets, LLC ("RBC"); The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS"); Société Générale ("Soc Gen"); Standard Chartered Bank ("Standard Chartered"); and UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") (collectively, the "Settling Defendants").
 - b. The consideration provided by Settling Defendants to resolve the lawsuit against them, including payments of \$2,310,275,000 in settlement funds.
 - How Class Members will be affected by the Settlement Agreements, if they are granted final approval by the Court.
 - d. The manner in which the Net Settlement Fund will be distributed, if the Court grants final approval of the Settlement Agreements and the Plan of Distribution.

Settling Defendants have settled the claims brought in this Action alleging that Settling Defendants, along with Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse" or "Non-Settling Defendant"), conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and to manipulate the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the Action have merit.

- The Action is continuing against Non-Settling Defendant. It is important to note that you may be a Class Member if, between January 1, 2003 and December 15, 2015, you transacted in eligible FX Instruments directly with a Settling Defendant or Non-Settling Defendant or if you transacted in eligible FX Exchange-Traded Instruments.
- 3. The Court preliminarily certified two Settlement Classes in this Action:

The Direct Settlement Class consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

The Exchange-Only Settlement Class consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into an FX Exchange-Traded Instrument on a U.S. exchange. Excluded from the Exchange-Only Settlement Class are those Persons who meet the criteria to be a member of the Direct Settlement Class.

The terms "Released Party," "FX Instrument," and "FX Exchange-Traded Instrument" are defined in each Settlement Agreement, all of which are available at www.FXAntitrustSettlement.com.

- Excluded from the Settlement Classes are: (a) the named Defendants in the Complaint and their co-conspirators; (b) the executive officers and directors of each Defendant or co-conspirator; (c) any entity in which any Defendant or co-conspirator has, or had, a controlling interest; (d) members of any Defendant's or co-conspirator's immediate families; and (e) the legal representatives, heirs, successors, or assigns of any such excluded party. Also excluded from the Settlement Classes are any persons or entities who exclude themselves by filing a timely request for exclusion in accordance with the requirements set forth in the Notice.
- By signing and submitting this Claim Form, you will be certifying that you have read the Notice, including the terms of the releases described in the Notice and provided for in the Settlement Agreements.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2

**** If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to your trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), the Chicago Mercantile Exchange ("CME"), and Intercontinental Exchange Inc. ("ICE"), for use in the claims administration process.****

- 1. To be eligible to receive a payment from the Settlements, you must submit a Claim Form. To be considered timely, your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018.
 - a. To submit your Claim Form electronically, visit www.FXAntitrustSettlement.com for instructions.
 - b. To submit your Claim Form via mail, send your completed Claim Form to GCG, the Claims Administrator, addressed as follows:

Via Mail

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

Via Overnight Courier

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
5151 Blazer Parkway, Suite A
Dublin, OH 43017-9306
USA

- 2. Separate Claim Forms should be submitted for each separate legal entity. Conversely, a single Claim Form should be submitted on behalf of one legal entity. Claimants selecting Option 2 (Documented Claim Option) must include all data and documentation required by Section D, and if applicable, Section E of the Claim Form, made by the legal entity submitting the Claim Form, no matter how many separate accounts that entity has (e.g., a corporation with multiple accounts should include all transactions made in all accounts on one Claim Form).
- 3. Trustees, executors, administrators, custodians, or other nominees who are completing and signing this Claim Form on behalf of the Claimant must also submit:
 - a. A description of the capacity in which they are acting (supporting documentation required);
 - b. The name, account number, last four digits of the social security number, employer identification number, or taxpayer identification number (or for non-U.S. Claimants, a comparable government-issued national identification number), address, and telephone number of the person or entity on whose behalf they are acting; and
 - c. Evidence of their authority to bind the person or entity on whose behalf they are acting. Authority to complete and sign a Claim Form cannot be established by brokers demonstrating that only they have discretionary authority to trade in another person's accounts.
- 4. By submitting a signed Claim Form, you will be certifying that you are a member of one of the Settlement Classes because you:
 - a. Entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories during the period between January 1, 2003 and December 15, 2015;

AND/OR

- b. Entered into one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange between January 1, 2003 and December 15, 2015, and you are not a member of the Direct Settlement Class.
- 5. By submitting a signed Claim Form, you will be swearing to the truth of the statements contained in it and, if applicable, the genuineness of the data and documents attached thereto, subject to penalty of perjury under the laws of the United States of America. The making of false statements or the submission of forged or fraudulent documentation will result in the rejection of your claim and may subject you to civil liability or criminal prosecution.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

- Submission of a Claim Form does not guarantee that you will receive a payment from the Settlements. Distribution of the Net Settlement Fund will be governed by the Plan of Distribution, if it is approved by the Court, or by such other plan of distribution as the Court approves.
- If you have questions concerning the Claim Form, or need additional copies of the Claim Form or the Notice, you may contact the Claims Administrator.
- Unless you submit a valid Request for Exclusion that is received by February 7, 2018, all persons meeting the definition of one of the Settlement Classes will be bound by the terms of the Final Judgments and Orders of Dismissal entered in the Action in connection with the Settlement Agreements, whether or not a Settlement Class Member submits a Claim Form. If you wish to exclude yourself from the Settlements, see the Notice for further instructions.
- Select either Option 1 or Option 2 below. These options are described below. 9.

Option 1: Estimated Claim

I elect Option 1, a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. * †

If you choose Option 1, please note the following:

- This is a summary of Option 1. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. The Claims Administrator will estimate the amount of your transaction volumes in FX Instruments† by: (a) extracting your transaction volumes from the data provided by Settling Defendants; (b) projecting your transaction volumes for time periods during which transaction data is not available from Settling Defendants; and (c) projecting your transaction volumes for trades with Non-Settling Defendant from which transaction data is not available.
- If you have transactions available in the data submitted by Settling Defendants, you will not be required to submit any records of your transactions to the Claims Administrator, unless you wish to claim any transactions in FX Exchange-Traded Instruments† or elect to proceed under Option 2 after receiving the Claims Administrator's estimates.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim" Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates without modification or proceed with your claim under Option 2 (Documented Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued.
- You may electronically submit your claim under Option 1 at www.FXAntitrustSettlement.com, using the Claim Number and Control Number printed on the front of this Claim Form.
- Claimants who transacted with only Non-Settling Defendant must file their claim under Option 2.
- If you wish to claim any transactions in FX Exchange-Traded Instruments, you must electronically submit: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com, (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) the supplemental information requested in Section E of the Claim Form. Such eligible transactions, as determined by the Claims Administrator, will be added to the estimates noted above.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



6 SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

Option 2: Documented Claim

I elect Option 2, a payment amount determined by the Claims Administrator's review of my transaction data. I will electronically submit the required data and documentation, as described in Section D, to the Claims Administrator. If claiming transactions in FX Exchange-Traded Instruments, I will also electronically submit the supplemental information as required in Section E.

If you choose Option 2, please note the following:

- This is a summary of Option 2. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data and documentation you submit.
- If you select Option 2, you must provide: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) if you are claiming FX Exchange-Traded Instruments, the supplemental information requested in Section E of the Claim Form.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates, cure any deficiencies that the Claims Administrator notifies you of, or you can proceed with your claim under Option 1 (Estimated Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 1, you will be required to do so within 30 days of the date when the Claim Assessment Notification was issued.
- Instructions for submitting your Option 2 Claim are available at www.FXAntitrustSettlement.com.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



SECTION D - DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO ELECT OPTION 2 AND/OR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

Claimants choosing Option 2 and/or Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or 2 must electronically submit the required data and documentation at www.FXAntitrustSettlement.com. The data and documentation requirements for such Claimants are as follows:

ELECTRONIC SUBMISSION OF TRANSACTION DATA

Data must be electronically submitted in the form of the electronic data template, which is available at www.FXAntitrustSettlement.com. Claimants choosing Option 2 should submit all of their:

- a. FX transactions entered into directly with a Defendant, including but not limited to FX spot transactions, FX forwards, FX swaps, over-the-counter (OTC) FX options, or other FX transaction in which the trading or settlement value is related in any way to FX rates (FX Instruments).
- b. FX transactions that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures (FX Exchange-Traded Instruments).

Defendants are: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS.

The Settlement Class Period is January 1, 2003 through December 15, 2015.

ELECTRONIC SUBMISSION OF DOCUMENTATION OF TRANSACTIONS 2.

In addition, Claimants choosing Option 2 are required to electronically submit documentation of the transactions they submit under requirement 1, above. Documentation should be from one or more of the following sources:

- Bank confirmations by individual trade;
- Bank transaction reports or statements; b.
- Trading venue transaction reports or statements; C.
- Prime broker reports or statements; d.
- Custodian reports or statements: e
- Daily or monthly account statements; or f.
- Other documents evidencing transactions in FX Instruments and/or FX Exchange-Traded Instruments.

3. SUPPLEMENTAL INFORMATION REQUIRED FOR FX EXCHANGE-TRADED INSTRUMENTS

In addition to the documentation requirements in 1 and 2 above, Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or Option 2 must complete the supplemental documentation requirements set forth in Section E of the Claim Form. Claimants who are not claiming transactions in FX Exchange-Traded Instruments do not need to complete Section E of the Claim Form.

DO NOT SUBMIT ORIGINAL DOCUMENTATION OR RECORDS. THE CLAIMS ADMINISTRATOR IS UNABLE TO RETURN THESE DOCUMENTS OR RECORDS TO YOU.

Please note that Claimants choosing Option 1 (Estimated Claim Option) are not required to submit data or documentation evidencing transactions in the required trading categories. If you Choose Option 1 and you wish to claim any transactions in FX Exchange-Traded Instruments, however, you must electronically submit the transaction data and supporting documentation evidencing your transactions in FX Exchange-Traded Instruments, as required in Sections D and E of the Claim Form. Instructions for electronically submitting your claim are available at www.FXAntitrustSettlement.com.

Case 1:13-cv-07789-LGS Document_932 Filed 01/12/18



SECTION E - SUPPLEMENTAL DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

8

If, during the period from January 1, 2003 through December 15, 2015, you transacted in FX Exchange-Traded Instruments, please provide the following information. LIST OF ALL FUTURES COMMISSION MERCHANTS List all futures commission merchants ("FCMs") at which you maintained accounts in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. 2. LIST OF ACCOUNT NAMES AND ACCOUNT NUMBERS Please provide a list of all account names and account numbers for each FCM you listed in response to 1 above in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. **** If you choose to submit a claim for FX Exchange-Traded Instruments, you are consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process. By signing this Claim Form, you are permitting the Claims Administrator and Class Counsel to: (a) request from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, relevant information about your account and trades in order to compute any payment to you from the Settlements; and (b) unmask, for any accounts that you owned or controlled, your account information in trade data maintained by CME or ICE relative to your

transactions and holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015.****



	SECTION F – PAYMENT ELECTION
Please s	elect one option:
	I elect to be paid by check.
	If you elect this payment method and your claim is valid and timely, a check will be mailed to the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.
	I elect to be paid by wire transfer to a bank in the United States.
Ш	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.
	I elect to be paid by wire transfer to a bank outside of the United States located in:
	(country)
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

SECTION G - CERTIFICATION & SIGNATURE

SECTION 1 – CERTIFICATION

BY SIGNING AND SUBMITTING THIS CLAIM FORM, CLAIMANT OR CLAIMANT'S AUTHORIZED REPRESENTATIVE CERTIFIES AS FOLLOWS:

- 1. I (we) have read the Notice and Claim Form, including the descriptions of the releases provided for in the Settlement Agreements;
- 2. Claimant is a member of one of the Settlement Classes (as defined in the Notice) and is not one of the individuals or entities excluded from the Settlement Classes (as defined in the Notice);
- 3. Claimant has not submitted a Request for Exclusion (as defined in the Notice);
- 4. Claimant entered into the FX Instruments with one or more of the Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or the FX Exchange-Traded Instruments represented in this Claim Form, and if applicable, in the data and documentation attached to the Claim Form, and has not assigned the claims against the Released Parties to another;
- Claimant has not submitted any other claim covering the same transactions and knows of no other person having done so on his/her/its/their behalf;
- 6. Claimant submits to the jurisdiction of the Court with respect to his/her/its/their claim and for purposes of enforcing the releases set forth in any Final Judgments and Orders of Dismissal that may be entered in the Action;
- 7. I (we) agree to furnish such additional information with respect to this Claim Form as the Claims Administrator or the Court may require; and
- 8. I (we) acknowledge that the Claimant will be bound by and subject to the terms of any Final Judgments and Orders of Dismissal that may be entered in the Action;



SECTION G - CERTIFICATION & SIGNATURE (CONTINUED)

SECTION 2 – SIGNATURE

PLEASE READ THE RELEASE, CONSENT TO DISCLOSURE, AND CERTIFICATION, AND SIGN BELOW.

I (we) acknowledge that, as of the Effective Date of the Settlements, pursuant to the terms set forth in the Settlement Agreements, I (we) shall be deemed to have, and by operation of law and the Final Judgments and Orders of Dismissal shall have fully, finally, and forever waived, released, relinquished, and discharged all Released Claims (as defined in the Settlement Agreements), and shall forever be enjoined from prosecuting any or all of the Released Claims against any of the Released Parties (as defined in the Settlement Agreements).

By submitting this Claim Form, I (we) consent to the disclosure of, waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instruct the applicable Settling Defendant(s) to disclose my (our) information and transaction data relating to my (our) trades in FX Instruments with one or more of the Settling Defendant(s) and my (our) trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, I (we) waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and consent to the disclosure of any and all documents reflecting my (our) transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process.

UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA, I (WE) CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME (US) ON THIS CLAIM FORM IS TRUE, CORRECT, AND COMPLETE AND THAT, IF APPLICABLE, THE DATA AND DOCUMENTS SUBMITTED IN CONNECTION WITH THIS CLAIM FORM ARE TRUE AND CORRECT COPIES OF WHAT THEY PURPORT TO BE.

Signature of Claimant	Date	
Print Name of Claimant		
Signature of Authorized Representative Completing Claim Form (if any)	Date	
Print Name of Authorized Representative Completing Claim Form (if any)		
Capacity of Authorized Representative (if other than an individual (e.g., trustee, executor administrator custodian or other nominee))		

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

You should be aware that it will take a significant amount of time to fully process all Claim Forms. Please notify the Claims Administrator of any change of address. If you change your name, please send the Claims Administrator written notification of your new name.



SECTION H - CHECKLIST REGARDING CLAIM FORM

- 1. Fill out Section A Claimant Identification.
- 2. Read about the Action and Settlements in Section B General Information.
- 3. Select Option 1 (Estimated Claim Option) or Option 2 (Documented Claim Option) in Section C.
- 4. If you are filing a claim under Option 2 (Documented Claim Option) and/or claiming transactions in FX Exchange-Traded Instruments, submit your transaction data and supporting documentation as required in Section D.
- 5. If you are claiming transactions in FX Exchange-Traded Instruments, submit the supplemental information as required in Section E.
- 6. Do not send original documentation or records. These items cannot be returned to you by the Claims Administrator.
- 7. Keep copies of your completed Claim Form and any data and documentation submitted under Sections D and/or E of the Claim Form for your own records.
- 8. Fill out Section F Payment Options.
- 9. Read the certifications, consents to disclosures, and sign your Claim Form in Section G.
- 10. The Claims Administrator will acknowledge receipt of your Claim Form within 30 days. If you do not receive an acknowledgement within 30 days, please contact the Claims Administrator using the contact information provided in this Claim Form.
- 11. If your address changes in the future, or if the Claim Form was sent to an old or incorrect address, please send the Claims Administrator written notification of your new address. If you change your name, please send the Claims Administrator written notification of your new name.
- 12. If you have any questions or concerns regarding your claim, please contact the Claims Administrator using the contact information provided in this Claim Form or visit www.FXAntitrustSettlement.com.

THIS CLAIM FORM MUST BE MAILED TO THE CLAIMS ADMINISTRATOR BY PREPAID, FIRST CLASS MAIL, POSTMARKED NO LATER THAN MARCH 22, 2018, ADDRESSED AS FOLLOWS:

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

In re FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

Case No: 13-cv-7789 (LGS)

ECF Case

DECLARATION OF TOMASZ KAROL IDZIOR REGARDING MAILING OF THE SETTLEMENT NOTICE AND PROOF OF CLAIM FORM TO POTENTIAL CLASS MEMBERS IN POLAND

Tomasz Karol Idzior, declares and states as follows:

- 1. I am a Markets In-business Compliance Officer at Citi Handlowy. Counsel for Citigroup Inc. and Citibank, N.A. ("Citi") has advised me that pursuant to Section 8 of the Second Superseding Order Approving the Form and Manner of Notice of Settlement and Preliminarily Approving the Plan of Distribution, dated September 29, 2017 (the "Notice Order"), in the above-captioned action (the "Action"), Citi shall "directly . . . cause copies of the Mail Notice and Claim Form to be mailed to [] potential members of the Settlement Classes who have been identified by Settling Defendants in light of applicable foreign bank secrecy and/or data privacy laws."
- 2. Pursuant to Section 8, and "in light of applicable foreign bank secrecy and/or data privacy laws," Citi Handlowy sent settlement notices directly to 27 potential class members.
- 3. On or about November 2, 2017, Class Counsel provided the Court-approved Settlement Notice and Claim form (together, the "Notice Packet"), which was then addressed to

the potential settlement class members. A redacted version of that Notice Packet is attached hereto as Exhibit A.

4. On December 6, 2017, the Notice Packets were mailed to the potential settlement class members referenced above using contact information listed in the records of Citi Handlowy.

I declare under penalty of perjury under the laws of the United States of America that the foregoing statements are true and correct.

Executed this 14 day of December, 2017 in Warsaw, Poland.

Tomasz Karol Idzior

EXHIBIT A

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

NOTICE OF CLASS ACTION SETTLEMENTS

PLEASE READ THIS ENTIRE NOTICE CAREFULLY. A UNITED STATES FEDERAL COURT AUTHORIZED THIS NOTICE. YOUR RIGHTS MAY BE AFFECTED BY THE PROCEEDINGS IN THIS ACTION. THIS NOTICE ADVISES YOU OF YOUR RIGHTS AND OPTIONS WITH RESPECT TO THIS ACTION, INCLUDING WHAT YOU MUST DO IF YOU WISH TO SHARE IN THE PROCEEDS OF THE SETTLEMENTS. TO CLAIM YOUR SHARE OF THESE SETTLEMENTS, YOU MUST FILE A VALID PROOF OF CLAIM AND RELEASE POSTMARKED OR ELECTRONICALLY SUBMITTED ON OR BEFORE MARCH 22, 2018.

To: All Persons who, between January 1, 2003 and December 15, 2015, entered into:

- 1) one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories; OR
- 2) one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below at Questions 3, and 17.

This Notice of Class Action Settlements ("Notice") is given pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). It is not junk mail, an advertisement, or a solicitation from a lawyer. You have not been sued.

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at www.fxantitrustsettlement.com (the "Settlement Website").

The purpose of this Notice is to inform you of the pending proposed class action lawsuit (the "Action") and of the settlements of the Action (the "Settlements" or "Settlement Agreements") with the following "Settling Defendants":

- Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America");
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"):
- 3. Barclays Bank PLC and Barclays Capital Inc. ("Barclays");
- BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas");
- 5. Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup");
- 6. Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank")
- 7. The Goldman Sachs Group, Inc. and Goldman Sachs & Co. ("Goldman Sachs");
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC");
- 9. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan");
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International PLC ("Morgan Stanley");
- 11. RBC Capital Markets LLC ("RBC");
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS");
- 13. Société Générale ("Soc Gen");
- 14. Standard Chartered Bank ("Standard Chartered"); and
- 15. UBS AG, UBS Group AG, and UBS Securities LLC ("UBS").

You are receiving this Notice because records indicate that you may be a member of one of the Settlement Classes in this Action because you traded one or more FX Instruments or FX Exchange-Traded Instruments that qualify as eligible transactions under the Settlements.

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

The Action alleges that Settling Defendants and Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse") or "Non-Settling Defendant," and collectively, with Settling Defendants, the "Defendants"), conspired to fix prices in the foreign exchange ("FX") market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3. The Action also alleges that Defendants engaged in manipulation with respect to the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the lawsuit have merit.

The Court has preliminarily approved Settlements with Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS. To resolve all Released Claims against all Released Parties, Settling Defendants have agreed to pay a total of \$2,310,275,000. The Settlement Amount including any funds paid for the purposes of contributing to notice and administration costs, agreed to by each Settling Defendant is:

Settling Defendant	Amount
BTMU	\$10,500,000
Bank of America	\$187,500,000
Barclays	\$384,000,000
BNP Paribas	\$115,000,000
Citigroup	\$402,000,000
Deutsche Bank	\$190,000,000
Goldman Sachs	\$135,000,000
HSBC	\$285,000,000
JPMorgan	\$104,500,000
Morgan Stanley	\$50,000,000
RBC	\$15,500,000
RBS	\$255,000,000
Soc Gen	\$18,000,000
Standard Chartered	\$17,200,000
UBS	\$141,075,000
Total Settlements	\$2,310,275,000

Settling Defendants have also agreed to provide reasonable cooperation, including confirmatory discovery, to the benefit of Class Plaintiffs and Settlement Class Members ("Cooperation Provisions"). Class Counsel believe that the Cooperation Provisions have and will continue to aid Class Plaintiffs in pursuing their claims in the Action against Non-Settling Defendant, which denies all allegations. Settlement Class Members will not, by participating in the Settlements, be releasing their claims against Non-Settling Defendant.

The following chart contains a summary of your rights and options regarding the Settlements. More detailed information about your rights and options can be found in the Settlement Agreements and Plan of Distribution, all of which are available at www.fxantitrustsettlement.com (the "Settlement Website").

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS		
You are automatically part of a Settlement Class if you fit one of the Settlement descriptions. However, if you do not file a timely claim, you will not receive any payment the Settlements. You will be bound by past and any future Court rulings, including ruling the Settlements, if approved, and settlement releases but will not be eligible to receive any payment from the Settlements. See Question 18.		
You may be eligible to share in the Net Settlement Fund if you complete and file a va Claim and Release ("Claim Form") by no later than March 22, 2018. If you file a Cyou will remain in the Settlement Class if you are a Class Member. You will be bot and any future Court rulings, including rulings on the Settlements, if approved, and releases. If you do not file a Claim Form, you will not receive any payments Settlements. See Question 13.		

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS		
EXCLUDE YOURSELF FROM THE SETTLEMENTS	If you wish to exclude yourself from the Settlements, you must submit a written request by February 7, 2018. If you exclude yourself, you will not be bound by the Settlements, if approved, or settlement releases, and you will not be eligible for any payment from the Settlements. See Questions 19-23.	
OBJECT TO THE SETTLEMENTS	If you wish to object to the Settlements, you must submit a written objection to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your objection to Class Counsel, who will file it with the Court. You must be and remain within a Settlement Class in order to object. See Questions 24 and 25.	
You may ask the Court for permission to speak at the Fairness Hearing about the Settlem including such a request in your written objection, which you must submit to the Administrator by February 7, 2018. The Claims Administrator will provide your request to Counsel, who will file it with the Court. The Fairness Hearing is scheduled for May 23, 4:00 p.m. See Questions 28-30.		
APPEAR THROUGH AN ATTORNEY	You may enter an appearance through your own counsel at your own expense. See Questions 26, 29, and 30.	

These rights and options and the deadlines to exercise them are explained in this Notice.

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to you trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process. If you choose to object to or opt out of the Settlements, Court fillings of objections and exclusions will publicly reveal your identity.****

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BASIC INFORMATION

1. What is a class action lawsuit?

A class action is a lawsuit in which one or more representative plaintiffs (in this case, Class Plaintiffs) bring a lawsuit on behalf of themselves and other similarly situated persons (i.e., a class) who have similar claims against the defendants. The representative plaintiffs, the court, and counsel appointed to represent the class all have a responsibility to make sure that the interests of all class members are adequately represented.

Importantly, class members are NOT individually responsible for the attorneys' fees or litigation costs. In a class action, attorneys' fees and litigation costs are paid from the settlement fund (or the court-awarded judgment amount) and must be approved by the court. If there is no recovery on behalf of the class, the attorneys do not get paid.

When a representative plaintiff enters into a settlement with a defendant on behalf of a class, such as these Settlements with Settling Defendants, the court will require that the members of the settlement class be given notice of the settlement and an opportunity to be heard with respect to the settlement. The court then conducts a hearing (called a fairness hearing) to determine, among other things, if the settlement is fair, reasonable, and adequate.

2. Why did I get this Notice?

You received this Notice because you requested it or records indicate that you may be a member of one of the Settlement Classes. As a potential member of one of the Settlement Classes, you have a right to know about the proposed Settlements with Settling Defendants before the Court decides whether to approve the Settlements.

This Notice explains the Action, the Settlements, your legal rights, what benefits are available, who is eligible for them, and how you can seek to receive your portion of the benefits if you are eligible. The purpose of this Notice is also to inform you of the Fairness Hearing to be held by the Court to consider the fairness, reasonableness, and adequacy of the Settlements and to consider the application of Class Counsel (on behalf of all Plaintiffs' Counsel) for an award of attorneys' fees and litigation costs from the Settlement Fund.

3. What are the definitions used in this Notice?

This Notice incorporates by reference the definitions in the Stipulations and Agreements of Settlements with: Bank of America, dated October 1, 2015 (the "Bank of America Settlement"); Barclays, dated September 30, 2015 (the "Barclays Settlement"); BTMU, dated February 14, 2017 (the "BTMU Settlement"); BNP Paribas, dated October 1, 2015 (the "BNP Paribas Settlement"); Citigroup, dated October 1, 2015 (the "Citigroup Settlement"); Deutsche Bank AG, dated September 29, 2017 (the "Deutsche Bank Settlement"); Goldman Sachs, dated October 1, 2015 (the "Goldman Sachs Settlement"); HSBC, dated September 30, 2015 (the "HSBC Settlement"); JPMorgan, dated October 1, 2015 (the "JPMorgan Settlement"); Morgan Stanley, dated July 28, 2017 (the "Morgan Stanley Settlement"); RBC, dated July 27, 2017 (the "RBC Settlement"); RBS, dated October 2, 2015 (the "RBS Settlement"); Société Générale, dated July 27, 2017 (the "Soc Gen Settlement"); Standard Chartered, dated July 27, 2017 (the "Standard Chartered Settlement"); and UBS, dated October 1, 2015 (the "UBS Settlement") (collectively, the "Settlements" or "Settlement Agreements").

These Settlement Agreements and the Court's Preliminary Approval Orders are posted on the Claims Administrator's website at www.fxantitrustsettlement.com (the "Settlement Website"). All capitalized terms used, but not defined, shall have the same meanings as in the Settlement Agreements and the Court's Preliminary Approval Orders. For ease of reference, some of the key definitions are:

- "FX Benchmark Rates" means, collectively: (i) the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rate;
 (ii) the European Central Bank ("ECB") FX reference rates, including the ECB rate set at 1:15 p.m. London time; (iii) the Chicago Mercantile Exchange ("CME") daily settlement rates, including the rate set at 2:00 p.m. Central Time; and (iv) any other FX benchmark, fixing, or reference rate.
- "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.
- "FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.
- "FX Trading" means the trading of FX Instruments and FX Exchange-Traded Instruments, regardless of the manner in which
 such trading occurs or is undertaken, or a decision to withhold bids and offers, with respect to FX Instruments or FX
 Exchange-Traded Instruments.
- "Settlement Class Member" means a Person who is a member of one of the Settlement Classes and has not timely and validly
 excluded himself, herself, or itself in accordance with the procedures established by the Court.

 "Settlement Classes" means the "Direct Settlement Class" and the "Exchange-Only Settlement Class." Direct Settlement Class and Exchange-Only Settlement Class are defined in response to Question 7 below.

4. What is this Action about?

Generally, Class Plaintiffs allege that Defendants conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and that Defendants manipulated the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Class Plaintiffs allege that this conduct was carried out through a number of different means.

Class Plaintiffs allege that Defendants conspired to fix FX Benchmark Rates paid by members of the Settlement Classes. FX Benchmark Rates are rates that are published at certain times during the day and are prices at which Defendants offered to, and did, transact with members of the Settlement Classes. The most widely used of the FX Benchmark Rates are the WM/Reuters Closing Spot Rates, which, for the most widely traded currency pairs, were set at 4:00 p.m. London time using the median price of actual trades executed in the market on certain venues between 3:59:30 p.m. and 4:00:30 p.m. London time. Class Plaintiffs allege Defendants shared confidential order and trade information to coordinate their trading positions and trading strategy to manipulate and fix the FX Benchmark Rates.

Class Plaintiffs allege that Defendants conspired to fix the spreads that Defendants quoted to members of the Settlement Classes. As described in the Third Consolidated Amended Class Action Complaint ("Complaint"), spreads are the difference between the rate at which a Defendant indicated it would buy a currency and the rate at which a Defendant would sell a currency. Class Plaintiffs allege that Defendants discussed and agreed upon spreads through communications in chat rooms and other means. The alleged conspiracy to fix spreads is alleged to have reduced competition in the FX market and artificially increased the spread, with the result that Defendants bought currency at a lower price than they would have absent the alleged conspiracy, sold currency at a higher price than they would have absent the alleged conspiracy, and quoted less competitive spreads than they would have absent the alleged collusion.

Class Plaintiffs also allege that Defendants conspired to attempt to trigger clients' stop loss and limit orders, work client limit orders at levels better than the limit order price, front-run client orders, and further fix prices by "banging the close" (i.e., breaking up large client orders into small trades immediately before and during the setting of FX Benchmark Rates), "painting the screen," and engaging in other tactics as alleged in the Complaint.

Class Plaintiffs allege that, as a result of this conduct, members of the Settlement Classes paid supra-competitive prices for FX transactions. Defendants deny Class Plaintiffs' allegations of wrongdoing.

You may obtain more information regarding the specific allegations in this Action by reviewing the Complaint, which is available at <u>WWW.fxantitrustsettlement.com</u>.

5. Why are there Settlements?

Class Plaintiffs and Class Counsel believe that the members of the Settlement Classes have been damaged by Defendants' conduct, as described in the Complaint. Each of the Defendants denies the material allegations made by Class Plaintiffs in the Complaint, believes that the claims lack merit, and believes that Class Plaintiffs' claims would have been rejected prior to trial, at trial, or on appeal. The Court has not decided in favor of either Class Plaintiffs or Settling Defendants. Instead, Class Counsel engaged in mediation separately with each of the Settling Defendants to reach negotiated resolutions of the Action. Class Plaintiffs and Settling Defendants believe the Settlements are in the best interests of the Settlement Classes and Settling Defendants, respectively. Not only do the Settlements allow both sides to avoid the risks and costs of lengthy litigation and the uncertainty of pre-trial proceedings, a trial, and appeals, but also, if approved, they would permit eligible Settlement Class Members, who file valid claims, to receive some compensation, rather than risk ultimately receiving nothing. Class Plaintiffs and Class Counsel think the Settlements are in the best interest of all members of the Settlement Classes.

Settling Defendants have agreed to pay a total of \$2,310,275,000 (the "Settlement Fund") in cash for the benefit of the proposed Settlement Classes. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less costs associated with notifying the Settlement Classes, claims administration, and Court-awarded attorneys' fees and costs (the "Net Settlement Fund") will be divided among all Settlement Class Members who file valid Claim Forms.

Class Plaintiffs developed a preliminary model, which estimates that the range of damages the Settlement Classes could potentially obtain against all Defendants at trial is approximately between \$8 billion to \$10 billion before trebling. The \$2,310,275,000 Settlement Fund represents 23% to 29% of this damages range. This damages range is not discounted for litigation risk, is based on information and transaction data received to date, and is subject to change based on the receipt of additional information and transaction data.

The Settlement Agreements preserve the Settlement Classes' right to recover the entire amount of damages against Non-Settling Defendant, who continues to litigate the Action, based on joint and several liability (after an offset post-trebling for the settlement amounts). Settling Defendants do not think that Class Plaintiffs would have prevailed at trial (had they successfully certified classes and survived summary judgment motions), and Settling Defendants believe, as a result, members of the Settlement Classes would have received nothing.

If the Settlements are approved, Settling Defendants will no longer be defendants in the Action, but the Action will continue against Non-Settling Defendant. If the Settlements are not approved, Settling Defendants will remain as defendants in the Action, and Class Plaintiffs would continue to pursue the claims against both Settling Defendants and Non-Settling Defendant.

6. How do the Settlements affect the claims against Non-Settling Defendant?

Class Plaintiffs' claims against Non-Settling Defendant will continue to be litigated and prepared for trial, whether or not the Settlements are approved. In the event that damages are awarded against Non-Settling Defendant, Non-Settling Defendant may seek to reduce that damages award in the amount of the Settlements; any reduction would not affect class members' recovery under the Settlements. The Court's findings in any approval of the Settlements or certification of the Settlement Classes will have no effect on the Court's rulings on future motions involving Non-Settling Defendant, including any motion to certify any other class in the Action.

WHO GETS MONEY FROM THE SETTLEMENT

7. How do I know if I am a Class Member?

In the Court's Preliminary Approval Orders, the Court preliminarily approved two Settlement Classes.

First, the Direct Settlement Class is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into an FX Instrument directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted FX Instruments in the United States or its territories.

Second, the Exchange-Only Settlement Class is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange.

Not everyone who fits these descriptions will be a member of one of the Settlement Classes. Please see Question 8 for a discussion of exclusions from the Settlement Classes.

The terms "FX Instruments" and "FX Exchange-Traded Instruments" are defined in Question 3. Examples of FX Instruments include FX spot, FX forward, FX swap, and over-the-counter ("OTC") FX options transactions. Examples of FX Exchange-Traded Instruments include FX futures contracts and options on FX futures contracts; these instruments are traded on exchanges, such as the Chicago Mercantile Exchange ("CME") or ICE Futures U.S. ("ICE Futures").

Even if you did not transact any FX Instruments with any of the Settling Defendants, you may be a member of one of the Settlement Classes if, between January 1, 2003 and December 15, 2015, you entered into an FX Instrument with Non-Settling Defendant or if you entered into an FX Exchange-Traded Instrument; such transactions are eligible for making a claim under the Settlements, provided that you are either domiciled in the United States or, if you are domiciled outside the United States, your transaction occurred in the United States. If you are such a Class Member, unless you opt out of the Settlements, you will be releasing all claims against the Settling Defendants and other Released Parties in connection with your trades with both Settling Defendants and Non-Settling Defendant. You will not be releasing any claims against Non-Settling Defendant.

8. Are there exceptions to being included in one of the Settlement Classes?

Yes. You are not included in either of the Settlement Classes if you are:

- a Defendant:
- a Released Party:
- a co-conspirator;
- an officer, director, or employee of any Defendant, Released Party, or co-conspirator;
- an entity in which any Defendant, Released Party, or co-conspirator has a controlling interest;
- an affiliate, legal representative, heir, or assign of any Defendant, Released Party, co-conspirator, or a person acting on their behalf; or
- a judicial officer presiding over this Action or a member of his/her immediate family or judicial staff, or a juror assigned to this
 Action.

However, "Investment Vehicles," meaning any investment company or pooled investment fund, including, but not limited to, mutual fund families, exchange-traded funds, fund of funds, and hedge funds, in which a Defendant has, or may have, a direct or indirect interest or as to which its affiliates may act as an investment advisor, but of which a Defendant, or its respective affiliates, is not a majority owner or does not hold a majority beneficial interest, are <u>not</u> excluded from the Settlement Classes.

9. What is the geographic scope of trading that is included in the Settlements?

If you are domiciled in the United States (or its territories), then all of your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if they occurred during the Settlement Class Period – regardless of where the transactions took place. To the extent U.S.-domiciled entities transact abroad through non-U.S. domiciled subsidiaries, affiliates, or other foreign legal entities, such entities are considered non-U.S. domiciled entities under the Settlements.

If you are domiciled outside of the United States, then your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if these transactions occurred in the United States during the Settlement Class Period.

10. Can I be a member of both Settlement Classes?

No. If you qualify as both a member of the Direct Settlement Class and the Exchange-Only Settlement Class, you will be considered a member of the Direct Settlement Class. This is because the Exchange-Only Settlement Class is defined to explicitly exclude those individuals and entities that fall within the Direct Settlement Class.

The amount of your payment under the Settlements does not depend on which Settlement Class you are a member of. Under the Plan of Distribution, members of both Settlement Classes will be treated equally. You can review the Plan of Distribution for a more detailed explanation of the manner in which the Settlement Fund will be allocated to Settlement Class Members. The Plan of Distribution is available at www.fxantitrustsettlement.com.

11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or visit www.fxantitrustsettlement.com for more information. Or you can fill out and timely return the Claim Form to see if you qualify.

THE SETTLEMENT BENEFITS

12. What do the Settlements provide?

Settling Defendants have collectively paid \$2,310,275,000 into a fund (the "Settlement Fund") to be held for disbursement to the Settlement Classes and to pay for court-approved fees and expenses, if the Settlement Agreements are approved. A portion of the Settlement Fund, consisting of \$1,250,000, has been designated to pay for the costs of notifying the Settlement Classes and for claims administration (the "Notice and Administration Fund"). To the extent such costs exceed the amount of the Notice and Administration Fund, they will be paid out of the rest of the Settlement Fund.

The Net Settlement Fund will be no less than \$1,894,425,500 (82% of the Settlement Fund) after all costs, fees, and expenses are deducted (if such fees and expenses are approved by the Court). See Question 27 for more information on Class Counsel's application for attorneys' fees, and reimbursement of costs. The Net Settlement Fund will be divided among Settlement Class Members who send in valid Claim Forms by March 22, 2018 ("Authorized Claimants"), according to the Plan of Distribution.

Settling Defendants have also agreed to provide reasonable cooperation for the benefit of Class Plaintiffs and Settlement Class Members. Settling Defendants' cooperation obligations include, subject to Court orders and applicable law, producing transaction data, producing all documents previously turned over to certain governmental bodies investigating allegations of misconduct in the FX market, providing information and witnesses to authenticate documents, and providing witnesses for interviews, depositions, and trial testimony. The Cooperation Provisions do not expire until seven years after preliminary approval of the Settlement or the date when final judgment in the Action is entered against all Defendants and there are no remaining rights of appeal, whichever is later. Class Counsel believe the Cooperation Provisions have and will continue to aid the continued prosecution of the Action against Non-Settling Defendant.

13. How will I get a payment?

If you are a member of one of the Settlement Classes and do not exclude yourself, you are eligible to file a Claim Form to receive your share of money from the Net Settlement Fund. A Claim Form is attached to this Notice. You may also get a Claim Form by visiting www.fxantitrustsettlement-com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, sign it, and file it with the Claims Administrator.

The Claim Form presents two options for claiming under the Settlement Agreements.

Option 1 is the Estimated Claim Option. Under Option 1, the Claims Administrator will estimate your eligible transaction
volume using data submitted by Settling Defendants. The Estimated Claim Option is not available to you if you traded only with
Non-Settling Defendant.

- Option 2 is the Documented Claim Option. Under Option 2, you will submit data and documentation of your eligible transactions using the electronic data template available on the Settlement Website, and the Claims Administrator will estimate your eligible transaction volume using the data and documentation you submit.
- If you traded using a prime broker(s) or you had asset/investment manager(s) trading on your behalf, or if you traded on
 electronic communications networks ("ECNs") with anonymous execution, it is recommended that you select Option 2 because
 naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible
 transaction volume.
- Note that Claimants with transactions in FX Exchange-Traded Instruments must submit documentation of such transactions, even if they choose Option 1.

For more details on these two options for filing your claim, you can review the Plan of Distribution, which is available at www.fxantitrustsettlement.com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Claim Forms must be submitted by mail, postmarked by March 22, 2018, or electronically through www.fxantitrustsettlement.com on or before 11:59 p.m. Eastern time on March 22, 2018.

Following the timely submission and receipt of your Claim Form, the Claims Administrator will send you a "Confirmation of Claim Receipt," which will acknowledge receipt of your Claim Form and will inform you of important next steps.

On April 1, 2018, the Claims Administrator will begin disseminating "Claim Assessment Notifications" to Claimants. The Claim Assessment Notification will tell you your "Eligible Participation Amount" and the basis for the Claims Administrator's calculations. An explanation of Eligible Participation Amounts is provided at Question 14, and is a defined term in the Plan of Distribution. The Claim Assessment Notification will also provide you with information about how you can elect to switch your claim from an Option 1 Claim (Estimated Claim Option) to an Option 2 Claim (Documented Claim Option), or vice-versa, and the deadline for doing so.

- If, in the first instance, you selected Option 1 (Estimated Claim Option), you must either accept the Claims Administrator's estimates without modification, or if you disagree with the Claims Administrator's estimates, you will be given an opportunity to file your claim under Option 2 (Documented Claim Option). Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you decide to re-file your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued. If you elect to re-file your claim under Option 2, you will automatically receive the higher of the two estimates.
- If, in the first instance, you selected Option 2 (Documented Claim Option), you may, after receiving the Claims Administrator's estimates, elect to file your claim under Option 1 (Estimated Claim Option) within 30 days of the date when the Claim Assessment Notification was issued. Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you elect to re-file your claim under Option 1, you will automatically receive the higher of the two estimates.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

14. How much will my payment be?

At this time, it is not known precisely how much each Authorized Claimant will receive from the Net Settlement Fund or when payments will be made. The amount of your payment will be determined by the Plan of Distribution, if it is approved or by such other plan of distribution that is approved by the Court. The Plan of Distribution is available at www.fxantitrustsettlement-com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Under the Plan of Distribution, the Claims Administrator will first determine Class Members' eligible transaction volume in various FX products, such as FX spot transactions, FX forwards, FX swaps, OTC FX options, FX futures, and options on FX futures ("Settlement Transaction Volume"). Then, a model that estimates claim value to Class Members relative to one another will be applied. The model applies weightings to certain trade characteristics, such as currency pair and trade size, to generate the amount of each Claimant's potential claim ("Eligible Participation Amount").

The Net Settlement Fund (the amount remaining after attorneys' fees, litigation costs, claims administration costs, and other Court-approved costs and expenses have been deducted) will be distributed to all Authorized Claimants. If the Court approves the Settlements, no monies will revert to Settling Defendants.

The distribution of the Net Settlement Fund will be based on three payment resolution categories. All Claimants who submit valid Claim Forms will receive, at minimum, a "De Minimis Payment" of \$15. An "Automatic Payment" of \$150 will apply to Claimants whose estimated compensation is \$150 or less (but more than \$15). Claimants whose estimated compensation is over \$150 will be compensated with a "Pro Rata Share Payment" based on the percentage of the Claimant's Eligible Participation Amount as compared to the sum of all Claimants' Eligible Participation Amounts. Please read the Plan of Distribution for more details on payment resolution categories.

The Court has preliminarily approved the Plan of Distribution but must still decide whether to approve the Plan of Distribution at or after the Fairness Hearing (discussed in Question 15).

15. When will I receive a payment?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. to decide whether to approve the Settlements and Plan of Distribution. If the Court approves the Settlements and Plan of Distribution, there may be appeals after that. It can sometimes take a year or more for the appellate process to conclude. Please be patient; status updates will be posted at www.fxantitrustsettlement.com.

16. What do I have to do after I file a Claim Form?

After you file a Claim Form, the Claims Administrator will evaluate your Claim Form to determine if you have provided sufficient information to validate your membership in a Settlement Class and the amount of your claim. If the Claims Administrator determines that your Claim Form is deficient or defective, it will contact you. If you subsequently provide information that satisfies the Claims Administrator concerning the validity of your claim, you will not have to do anything else. If any disputes cannot be resolved, Class Counsel will submit them to the Court prior to a distribution of the Net Settlement Fund, and the Court will make a final determination of the validity of your claim.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

17. What am I giving up to receive a payment?

Unless you exclude yourself, you remain a Settlement Class Member. That means you can't sue, continue to sue, or be part of any other lawsuit about the Released Claims in this Action against any of the Settling Defendants or any of the Released Parties. Upon the Effective Date, Class Plaintiffs and all Settlement Class Members, on behalf of themselves and each of the Releasing Parties, shall be deemed to have, and by operation of the Final Judgment shall have, fully, finally, and forever waived, released, relinquished, and discharged all Released Claims against the Released Parties, regardless of whether such Settlement Class Member executes and delivers a Claim Form.

The capitalized terms used in this paragraph are defined in the Settlement Agreements, Preliminary Approval Orders, or this Notice. For easy reference, certain of these terms are copied below:

- "Released Parties" mean each Settling Defendant and each of their past, present, and future, direct and indirect parents
 (including holding companies), subsidiaries, affiliates, associates (all as defined in SEC Rule 12b-2 promulgated pursuant to
 the Securities Exchange Act of 1934), divisions, predecessors, successors, and each of their respective officers, directors,
 employees, agents, attorneys, legal or other representatives, trustees, heirs, executors, administrators, advisors, and assigns.
 Released Parties do not include any other Person formerly named in the Action.
- "Releasing Parties" mean, individually and collectively, Class Plaintiffs and each Class Member, on behalf of themselves and any of their respective past, present or future officers, directors, stockholders, agents, employees, legal or other representatives, partners, associates, trustees, parents, subsidiaries, divisions, affiliates, heirs, executors, administrators, purchasers, predecessors, successors, and assigns, whether or not they object to the settlement set forth in the Settlements and whether or not they make a claim for payment from the Net Settlement Fund.
- "Released Claims" mean any and all manner of claims, including "Unknown Claims," as defined in the Settlements, causes of action, cross-claims, counter-claims, charges, liabilities, demands, judgments, suits, obligations, debts, setoffs, rights of recovery, or liabilities for any obligations of any kind whatsoever (however denominated), whether class or individual, in law or equity, or arising under constitution, statute, regulation, ordinance, contract, or otherwise in nature, for fees, costs, penalties, fines, debts, expenses, attorneys' fees, and damages, whenever incurred, and liabilities of any nature whatsoever (including joint and several), known or unknown, suspected or unsuspected, asserted or unasserted, arising from, or relating in any way to, any conduct alleged, or that could have been alleged, in and arising from the factual predicate of the Action, or any amended complaint or pleading therein, from the beginning of time until the Effective Date, which shall be deemed to include, but not be limited to: (i) communications related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (ii) agreements, arrangements, or understandings related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (iii) the sharing or exchange of customer information between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action - including, but not limited to, customer identity, trading patterns, transactions, net positions or orders, stop losses or barrier options, pricing, or spreads related to FX Instruments, FX Trading, or FX Benchmark Rates; (iv) the establishment, calculation, manipulation, or use of the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rates, and trading that may impact such rates; (v) the establishment, calculation, manipulation, or use of the ECB FX reference rates, including the ECB rate set at 1:15 p.m. London time; (vi) the establishment, calculation, manipulation, or use of the CME daily settlement rates; (vii) the establishment, calculation, or use of any other FX benchmarks, including benchmark fixing rates, benchmark settlement rates, or benchmark reference rates; (viii) the establishment, calculation, communication, manipulation, or use of the price, spread, or rate of any FX Instrument or FX Exchange-Based Instrument; and (ix) the exchange of customer information or confidential information in the possession of any Settling Defendant between a Released Party and any other

FX dealer or any other participant in the conspiracy alleged in the Action related to the establishment, calculation, manipulation, or use of any FX price, spread, or rate.

The Settlement Agreements define certain claims that are excluded from the definition of Released Claims; such claims include:

(i) "last look" claims related to possible delays built into [a Settling Defendant's] algorithmic or electronic trading platforms that resulted in [the Settling Defendant] declining spot orders or requests to trade, including trading on electronic communications networks, that were submitted based upon prices [the Settling Defendant] quoted or displayed in over-the-counter FX markets, notwithstanding anything to the contrary herein; and (ii) claims based upon transactions executed solely outside the United States and arising under foreign laws belonging to any Releasing Party or Person that is domiciled outside the United States.

By remaining a Settlement Class Member, you do not give up any of your claims against Non-Settling Defendant.

18. What if I do nothing?

You are automatically a member of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not timely file a Claim Form, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements and Settlement releases. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be a part of any other lawsuit against Settling Defendants or the Released Parties on the basis of Released Claims. Please see Question 17 for a description of Released Claims.

EXCLUDING YOURSELF FROM THE SETTLEMENTS

19. What if I do not want to be in a Settlement Class?

If you are a member of one of the Settlement Classes, do not want to remain in that Settlement Class, and do not want a payment from the Settlements, then you must take steps to exclude yourself from the Settlements. This is also sometimes referred to as "opting out" of a class.

If you act to exclude yourself from the Settlement Class of which you would otherwise be a member, you will be free to sue any of the Settling Defendants or any of the other Released Parties on your own for the claims being resolved by the Settlements. However, you will not receive any money from the Settlements, and Class Counsel will no longer represent you with respect to any claims against the Settling Defendants. Class Counsel will, however, continue to represent you in the continuing litigation against Non-Settling Defendant. If you exclude yourself from the Settlement Class of which you are a member, you will be excluding yourself from all 15 Settlements.

If you want to receive money from the Settlements, do not exclude yourself. You must file a Claim Form in order to receive any payment from the Settlements.

20. How do I exclude myself?

You can exclude yourself by sending a written "Request for Exclusion" to the Claims Administrator. A Request for Exclusion must be: (i) in writing; (ii) signed by the Person (defined as the individual or entity holding the claim) or his, her, or its authorized representative; (iii) state the name, address, and phone number of that Person; (iv) include proof of membership in a Settlement Class; (v) the claimant ID number(s) on the Person's Claim Form(s), if received; and (vi) include a signed statement that "I/we hereby request that I/we be excluded from the Settlements in the In re Foreign Exchange Benchmark Rates Antitrust Litigation" or the substantive equivalent.

Proof of membership in a Settlement Class consists of: (i) proof that the Person submitting the claim entered into an FX Instrument directly with a Defendant or party related to a Defendant or a trade of an FX Exchange-Traded Instrument; and (ii) proof that the Person who traded the FX Instrument or FX Exchange-Traded Instrument was either (1) domiciled in the United States or (2) if domiciled outside the United States, that the FX Instrument was transacted in the United States or the FX Exchange-Traded Instrument was traded on an exchange located in the United States. Such proof may consist of trade confirmations, transaction reports or account statements, or other documents evidencing membership in a Settlement Class.

You cannot exclude yourself by telephone or email. You must do so in writing by mail. To be valid, your Request for Exclusion must be postmarked by February 7, 2018 and mailed to:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

A Request for Exclusion that does not include all of the foregoing information, that does not contain the proper signature, that is sent to an address other than the one designated above, or that is not sent within the time specified shall be invalid and the Person(s) filing such an invalid request shall be a Settlement Class Member and shall be bound by the Settlements, if approved.

All Persons who submit valid and timely Requests for Exclusion in the manner set forth above shall have no rights under the Settlements, shall not share in the distribution of the Net Settlement Fund, and shall not be bound by the Settlements. Such Persons will not be precluded from participating in future settlements, if any, or participating in any certified litigation classes in the Action in the future.

21. If I do not exclude myself, can I sue Settling Defendants and the other Released Parties for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Settling Defendants and the other Released Parties for the claims that the Settlements resolve. If you decide to exclude yourself, your decision will apply only to Settling Defendants and the other Released Parties. It will not apply to any other class that might be certified by the Court with respect to Non-Settling Defendant, or any other settlement class that may be approved by the Court.

22. If I exclude myself, can I get money from the Settlements?

No. You will not get any money from the Settlements if you exclude yourself.

23. If I exclude myself from the Settlements, can I still object?

No. If you exclude yourself, you are no longer a member of a Settlement Class and may not object to any aspect of the Settlements.

OBJECTING TO THE SETTLEMENTS

24. How do I tell the Court what I think about the Settlements?

If you are a member of one of the Settlement Classes and you do not exclude yourself, you can tell the Court what you think about the Settlements. You can object to all or any part of the Settlements, the Plan of Distribution, and/or the request for attorneys' fees and litigation costs. You can give reasons why you think the Court should approve them or not. The Court will consider your views.

If you want to make an objection, you must do so in writing. Your written objection must: (i) identify the name of the case (In re Foreign Exchange Benchmark Rates Antitrust Litigation, No. 1:13-cv-07789-LGS (S.D.N.Y.)); (ii) state your name, address, and telephone number; (iii) state whether you or your lawyer intend to appear at the Fairness Hearing (though your appearance is not necessary for the Court to consider your views on the Settlements); (iv) provide proof that you are a member of one of the Settlement Classes (see Question 20 for a description of how to prove your membership in a Settlement Class); and (v) identify the specific grounds for your objection, including any reasons why you want to appear and be heard at the Fairness Hearing (see Question 30 for a description of how to request to speak at the Fairness Hearing), as well as all documents or writings that you want the Court to consider.

You cannot make an objection by telephone or email. You must do so in writing and by mail. To be considered by the Court, your objection must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection to Class Counsel, who will then file your objection with the Court. If you do not timely and validly submit your objection, your views will not be considered by the Court or any court on appeal.

25. What is the difference between objecting and excluding myself?

Objecting is telling the Court that you do not like something about the Settlements. You can object to the Settlements only if you remain a member of one of the Settlement Classes and do not exclude yourself from the Settlements. Excluding yourself from the Settlements is telling the court that you do not want to be a part of the Settlements or the Settlement Classes. If you exclude yourself, you have no right to object to the Settlements because they no longer affect you.

THE LAWYERS REPRESENTING YOU

26. Do I have a lawyer in this case?

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke
Scott+Scott, Attorneys at Law, LLP
707 Broadway, Suite 1000
San Diego, CA 92101
Telephone: 619-233-4565
cburke@scott-scott.com

Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

These lawyers are called Class Counsel. Class Counsel may apply to the Court for payment of attorneys' fees and litigation costs from the Settlement Fund. You will not otherwise be charged for Class Counsel's services. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

To date, Class Counsel have not been paid any attorneys' fees or reimbursed for any out-of-pocket costs. Any attorneys' fees and costs will be awarded only as approved by the Court in amounts determined to be fair and reasonable. The Settlements provide that Class Counsel may apply to the Court for an award of attorneys' fees and reimbursement of costs out of the Settlement Fund. By

January 12, 2018, Class Counsel will move for an award of attorneys' fees as well as reimbursement of litigation costs, the total of which will not exceed 18% of the Settlement Fund.

This is only a summary of the request for attorneys' fees and litigation costs. Any motions in support of the requests will be available for viewing on the Settlement Website after they are filed on January 12, 2018. After that date, if you wish to review the motion papers, you may do so by viewing them at <u>www.fxantitrustsettlement.com</u>.

The Court will consider the motion for attorneys' fees and litigation costs at or after the Fairness Hearing.

THE COURT'S FAIRNESS HEARING

28. When and where will the Court decide whether to approve the Settlements?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. Eastern time, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. The Fairness Hearing may be moved to a different date or time without notice to you. Although you do not need to attend, if you plan to do so, you should check www.fxantitrustsettlement.com before making travel plans.

At the Fairness Hearing, the Court will consider whether the Settlements are fair, reasonable, and adequate. The Court will also consider whether to approve the Plan of Distribution and requests for attorneys' fees and litigation costs. If there are any objections, the Court will consider them at this time. We do not know how long the Fairness Hearing will take or when the Court will make its decision. The Court's decision may be appealed.

29. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. You are, however, welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire your own lawyer to attend, but you are not required to do so.

30. May I speak at the Fairness Hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you want to appear at the Fairness Hearing to make an objection (either yourself or through an attorney hired at your own expense), you must submit a written objection and include in your objection your (or if applicable your lawyer's) request for permission to speak at the Fairness Hearing.

You cannot request to speak at the Fairness Hearing by telephone or email. You must do so in writing and by mail. Your objection and, if applicable, request for permission to speak at the Fairness Hearing must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection and request to speak at the Fairness Hearing to Class Counsel, who will then file it with the Court.

GETTING MORE INFORMATION

31. How do I get more information?

This Notice summarizes the Settlement Agreements and Plan of Distribution. More details are in the Settlement Agreements and Plan of Distribution, which are available for your review at www.fxantitrustsettlement.com. The Settlement Website also has answers to common questions about the Settlements, Claim Form, and other information to help you determine whether you are a member of one of the Settlement Classes and whether you are eligible for a payment. You may also call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or write to the Claims Administrator at:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Please do not contact the Court or the Clerk's Office regarding this Notice or for additional information.****

DATED: September 29, 2017

BY ORDER OF THE COURT

Must be Postmarked or Electronically Submitted No Later Than March 22, 2018 In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739
1-888-582-2289
(if you are calling from outside the
United States or Canada, call 1-330-333-7253)



If you are a broker or manager and this Claim Form belongs to your customer, please forward it to your customer at their correct address. This Claim Form is customized and includes a Claim Number and Control Number for filing a claim.



Claim Number:

Control Number:

PROOF OF CLAIM AND RELEASE

If you, between January 1, 2003 and December 15, 2015, entered into:

one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division
of a Defendant, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled
outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories;

OF

one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange,

you may be eligible to receive a payment from Settlements reached in *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y) as a member of one of the Settlement Classes.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates. "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures. The Notice of Class Action Settlements ("Notice") that accompanies this Proof of Claim and Release ("Claim Form") contains the definitions of many of the defined terms (which are indicated by initial capital letters) used in this Claim Form.

If you are an eligible member of one of the Settlement Classes, to receive any payment from the Settlements, you must complete and submit this Claim Form. An electronic version of the Claim Form is available at www.FXAntitrustSettlement.com (the Settlement Website), which is maintained by the Claims Administrator, GCG. Your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018. Submission of this Claim Form does not ensure that you will receive any payment from the Settlements. Separate Claim Forms should be submitted for each separate legal entity in a corporate structure.

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For more information, call the Claims Administrator at 1-888-582-2289 (if you are calling from outside the United States or Canada, call 1-330-333-7253) or visit www.FXAntitrustSettlement.com.



SECTION A - CLAIMANT IDENTIFICATION

The Claims Administrator will use this information for all communic please notify the Claims Administrator in writing. If you are a trust are completing and signing this Claim Form on behalf of the Claim to act on behalf of the Claimant (see Section C.3 of the Claim Form	ee, executor, administrator, custodian, or other nominee and
Section 1 - Claimant Information Claimant Name:	
Street Address:	
City:	
State/Province/Region:	
Postal Code (other than U.S.):	Zip Code (U.S.):
Country:	
Last 4 Digits of Tax ID (For most U.S. Claimants, Tax ID is the last 4 digits taxpayer identification number. For non-U.S. claimants, enter the last 4 digits of	of the social security number, employer identification number, or a comparable government-issued identification number.):
Country of Domicile:	
Daytime Telephone Number:	Evening Telephone Number:
Email Address (If you provide an email address, you authorize the Claims Admi	nistrator to use it in providing you with information relevant to this claim.):
Section 2 – Authorized Representative Information Name of the Person you would like the Claims Administrato Claimant Name(s) listed above):	r to Contact Regarding This Claim (if different from the
Daytime Telephone Number:	Evening Telephone Number:
Email Address (Email address is not required, but if you provide it you authorize the Clain	ns Administrator to use it in providing you with information relevant to this claim.):

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^{&#}x27;The last four digits of the taxpayer identification number (TIN), consisting of a valid Social Security Number (SSN) for individuals or Employer Identification Number (EIN) for business entities, trusts, estates, etc., and telephone number of the beneficial owner(s) may be used in verifying this claim.



SECTION B - GENERAL INFORMATION

- 1. It is important that you read the Notice that accompanies this Claim Form. The Notice and Plan of Distribution explain:
 - a. The proposed Settlement Agreements, which, if granted final approval by the Court, will resolve the class action lawsuit entitled In re Foreign Exchange Benchmark Rates Antitrust Litigation, No. 1:13-cv-07789-LGS (S.D.N.Y.), with respect to Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America"); The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"); Barclays Bank PLC and Barclays Capital Inc. ("Barclays"); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas"); Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup"); Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank"); The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. ("Goldman Sachs"); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC"); JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan"); Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc ("Morgan Stanley"); RBC Capital Markets, LLC ("RBC"); The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS"); Société Générale ("Soc Gen"); Standard Chartered Bank ("Standard Chartered"); and UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") (collectively, the "Settling Defendants").
 - b. The consideration provided by Settling Defendants to resolve the lawsuit against them, including payments of \$2,310,275,000 in settlement funds.
 - c. How Class Members will be affected by the Settlement Agreements, if they are granted final approval by the Court.
 - d. The manner in which the Net Settlement Fund will be distributed, if the Court grants final approval of the Settlement Agreements and the Plan of Distribution.

Settling Defendants have settled the claims brought in this Action alleging that Settling Defendants, along with Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse" or "Non-Settling Defendant"), conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and to manipulate the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the Action have merit.

- 2. The Action is continuing against Non-Settling Defendant. It is important to note that you may be a Class Member if, between January 1, 2003 and December 15, 2015, you transacted in eligible FX Instruments directly with a Settling Defendant or Non-Settling Defendant or if you transacted in eligible FX Exchange-Traded Instruments.
- The Court preliminarily certified two Settlement Classes in this Action:

The **Direct Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

The Exchange-Only Settlement Class consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into an FX Exchange-Traded Instrument on a U.S. exchange. Excluded from the Exchange-Only Settlement Class are those Persons who meet the criteria to be a member of the Direct Settlement Class.

The terms "Released Party," "FX Instrument," and "FX Exchange-Traded Instrument" are defined in each Settlement Agreement, all of which are available at www.FXAntitrustSettlement.com.

- 4. Excluded from the Settlement Classes are: (a) the named Defendants in the Complaint and their co-conspirators; (b) the executive officers and directors of each Defendant or co-conspirator; (c) any entity in which any Defendant or co-conspirator has, or had, a controlling interest; (d) members of any Defendant's or co-conspirator's immediate families; and (e) the legal representatives, heirs, successors, or assigns of any such excluded party. Also excluded from the Settlement Classes are any persons or entities who exclude themselves by filing a timely request for exclusion in accordance with the requirements set forth in the Notice.
- 5. By signing and submitting this Claim Form, you will be certifying that you have read the Notice, including the terms of the releases described in the Notice and provided for in the Settlement Agreements.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2

**** If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to your trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), the Chicago Mercantile Exchange ("CME"), and Intercontinental Exchange Inc. ("ICE"), for use in the claims administration process.****

- 1. To be eligible to receive a payment from the Settlements, you must submit a Claim Form. To be considered timely, your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018.
 - a. To submit your Claim Form electronically, visit www.FXAntitrustSettlement.com for instructions.
 - b. To submit your Claim Form via mail, send your completed Claim Form to GCG, the Claims Administrator, addressed as follows:

Via Mail
In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

Via Overnight Courier
In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
5151 Blazer Parkway, Suite A
Dublin, OH 43017-9306
USA

- 2. Separate Claim Forms should be submitted for each separate legal entity. Conversely, a single Claim Form should be submitted on behalf of one legal entity. Claimants selecting Option 2 (Documented Claim Option) must include all data and documentation required by Section D, and if applicable, Section E of the Claim Form, made by the legal entity submitting the Claim Form, no matter how many separate accounts that entity has (e.g., a corporation with multiple accounts should include all transactions made in all accounts on one Claim Form).
- 3. Trustees, executors, administrators, custodians, or other nominees who are completing and signing this Claim Form on behalf of the Claimant must also submit:
 - A description of the capacity in which they are acting (supporting documentation required);
 - b. The name, account number, last four digits of the social security number, employer identification number, or taxpayer identification number (or for non-U.S. Claimants, a comparable government-issued national identification number), address, and telephone number of the person or entity on whose behalf they are acting; and
 - c. Evidence of their authority to bind the person or entity on whose behalf they are acting. Authority to complete and sign a Claim Form cannot be established by brokers demonstrating that only they have discretionary authority to trade in another person's accounts.
- 4. By submitting a signed Claim Form, you will be certifying that you are a member of one of the Settlement Classes because you:
 - a. Entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories during the period between January 1, 2003 and December 15, 2015;

AND/OR

- b. Entered into one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange between January 1, 2003 and December 15, 2015, and you are not a member of the Direct Settlement Class.
- 5. By submitting a signed Claim Form, you will be swearing to the truth of the statements contained in it and, if applicable, the genuineness of the data and documents attached thereto, subject to penalty of perjury under the laws of the United States of America. The making of false statements or the submission of forged or fraudulent documentation will result in the rejection of your claim and may subject you to civil liability or criminal prosecution.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

- 6. Submission of a Claim Form does not guarantee that you will receive a payment from the Settlements. Distribution of the Net Settlement Fund will be governed by the Plan of Distribution, if it is approved by the Court, or by such other plan of distribution as the Court approves.
- 7. If you have questions concerning the Claim Form, or need additional copies of the Claim Form or the Notice, you may contact the Claims Administrator.
- 8. Unless you submit a valid Request for Exclusion that is received by February 7, 2018, all persons meeting the definition of one of the Settlement Classes will be bound by the terms of the Final Judgments and Orders of Dismissal entered in the Action in connection with the Settlement Agreements, whether or not a Settlement Class Member submits a Claim Form. If you wish to exclude yourself from the Settlements, see the Notice for further instructions.
- 9. Select either Option 1 or Option 2 below. These options are described below.

Option 1: Estimated Claim

I elect Option 1, a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. * †

If you choose Option 1, please note the following:

- This is a summary of Option 1. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. The Claims Administrator will estimate the amount of your transaction volumes in FX Instruments† by: (a) extracting your transaction volumes from the data provided by Settling Defendants; (b) projecting your transaction volumes for time periods during which transaction data is not available from Settling Defendants; and (c) projecting your transaction volumes for trades with Non-Settling Defendant from which transaction data is not available.*
- If you have transactions available in the data submitted by Settling Defendants, you will not be required to submit any
 records of your transactions to the Claims Administrator, unless you wish to claim any transactions in FX ExchangeTraded Instruments† or elect to proceed under Option 2 after receiving the Claims Administrator's estimates.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates without modification or proceed with your claim under Option 2 (Documented Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued.
- You may electronically submit your claim under Option 1 at www.FXAntitrustSettlement.com, using the Claim Number and Control Number printed on the front of this Claim Form.
- Claimants who transacted with only Non-Settling Defendant must file their claim under Option 2.
- † If you wish to claim any transactions in FX Exchange-Traded Instruments, you must electronically submit: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) the supplemental information requested in Section E of the Claim Form. Such eligible transactions, as determined by the Claims Administrator, will be added to the estimates noted above.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

Option 2: Documented Claim

I elect Option 2, a payment amount determined by the Claims Administrator's review of my transaction data. I will electronically submit the required data and documentation, as described in Section D, to the Claims Administrator. If claiming transactions in FX Exchange-Traded Instruments, I will also electronically submit the supplemental information as required in Section E.

If you choose Option 2, please note the following:

- This is a summary of Option 2. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data and documentation you submit.
- If you select Option 2, you must provide: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) if you are claiming FX Exchange-Traded Instruments, the supplemental information requested in Section E of the Claim Form.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates, cure any deficiencies that the Claims Administrator notifies you of, or you can proceed with your claim under Option 1 (Estimated Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 1, you will be required to do so within 30 days of the date when the Claim Assessment Notification was issued.
- · Instructions for submitting your Option 2 Claim are available at www.FXAntitrustSettlement.com.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



SECTION D – DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO ELECT OPTION 2 AND/OR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

Claimants choosing Option 2 and/or Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or 2 <u>must</u> electronically submit the required data and documentation at <u>www.FXAntitrustSettlement.com</u>. The data and documentation requirements for such Claimants are as follows:

1. ELECTRONIC SUBMISSION OF TRANSACTION DATA

Data <u>must</u> be electronically submitted in the form of the electronic data template, which is available at <u>www.FXAntitrustSettlement.com</u>. Claimants choosing Option 2 should submit all of their:

- a. FX transactions entered into directly with a Defendant, including but not limited to FX spot transactions, FX forwards, FX swaps, over-the-counter (OTC) FX options, or other FX transaction in which the trading or settlement value is related in any way to FX rates (FX Instruments).
- b. FX transactions that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures (FX Exchange-Traded Instruments).

Defendants are: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS.

The Settlement Class Period is January 1, 2003 through December 15, 2015.

2. ELECTRONIC SUBMISSION OF DOCUMENTATION OF TRANSACTIONS

In addition, Claimants choosing Option 2 are required to electronically submit documentation of the transactions they submit under requirement 1, above. Documentation should be from one or more of the following sources:

- a. Bank confirmations by individual trade;
- b. Bank transaction reports or statements:
- c. Trading venue transaction reports or statements;
- d. Prime broker reports or statements;
- e. Custodian reports or statements;
- f. Daily or monthly account statements; or
- g. Other documents evidencing transactions in FX Instruments and/or FX Exchange-Traded Instruments.

3. SUPPLEMENTAL INFORMATION REQUIRED FOR FX EXCHANGE-TRADED INSTRUMENTS

In addition to the documentation requirements in 1 and 2 above, Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or Option 2 must complete the supplemental documentation requirements set forth in Section E of the Claim Form. Claimants who are not claiming transactions in FX Exchange-Traded Instruments do not need to complete Section E of the Claim Form.

$\underline{\text{DO NOT}}$ SUBMIT ORIGINAL DOCUMENTATION OR RECORDS. THE CLAIMS ADMINISTRATOR IS UNABLE TO RETURN THESE DOCUMENTS OR RECORDS TO YOU.

Please note that Claimants choosing Option 1 (Estimated Claim Option) <u>are not required</u> to submit data or documentation evidencing transactions in the required trading categories. If you Choose Option 1 and you wish to claim any transactions in FX Exchange-Traded Instruments, however, you <u>must</u> electronically submit the transaction data and supporting documentation evidencing your transactions in FX Exchange-Traded Instruments, as required in Sections D and E of the Claim Form. Instructions for electronically submitting your claim are available at www.FXAntitrustSettlement.com.



SECTION E – SUPPLEMENTAL DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

If, during the period from January 1, 2003 through December 15, 2015, you transacted in FX Exchange-Traded Instruments, please provide the following information. LIST OF ALL FUTURES COMMISSION MERCHANTS List all futures commission merchants ("FCMs") at which you maintained accounts in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. LIST OF ACCOUNT NAMES AND ACCOUNT NUMBERS Please provide a list of all account names and account numbers for each FCM you listed in response to 1 above in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. **** If you choose to submit a claim for FX Exchange-Traded Instruments, you are consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process. By signing this Claim Form, you are permitting the Claims Administrator and Class Counsel to: (a) request from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, relevant information about your account and trades in order to compute any payment to you from the Settlements; and (b) unmask, for any accounts that you owned or controlled, your account information in trade data maintained by CME or ICE relative to your transactions and holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015.****

	SECTION F - PAYMENT ELECTION			
Please se	Please select one option:			
	I elect to be paid by check.			
	If you elect this payment method and your claim is valid and timely, a check will be mailed to the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.			
	I elect to be paid by wire transfer to a bank in the United States.			
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.			
	I elect to be paid by wire transfer to a bank outside of the United States located in:			
	(country)			
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.			

SECTION G - CERTIFICATION & SIGNATURE

SECTION 1 - CERTIFICATION

BY SIGNING AND SUBMITTING THIS CLAIM FORM, CLAIMANT OR CLAIMANT'S AUTHORIZED REPRESENTATIVE CERTIFIES AS FOLLOWS:

- I (we) have read the Notice and Claim Form, including the descriptions of the releases provided for in the Settlement Agreements;
- 2. Claimant is a member of one of the Settlement Classes (as defined in the Notice) and is not one of the individuals or entities excluded from the Settlement Classes (as defined in the Notice);
- 3. Claimant has not submitted a Request for Exclusion (as defined in the Notice);
- 4. Claimant entered into the FX Instruments with one or more of the Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or the FX Exchange-Traded Instruments represented in this Claim Form, and if applicable, in the data and documentation attached to the Claim Form, and has not assigned the claims against the Released Parties to another;
- 5. Claimant has not submitted any other claim covering the same transactions and knows of no other person having done so on his/her/its/their behalf;
- 6. Claimant submits to the jurisdiction of the Court with respect to his/her/its/their claim and for purposes of enforcing the releases set forth in any Final Judgments and Orders of Dismissal that may be entered in the Action;
- 7. I (we) agree to furnish such additional information with respect to this Claim Form as the Claims Administrator or the Court may require; and
- 8. I (we) acknowledge that the Claimant will be bound by and subject to the terms of any Final Judgments and Orders of Dismissal that may be entered in the Action;



SECTION G - CERTIFICATION & SIGNATURE (CONTINUED)

SECTION 2 – SIGNATURE

PLEASE READ THE RELEASE, CONSENT TO DISCLOSURE, AND CERTIFICATION, AND SIGN BELOW.

I (we) acknowledge that, as of the Effective Date of the Settlements, pursuant to the terms set forth in the Settlement Agreements, I (we) shall be deemed to have, and by operation of law and the Final Judgments and Orders of Dismissal shall have fully, finally, and forever waived, released, relinquished, and discharged all Released Claims (as defined in the Settlement Agreements), and shall forever be enjoined from prosecuting any or all of the Released Claims against any of the Released Parties (as defined in the Settlement Agreements).

By submitting this Claim Form, I (we) consent to the disclosure of, waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instruct the applicable Settling Defendant(s) to disclose my (our) information and transaction data relating to my (our) trades in FX Instruments with one or more of the Settling Defendant(s) and my (our) trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, I (we) waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and consent to the disclosure of any and all documents reflecting my (our) transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process.

UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA, I (WE) CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME (US) ON THIS CLAIM FORM IS TRUE, CORRECT, AND COMPLETE AND THAT, IF APPLICABLE, THE DATA AND DOCUMENTS SUBMITTED IN CONNECTION WITH THIS CLAIM FORM ARE TRUE AND CORRECT COPIES OF WHAT THEY PURPORT TO BE.

Signature of Claimant	Date
Print Name of Claimant	
Signature of Authorized Representative Completing Claim Form (if any)	Date
Print Name of Authorized Representative Completing Claim Form (if any)	
Capacity of Authorized Representative (if other than an individual (e.g., trustee, executor, administrator, custodian, or other nominee))	

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

You should be aware that it will take a significant amount of time to fully process all Claim Forms. Please notify the Claims Administrator of any change of address. If you change your name, please send the Claims Administrator written notification of your new name.



SECTION H - CHECKLIST REGARDING CLAIM FORM

- 1. Fill out Section A Claimant Identification.
- 2. Read about the Action and Settlements in Section B General Information.
- 3. Select Option 1 (Estimated Claim Option) or Option 2 (Documented Claim Option) in Section C.
- 4. If you are filing a claim under Option 2 (Documented Claim Option) and/or claiming transactions in FX Exchange-Traded Instruments, submit your transaction data and supporting documentation as required in Section D.
- 5. If you are claiming transactions in FX Exchange-Traded Instruments, submit the supplemental information as required in Section E.
- Do not send original documentation or records. These items cannot be returned to you by the Claims Administrator.
- 7. Keep copies of your completed Claim Form and any data and documentation submitted under Sections D and/or E of the Claim Form for your own records.
- 8. Fill out Section F Payment Options.
- 9. Read the certifications, consents to disclosures, and sign your Claim Form in Section G.
- 10. The Claims Administrator will acknowledge receipt of your Claim Form within 30 days. If you do not receive an acknowledgement within 30 days, please contact the Claims Administrator using the contact information provided in this Claim Form.
- 11. If your address changes in the future, or if the Claim Form was sent to an old or incorrect address, please send the Claims Administrator written notification of your new address. If you change your name, please send the Claims Administrator written notification of your new name.
- 12. If you have any questions or concerns regarding your claim, please contact the Claims Administrator using the contact information provided in this Claim Form or visit www.FXAntitrustSettlement.com.

THIS CLAIM FORM MUST BE MAILED TO THE CLAIMS ADMINISTRATOR BY PREPAID, FIRST CLASS MAIL, POSTMARKED NO LATER THAN MARCH 22, 2018, ADDRESSED AS FOLLOWS:

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 13 Civ. 7789 (LGS)

DECLARATION OF MICHAEL T. LEE REGARDING MAILING OF THE SETTLEMENT NOTICE AND PROOF OF CLAIM FORMS

I, Michael T. Lee declare and states as follows:

- 1. I am Assistant General Counsel at JPMorgan Chase Bank, N.A. ("JPMorgan"). I understand that pursuant to paragraph 8 of the Order Approving the Form and Manner of Notice of the Settlement and Preliminarily Approving the Plan of Distribution, dated September 29, 2017, in the above-captioned action, JPMorgan was required to send Mail Notices and Claim Forms to potential class members whose disclosure to plaintiffs presented the risk of violating state secrecy laws.
- 2. On or about November 20, 2017, and December 4, 2017, I caused 178 Mail Notices and Claim Forms to be mailed to potential class members that have been identified through a diligent search of records in the custody of JPMorgan. These mailings were sent to addresses in seven countries outside of the United States.
- 3. As of the date of this declaration, I understand, on information and belief, based on information from JPMorgan's counsel at Skadden, Arps, Slate, Meagher & Flom LLP, that fourteen packets were returned undeliverable as addressed. I understand, again based on information and belief, that JPMorgan's counsel at Skadden, Arps, Slate, Meagher & Flom LLP

performed internet research on these addresses, identified possible new addresses for twelve of them, and mailed twelve notices to the new addresses.

I declare under penalty of perjury under the laws of the United States of America that the foregoing statements are true and correct.

Executed this 10th day of January, 2018 in New York City, New York.

Michael T. Lee

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

In re FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

Case No: 13-cv-7789 (LGS)

ECF Case

DECLARATION OF AUDREY NG REGARDING MAILING OF THE SETTLEMENT NOTICE AND PROOF OF CLAIM FORM TO POTENTIAL CLASS MEMBERS IN SINGAPORE

Audrey Ng, declares and states as follows:

- I am Deputy General Counsel of Citibank, N.A., Singapore Branch ("Citibank Singapore"). Counsel for Citigroup Inc. and Citibank, N.A. ("Citi") has advised me that pursuant to Section 8 of the Second Superseding Order Approving the Form and Manner of Notice of Settlement and Preliminarily Approving the Plan of Distribution, dated September 29, 2017 (the "Notice Order"), in the above-captioned action (the "Action"), Citi shall "directly . . . cause copies of the Mail Notice and Claim Form to be mailed to [] potential members of the Settlement Classes who have been identified by Settling Defendants in light of applicable foreign bank secrecy and/or data privacy laws."
- 2. Pursuant to Section 8, "in light of applicable foreign bank secrecy and/or data privacy laws," Citibank Singapore sent settlement notices directly to 81 potential class members.
- 3. On or about November 3, 2017, Class Counsel provided the Court-approved Settlement Notice and Claim form (together, the "Notice Packet"), which was then addressed to the potential settlement class members. A redacted version of that Notice Packet is attached hereto as Exhibit A.

4. On or about December 8, 2017, the Notice Packets were mailed to the potential settlement class members referenced above using contact information listed in the records of Citibank Singapore.

I declare under penalty of perjury under the laws of the United States of America that the foregoing statements are true and correct.

Executed this 8th day of December, 2017 in Singapore.

Audrey Ng

EXHIBIT A

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

NOTICE OF CLASS ACTION SETTLEMENTS

PLEASE READ THIS ENTIRE NOTICE CAREFULLY. A UNITED STATES FEDERAL COURT AUTHORIZED THIS NOTICE. YOUR RIGHTS MAY BE AFFECTED BY THE PROCEEDINGS IN THIS ACTION. THIS NOTICE ADVISES YOU OF YOUR RIGHTS AND OPTIONS WITH RESPECT TO THIS ACTION, INCLUDING WHAT YOU MUST DO IF YOU WISH TO SHARE IN THE PROCEEDS OF THE SETTLEMENTS. TO CLAIM YOUR SHARE OF THESE SETTLEMENTS, YOU MUST FILE A VALID PROOF OF CLAIM AND RELEASE POSTMARKED OR ELECTRONICALLY SUBMITTED ON OR BEFORE MARCH 22, 2018.

To: All Persons who, between January 1, 2003 and December 15, 2015, entered into:

- 1) one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories; OR
- 2) one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below at Questions 3, 7, and 17.

This Notice of Class Action Settlements ("Notice") is given pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). It is not junk mail, an advertisement, or a solicitation from a lawyer. You have not been sued.

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTIRUSTSETTLEMENT.COM (the "Settlement Website").

The purpose of this Notice is to inform you of the pending proposed class action lawsuit (the "Action") and of the settlements of the Action (the "Settlements" or "Settlement Agreements") with the following "Settling Defendants":

- 1. Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America");
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU");
- 3. Barclays Bank PLC and Barclays Capital Inc. ("Barclays");
- 4. BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas");
- 5. Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup");
- 6. Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank")
- 7. The Goldman Sachs Group, Inc. and Goldman Sachs & Co. ("Goldman Sachs");
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC");
- 9. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan");
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International PLC ("Morgan Stanley");
- 11. RBC Capital Markets LLC ("RBC");
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS");
- 13. Société Générale ("Soc Gen");
- 14. Standard Chartered Bank ("Standard Chartered"); and
- 15. UBS AG, UBS Group AG, and UBS Securities LLC ("UBS").

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You are receiving this Notice because records indicate that you may be a member of one of the Settlement Classes in this Action because you traded one or more FX Instruments or FX Exchange-Traded Instruments that qualify as eligible transactions under the Settlements.

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

The Action alleges that Settling Defendants and Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse") or "Non-Settling Defendant," and collectively, with Settling Defendants, the "Defendants"), conspired to fix prices in the foreign exchange ("FX") market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3. The Action also alleges that Defendants engaged in manipulation with respect to the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the lawsuit have merit.

The Court has preliminarily approved Settlements with Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS. To resolve all Released Claims against all Released Parties, Settling Defendants have agreed to pay a total of \$2,310,275,000. The Settlement Amount including any funds paid for the purposes of contributing to notice and administration costs, agreed to by each Settling Defendant is:

Settling Defendant	Amount	
BTMU	\$10,500,000	
Bank of America	\$187,500,000	
Barclays	\$384,000,000	
BNP Paribas	\$115,000,000	
Citigroup	\$402,000,000	
Deutsche Bank	\$190,000,000	
Goldman Sachs	\$135,000,000	
HSBC	\$285,000,000	
JPMorgan	\$104,500,000	
Morgan Stanley	\$50,000,000	
RBC	\$15,500,000	
RBS	\$255,000,000	
Soc Gen	\$18,000,000	
Standard Chartered	\$17,200,000	
UBS	\$141,075,000	
Total Settlements	\$2,310,275,000	

Settling Defendants have also agreed to provide reasonable cooperation, including confirmatory discovery, to the benefit of Class Plaintiffs and Settlement Class Members ("Cooperation Provisions"). Class Counsel believe that the Cooperation Provisions have and will continue to aid Class Plaintiffs in pursuing their claims in the Action against Non-Settling Defendant, which denies all allegations. Settlement Class Members will not, by participating in the Settlements, be releasing their claims against Non-Settling Defendant.

The following chart contains a summary of your rights and options regarding the Settlements. More detailed information about your rights and options can be found in the Settlement Agreements and Plan of Distribution, all of which are available at WWW.FXANTITRUSTSETTLEMENT.COM (the "Settlement Website").

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS			
DO NOTHING	You are automatically part of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not file a timely claim, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases but will not be eligible to receive any payment from the Settlements. See Question 18.		
FILE A CLAIM FORM	You may be eligible to share in the Net Settlement Fund if you complete and file a valid Proof of Claim and Release ("Claim Form") by no later than March 22, 2018. If you file a Claim Form, you will remain in the Settlement Class if you are a Class Member. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases. If you do not file a Claim Form, you will not receive any payments under the Settlements. See Question 13.		

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YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS			
EXCLUDE YOURSELF FROM THE SETTLEMENTS	If you wish to exclude yourself from the Settlements, you must submit a written request by February 7, 2018. If you exclude yourself, you will not be bound by the Settlements, if approved, or settlement releases, and you will not be eligible for any payment from the Settlements. See Questions 19-23.		
OBJECT TO THE SETTLEMENTS	If you wish to object to the Settlements, you must submit a written objection to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your objection to Class Counsel, who will file it with the Court. You must be and remain within a Settlement Class in order to object. See Questions 24 and 25.		
GO TO THE FAIRNESS HEARING	You may ask the Court for permission to speak at the Fairness Hearing about the Settlements by including such a request in your written objection, which you must submit to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your request to Class Counsel, who will file it with the Court. The Fairness Hearing is scheduled for May 23, 2018 at 4:00 p.m. See Questions 28-30.		
APPEAR THROUGH AN ATTORNEY	You may enter an appearance through your own counsel at your own expense. See Questions 26, 29, and 30.		

These rights and options and the deadlines to exercise them are explained in this Notice.

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to you trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange- Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process. If you choose to object to or opt out of the Settlements, Court fillings of objections and exclusions will publicly reveal your identity.****

WHAT THIS NOTICE CONTAINS

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BASIC INFORMATION

1. What is a class action lawsuit?

A class action is a lawsuit in which one or more representative plaintiffs (in this case, Class Plaintiffs) bring a lawsuit on behalf of themselves and other similarly situated persons (*i.e.*, a class) who have similar claims against the defendants. The representative plaintiffs, the court, and counsel appointed to represent the class all have a responsibility to make sure that the interests of all class members are adequately represented.

Importantly, class members are NOT individually responsible for the attorneys' fees or litigation costs. In a class action, attorneys' fees and litigation costs are paid from the settlement fund (or the court-awarded judgment amount) and must be approved by the court. If there is no recovery on behalf of the class, the attorneys do not get paid.

When a representative plaintiff enters into a settlement with a defendant on behalf of a class, such as these Settlements with Settling Defendants, the court will require that the members of the settlement class be given notice of the settlement and an opportunity to be heard with respect to the settlement. The court then conducts a hearing (called a fairness hearing) to determine, among other things, if the settlement is fair, reasonable, and adequate.

2. Why did I get this Notice?

You received this Notice because you requested it or records indicate that you may be a member of one of the Settlement Classes. As a potential member of one of the Settlement Classes, you have a right to know about the proposed Settlements with Settling Defendants before the Court decides whether to approve the Settlements.

This Notice explains the Action, the Settlements, your legal rights, what benefits are available, who is eligible for them, and how you can seek to receive your portion of the benefits if you are eligible. The purpose of this Notice is also to inform you of the Fairness Hearing to be held by the Court to consider the fairness, reasonableness, and adequacy of the Settlements and to consider the application of Class Counsel (on behalf of all Plaintiffs' Counsel) for an award of attorneys' fees and litigation costs from the Settlement Fund.

3. What are the definitions used in this Notice?

This Notice incorporates by reference the definitions in the Stipulations and Agreements of Settlements with: Bank of America, dated October 1, 2015 (the "Bank of America Settlement"); Barclays, dated September 30, 2015 (the "Barclays Settlement"); BTMU, dated February 14, 2017 (the "BTMU Settlement"); BNP Paribas, dated October 1, 2015 (the "BNP Paribas Settlement"); Citigroup, dated October 1, 2015 (the "Citigroup Settlement"); Deutsche Bank AG, dated September 29, 2017 (the "Deutsche Bank Settlement"); Goldman Sachs, dated October 1, 2015 (the "Goldman Sachs Settlement"); HSBC, dated September 30, 2015 (the "HSBC Settlement"); JPMorgan, dated October 1, 2015 (the "JPMorgan Settlement"); Morgan Stanley, dated July 28, 2017 (the "Morgan Stanley Settlement"); RBC, dated July 27, 2017 (the "RBC Settlement"); RBS, dated October 2, 2015 (the "RBS Settlement"); Société Générale, dated July 27, 2017 (the "Soc Gen Settlement"); Standard Chartered, dated July 27, 2017 (the "Standard Chartered Settlement"); and UBS, dated October 1, 2015 (the "UBS Settlement") (collectively, the "Settlements" or "Settlements").

These Settlement Agreements and the Court's Preliminary Approval Orders are posted on the Claims Administrator's website at www.fxantitrustsettlement.com (the "Settlement Website"). All capitalized terms used, but not defined, shall have the same meanings as in the Settlement Agreements and the Court's Preliminary Approval Orders. For ease of reference, some of the key definitions are:

- "FX Benchmark Rates" means, collectively: (i) the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rate; (ii) the European Central Bank ("ECB") FX reference rates, including the ECB rate set at 1:15 p.m. London time; (iii) the Chicago Mercantile Exchange ("CME") daily settlement rates, including the rate set at 2:00 p.m. Central Time; and (iv) any other FX benchmark, fixing, or reference rate.
- "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.
- "FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.
- "FX Trading" means the trading of FX Instruments and FX Exchange-Traded Instruments, regardless of the manner in which such trading occurs or is undertaken, or a decision to withhold bids and offers, with respect to FX Instruments or FX Exchange-Traded Instruments.
- "Settlement Class Member" means a Person who is a member of one of the Settlement Classes and has not timely and validly
 excluded himself, herself, or itself in accordance with the procedures established by the Court.

• "Settlement Classes" means the "Direct Settlement Class" and the "Exchange-Only Settlement Class." Direct Settlement Class and Exchange-Only Settlement Class are defined in response to Question 7 below.

4. What is this Action about?

Generally, Class Plaintiffs allege that Defendants conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and that Defendants manipulated the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Class Plaintiffs allege that this conduct was carried out through a number of different means.

Class Plaintiffs allege that Defendants conspired to fix FX Benchmark Rates paid by members of the Settlement Classes. FX Benchmark Rates are rates that are published at certain times during the day and are prices at which Defendants offered to, and did, transact with members of the Settlement Classes. The most widely used of the FX Benchmark Rates are the WM/Reuters Closing Spot Rates, which, for the most widely traded currency pairs, were set at 4:00 p.m. London time using the median price of actual trades executed in the market on certain venues between 3:59:30 p.m. and 4:00:30 p.m. London time. Class Plaintiffs allege Defendants shared confidential order and trade information to coordinate their trading positions and trading strategy to manipulate and fix the FX Benchmark Rates.

Class Plaintiffs allege that Defendants conspired to fix the spreads that Defendants quoted to members of the Settlement Classes. As described in the Third Consolidated Amended Class Action Complaint ("Complaint"), spreads are the difference between the rate at which a Defendant indicated it would buy a currency and the rate at which a Defendant would sell a currency. Class Plaintiffs allege that Defendants discussed and agreed upon spreads through communications in chat rooms and other means. The alleged conspiracy to fix spreads is alleged to have reduced competition in the FX market and artificially increased the spread, with the result that Defendants bought currency at a lower price than they would have absent the alleged conspiracy, sold currency at a higher price than they would have absent the alleged conspiracy, and quoted less competitive spreads than they would have absent the alleged collusion.

Class Plaintiffs also allege that Defendants conspired to attempt to trigger clients' stop loss and limit orders, work client limit orders at levels better than the limit order price, front-run client orders, and further fix prices by "banging the close" (*i.e.*, breaking up large client orders into small trades immediately before and during the setting of FX Benchmark Rates), "painting the screen," and engaging in other tactics as alleged in the Complaint.

Class Plaintiffs allege that, as a result of this conduct, members of the Settlement Classes paid supra-competitive prices for FX transactions. Defendants deny Class Plaintiffs' allegations of wrongdoing.

You may obtain more information regarding the specific allegations in this Action by reviewing the Complaint, which is available at <u>WWW.fxantitrustsettlement.com</u>.

5. Why are there Settlements?

Class Plaintiffs and Class Counsel believe that the members of the Settlement Classes have been damaged by Defendants' conduct, as described in the Complaint. Each of the Defendants denies the material allegations made by Class Plaintiffs in the Complaint, believes that the claims lack merit, and believes that Class Plaintiffs' claims would have been rejected prior to trial, at trial, or on appeal. The Court has not decided in favor of either Class Plaintiffs or Settling Defendants. Instead, Class Counsel engaged in mediation separately with each of the Settling Defendants to reach negotiated resolutions of the Action. Class Plaintiffs and Settling Defendants believe the Settlements are in the best interests of the Settlement Classes and Settling Defendants, respectively. Not only do the Settlements allow both sides to avoid the risks and costs of lengthy litigation and the uncertainty of pre-trial proceedings, a trial, and appeals, but also, if approved, they would permit eligible Settlement Class Members, who file valid claims, to receive some compensation, rather than risk ultimately receiving nothing. Class Plaintiffs and Class Counsel think the Settlements are in the best interest of all members of the Settlement Classes.

Settling Defendants have agreed to pay a total of \$2,310,275,000 (the "Settlement Fund") in cash for the benefit of the proposed Settlement Classes. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less costs associated with notifying the Settlement Classes, claims administration, and Court-awarded attorneys' fees and costs (the "Net Settlement Fund") will be divided among all Settlement Class Members who file valid Claim Forms.

Class Plaintiffs developed a preliminary model, which estimates that the range of damages the Settlement Classes could potentially obtain against all Defendants at trial is approximately between \$8 billion to \$10 billion before trebling. The \$2,310,275,000 Settlement Fund represents 23% to 29% of this damages range. This damages range is not discounted for litigation risk, is based on information and transaction data received to date, and is subject to change based on the receipt of additional information and transaction data.

The Settlement Agreements preserve the Settlement Classes' right to recover the entire amount of damages against Non-Settling Defendant, who continues to litigate the Action, based on joint and several liability (after an offset post-trebling for the settlement amounts). Settling Defendants do not think that Class Plaintiffs would have prevailed at trial (had they successfully certified classes and survived summary judgment motions), and Settling Defendants believe, as a result, members of the Settlement Classes would have received nothing.

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If the Settlements are approved, Settling Defendants will no longer be defendants in the Action, but the Action will continue against Non-Settling Defendant. If the Settlements are not approved, Settling Defendants will remain as defendants in the Action, and Class Plaintiffs would continue to pursue the claims against both Settling Defendants and Non-Settling Defendant.

6. How do the Settlements affect the claims against Non-Settling Defendant?

Class Plaintiffs' claims against Non-Settling Defendant will continue to be litigated and prepared for trial, whether or not the Settlements are approved. In the event that damages are awarded against Non-Settling Defendant, Non-Settling Defendant may seek to reduce that damages award in the amount of the Settlements; any reduction would not affect class members' recovery under the Settlements. The Court's findings in any approval of the Settlements or certification of the Settlement Classes will have no effect on the Court's rulings on future motions involving Non-Settling Defendant, including any motion to certify any other class in the Action.

WHO GETS MONEY FROM THE SETTLEMENT

7. How do I know if I am a Class Member?

In the Court's Preliminary Approval Orders, the Court preliminarily approved two Settlement Classes.

First, the **Direct Settlement Class** is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into an FX Instrument directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted FX Instruments in the United States or its territories.

Second, the Exchange-Only Settlement Class is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange.

Not everyone who fits these descriptions will be a member of one of the Settlement Classes. Please see Question 8 for a discussion of exclusions from the Settlement Classes.

The terms "FX Instruments" and "FX Exchange-Traded Instruments" are defined in Question 3. Examples of FX Instruments include FX spot, FX forward, FX swap, and over-the-counter ("OTC") FX options transactions. Examples of FX Exchange-Traded Instruments include FX futures contracts and options on FX futures contracts; these instruments are traded on exchanges, such as the Chicago Mercantile Exchange ("CME") or ICE Futures U.S. ("ICE Futures").

Even if you did not transact any FX Instruments with any of the Settling Defendants, you may be a member of one of the Settlement Classes if, between January 1, 2003 and December 15, 2015, you entered into an FX Instrument with Non-Settling Defendant or if you entered into an FX Exchange-Traded Instrument; such transactions are eligible for making a claim under the Settlements, provided that you are either domiciled in the United States or, if you are domiciled outside the United States, your transaction occurred in the United States. If you are such a Class Member, unless you opt out of the Settlements, you will be releasing all claims against the Settling Defendants and other Released Parties in connection with your trades with both Settling Defendants and Non-Settling Defendant. You will not be releasing any claims against Non-Settling Defendant.

8. Are there exceptions to being included in one of the Settlement Classes?

Yes. You are not included in either of the Settlement Classes if you are:

- a Defendant;
- a Released Party;
- a co-conspirator;
- an officer, director, or employee of any Defendant, Released Party, or co-conspirator;
- an entity in which any Defendant, Released Party, or co-conspirator has a controlling interest;
- an affiliate, legal representative, heir, or assign of any Defendant, Released Party, co-conspirator, or a person acting on their behalf; or
- a judicial officer presiding over this Action or a member of his/her immediate family or judicial staff, or a juror assigned to this
 Action.

However, "Investment Vehicles," meaning any investment company or pooled investment fund, including, but not limited to, mutual fund families, exchange-traded funds, fund of funds, and hedge funds, in which a Defendant has, or may have, a direct or indirect interest or as to which its affiliates may act as an investment advisor, but of which a Defendant, or its respective affiliates, is not a majority owner or does not hold a majority beneficial interest, are <u>not</u> excluded from the Settlement Classes.

9. What is the geographic scope of trading that is included in the Settlements?

If you are domiciled in the United States (or its territories), then all of your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if they occurred during the Settlement Class Period – regardless of where the transactions took place. To the extent U.S.-domiciled entities transact abroad through non-U.S. domiciled subsidiaries, affiliates, or other foreign legal entities, such entities are considered non-U.S. domiciled entities under the Settlements.

If you are domiciled outside of the United States, then your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if these transactions occurred in the United States during the Settlement Class Period.

10. Can I be a member of both Settlement Classes?

No. If you qualify as both a member of the Direct Settlement Class and the Exchange-Only Settlement Class, you will be considered a member of the Direct Settlement Class. This is because the Exchange-Only Settlement Class is defined to explicitly exclude those individuals and entities that fall within the Direct Settlement Class.

The amount of your payment under the Settlements does not depend on which Settlement Class you are a member of. Under the Plan of Distribution, members of both Settlement Classes will be treated equally. You can review the Plan of Distribution for a more detailed explanation of the manner in which the Settlement Fund will be allocated to Settlement Class Members. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM.

11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or visit www.fxantitrustsettlement.com for more information. Or you can fill out and timely return the Claim Form to see if you qualify.

THE SETTLEMENT BENEFITS

12. What do the Settlements provide?

Settling Defendants have collectively paid \$2,310,275,000 into a fund (the "Settlement Fund") to be held for disbursement to the Settlement Classes and to pay for court-approved fees and expenses, if the Settlement Agreements are approved. A portion of the Settlement Fund, consisting of \$1,250,000, has been designated to pay for the costs of notifying the Settlement Classes and for claims administration (the "Notice and Administration Fund"). To the extent such costs exceed the amount of the Notice and Administration Fund, they will be paid out of the rest of the Settlement Fund.

The Net Settlement Fund will be no less than \$1,894,425,500 (82% of the Settlement Fund) after all costs, fees, and expenses are deducted (if such fees and expenses are approved by the Court). See Question 27 for more information on Class Counsel's application for attorneys' fees, and reimbursement of costs. The Net Settlement Fund will be divided among Settlement Class Members who send in valid Claim Forms by March 22, 2018 ("Authorized Claimants"), according to the Plan of Distribution.

Settling Defendants have also agreed to provide reasonable cooperation for the benefit of Class Plaintiffs and Settlement Class Members. Settling Defendants' cooperation obligations include, subject to Court orders and applicable law, producing transaction data, producing all documents previously turned over to certain governmental bodies investigating allegations of misconduct in the FX market, providing information and witnesses to authenticate documents, and providing witnesses for interviews, depositions, and trial testimony. The Cooperation Provisions do not expire until seven years after preliminary approval of the Settlement or the date when final judgment in the Action is entered against all Defendants and there are no remaining rights of appeal, whichever is later. Class Counsel believe the Cooperation Provisions have and will continue to aid the continued prosecution of the Action against Non-Settling Defendant.

13. How will I get a payment?

If you are a member of one of the Settlement Classes and do not exclude yourself, you are eligible to file a Claim Form to receive your share of money from the Net Settlement Fund. A Claim Form is attached to this Notice. You may also get a Claim Form by visiting www.fxantitrustsettlement.com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, sign it, and file it with the Claims Administrator.

The Claim Form presents two options for claiming under the Settlement Agreements.

Option 1 is the Estimated Claim Option. Under Option 1, the Claims Administrator will estimate your eligible transaction
volume using data submitted by Settling Defendants. The Estimated Claim Option is <u>not</u> available to you if you traded <u>only</u> with
Non-Settling Defendant.

- Case 1:13-cv-07789-LGS Document 935 Filed 01/12/18 Page 11 of 26 Option 2 is the Documented Claim Option. Under Option 2, you will submit data and documentation of your eligible transactions using the electronic data template available on the Settlement Website, and the Claims Administrator will estimate your eligible transaction volume using the data and documentation you submit.
- If you traded using a prime broker(s) or you had asset/investment manager(s) trading on your behalf, or if you traded on electronic communications networks ("ECNs") with anonymous execution, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume.
- Note that Claimants with transactions in FX Exchange-Traded Instruments must submit documentation of such transactions, even if they choose Option 1.

For more details on these two options for filing your claim, you can review the Plan of Distribution, which is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Claim Forms must be submitted by mail, postmarked by March 22, 2018, electronically through WWW.FXANTITRUSTSETTLEMENT.COM on or before 11:59 p.m. Eastern time on March 22, 2018.

Following the timely submission and receipt of your Claim Form, the Claims Administrator will send you a "Confirmation of Claim Receipt," which will acknowledge receipt of your Claim Form and will inform you of important next steps.

On April 1, 2018, the Claims Administrator will begin disseminating "Claim Assessment Notifications" to Claimants. The Claim Assessment Notification will tell you your "Eligible Participation Amount" and the basis for the Claims Administrator's calculations. An explanation of Eligible Participation Amounts is provided at Question 14, and is a defined term in the Plan of Distribution. The Claim Assessment Notification will also provide you with information about how you can elect to switch your claim from an Option 1 Claim (Estimated Claim Option) to an Option 2 Claim (Documented Claim Option), or vice-versa, and the deadline for doing so.

- If, in the first instance, you selected Option 1 (Estimated Claim Option), you must either accept the Claims Administrator's estimates without modification, or if you disagree with the Claims Administrator's estimates, you will be given an opportunity to file your claim under Option 2 (Documented Claim Option). Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you decide to re-file your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued. If you elect to re-file your claim under Option 2, you will automatically receive the higher of the two estimates.
- If, in the first instance, you selected Option 2 (Documented Claim Option), you may, after receiving the Claims Administrator's estimates, elect to file your claim under Option 1 (Estimated Claim Option) within 30 days of the date when the Claim Assessment Notification was issued. Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you elect to re-file your claim under Option 1, you will automatically receive the higher of the two estimates.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

14. How much will my payment be?

At this time, it is not known precisely how much each Authorized Claimant will receive from the Net Settlement Fund or when payments will be made. The amount of your payment will be determined by the Plan of Distribution, if it is approved or by such other plan of distribution that is approved by the Court. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Under the Plan of Distribution, the Claims Administrator will first determine Class Members' eligible transaction volume in various FX products, such as FX spot transactions, FX forwards, FX swaps, OTC FX options, FX futures, and options on FX futures ("Settlement Transaction Volume"). Then, a model that estimates claim value to Class Members relative to one another will be applied. The model applies weightings to certain trade characteristics, such as currency pair and trade size, to generate the amount of each Claimant's potential claim ("Eligible Participation Amount").

The Net Settlement Fund (the amount remaining after attorneys' fees, litigation costs, claims administration costs, and other Courtapproved costs and expenses have been deducted) will be distributed to all Authorized Claimants. If the Court approves the Settlements, no monies will revert to Settling Defendants.

The distribution of the Net Settlement Fund will be based on three payment resolution categories. All Claimants who submit valid Claim Forms will receive, at minimum, a "De Minimis Payment" of \$15. An "Automatic Payment" of \$150 will apply to Claimants whose estimated compensation is \$150 or less (but more than \$15). Claimants whose estimated compensation is over \$150 will be compensated with a "Pro Rata Share Payment" based on the percentage of the Claimant's Eligible Participation Amount as compared to the sum of all Claimants' Eligible Participation Amounts. Please read the Plan of Distribution for more details on payment resolution categories.

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The Court has preliminarily approved the Plan of Distribution but must still decide whether to approve the Plan of Distribution at or after the Fairness Hearing (discussed in Question 15).

15. When will I receive a payment?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. to decide whether to approve the Settlements and Plan of Distribution. If the Court approves the Settlements and Plan of Distribution, there may be appeals after that. It can sometimes take a year or more for the appellate process to conclude. Please be patient; status updates will be posted at WWW.FXANTITRUSTSETTLEMENT.COM.

16. What do I have to do after I file a Claim Form?

After you file a Claim Form, the Claims Administrator will evaluate your Claim Form to determine if you have provided sufficient information to validate your membership in a Settlement Class and the amount of your claim. If the Claims Administrator determines that your Claim Form is deficient or defective, it will contact you. If you subsequently provide information that satisfies the Claims Administrator concerning the validity of your claim, you will not have to do anything else. If any disputes cannot be resolved, Class Counsel will submit them to the Court prior to a distribution of the Net Settlement Fund, and the Court will make a final determination of the validity of your claim.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

17. What am I giving up to receive a payment?

Unless you exclude yourself, you remain a Settlement Class Member. That means you can't sue, continue to sue, or be part of any other lawsuit about the Released Claims in this Action against any of the Settling Defendants or any of the Released Parties. Upon the Effective Date, Class Plaintiffs and all Settlement Class Members, on behalf of themselves and each of the Releasing Parties, shall be deemed to have, and by operation of the Final Judgment shall have, fully, finally, and forever waived, released, relinquished, and discharged all Released Claims against the Released Parties, regardless of whether such Settlement Class Member executes and delivers a Claim Form.

The capitalized terms used in this paragraph are defined in the Settlement Agreements, Preliminary Approval Orders, or this Notice. For easy reference, certain of these terms are copied below:

- "Released Parties" mean each Settling Defendant and each of their past, present, and future, direct and indirect parents (including holding companies), subsidiaries, affiliates, associates (all as defined in SEC Rule 12b-2 promulgated pursuant to the Securities Exchange Act of 1934), divisions, predecessors, successors, and each of their respective officers, directors, employees, agents, attorneys, legal or other representatives, trustees, heirs, executors, administrators, advisors, and assigns. Released Parties do not include any other Person formerly named in the Action.
- "Releasing Parties" mean, individually and collectively, Class Plaintiffs and each Class Member, on behalf of themselves and any of their respective past, present or future officers, directors, stockholders, agents, employees, legal or other representatives, partners, associates, trustees, parents, subsidiaries, divisions, affiliates, heirs, executors, administrators, purchasers, predecessors, successors, and assigns, whether or not they object to the settlement set forth in the Settlements and whether or not they make a claim for payment from the Net Settlement Fund.
- "Released Claims" mean any and all manner of claims, including "Unknown Claims," as defined in the Settlements, causes of action, cross-claims, counter-claims, charges, liabilities, demands, judgments, suits, obligations, debts, setoffs, rights of recovery, or liabilities for any obligations of any kind whatsoever (however denominated), whether class or individual, in law or equity, or arising under constitution, statute, regulation, ordinance, contract, or otherwise in nature, for fees, costs, penalties, fines, debts, expenses, attorneys' fees, and damages, whenever incurred, and liabilities of any nature whatsoever (including joint and several), known or unknown, suspected or unsuspected, asserted or unasserted, arising from, or relating in any way to, any conduct alleged, or that could have been alleged, in and arising from the factual predicate of the Action, or any amended complaint or pleading therein, from the beginning of time until the Effective Date, which shall be deemed to include, but not be limited to: (i) communications related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (ii) agreements, arrangements, or understandings related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (iii) the sharing or exchange of customer information between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action - including, but not limited to, customer identity, trading patterns, transactions, net positions or orders, stop losses or barrier options, pricing, or spreads related to FX Instruments, FX Trading, or FX Benchmark Rates; (iv) the establishment, calculation, manipulation, or use of the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rates, and trading that may impact such rates; (v) the establishment, calculation, manipulation, or use of the ECB FX reference rates, including the ECB rate set at 1:15 p.m. London time; (vi) the establishment, calculation, manipulation, or use of the CME daily settlement rates; (vii) the establishment, calculation, or use of any other FX benchmarks, including benchmark fixing rates, benchmark settlement rates, or benchmark reference rates; (viii) the establishment, calculation, communication, manipulation, or use of the price, spread, or rate of any FX Instrument or FX Exchange-Based Instrument; and (ix) the exchange of customer information or confidential information in the possession of any Settling Defendant between a Released Party and any other

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FX dealer or any other participant in the conspiracy alleged in the Action related to the establishment, calculation, manipulation, or use of any FX price, spread, or rate.

The Settlement Agreements define certain claims that are excluded from the definition of Released Claims; such claims include:

(i) "last look" claims related to possible delays built into [a Settling Defendant's] algorithmic or electronic trading platforms that resulted in [the Settling Defendant] declining spot orders or requests to trade, including trading on electronic communications networks, that were submitted based upon prices [the Settling Defendant] quoted or displayed in over-the-counter FX markets, notwithstanding anything to the contrary herein; and (ii) claims based upon transactions executed solely outside the United States and arising under foreign laws belonging to any Releasing Party or Person that is domiciled outside the United States.

By remaining a Settlement Class Member, you do not give up any of your claims against Non-Settling Defendant.

18. What if I do nothing?

You are automatically a member of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not timely file a Claim Form, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements and Settlement releases. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be a part of any other lawsuit against Settling Defendants or the Released Parties on the basis of Released Claims. Please see Question 17 for a description of Released Claims.

EXCLUDING YOURSELF FROM THE SETTLEMENTS

19. What if I do not want to be in a Settlement Class?

If you are a member of one of the Settlement Classes, do not want to remain in that Settlement Class, and do not want a payment from the Settlements, then you must take steps to exclude yourself from the Settlements. This is also sometimes referred to as "opting out" of a class.

If you act to exclude yourself from the Settlement Class of which you would otherwise be a member, you will be free to sue any of the Settling Defendants or any of the other Released Parties on your own for the claims being resolved by the Settlements. However, you will not receive any money from the Settlements, and Class Counsel will no longer represent you with respect to any claims against the Settling Defendants. Class Counsel will, however, continue to represent you in the continuing litigation against Non-Settling Defendant. If you exclude yourself from the Settlement Class of which you are a member, you will be excluding yourself from all 15 Settlements.

If you want to receive money from the Settlements, do not exclude yourself. You must file a Claim Form in order to receive any payment from the Settlements.

20. How do I exclude myself?

You can exclude yourself by sending a written "Request for Exclusion" to the Claims Administrator. A Request for Exclusion must be: (i) in writing; (ii) signed by the Person (defined as the individual or entity holding the claim) or his, her, or its authorized representative; (iii) state the name, address, and phone number of that Person; (iv) include proof of membership in a Settlement Class; (v) the claimant ID number(s) on the Person's Claim Form(s), if received; and (vi) include a signed statement that "I/we hereby request that I/we be excluded from the Settlements in the *In re Foreign Exchange Benchmark Rates Antitrust Litigation*" or the substantive equivalent.

Proof of membership in a Settlement Class consists of: (i) proof that the Person submitting the claim entered into an FX Instrument directly with a Defendant or party related to a Defendant or a trade of an FX Exchange-Traded Instrument; and (ii) proof that the Person who traded the FX Instrument or FX Exchange-Traded Instrument was either (1) domiciled in the United States or (2) if domiciled outside the United States, that the FX Instrument was transacted in the United States or the FX Exchange-Traded Instrument was traded on an exchange located in the United States. Such proof may consist of trade confirmations, transaction reports or account statements, or other documents evidencing membership in a Settlement Class.

You cannot exclude yourself by telephone or email. You must do so in writing by mail. To be valid, your Request for Exclusion must be postmarked by February 7, 2018 and mailed to:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

A Request for Exclusion that does not include all of the foregoing information, that does not contain the proper signature, that is sent to an address other than the one designated above, or that is not sent within the time specified shall be invalid and the Person(s) filing such an invalid request shall be a Settlement Class Member and shall be bound by the Settlements, if approved.

All Persons who submit valid and timely Requests for Exclusion in the manner set forth above shall have no rights under the Settlements, shall not share in the distribution of the Net Settlement Fund, and shall not be bound by the Settlements. Such Persons will not be precluded from participating in future settlements, if any, or participating in any certified litigation classes in the Action in the future.

21. If I do not exclude myself, can I sue Settling Defendants and the other Released Parties for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Settling Defendants and the other Released Parties for the claims that the Settlements resolve. If you decide to exclude yourself, your decision will apply only to Settling Defendants and the other Released Parties. It will not apply to any other class that might be certified by the Court with respect to Non-Settling Defendant, or any other settlement class that may be approved by the Court.

22. If I exclude myself, can I get money from the Settlements?

No. You will not get any money from the Settlements if you exclude yourself.

23. If I exclude myself from the Settlements, can I still object?

No. If you exclude yourself, you are no longer a member of a Settlement Class and may not object to any aspect of the Settlements.

OBJECTING TO THE SETTLEMENTS

24. How do I tell the Court what I think about the Settlements?

If you are a member of one of the Settlement Classes and you do not exclude yourself, you can tell the Court what you think about the Settlements. You can object to all or any part of the Settlements, the Plan of Distribution, and/or the request for attorneys' fees and litigation costs. You can give reasons why you think the Court should approve them or not. The Court will consider your views.

If you want to make an objection, you must do so in writing. Your written objection must: (i) identify the name of the case (*In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.)); (ii) state your name, address, and telephone number; (iii) state whether you or your lawyer intend to appear at the Fairness Hearing (though your appearance is not necessary for the Court to consider your views on the Settlements); (iv) provide proof that you are a member of one of the Settlement Classes (see Question 20 for a description of how to prove your membership in a Settlement Class); and (v) identify the specific grounds for your objection, including any reasons why you want to appear and be heard at the Fairness Hearing (see Question 30 for a description of how to request to speak at the Fairness Hearing), as well as all documents or writings that you want the Court to consider.

You cannot make an objection by telephone or email. You must do so in writing and by mail. To be considered by the Court, your objection must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection to Class Counsel, who will then file your objection with the Court. If you do not timely and validly submit your objection, your views will not be considered by the Court or any court on appeal.

25. What is the difference between objecting and excluding myself?

Objecting is telling the Court that you do not like something about the Settlements. You can object to the Settlements only if you remain a member of one of the Settlement Classes and do not exclude yourself from the Settlements. Excluding yourself from the Settlements is telling the court that you do not want to be a part of the Settlements or the Settlement Classes. If you exclude yourself, you have no right to object to the Settlements because they no longer affect you.

THE LAWYERS REPRESENTING YOU

26. Do I have a lawyer in this case?

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

These lawyers are called Class Counsel. Class Counsel may apply to the Court for payment of attorneys' fees and litigation costs from the Settlement Fund. You will not otherwise be charged for Class Counsel's services. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

To date, Class Counsel have not been paid any attorneys' fees or reimbursed for any out-of-pocket costs. Any attorneys' fees and costs will be awarded only as approved by the Court in amounts determined to be fair and reasonable. The Settlements provide that Class Counsel may apply to the Court for an award of attorneys' fees and reimbursement of costs out of the Settlement Fund. By

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January 12, 2018, Class Counsel will move for an award of attorneys' fees as well as reimbursement of litigation costs, the total of which will not exceed 18% of the Settlement Fund.

This is only a summary of the request for attorneys' fees and litigation costs. Any motions in support of the requests will be available for viewing on the Settlement Website after they are filed on January 12, 2018. After that date, if you wish to review the motion papers, you may do so by viewing them at <u>WWW.FXANTITRUSTSETTLEMENT.COM</u>.

The Court will consider the motion for attorneys' fees and litigation costs at or after the Fairness Hearing.

THE COURT'S FAIRNESS HEARING

28. When and where will the Court decide whether to approve the Settlements?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. Eastern time, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. The Fairness Hearing may be moved to a different date or time without notice to you. Although you do not need to attend, if you plan to do so, you should check WWW.FXANTITRUSTSETTLEMENT.COM before making travel plans.

At the Fairness Hearing, the Court will consider whether the Settlements are fair, reasonable, and adequate. The Court will also consider whether to approve the Plan of Distribution and requests for attorneys' fees and litigation costs. If there are any objections, the Court will consider them at this time. We do not know how long the Fairness Hearing will take or when the Court will make its decision. The Court's decision may be appealed.

29. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. You are, however, welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire your own lawyer to attend, but you are not required to do so.

30. May I speak at the Fairness Hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you want to appear at the Fairness Hearing to make an objection (either yourself or through an attorney hired at your own expense), you must submit a written objection and include in your objection your (or if applicable your lawyer's) request for permission to speak at the Fairness Hearing.

You cannot request to speak at the Fairness Hearing by telephone or email. You must do so in writing and by mail. Your objection and, if applicable, request for permission to speak at the Fairness Hearing must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection and request to speak at the Fairness Hearing to Class Counsel, who will then file it with the Court.

GETTING MORE INFORMATION

31. How do I get more information?

This Notice summarizes the Settlement Agreements and Plan of Distribution. More details are in the Settlement Agreements and Plan of Distribution, which are available for your review at www.fxantitrustsettlement.com. The Settlement Website also has answers to common questions about the Settlements, Claim Form, and other information to help you determine whether you are a member of one of the Settlement Classes and whether you are eligible for a payment. You may also call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or write to the Claims Administrator at:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Please do not contact the Court or the Clerk's Office regarding this Notice or for additional information. ****

DATED: September 29, 2017 BY ORDER OF THE COURT

ase 1:13-cv-07789-LGS Document 935 Filed 01/12/18

Must be
Postmarked or
Electronically
Submitted
No Later Than
March 22, 2018

Antitrust Litigation c/o GCG P.O. Box 10239 Dublin, OH 43017-5739 1-888-582-2289

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(if you are calling from outside the United States or Canada, call 1-330-333-7253)

If you are a broker or manager and this Claim Form belongs to your customer, please forward it to your customer at their correct address. This Claim Form is customized and includes a Claim Number and Control Number for filing a claim.



Claim Number:

Control Number:

PROOF OF CLAIM AND RELEASE

If you, between January 1, 2003 and December 15, 2015, entered into:

one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division
of a Defendant, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled
outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories;

OR

2. one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange,

you may be eligible to receive a payment from Settlements reached in *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y) as a member of one of the Settlement Classes.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates. "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures. The Notice of Class Action Settlements ("Notice") that accompanies this Proof of Claim and Release ("Claim Form") contains the definitions of many of the defined terms (which are indicated by initial capital letters) used in this Claim Form.

If you are an eligible member of one of the Settlement Classes, to receive any payment from the Settlements, you must complete and submit this Claim Form. An electronic version of the Claim Form is available at www.FXAntitrustSettlement.com (the Settlement Website), which is maintained by the Claims Administrator, GCG. Your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018. Submission of this Claim Form does not ensure that you will receive any payment from the Settlements. Separate Claim Forms should be submitted for each separate legal entity in a corporate structure.

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SECTION A - CLAIMANT IDENTIFICATION

The Claims Administrator will use this information for all communications relevant to this Claim Form. If this information changes, please notify the Claims Administrator in writing. If you are a trustee, executor, administrator, custodian, or other nominee and are completing and signing this Claim Form on behalf of the Claimant, you must attach documentation showing your authority to act on behalf of the Claimant (see Section C.3 of the Claim Form, below). Section 1 - Claimant Information Claimant Name: **Street Address:** City: State/Province/Region: Postal Code (other than U.S.): Zip Code (U.S.): Country: Last 4 Digits of Tax ID (For most U.S. Claimants, Tax ID is the last 4 digits of the social security number, employer identification number, or taxpayer identification number. For non-U.S. claimants, enter the last 4 digits of a comparable government-issued identification number.): **Country of Domicile: Daytime Telephone Number: Evening Telephone Number:** Email Address (If you provide an email address, you authorize the Claims Administrator to use it in providing you with information relevant to this claim.): <u>Section 2 – Authorized Representative Information</u> Name of the Person you would like the Claims Administrator to Contact Regarding This Claim (if different from the Claimant Name(s) listed above): **Daytime Telephone Number: Evening Telephone Number:** Email Address (Email address is not required, but if you provide it you authorize the Claims Administrator to use it in providing you with information relevant to this claim.):

To view Garden City Group, LLC's Privacy Notice, please visit http://www.choosegcg.com/privacy

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SECTION B - GENERAL INFORMATION

- 1. It is important that you read the Notice that accompanies this Claim Form. The Notice and Plan of Distribution explain:
 - a. The proposed Settlement Agreements, which, if granted final approval by the Court, will resolve the class action lawsuit entitled In re Foreign Exchange Benchmark Rates Antitrust Litigation, No. 1:13-cv-07789-LGS (S.D.N.Y.), with respect to Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America"); The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"); Barclays Bank PLC and Barclays Capital Inc. ("Barclays"); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas"); Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup"); Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank"); The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. ("Goldman Sachs"); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC"); JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan"); Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc ("Morgan Stanley"); RBC Capital Markets, LLC ("RBC"); The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS"); Société Générale ("Soc Gen"); Standard Chartered Bank ("Standard Chartered"); and UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") (collectively, the "Settling Defendants").
 - b. The consideration provided by Settling Defendants to resolve the lawsuit against them, including payments of \$2,310,275,000 in settlement funds.
 - c. How Class Members will be affected by the Settlement Agreements, if they are granted final approval by the Court.
 - d. The manner in which the Net Settlement Fund will be distributed, if the Court grants final approval of the Settlement Agreements and the Plan of Distribution.

Settling Defendants have settled the claims brought in this Action alleging that Settling Defendants, along with Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse" or "Non-Settling Defendant"), conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and to manipulate the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the Action have merit.

- 2. The Action is continuing against Non-Settling Defendant. It is important to note that you may be a Class Member if, between January 1, 2003 and December 15, 2015, you transacted in eligible FX Instruments directly with a Settling Defendant or Non-Settling Defendant or if you transacted in eligible FX Exchange-Traded Instruments.
- 3. The Court preliminarily certified two Settlement Classes in this Action:

The **Direct Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

The **Exchange-Only Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into an FX Exchange-Traded Instrument on a U.S. exchange. Excluded from the Exchange-Only Settlement Class are those Persons who meet the criteria to be a member of the Direct Settlement Class.

The terms "Released Party," "FX Instrument," and "FX Exchange-Traded Instrument" are defined in each Settlement Agreement, all of which are available at www.FXAntitrustSettlement.com.

- 4. Excluded from the Settlement Classes are: (a) the named Defendants in the Complaint and their co-conspirators; (b) the executive officers and directors of each Defendant or co-conspirator; (c) any entity in which any Defendant or co-conspirator has, or had, a controlling interest; (d) members of any Defendant's or co-conspirator's immediate families; and (e) the legal representatives, heirs, successors, or assigns of any such excluded party. Also excluded from the Settlement Classes are any persons or entities who exclude themselves by filing a timely request for exclusion in accordance with the requirements set forth in the Notice.
- 5. By signing and submitting this Claim Form, you will be certifying that you have read the Notice, including the terms of the releases described in the Notice and provided for in the Settlement Agreements.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2

**** If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to your trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), the Chicago Mercantile Exchange ("CME"), and Intercontinental Exchange Inc. ("ICE"), for use in the claims administration process.****

- 1. To be eligible to receive a payment from the Settlements, you must submit a Claim Form. To be considered timely, your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018.
 - a. To submit your Claim Form electronically, visit www.FXAntitrustSettlement.com for instructions.
 - b. To submit your Claim Form via mail, send your completed Claim Form to GCG, the Claims Administrator, addressed as follows:

Via Mail

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

Via Overnight Courier

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
5151 Blazer Parkway, Suite A
Dublin, OH 43017-9306
USA

- 2. Separate Claim Forms should be submitted for each separate legal entity. Conversely, a single Claim Form should be submitted on behalf of one legal entity. Claimants selecting Option 2 (Documented Claim Option) must include all data and documentation required by Section D, and if applicable, Section E of the Claim Form, made by the legal entity submitting the Claim Form, no matter how many separate accounts that entity has (e.g., a corporation with multiple accounts should include all transactions made in all accounts on one Claim Form).
- 3. Trustees, executors, administrators, custodians, or other nominees who are completing and signing this Claim Form on behalf of the Claimant must also submit:
 - a. A description of the capacity in which they are acting (supporting documentation required);
 - b. The name, account number, last four digits of the social security number, employer identification number, or taxpayer identification number (or for non-U.S. Claimants, a comparable government-issued national identification number), address, and telephone number of the person or entity on whose behalf they are acting; and
 - c. Evidence of their authority to bind the person or entity on whose behalf they are acting. Authority to complete and sign a Claim Form cannot be established by brokers demonstrating that only they have discretionary authority to trade in another person's accounts.
- 4. By submitting a signed Claim Form, you will be certifying that you are a member of one of the Settlement Classes because you:
 - a. Entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories during the period between January 1, 2003 and December 15, 2015;

AND/OR

- b. Entered into one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange between January 1, 2003 and December 15, 2015, and you are not a member of the Direct Settlement Class.
- 5. By submitting a signed Claim Form, you will be swearing to the truth of the statements contained in it and, if applicable, the genuineness of the data and documents attached thereto, subject to penalty of perjury under the laws of the United States of America. The making of false statements or the submission of forged or fraudulent documentation will result in the rejection of your claim and may subject you to civil liability or criminal prosecution.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

- Submission of a Claim Form does not guarantee that you will receive a payment from the Settlements. Distribution of the Net Settlement Fund will be governed by the Plan of Distribution, if it is approved by the Court, or by such other plan of distribution as the Court approves.
- If you have questions concerning the Claim Form, or need additional copies of the Claim Form or the Notice, you may contact the Claims Administrator.
- Unless you submit a valid Request for Exclusion that is received by February 7, 2018, all persons meeting the definition of one of the Settlement Classes will be bound by the terms of the Final Judgments and Orders of Dismissal entered in the Action in connection with the Settlement Agreements, whether or not a Settlement Class Member submits a Claim Form. If you wish to exclude yourself from the Settlements, see the Notice for further instructions.
- Select either Option 1 or Option 2 below. These options are described below. 9.

Option 1: Estimated Claim

I elect Option 1, a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. * †

If you choose Option 1, please note the following:

- This is a summary of Option 1. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. The Claims Administrator will estimate the amount of your transaction volumes in FX Instruments† by: (a) extracting your transaction volumes from the data provided by Settling Defendants; (b) projecting your transaction volumes for time periods during which transaction data is not available from Settling Defendants; and (c) projecting your transaction volumes for trades with Non-Settling Defendant from which transaction data is not available.
- If you have transactions available in the data submitted by Settling Defendants, you will not be required to submit any records of your transactions to the Claims Administrator, unless you wish to claim any transactions in FX Exchange-Traded Instruments† or elect to proceed under Option 2 after receiving the Claims Administrator's estimates.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim" Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates without modification or proceed with your claim under Option 2 (Documented Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued.
- You may electronically submit your claim under Option 1 at www.FXAntitrustSettlement.com, using the Claim Number and Control Number printed on the front of this Claim Form.
- Claimants who transacted with only Non-Settling Defendant must file their claim under Option 2.
- If you wish to claim any transactions in FX Exchange-Traded Instruments, you must electronically submit: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com, (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) the supplemental information requested in Section E of the Claim Form. Such eligible transactions, as determined by the Claims Administrator, will be added to the estimates noted above.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



6 SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

Option 2: Documented Claim

I elect Option 2, a payment amount determined by the Claims Administrator's review of my transaction data. I will electronically submit the required data and documentation, as described in Section D, to the Claims Administrator. If claiming transactions in FX Exchange-Traded Instruments, I will also electronically submit the supplemental information as required in Section E.

If you choose Option 2, please note the following:

- This is a summary of Option 2. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data and documentation you submit.
- If you select Option 2, you must provide: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) if you are claiming FX Exchange-Traded Instruments, the supplemental information requested in Section E of the Claim Form.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates, cure any deficiencies that the Claims Administrator notifies you of, or you can proceed with your claim under Option 1 (Estimated Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 1, you will be required to do so within 30 days of the date when the Claim Assessment Notification was issued.
- Instructions for submitting your Option 2 Claim are available at www.FXAntitrustSettlement.com.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

Filed 01/12/18

SECTION D - DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO ELECT OPTION 2 AND/OR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

Claimants choosing Option 2 and/or Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or 2 must electronically submit the required data and documentation at www.FXAntitrustSettlement.com. The data and documentation requirements for such Claimants are as follows:

ELECTRONIC SUBMISSION OF TRANSACTION DATA

Data must be electronically submitted in the form of the electronic data template, which is available at www.FXAntitrustSettlement.com. Claimants choosing Option 2 should submit all of their:

- a. FX transactions entered into directly with a Defendant, including but not limited to FX spot transactions, FX forwards, FX swaps, over-the-counter (OTC) FX options, or other FX transaction in which the trading or settlement value is related in any way to FX rates (FX Instruments).
- b. FX transactions that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures (FX Exchange-Traded Instruments).

Defendants are: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS.

The Settlement Class Period is January 1, 2003 through December 15, 2015.

ELECTRONIC SUBMISSION OF DOCUMENTATION OF TRANSACTIONS 2.

In addition, Claimants choosing Option 2 are required to electronically submit documentation of the transactions they submit under requirement 1, above. Documentation should be from one or more of the following sources:

- Bank confirmations by individual trade;
- Bank transaction reports or statements; b.
- Trading venue transaction reports or statements; C.
- Prime broker reports or statements; d.
- Custodian reports or statements: e
- Daily or monthly account statements; or f.
- Other documents evidencing transactions in FX Instruments and/or FX Exchange-Traded Instruments.

3. SUPPLEMENTAL INFORMATION REQUIRED FOR FX EXCHANGE-TRADED INSTRUMENTS

In addition to the documentation requirements in 1 and 2 above, Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or Option 2 must complete the supplemental documentation requirements set forth in Section E of the Claim Form. Claimants who are not claiming transactions in FX Exchange-Traded Instruments do not need to complete Section E of the Claim Form.

DO NOT SUBMIT ORIGINAL DOCUMENTATION OR RECORDS. THE CLAIMS ADMINISTRATOR IS UNABLE TO RETURN THESE DOCUMENTS OR RECORDS TO YOU.

Please note that Claimants choosing Option 1 (Estimated Claim Option) are not required to submit data or documentation evidencing transactions in the required trading categories. If you Choose Option 1 and you wish to claim any transactions in FX Exchange-Traded Instruments, however, you must electronically submit the transaction data and supporting documentation evidencing your transactions in FX Exchange-Traded Instruments, as required in Sections D and E of the Claim Form. Instructions for electronically submitting your claim are available at www.FXAntitrustSettlement.com.

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SECTION E - SUPPLEMENTAL DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

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If, during the period from January 1, 2003 through December 15, 2015, you transacted in FX Exchange-Traded Instruments, please provide the following information. LIST OF ALL FUTURES COMMISSION MERCHANTS List all futures commission merchants ("FCMs") at which you maintained accounts in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. 2. LIST OF ACCOUNT NAMES AND ACCOUNT NUMBERS Please provide a list of all account names and account numbers for each FCM you listed in response to 1 above in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015. **** If you choose to submit a claim for FX Exchange-Traded Instruments, you are consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process. By signing this Claim Form, you are permitting the Claims Administrator and Class Counsel to: (a) request from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, relevant information about your account and trades in order to compute any payment to you from the Settlements; and (b) unmask, for any accounts that you owned or controlled, your account information in trade data maintained by CME or ICE relative to your

transactions and holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015.****



	SECTION F – PAYMENT ELECTION
Please se	elect one option:
	I elect to be paid by check.
	If you elect this payment method and your claim is valid and timely, a check will be mailed to the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.
	I elect to be paid by wire transfer to a bank in the United States.
ш	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.
	I elect to be paid by wire transfer to a bank outside of the United States located in:
	(country)
	If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

SECTION G - CERTIFICATION & SIGNATURE

SECTION 1 – CERTIFICATION

BY SIGNING AND SUBMITTING THIS CLAIM FORM, CLAIMANT OR CLAIMANT'S AUTHORIZED REPRESENTATIVE CERTIFIES AS FOLLOWS:

- 1. I (we) have read the Notice and Claim Form, including the descriptions of the releases provided for in the Settlement Agreements;
- 2. Claimant is a member of one of the Settlement Classes (as defined in the Notice) and is not one of the individuals or entities excluded from the Settlement Classes (as defined in the Notice);
- 3. Claimant has not submitted a Request for Exclusion (as defined in the Notice);
- 4. Claimant entered into the FX Instruments with one or more of the Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or the FX Exchange-Traded Instruments represented in this Claim Form, and if applicable, in the data and documentation attached to the Claim Form, and has not assigned the claims against the Released Parties to another;
- Claimant has not submitted any other claim covering the same transactions and knows of no other person having done so on his/her/its/their behalf;
- 6. Claimant submits to the jurisdiction of the Court with respect to his/her/its/their claim and for purposes of enforcing the releases set forth in any Final Judgments and Orders of Dismissal that may be entered in the Action;
- 7. I (we) agree to furnish such additional information with respect to this Claim Form as the Claims Administrator or the Court may require; and
- 8. I (we) acknowledge that the Claimant will be bound by and subject to the terms of any Final Judgments and Orders of Dismissal that may be entered in the Action;

Filed 01/12



SECTION G - CERTIFICATION & SIGNATURE (CONTINUED)

SECTION 2 – SIGNATURE

10

PLEASE READ THE RELEASE, CONSENT TO DISCLOSURE, AND CERTIFICATION, AND SIGN BELOW.

I (we) acknowledge that, as of the Effective Date of the Settlements, pursuant to the terms set forth in the Settlement Agreements, I (we) shall be deemed to have, and by operation of law and the Final Judgments and Orders of Dismissal shall have fully, finally, and forever waived, released, relinquished, and discharged all Released Claims (as defined in the Settlement Agreements), and shall forever be enjoined from prosecuting any or all of the Released Claims against any of the Released Parties (as defined in the Settlement Agreements).

By submitting this Claim Form, I (we) consent to the disclosure of, waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instruct the applicable Settling Defendant(s) to disclose my (our) information and transaction data relating to my (our) trades in FX Instruments with one or more of the Settling Defendant(s) and my (our) trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, I (we) waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and consent to the disclosure of any and all documents reflecting my (our) transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process.

UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA, I (WE) CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME (US) ON THIS CLAIM FORM IS TRUE, CORRECT, AND COMPLETE AND THAT, IF APPLICABLE, THE DATA AND DOCUMENTS SUBMITTED IN CONNECTION WITH THIS CLAIM FORM ARE TRUE AND CORRECT COPIES OF WHAT THEY PURPORT TO BE.

O'contract Obeliand	Data	
Signature of Claimant	Date	
Print Name of Claimant		
Signature of Authorized Representative Completing Claim Form (if any)	Date	
Print Name of Authorized Representative Completing Claim Form (if any)		
Capacity of Authorized Representative (if other than an individual (e.g., trustee, executor administrator custodian or other nominee))		

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

You should be aware that it will take a significant amount of time to fully process all Claim Forms. Please notify the Claims Administrator of any change of address. If you change your name, please send the Claims Administrator written notification of your new name.



SECTION H - CHECKLIST REGARDING CLAIM FORM

- 1. Fill out Section A Claimant Identification.
- 2. Read about the Action and Settlements in Section B General Information.
- 3. Select Option 1 (Estimated Claim Option) or Option 2 (Documented Claim Option) in Section C.
- 4. If you are filing a claim under Option 2 (Documented Claim Option) and/or claiming transactions in FX Exchange-Traded Instruments, submit your transaction data and supporting documentation as required in Section D.
- 5. If you are claiming transactions in FX Exchange-Traded Instruments, submit the supplemental information as required in Section E.
- 6. Do not send original documentation or records. These items cannot be returned to you by the Claims Administrator.
- 7. Keep copies of your completed Claim Form and any data and documentation submitted under Sections D and/or E of the Claim Form for your own records.
- 8. Fill out Section F Payment Options.
- 9. Read the certifications, consents to disclosures, and sign your Claim Form in Section G.
- 10. The Claims Administrator will acknowledge receipt of your Claim Form within 30 days. If you do not receive an acknowledgement within 30 days, please contact the Claims Administrator using the contact information provided in this Claim Form.
- 11. If your address changes in the future, or if the Claim Form was sent to an old or incorrect address, please send the Claims Administrator written notification of your new address. If you change your name, please send the Claims Administrator written notification of your new name.
- 12. If you have any questions or concerns regarding your claim, please contact the Claims Administrator using the contact information provided in this Claim Form or visit www.FXAntitrustSettlement.com.

THIS CLAIM FORM MUST BE MAILED TO THE CLAIMS ADMINISTRATOR BY PREPAID, FIRST CLASS MAIL, POSTMARKED NO LATER THAN MARCH 22, 2018, ADDRESSED AS FOLLOWS:

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

DECLARATION OF PATRICK SHILLING REGARDING MAILING OF THE SETTLEMENT NOTICE AND PROOF OF CLAIM FORM

I, Patrick Shilling, declare and state as follows:

- I am Executive Director and Counsel at UBS Group AG. I am over 21 years of age. I have either personal knowledge of the facts set forth herein or have knowledge of the facts set forth herein based on information and belief.
- 2. I respectfully submit this declaration in order to provide the Court with information regarding the sending of the Notice of Class Action Settlements ("Mail Notice") and the Proof of Claim Form and Release ("Claim Form") (together, "Notice Packet") in connection with the above-captioned action (the "Action").
- 3. All terms in initial capitalization used in this declaration shall have the same meanings as set forth in the Stipulation and Amended Agreement of Settlement with UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") and the Court's orders preliminarily approving the settlements in the Action.
- 4. I understand that pursuant to Paragraph 6 of the Second Superseding Order

 Approving the Form and Manner of Notice of Settlements and Preliminarily Approving the Plan

 of Distribution, dated September 29, 2017 (the "Notice Order"), UBS was required to make

 reasonable efforts to identify and provide to the Claims Administrator the names and addresses

of all potential members of the Settlement Classes, to the extent permitted by applicable laws, so that it could send the Notice Packet to such persons or entities. In addition, UBS was required to identify all potential members of the Settlement Classes to which UBS would send the Notice Packet directly.

- 5. Pursuant to Paragraph 8 of the Notice Order, "in light of applicable foreign bank secrecy and/or data privacy laws," UBS entities "cause[d] copies of the Mail Notice and Claim Form to be mailed to [] potential members of the Settlement Classes" who were identified by UBS as having established their banking relationship with an UBS entity in a jurisdiction where applicable bank secrecy and data privacy laws prevented UBS from disclosing, among other things, their names and addresses to FX Class Counsel or the Claims Administrator ("Foreign Potential Settlement Class Members").
- 6. Pursuant to Paragraphs 6 and 8 of the Notice Order, UBS determined to send the Notice Packets to Foreign Potential Settlement Class Members in accordance with mailing rules agreed to by FX Class Counsel.
- 7. Due to bank secrecy and/or data privacy laws, UBS did not send a Notice Packet to former or dormant UBS clients whose banking relationship with UBS was established in a jurisdiction where applicable bank secrecy and data privacy laws prevented UBS from doing so.
- 8. Prior to sending Notice Packets, on November 4, 2017, UBS provided the Claims Administrator with a list of anonymized identification numbers for Foreign Potential Settlement Class Members. For each of the anonymized identification numbers, the Claims Administrator assigned a unique claimant ID and control number.
- Using files provided by FX Class Counsel, the Claims Administrator, and/or available on the Claims Administrator's website for this Action, available at

http://fxantitrustsettlement.com/, a UBS entity printed copies of the Mail Notice and Claim Form to send to Foreign Potential Settlement Class Members. To the extent possible, the Mail Notice was printed in the correspondence language indicated in the UBS client's records, using the translations provided by the Claims Administrator. Each Claim Form was personalized with the unique claimant ID and control number assigned by the Claims Administrator for the UBS client who was associated with the anonymized identification number.

- 10. Using the contact information in the client's records, a first mailing of Notice Packets to approximately 3,550 Foreign Potential Settlement Class Members was distributed by UBS entities on or about November 30, 2017.
- 11. Using the contact information in UBS's files, UBS entities distributed Notice Packets to approximately 895 Foreign Potential Settlement Class Members on or about December 5, 2017.
- 12. Because of logistical issues, less than ten (10) Notice Packets were sent by a UBS entity during the third week of December 2017.
- among certain UBS entities in Continental Europe and Asia. A representative copy of the English version of the Notice Packet sent to the Foreign Potential Settlement Class Members who established their banking relationship with UBS in Continental Europe, which was agreed to with FX Class Counsel, is attached hereto as Exhibit A. A representative copy of the English version of the Notice Packet sent to the Foreign Potential Settlement Class Members who established their banking relationship with UBS in Asia, which was agreed to with FX Class Counsel, is attached hereto as Exhibit B.

- 14. Through December 27, 2017, approximately 4,450 Notice Packets were mailed by various UBS entities.
- 15. As of January 8, 2018, 114 Notice Packets were returned as undeliverable to the individuals who are tracking the returned mail for UBS. UBS will continue to record the number of Notice Packets sent to Foreign Potential Settlement Class Members that are returned to a UBS entity as undeliverable.

I declare under penalty of perjury under the laws of the United States of America that the foregoing statements are true and correct.

Executed this // day of January, 2018 in New York, New York.

Patrick Shilling

EXHIBIT A



UBS Switzerland AG P.O. Box 8098 Zurich Switzerland

www.ubs.com



30 November 2017

Banking Relationship

FX Instruments - Notice of Class Action Settlements

Dear Client.

This letter is to inform you of settlements of a pending proposed class action filed with the United States District Court for the Southern District of New York (Case No. 1:13-cv-7789 (LGS)) against UBS AG and other banks ("Class Action"), and what this means for you as a client of UBS Switzerland AG. Please refer to the enclosed Notice of Class Action Settlements ("Notice"), which provides a detailed description of the allegations in the Class Action and the settlements.

What this Means for You - Settlement Class Member

Based on our records, you might have traded FX Instruments between January 1, 2003 and December 15, 2015. As a consequence, you may be eligible to receive a payment from the settlement:

Therefore, pursuant to an order of the United States District Court for the Southern District of New York, UBS Switzerland AG is sending you the following two court-approved documents, which are enclosed:

- (1) Notice:
- (2) Proof of Claim and Release Form ("Claim Form").

Neither class plaintiffs nor class counsel has been made aware of your identity.

Your next steps

Please refer to the content of the attached Notice and Claim Form for further details on how to proceed. As explained in the enclosed documents, if you would like to file a claim, please complete the electronic version of the Claim Form available at www.FXAntitrustSettlement.com or submit the attached physical Claim Form via mail to the claims administrator as set out in the Claim Form on or before March 22, 2018. Do not return the Claim Form to UBS.

If you hold accounts with another bank and / or if you hold several accounts with UBS, you might receive several Notices. The Claim Form includes a Claim ID unique to you, so if you receive more than one Claim Form and decide you want to file a claim in the settlement, when you submit there will be an option to include additional Claim IDs, and you should use that option to include all the Claim ID numbers you received.

30 November 2017 Page 2/2

Bank Secrecy Waiver

As explained in the enclosed documents, if you choose to complete and submit the Claim Form, then you waive any applicable banking secrecy / confidentiality / data privacy law protections or any similar confidentiality protections, and instruct UBS Switzerland AG to disclose to the claims administrator and class counsel your information and transaction data relating to your trades in FX Instruments as described in the Notice and Claim Form.

No Legal or Tax Advice from UBS Switzerland AG

Pursuant to US law, UBS Switzerland AG is not permitted to advise or assist you with respect to the Notice or the Claim Form. For questions in relation to the Notice, the Claim Form or the Settlements in general, please contact the Claims Administrator at +1-330-333-7253 (if you are calling from the United States or Canada, call +1-888-582-2289) or visit www.FXAntitrustSettlement.com.

By sending you this letter and providing you with the enclosed documents, UBS Switzerland AG is not providing you with tax or legal advice. You should consult your legal and / or tax advisor for such questions.

Yours sincerely,

UBS Switzerland AG

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTITRUSTSETTLEMENT.COM.

Cet avis a été traduit dans les langues suivantes : français, allemand, indonésien, italien, japonais, coréen, polonais, chinois traditionnel, chinois simplifié, espagnol, russe, portugais, roumain et vietnamien. Les versions traduites de cet avis sont disponibles sur WWW.FXANTITRUSTSETTLEMENT.COM.

Diese Nachricht wurde in die folgenden Sprachen übersetzt: Französisch, Deutsch, Bahasa Indonesisch, Italienisch, Japanisch, Koreanisch, Polnisch, Traditionelles Chinesisch, Vereinfachtes Chinesisch, Spanisch, Russisch, Portugiesisch, Rumänisch und Vietnamesisch. Übersetzte Versionen dieser Mitteilung finden Sie unter WWW.FXANTITRUSTSETTLEMENT.COM.

Pemberitahuan ini telah diterjemahkan ke dalam bahasa berikut: Prancis, Jerman, Indonesia, Italia, Jepang, Korea, Polandia, Tionghoa Tradisional, Tionghoa Modern, Spanyol, Rusia, Portugis, Rumania, dan Vietnam. Versi terjemahan dari Pemberitahuan ini tersedia di WWW.FXANTITRUSTSETTLEMENT.COM.

この通知は、フランス語、ドイツ語、インドネシア語、イタリア語、日本語、韓国語、ポーランド語、繁体字中国語、簡体字中国語、スペイン語、ロシア語、ポルトガル語、

ルーマニア語、ベトナム語に翻訳されています。この通知の翻訳版は、WWW.FXANTITRUSTSETTLEMENT.COM。

이 통지서는 프랑스어, 독일어, 인도네시아어, 이탈리아어, 일본어, 한국어, 폴란드어, 중국어 번체, 중국어 간체, 스페인어, 러시아어, 포르투갈어, 루마니아어 및 베트남어로 번역되었습니다. 이 통지문의 번역본은 WWW.FXANTITRUSTSETTLEMENT.COM.

本通知已翻譯成以下語言:法語,德語,印尼語,意大利文, 日語,韓語,波蘭語, 繁體中文,簡體中文,西班牙語,俄語,葡萄牙語,羅馬尼亞語和越南語。本通知的翻譯版本可在WWW.FXANTITRUSTSETTLEMENT.COM.

本通知已翻译成以下语言:法语,德语,印尼语,意大利文,日语,韩语,波兰语,繁体中文,简体中文,西班牙语,俄语,葡萄牙语,罗马尼亚语和越南语。本通知的翻译版本可在WWW.FXANTITRUSTSETTLEMENT.COM.

Este aviso ha sido traducido a los siguientes idiomas: francés, alemán, bahasa indonesio, italiano, japonés, coreano, polaco, chino tradicional, chino simplificado, español, ruso, portugués, rumano y vietnamita. Las versiones traducidas de este Aviso están disponibles en WWW.FXANTITRUSTSETTLEMENT.COM.

Это уведомление было переведено на следующие языки: французский, немецкий, индонезийский, итальянский, японский, корейский, польский, традиционный китайский, упрощенный китайский, испанский, русский, португальский, румынский, и вьетнамский. Переведенные версии данного уведомления доступны на WWW.FXANTITRUSTSETTLEMENT.COM.

Este aviso foi traduzido para os seguintes idiomas: francês, alemão, indonésio, italiano, japonês, coreano, polonês, chinês tradicional, chinês simplificado, espanhol, russo, português, romeno e vietnamita. Versões traduzidas deste Aviso estão disponíveis em WWW.FXANTITRUSTSETTLEMENT.COM.

Prezenta comunicare a fost tradus în următoarele limbi: franceză, germană, indoneziană, italiană, japoneză, coreeană, poloneză, chineză tradițională, chineză simplificată, spaniolă, rusă, portugheză, română și vietnameză. Versiunile traduse ale prezentei comunicări sunt disponibile la WWW.FXANTITRUSTSETTLEMENT.COM.

Thông báo này đã đư ợc dịch sang các ngôn ngữ sau: tiếng Pháp, tiếng Đức, tiếng Bahasa Indonesia, tiếng Ý, Nhật Bản, Hàn Quốc, tiếng Ba Lan, truyền thống Trung Quốc, Tiếng Trung Quốc, Tây Ban Nha, Nga, Bồ Đào Nha, Rumani, và Việt. Các bản dịch của Thông báo này có sẵn tại WWW.FXANTITRUSTSETTLEMENT.

Niniejsze Zawiadomienie zostało przetłumaczone na następujące języki: francuski, niemiecki, indonezyjski (Bahasa Indonesia), włoski, japoński, koreański, polski, chiński tradycyjny, chiński uproszczony, hiszpański, rosyjski, portugalski, rumuński i wietnamski. Tłumaczenia niniejszego Zawiadomienia znajdują się pod adresem: WWW.FXANTITRUSTSETTLEMENT.COM.

Il presente avviso è stato tradotto nelle seguenti lingue: francese, tedesco, indonesiano bahasa, italiano, giapponese, coreano, polacco, cinese tradizionale, cinese semplificato, spagnolo, russo, portoghese, rumeno e vietnamita. Le versioni tradotte di questo avviso sono disponibili all'indirizzo <u>WWW.FXANTITRUSTSETTLEMENT.COM</u>.

IMPORTANT: You may have received several Claim Forms with different claim numbers. If you have received more than one Claim Form, you may request that your claims be consolidated by submitting one Claim Form along with a list of all claim numbers and control numbers found on the Claim Forms you have received.

Rage 10 of 68

Must be Postmarked or Electronically Submitted No Later Than March 22, 2018

If you are a broker or manager and this Claim Form belongs to your customer, please forward it to your customer at their correct address. This Claim Form is customized and includes a Claim Number and Control Number for filing a claim.

In re Foreign Exchange
Benchmark Rates Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739
1-888-582-2289
(if you are calling from outside the United States or Canada, call 1-330-333-7253)

Claim Number:	Control	Number:

PROOF OF CLAIM AND RELEASE

If you, between January 1, 2003 and December 15, 2015, entered into:

1. one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories:

OR

2. one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange,

you may be eligible to receive a payment from Settlements reached in *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y) as a member of one of the Settlement Classes.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates. "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures. The Notice of Class Action Settlements ("Notice") that accompanies this Proof of Claim and Release ("Claim Form") contains the definitions of many of the defined terms (which are indicated by initial capital letters) used in this Claim Form.

If you are an eligible member of one of the Settlement Classes, to receive any payment from the Settlements you must complete and submit this Claim Form. An electronic version of the Claim Form is available at www.FXAntitrustSettlement.com (the Settlement Website), which is maintained by the Claims Administrator, GCG. Your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018. Submission of this Claim Form does not ensure that you will receive any payment from the Settlements. Separate Claim Forms should be submitted for each separate legal entity in a corporate structure.

For more information, call the Claims Administrator at 1-888-582-2289 (if you are calling from outside the United States or Canada, call 1-330-333-7253) or visit www.FXAntitrustSettlement.com.



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SECTION A – CLAIMANT IDENTIFICATION



The Claims Administrator will use this information for all communications relevant to this Claim Form. If this information changes, please notify the Claims Administrator in writing. If you are a trustee, executor, administrator, custodian, or other nominee and are completing and signing this Claim Form on behalf of the Claimant, you must attach documentation showing your authority to act on behalf of the Claimant (see Section C.4 of the Claim Form, below).

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SECTION B – GENERAL INFORMATION



- 1. It is important that you read the Notice that accompanies this Claim Form. The Notice and Plan of Distribution explain:
 - a. The proposed Settlement Agreements, which, if granted final approval by the Court, will resolve the class action lawsuit entitled *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.), with respect to Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America"); The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"); Barclays Bank PLC and Barclays Capital Inc. ("Barclays"); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas"); Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup"); Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank"); The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. ("Goldman Sachs"); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC"); JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan"); Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc ("Morgan Stanley"); RBC Capital Markets, LLC ("RBC"); The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS"); Société Générale ("Soc Gen"); Standard Chartered Bank ("Standard Chartered"); and UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") (collectively, the "Settling Defendants").
 - b. The consideration provided by Settling Defendants to resolve the lawsuit against them, including payments of \$2,310,275,000 in settlement funds.
 - c. How Class Members will be affected by the Settlement Agreements, if they are granted final approval by the Court.
 - d. The manner in which the Net Settlement Fund will be distributed, if the Court grants final approval of the Settlement Agreements and the Plan of Distribution.

Settling Defendants have settled the claims brought in this Action alleging that Settling Defendants, along with Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse" or "Non-Settling Defendant"), conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and to manipulate the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the Action have merit.

- 2. The Action is continuing against Non-Settling Defendant. It is important to note that you may be a Class Member if, between January 1, 2003 and December 15, 2015, you transacted in eligible FX Instruments directly with a Settling Defendant or Non-Settling Defendant or if you transacted in eligible FX Exchange-Traded Instruments.
- 3. The Court preliminarily certified two Settlement Classes in this Action:

The **Direct Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

The Exchange-Only Settlement Class consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into an FX Exchange-Traded Instrument on a U.S. exchange. Excluded from the Exchange-Only Settlement Class are those Persons who meet the criteria to be a member of the Direct Settlement Class.

The terms "Released Party," "FX Instrument," and "FX Exchange-Traded Instrument" are defined in each Settlement Agreement, all of which are available at www.FXAntitrustSettlement.com.



- 4. Excluded from the Settlement Classes are: (a) the named Defendants in the Complaint and their co-conspirators; (b) the executive officers and directors of each Defendant or co-conspirator; (c) any entity in which any Defendant or co-conspirator has, or had, a controlling interest; (d) members of any Defendant's or co-conspirator's immediate families; and (e) the legal representatives, heirs, successors, or assigns of any such excluded party. Also excluded from the Settlement Classes are any persons or entities who exclude themselves by filing a timely request for exclusion in accordance with the requirements set forth in the Notice.
- 5. By signing and submitting this Claim Form, you will be certifying that you have read the Notice, including the terms of the releases described in the Notice and provided for in the Settlement Agreements.



SECTION C – INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s); Released Party(ies); or direct or indirect parent(s), subsidiary(ies), or division(s) of a Settling Defendant to disclose your information and transaction data relating to your trades in FX Instruments with one or more of the Settling Defendant(s) and and/or your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all information and transaction data reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), the Chicago Mercantile Exchange ("CME"), and Intercontinental Exchange Inc. ("ICE") for use in the claims administration process.****

- 1. To be eligible to receive a payment from the Settlements, you must submit a Claim Form. To be considered timely, your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018.
 - a. To submit your Claim Form electronically, visit www.FXAntitrustSettlement.com for instructions.
 - b. To submit your Claim Form via mail, send your completed Claim Form to GCG, the Claims Administrator, addressed as follows:

Via Mail

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739
USA

Via Overnight Courier

In re Foreign Exchange Benchmark Rates
Antitrust Litigation
c/o GCG
5151 Blazer Parkway, Suite A
Dublin, OH 43017-9306
USA

- 2. Separate Claim Forms should be submitted for each separate legal entity. Conversely, a single Claim Form should be submitted on behalf of one legal entity. Claimants selecting Option 2 (Documented Claim Option) must include all data and documentation required by Section D, and if applicable, Section E of the Claim Form, made by the legal entity submitting the Claim Form, no matter how many separate accounts that entity has (e.g., a corporation with multiple accounts should include all transactions made in all accounts on one Claim Form).
- 3. Trustees, executors, administrators, custodians, or other nominees who are completing and signing this Claim Form on behalf of the Claimant must also submit:
 - a. A description of the capacity in which they are acting (supporting documentation required);
 - b. The name, account number, last four digits of the social security number, employer identification number, or taxpayer identification number (or for non-U.S. Claimants, a comparable government-issued national identification number), address, and telephone number of the person or entity on whose behalf they are acting; and
 - c. Evidence of their authority to bind the person or entity on whose behalf they are acting. Authority to complete and sign a Claim Form cannot be established by brokers demonstrating that only they have discretionary authority to trade in another person's accounts.
- 4. By submitting a signed Claim Form, you will be certifying that you are a member of one of the Settlement Classes because you:
 - a. Entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator, where you were either domiciled in the United

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States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories during the period between January 1, 2003 and December 15, 2015;

AND/OR

- b. Entered into one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange between January 1, 2003 and December 15, 2015, and you are not a member of the Direct Settlement Class.
- 5. By submitting a signed Claim Form, you will be swearing to the truth of the statements contained in it and, if applicable, the genuineness of the data and documents attached thereto, subject to penalty of perjury under the laws of the United States of America. The making of false statements or the submission of forged or fraudulent documentation will result in the rejection of your claim and may subject you to civil liability or criminal prosecution.
- 6. Submission of a Claim Form does not guarantee that you will receive a payment from the Settlements. Distribution of the Net Settlement Fund will be governed by the Plan of Distribution, if it is approved by the Court, or by such other plan of distribution as the Court approves.
- 7. If you have questions concerning the Claim Form, or need additional copies of the Claim Form or the Notice, you may contact the Claims Administrator.
- 8. Unless you submit a valid Request for Exclusion that is received by February 7, 2018, all persons meeting the definition of one of the Settlement Classes will be bound by the terms of the Final Judgments and Orders of Dismissal entered in the Action in connection with the Settlement Agreements, whether or not a Settlement Class Member submits a Claim Form. If you wish to exclude yourself from the Settlements, see the Notice for further instructions.
- 9. Select either Option 1 or Option 2 below. These options are described below.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

	_		
Option	1:	Estimated	Claim

I elect Option 1, a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. * †

If you choose Option 1, please note the following:

- This is a summary of Option 1. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. The Claims Administrator will estimate the amount of your transaction volumes in FX Instruments[†] by: (a) extracting your transaction volumes from the data provided by Settling Defendants; (b) projecting your transaction volumes for time periods during which transaction data is not available from Settling Defendants; and (c) projecting your transaction volumes for trades with Non-Settling Defendant from which transaction data is not available.*
- If you have transactions available in the data submitted by Settling Defendants, you will <u>not</u> be required to submit any records of your transactions to the Claims Administrator, unless you wish to claim any transactions in FX Exchange-Traded Instruments[†] or elect to proceed under Option 2 after receiving the Claims Administrator's estimates.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates without modification or proceed with your claim under Option 2 (Documented Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued.
- You may electronically submit your claim under Option 1 at www.FXAntitrustSettlement.com, using the Claim Number and Control Number printed on the front of this Claim Form.
- * Claimants who transacted with only Non-Settling Defendant must file their claim under Option 2.
- † If you wish to claim any transactions in FX Exchange-Traded Instruments, you must electronically submit: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) the supplemental information requested in Section E of the Claim Form. Such eligible transactions, as determined by the Claims Administrator, will be added to the estimates noted above.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

01:	٦.	D = =	Cl = :
Option	2:	Documented	Claim

I elect Option 2, a payment amount determined by the Claims Administrator's review of my transaction data. I will electronically submit the required data and documentation, as described in Section D, to the Claims Administrator. If claiming transactions in FX Exchange-Traded Instruments, I will also electronically submit the supplemental information as required in Section E.

If you choose Option 2, please note the following:

- This is a summary of Option 2. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data and documentation you submit.
- If you select Option 2, you must provide: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) if you are claiming FX Exchange-Traded Instruments, the supplemental information requested in Section E of the Claim Form.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates, cure any deficiencies that the Claims Administrator notifies you of, or you can proceed with your claim under Option 1 (Estimated Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 1, you will be required to do so within 30 days of the date when the Claim Assessment Notification was issued.
- Instructions for submitting your Option 2 Claim are available at www.FXAntitrustSettlement.com.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

SECTION D – DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO ELECT OPTION 2 AND/OR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

Claimants choosing Option 2 and/or Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or 2 <u>must</u> electronically submit the required data and documentation at <u>www.FXAntitrustSettlement.com</u>. The data and documentation requirements for such Claimants are as follows:

1. ELECTRONIC SUBMISSION OF TRANSACTION DATA

Data <u>must</u> be electronically submitted in the form of the electronic data template, which is available at www.FXAntitrustSettlement.com. Claimants choosing Option 2 should submit all of their:

- a. FX transactions entered into directly with a Defendant, including but not limited to FX spot transactions, FX forwards, FX swaps, over-the-counter (OTC) FX options, or other FX transaction in which the trading or settlement value is related in any way to FX rates (FX Instruments).
- b. FX transactions that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures (FX Exchange-Traded Instruments).

Defendants are: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS.

The Settlement Class Period is January 1, 2003 through December 15, 2015.

2. ELECTRONIC SUBMISSION OF DOCUMENTATION OF TRANSACTIONS

In addition, Claimants choosing Option 2 are required to electronically submit documentation of the transactions they submit under requirement 1, above. Documentation should be from one or more of the following sources:

- a. Bank confirmations by individual trade;
- Bank transaction reports or statements;
- c. Trading venue transaction reports or statements;
- d. Prime broker reports or statements;
- e. Custodian reports or statements;
- f. Daily or monthly account statements; or
- g. Other documents evidencing transactions in FX Instruments and/or FX Exchange-Traded Instruments.

3. SUPPLEMENTAL INFORMATION REQUIRED FOR FX EXCHANGE-TRADED INSTRUMENTS

In addition to the documentation requirements in 1 and 2 above, Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or Option 2 must complete the supplemental documentation requirements set forth in Section E of the Claim Form. Claimants who are not claiming transactions in FX Exchange-Traded Instruments do not need to complete Section E of the Claim Form.

<u>DO NOT</u> SUBMIT *ORIGINAL* DOCUMENTATION OR RECORDS. THE CLAIMS ADMINISTRATOR IS UNABLE TO RETURN THESE DOCUMENTS OR RECORDS TO YOU.

Please note that Claimants choosing Option 1 (Estimated Claim Option) are not required to submit data or documentation evidencing transactions in the required trading categories. If you Choose Option 1 and you wish to claim any transactions in FX Exchange-Traded Instruments, however, you must electronically submit the transaction data and supporting documentation evidencing your transactions in FX Exchange-Traded Instruments, as required in Sections D and E of the Claim Form. Instructions for electronically submitting your claim are available at www.FXAntitrustSettlement.com.

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SECTION E – SUPPLEMENTAL DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

If, during the period from January 1, 2003 through December 15, 2015, you transacted in FX Exchange-Traded Instruments, please provide the following information.

LIST OF ALL FUTURES COMMISSION MERCHANTS
List all futures commission merchants ("FCMs") at which you maintained accounts in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015.
LIST OF ACCOUNT NAMES AND ACCOUNT NUMBERS
Please provide a list of all account names <u>and</u> account numbers for each FCM you listed in response to 1 above in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015.

****If you choose to submit a claim for FX Exchange-Traded Instruments, you are consenting to the release of any and all information and transaction data reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including, but not limited to brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process. By signing this Claim Form, you are permitting the Claims Administrator and Class Counsel to: (a) request from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, relevant information about your account and trades in order to compute any payment to you from the Settlements; and (b) unmask, for any accounts that you owned or controlled, your account information in trade data maintained by CME or ICE relative to your transactions and holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015.****

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SECTION F - PAYMENT ELECTION

Please select one option:

I elect to be paid by check.

If you elect this payment method and your claim is valid and timely, a check will be mailed to the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

I elect to be paid by wire transfer to a bank in the United States.

If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

I elect to be paid by wire transfer to a bank outside of the United States located in _____ (country).

If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

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Section G – Certification & Signature

SECTION 1 – CERTIFICATION

BY SIGNING AND SUBMITTING THIS CLAIM FORM, CLAIMANT OR CLAIMANT'S AUTHORIZED REPRESENTATIVE CERTIFIES AS FOLLOWS:

- 1. I (we) have read the Notice and Claim Form, including the descriptions of the releases provided for in the Settlement Agreements;
- 2. Claimant is a member of one of the Settlement Classes (as defined in the Notice) and is not one of the individuals or entities excluded from the Settlement Classes (as defined in the Notice);
- 3. Claimant has not submitted a Request for Exclusion (as defined in the Notice);
- 4. Claimant entered into the FX Instruments with one or more of the Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or the FX Exchange-Traded Instruments represented in this Claim Form, and if applicable, in the data and documentation attached to the Claim Form, and has not assigned the claims against the Released Parties to another;
- 5. Claimant has not submitted any other claim covering the same transactions and knows of no other person having done so on his/her/its/their behalf;
- 6. Claimant submits to the jurisdiction of the Court with respect to his/her/its/their claim and for purposes of enforcing the releases set forth in any Final Judgments and Orders of Dismissal that may be entered in the Action;
- 7. I (we) agree to furnish such additional information with respect to this Claim Form as the Claims Administrator or the Court may require; and
- 8. I (we) acknowledge that the Claimant will be bound by and subject to the terms of any Final Judgments and Orders of Dismissal that may be entered in the Action.

SECTION 2 – SIGNATURE

PLEASE READ THE RELEASE, CONSENT TO DISCLOSURE, AND CERTIFICATION, AND SIGN BELOW.

I (we) acknowledge that, as of the Effective Date of the Settlements, pursuant to the terms set forth in the Settlement Agreements, I (we) shall be deemed to have, and by operation of law and the Final Judgments and Orders of Dismissal shall have fully, finally, and forever waived, released, relinquished, and discharged all Released Claims (as defined in the Settlement Agreements), and shall forever be enjoined from prosecuting any or all of the Released Claims against any of the Released Parties (as defined in the Settlement Agreements).

By submitting this Claim Form, I (we) consent to the disclosure of, waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instruct the applicable Settling Defendant(s) (including, where relevant, UBS Switzerland AG) to disclose to Class Counsel and/or the Claims Administrator my (our) information and transaction data relating to my (our) trades in FX Instruments with one or more of the Settling Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or my (our) trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process.

If applicable, I (we) waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and consent to the disclosure of any and all information and transaction data reflecting my (our) transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process.

For more information, call the Claims Administrator at 1-888-582-2289 (if you are calling from outside the United States or Canada, call 1-330-333-7253) or visit www.FXAntitrustSettlement.com.

UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA, I (WE) CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME (US) ON THIS CLAIM FORM IS TRUE, CORRECT, AND COMPLETE AND THAT, IF APPLICABLE, THE DATA AND DOCUMENTS SUBMITTED IN CONNECTION WITH THIS CLAIM FORM ARE TRUE AND CORRECT COPIES OF WHAT THEY PURPORT TO BE.

Signature of Claimant	Date
Print Name of Claimant	
Signature of Authorized Representative Completing Claim Form (if any)	Date
Print Name of Authorized Representative Completing Claim Form (if any)	
Capacity of Authorized Representative (if other than an individual (e.g., trustee, executor, administrator, custodian, or other nominee))	

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

You should be aware that it will take a significant amount of time to fully process all Claim Forms. Please notify the Claims Administrator of any change of address. If you change your name, please send the Claims Administrator written notification of your new name.

Section H - Checklist Regarding Claim Form

- 1. Fill out Section A Claimant Identification.
- 2. Read about the Action and Settlements in Section B General Information.
- 3. Select Option 1 (Estimated Claim Option) or Option 2 (Documented Claim Option) in Section C.
- 4. If you are filing a claim under Option 2 (Documented Claim Option) and/or claiming transactions in FX Exchange-Traded Instruments, submit your transaction data and supporting documentation as required in Section D.
- 5. If you are claiming transactions in FX Exchange-Traded Instruments, submit the supplemental information as required in Section E.
- 6. Do not send original documentation or records. These items cannot be returned to you by the Claims Administrator.
- 7. Keep copies of your completed Claim Form and any data and documentation submitted under Sections D and/or E of the Claim Form for your own records.
- 8. Fill out Section F Payment Options.
- 9. Read the certifications, consents to disclosures, and sign your Claim Form in Section G.
- 10. The Claims Administrator will acknowledge receipt of your Claim Form within 30 days. If you do not receive an acknowledgement within 30 days, please contact the Claims Administrator using the contact information provided in this Claim Form.
- 11. If your address changes in the future, or if the Claim Form was sent to an old or incorrect address, please send the Claims Administrator written notification of your new address. If you change your name, please send the Claims Administrator written notification of your new name.
- 12. If you have any questions or concerns regarding your claim, please contact the Claims Administrator using the contact information provided in this Claim Form or visit www.FXAntitrustSettlement.com.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

NOTICE OF CLASS ACTION SETTLEMENTS

PLEASE READ THIS ENTIRE NOTICE CAREFULLY. A UNITED STATES FEDERAL COURT AUTHORIZED THIS NOTICE. YOUR RIGHTS MAY BE AFFECTED BY THE PROCEEDINGS IN THIS ACTION. THIS NOTICE ADVISES YOU OF YOUR RIGHTS AND OPTIONS WITH RESPECT TO THIS ACTION, INCLUDING WHAT YOU MUST DO IF YOU WISH TO SHARE IN THE PROCEEDS OF THE SETTLEMENTS. TO CLAIM YOUR SHARE OF THESE SETTLEMENTS, YOU MUST FILE A VALID PROOF OF CLAIM AND RELEASE POSTMARKED OR ELECTRONICALLY SUBMITTED ON OR BEFORE MARCH 22, 2018.

To: All Persons who, between January 1, 2003 and December 15, 2015, entered into:

- 1) one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories; OR
- 2) one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below at Questions 3, 7, and 17.

This Notice of Class Action Settlements ("Notice") is given pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). It is not junk mail, an advertisement, or a solicitation from a lawyer. You have not been sued.

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTIRUSTSETTLEMENT.COM (the "Settlement Website").

The purpose of this Notice is to inform you of the pending proposed class action lawsuit (the "Action") and of the settlements of the Action (the "Settlements" or "Settlement Agreements") with the following "Settling Defendants":

- 1. Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America");
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU");
- Barclays Bank PLC and Barclays Capital Inc. ("Barclays");
- 4. BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas");
- 5. Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup");
- 6. Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank")
- 7. The Goldman Sachs Group, Inc. and Goldman Sachs & Co. ("Goldman Sachs");
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC");
- 9. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan");
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International PLC ("Morgan Stanley");
- 11. RBC Capital Markets LLC ("RBC");
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS");
- 13. Société Générale ("Soc Gen");
- 14. Standard Chartered Bank ("Standard Chartered"); and
- 15. UBS AG, UBS Group AG, and UBS Securities LLC ("UBS").

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You are receiving this Notice because records indicate that you may be a member of one of the Settlement Classes in this Action because you traded one or more FX Instruments or FX Exchange-Traded Instruments that qualify as eligible transactions under the Settlements.

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

The Action alleges that Settling Defendants and Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse") or "Non-Settling Defendant," and collectively, with Settling Defendants, the "Defendants"), conspired to fix prices in the foreign exchange ("FX") market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3. The Action also alleges that Defendants engaged in manipulation with respect to the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the lawsuit have merit.

The Court has preliminarily approved Settlements with Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS. To resolve all Released Claims against all Released Parties, Settling Defendants have agreed to pay a total of \$2,310,275,000. The Settlement Amount including any funds paid for the purposes of contributing to notice and administration costs, agreed to by each Settling Defendant is:

Settling Defendant	Amount
BTMU	\$10,500,000
Bank of America	\$187,500,000
Barclays	\$384,000,000
BNP Paribas	\$115,000,000
Citigroup	\$402,000,000
Deutsche Bank	\$190,000,000
Goldman Sachs	\$135,000,000
HSBC	\$285,000,000
JPMorgan	\$104,500,000
Morgan Stanley	\$50,000,000
RBC	\$15,500,000
RBS	\$255,000,000
Soc Gen	\$18,000,000
Standard Chartered	\$17,200,000
UBS	\$141,075,000
Total Settlements	\$2,310,275,000

Settling Defendants have also agreed to provide reasonable cooperation, including confirmatory discovery, to the benefit of Class Plaintiffs and Settlement Class Members ("Cooperation Provisions"). Class Counsel believe that the Cooperation Provisions have and will continue to aid Class Plaintiffs in pursuing their claims in the Action against Non-Settling Defendant, which denies all allegations. Settlement Class Members will not, by participating in the Settlements, be releasing their claims against Non-Settling Defendant.

The following chart contains a summary of your rights and options regarding the Settlements. More detailed information about your rights and options can be found in the Settlement Agreements and Plan of Distribution, all of which are available at WWW.FXANTITRUSTSETTLEMENT.COM (the "Settlement Website").

YC	OUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS
DO NOTHING	You are automatically part of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not file a timely claim, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases but will not be eligible to receive any payment from the Settlements. See Question 18.
FILE A CLAIM FORM	You may be eligible to share in the Net Settlement Fund if you complete and file a valid Proof of Claim and Release ("Claim Form") by no later than March 22, 2018. If you file a Claim Form, you will remain in the Settlement Class if you are a Class Member. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases. If you do not file a Claim Form, you will not receive any payments under the Settlements. See Question 13.

	YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS					
EXCLUDE YOURSELF FROM THE SETTLEMENTS	If you wish to exclude yourself from the Settlements, you must submit a written request by February 7, 2018. If you exclude yourself, you will not be bound by the Settlements, if approved, or settlement releases, and you will not be eligible for any payment from the Settlements. See Questions 19-23.					
OBJECT TO THE SETTLEMENTS	If you wish to object to the Settlements, you must submit a written objection to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your objection to Class Counsel, who will file it with the Court. You must be and remain within a Settlement Class in order to object. See Questions 24 and 25.					
GO TO THE FAIRNESS HEARING	You may ask the Court for permission to speak at the Fairness Hearing about the Settlements by including such a request in your written objection, which you must submit to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your request to Class Counsel, who will file it with the Court. The Fairness Hearing is scheduled for May 23, 2018 at 4:00 p.m. See Questions 28-30.					
APPEAR THROUGH AN ATTORNEY	You may enter an appearance through your own counsel at your own expense. See Questions 26, 29, and 30.					

These rights and options and the deadlines to exercise them are explained in this Notice.

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to you trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange- Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process. If you choose to object to or opt out of the Settlements, Court fillings of objections and exclusions will publicly reveal your identity.****

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BASIC INFORMATION

1. What is a class action lawsuit?

A class action is a lawsuit in which one or more representative plaintiffs (in this case, Class Plaintiffs) bring a lawsuit on behalf of themselves and other similarly situated persons (*i.e.*, a class) who have similar claims against the defendants. The representative plaintiffs, the court, and counsel appointed to represent the class all have a responsibility to make sure that the interests of all class members are adequately represented.

Importantly, class members are NOT individually responsible for the attorneys' fees or litigation costs. In a class action, attorneys' fees and litigation costs are paid from the settlement fund (or the court-awarded judgment amount) and must be approved by the court. If there is no recovery on behalf of the class, the attorneys do not get paid.

When a representative plaintiff enters into a settlement with a defendant on behalf of a class, such as these Settlements with Settling Defendants, the court will require that the members of the settlement class be given notice of the settlement and an opportunity to be heard with respect to the settlement. The court then conducts a hearing (called a fairness hearing) to determine, among other things, if the settlement is fair, reasonable, and adequate.

2. Why did I get this Notice?

You received this Notice because you requested it or records indicate that you may be a member of one of the Settlement Classes. As a potential member of one of the Settlement Classes, you have a right to know about the proposed Settlements with Settling Defendants before the Court decides whether to approve the Settlements.

This Notice explains the Action, the Settlements, your legal rights, what benefits are available, who is eligible for them, and how you can seek to receive your portion of the benefits if you are eligible. The purpose of this Notice is also to inform you of the Fairness Hearing to be held by the Court to consider the fairness, reasonableness, and adequacy of the Settlements and to consider the application of Class Counsel (on behalf of all Plaintiffs' Counsel) for an award of attorneys' fees and litigation costs from the Settlement Fund.

3. What are the definitions used in this Notice?

This Notice incorporates by reference the definitions in the Stipulations and Agreements of Settlements with: Bank of America, dated October 1, 2015 (the "Bank of America Settlement"); Barclays, dated September 30, 2015 (the "Barclays Settlement"); BTMU, dated February 14, 2017 (the "BTMU Settlement"); BNP Paribas, dated October 1, 2015 (the "BNP Paribas Settlement"); Citigroup, dated October 1, 2015 (the "Citigroup Settlement"); Deutsche Bank AG, dated September 29, 2017 (the "Deutsche Bank Settlement"); Goldman Sachs, dated October 1, 2015 (the "Goldman Sachs Settlement"); HSBC, dated September 30, 2015 (the "HSBC Settlement"); JPMorgan, dated October 1, 2015 (the "JPMorgan Settlement"); Morgan Stanley, dated July 28, 2017 (the "Morgan Stanley Settlement"); RBC, dated July 27, 2017 (the "RBC Settlement"); RBS, dated October 2, 2015 (the "RBS Settlement"); Société Générale, dated July 27, 2017 (the "Soc Gen Settlement"); Standard Chartered, dated July 27, 2017 (the "Standard Chartered Settlement"); and UBS, dated October 1, 2015 (the "UBS Settlement") (collectively, the "Settlements" or "Settlements").

These Settlement Agreements and the Court's Preliminary Approval Orders are posted on the Claims Administrator's website at www.fxantitrustsettlement.com (the "Settlement Website"). All capitalized terms used, but not defined, shall have the same meanings as in the Settlement Agreements and the Court's Preliminary Approval Orders. For ease of reference, some of the key definitions are:

- "FX Benchmark Rates" means, collectively: (i) the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rate; (ii) the European Central Bank ("ECB") FX reference rates, including the ECB rate set at 1:15 p.m. London time; (iii) the Chicago Mercantile Exchange ("CME") daily settlement rates, including the rate set at 2:00 p.m. Central Time; and (iv) any other FX benchmark, fixing, or reference rate.
- "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.
- "FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.
- "FX Trading" means the trading of FX Instruments and FX Exchange-Traded Instruments, regardless of the manner in which such trading occurs or is undertaken, or a decision to withhold bids and offers, with respect to FX Instruments or FX Exchange-Traded Instruments.
- "Settlement Class Member" means a Person who is a member of one of the Settlement Classes and has not timely and validly
 excluded himself, herself, or itself in accordance with the procedures established by the Court.

• "Settlement Classes" means the "Direct Settlement Class" and the "Exchange-Only Settlement Class." Direct Settlement Class and Exchange-Only Settlement Class are defined in response to Question 7 below.

4. What is this Action about?

Generally, Class Plaintiffs allege that Defendants conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and that Defendants manipulated the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Class Plaintiffs allege that this conduct was carried out through a number of different means.

Class Plaintiffs allege that Defendants conspired to fix FX Benchmark Rates paid by members of the Settlement Classes. FX Benchmark Rates are rates that are published at certain times during the day and are prices at which Defendants offered to, and did, transact with members of the Settlement Classes. The most widely used of the FX Benchmark Rates are the WM/Reuters Closing Spot Rates, which, for the most widely traded currency pairs, were set at 4:00 p.m. London time using the median price of actual trades executed in the market on certain venues between 3:59:30 p.m. and 4:00:30 p.m. London time. Class Plaintiffs allege Defendants shared confidential order and trade information to coordinate their trading positions and trading strategy to manipulate and fix the FX Benchmark Rates.

Class Plaintiffs allege that Defendants conspired to fix the spreads that Defendants quoted to members of the Settlement Classes. As described in the Third Consolidated Amended Class Action Complaint ("Complaint"), spreads are the difference between the rate at which a Defendant indicated it would buy a currency and the rate at which a Defendant would sell a currency. Class Plaintiffs allege that Defendants discussed and agreed upon spreads through communications in chat rooms and other means. The alleged conspiracy to fix spreads is alleged to have reduced competition in the FX market and artificially increased the spread, with the result that Defendants bought currency at a lower price than they would have absent the alleged conspiracy, sold currency at a higher price than they would have absent the alleged conspiracy, and quoted less competitive spreads than they would have absent the alleged collusion.

Class Plaintiffs also allege that Defendants conspired to attempt to trigger clients' stop loss and limit orders, work client limit orders at levels better than the limit order price, front-run client orders, and further fix prices by "banging the close" (*i.e.*, breaking up large client orders into small trades immediately before and during the setting of FX Benchmark Rates), "painting the screen," and engaging in other tactics as alleged in the Complaint.

Class Plaintiffs allege that, as a result of this conduct, members of the Settlement Classes paid supra-competitive prices for FX transactions. Defendants deny Class Plaintiffs' allegations of wrongdoing.

You may obtain more information regarding the specific allegations in this Action by reviewing the Complaint, which is available at <u>WWW.FXANTITRUSTSETTLEMENT.COM</u>.

5. Why are there Settlements?

Class Plaintiffs and Class Counsel believe that the members of the Settlement Classes have been damaged by Defendants' conduct, as described in the Complaint. Each of the Defendants denies the material allegations made by Class Plaintiffs in the Complaint, believes that the claims lack merit, and believes that Class Plaintiffs' claims would have been rejected prior to trial, at trial, or on appeal. The Court has not decided in favor of either Class Plaintiffs or Settling Defendants. Instead, Class Counsel engaged in mediation separately with each of the Settling Defendants to reach negotiated resolutions of the Action. Class Plaintiffs and Settling Defendants believe the Settlements are in the best interests of the Settlement Classes and Settling Defendants, respectively. Not only do the Settlements allow both sides to avoid the risks and costs of lengthy litigation and the uncertainty of pre-trial proceedings, a trial, and appeals, but also, if approved, they would permit eligible Settlement Class Members, who file valid claims, to receive some compensation, rather than risk ultimately receiving nothing. Class Plaintiffs and Class Counsel think the Settlements are in the best interest of all members of the Settlement Classes.

Settling Defendants have agreed to pay a total of \$2,310,275,000 (the "Settlement Fund") in cash for the benefit of the proposed Settlement Classes. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less costs associated with notifying the Settlement Classes, claims administration, and Court-awarded attorneys' fees and costs (the "Net Settlement Fund") will be divided among all Settlement Class Members who file valid Claim Forms.

Class Plaintiffs developed a preliminary model, which estimates that the range of damages the Settlement Classes could potentially obtain against all Defendants at trial is approximately between \$8 billion to \$10 billion before trebling. The \$2,310,275,000 Settlement Fund represents 23% to 29% of this damages range. This damages range is not discounted for litigation risk, is based on information and transaction data received to date, and is subject to change based on the receipt of additional information and transaction data.

The Settlement Agreements preserve the Settlement Classes' right to recover the entire amount of damages against Non-Settling Defendant, who continues to litigate the Action, based on joint and several liability (after an offset post-trebling for the settlement amounts). Settling Defendants do not think that Class Plaintiffs would have prevailed at trial (had they successfully certified classes and survived summary judgment motions), and Settling Defendants believe, as a result, members of the Settlement Classes would have received nothing.

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If the Settlements are approved, Settling Defendants will no longer be defendants in the Action, but the Action will continue against Non-Settling Defendant. If the Settlements are not approved, Settling Defendants will remain as defendants in the Action, and Class Plaintiffs would continue to pursue the claims against both Settling Defendants and Non-Settling Defendant.

6. How do the Settlements affect the claims against Non-Settling Defendant?

Class Plaintiffs' claims against Non-Settling Defendant will continue to be litigated and prepared for trial, whether or not the Settlements are approved. In the event that damages are awarded against Non-Settling Defendant, Non-Settling Defendant may seek to reduce that damages award in the amount of the Settlements; any reduction would not affect class members' recovery under the Settlements. The Court's findings in any approval of the Settlements or certification of the Settlement Classes will have no effect on the Court's rulings on future motions involving Non-Settling Defendant, including any motion to certify any other class in the Action.

WHO GETS MONEY FROM THE SETTLEMENT

7. How do I know if I am a Class Member?

In the Court's Preliminary Approval Orders, the Court preliminarily approved two Settlement Classes.

First, the **Direct Settlement Class** is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into an FX Instrument directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted FX Instruments in the United States or its territories.

Second, the Exchange-Only Settlement Class is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange.

Not everyone who fits these descriptions will be a member of one of the Settlement Classes. Please see Question 8 for a discussion of exclusions from the Settlement Classes.

The terms "FX Instruments" and "FX Exchange-Traded Instruments" are defined in Question 3. Examples of FX Instruments include FX spot, FX forward, FX swap, and over-the-counter ("OTC") FX options transactions. Examples of FX Exchange-Traded Instruments include FX futures contracts and options on FX futures contracts; these instruments are traded on exchanges, such as the Chicago Mercantile Exchange ("CME") or ICE Futures U.S. ("ICE Futures").

Even if you did not transact any FX Instruments with any of the Settling Defendants, you may be a member of one of the Settlement Classes if, between January 1, 2003 and December 15, 2015, you entered into an FX Instrument with Non-Settling Defendant or if you entered into an FX Exchange-Traded Instrument; such transactions are eligible for making a claim under the Settlements, provided that you are either domiciled in the United States or, if you are domiciled outside the United States, your transaction occurred in the United States. If you are such a Class Member, unless you opt out of the Settlements, you will be releasing all claims against the Settling Defendants and other Released Parties in connection with your trades with both Settling Defendants and Non-Settling Defendant. You will not be releasing any claims against Non-Settling Defendant.

8. Are there exceptions to being included in one of the Settlement Classes?

Yes. You are not included in either of the Settlement Classes if you are:

- a Defendant;
- a Released Party;
- a co-conspirator;
- an officer, director, or employee of any Defendant, Released Party, or co-conspirator;
- an entity in which any Defendant, Released Party, or co-conspirator has a controlling interest;
- an affiliate, legal representative, heir, or assign of any Defendant, Released Party, co-conspirator, or a person acting on their behalf; or
- a judicial officer presiding over this Action or a member of his/her immediate family or judicial staff, or a juror assigned to this
 Action.

However, "Investment Vehicles," meaning any investment company or pooled investment fund, including, but not limited to, mutual fund families, exchange-traded funds, fund of funds, and hedge funds, in which a Defendant has, or may have, a direct or indirect interest or as to which its affiliates may act as an investment advisor, but of which a Defendant, or its respective affiliates, is not a majority owner or does not hold a majority beneficial interest, are <u>not</u> excluded from the Settlement Classes.

9. What is the geographic scope of trading that is included in the Settlements?

If you are domiciled in the United States (or its territories), then all of your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if they occurred during the Settlement Class Period – regardless of where the transactions took place. To the extent U.S.-domiciled entities transact abroad through non-U.S. domiciled subsidiaries, affiliates, or other foreign legal entities, such entities are considered non-U.S. domiciled entities under the Settlements.

If you are domiciled outside of the United States, then your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if these transactions occurred in the United States during the Settlement Class Period.

10. Can I be a member of both Settlement Classes?

No. If you qualify as both a member of the Direct Settlement Class and the Exchange-Only Settlement Class, you will be considered a member of the Direct Settlement Class. This is because the Exchange-Only Settlement Class is defined to explicitly exclude those individuals and entities that fall within the Direct Settlement Class.

The amount of your payment under the Settlements does not depend on which Settlement Class you are a member of. Under the Plan of Distribution, members of both Settlement Classes will be treated equally. You can review the Plan of Distribution for a more detailed explanation of the manner in which the Settlement Fund will be allocated to Settlement Class Members. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM.

11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or visit www.fxantitrustsettlement.com for more information. Or you can fill out and timely return the Claim Form to see if you qualify.

THE SETTLEMENT BENEFITS

12. What do the Settlements provide?

Settling Defendants have collectively paid \$2,310,275,000 into a fund (the "Settlement Fund") to be held for disbursement to the Settlement Classes and to pay for court-approved fees and expenses, if the Settlement Agreements are approved. A portion of the Settlement Fund, consisting of \$1,250,000, has been designated to pay for the costs of notifying the Settlement Classes and for claims administration (the "Notice and Administration Fund"). To the extent such costs exceed the amount of the Notice and Administration Fund, they will be paid out of the rest of the Settlement Fund.

The Net Settlement Fund will be no less than \$1,894,425,500 (82% of the Settlement Fund) after all costs, fees, and expenses are deducted (if such fees and expenses are approved by the Court). See Question 27 for more information on Class Counsel's application for attorneys' fees, and reimbursement of costs. The Net Settlement Fund will be divided among Settlement Class Members who send in valid Claim Forms by March 22, 2018 ("Authorized Claimants"), according to the Plan of Distribution.

Settling Defendants have also agreed to provide reasonable cooperation for the benefit of Class Plaintiffs and Settlement Class Members. Settling Defendants' cooperation obligations include, subject to Court orders and applicable law, producing transaction data, producing all documents previously turned over to certain governmental bodies investigating allegations of misconduct in the FX market, providing information and witnesses to authenticate documents, and providing witnesses for interviews, depositions, and trial testimony. The Cooperation Provisions do not expire until seven years after preliminary approval of the Settlement or the date when final judgment in the Action is entered against all Defendants and there are no remaining rights of appeal, whichever is later. Class Counsel believe the Cooperation Provisions have and will continue to aid the continued prosecution of the Action against Non-Settling Defendant.

13. How will I get a payment?

If you are a member of one of the Settlement Classes and do not exclude yourself, you are eligible to file a Claim Form to receive your share of money from the Net Settlement Fund. A Claim Form is attached to this Notice. You may also get a Claim Form by visiting www.fxantitrustsettlement.com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, sign it, and file it with the Claims Administrator.

The Claim Form presents two options for claiming under the Settlement Agreements.

Option 1 is the Estimated Claim Option. Under Option 1, the Claims Administrator will estimate your eligible transaction
volume using data submitted by Settling Defendants. The Estimated Claim Option is <u>not</u> available to you if you traded <u>only</u> with
Non-Settling Defendant.

- Case 1:13-cv-07789-LGS Document 936 Filed 01/12/18 Page 32 of 68 Option 2 is the Documented Claim Option. Under Option 2, you will submit data and documentation of your eligible transactions using the electronic data template available on the Settlement Website, and the Claims Administrator will estimate your eligible transaction volume using the data and documentation you submit.
- If you traded using a prime broker(s) or you had asset/investment manager(s) trading on your behalf, or if you traded on electronic communications networks ("ECNs") with anonymous execution, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume.
- Note that Claimants with transactions in FX Exchange-Traded Instruments must submit documentation of such transactions, even if they choose Option 1.

For more details on these two options for filing your claim, you can review the Plan of Distribution, which is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Claim Forms must be submitted by mail, postmarked by March 22, 2018, electronically through WWW.FXANTITRUSTSETTLEMENT.COM on or before 11:59 p.m. Eastern time on March 22, 2018.

Following the timely submission and receipt of your Claim Form, the Claims Administrator will send you a "Confirmation of Claim Receipt," which will acknowledge receipt of your Claim Form and will inform you of important next steps.

On April 1, 2018, the Claims Administrator will begin disseminating "Claim Assessment Notifications" to Claimants. The Claim Assessment Notification will tell you your "Eligible Participation Amount" and the basis for the Claims Administrator's calculations. An explanation of Eligible Participation Amounts is provided at Question 14, and is a defined term in the Plan of Distribution. The Claim Assessment Notification will also provide you with information about how you can elect to switch your claim from an Option 1 Claim (Estimated Claim Option) to an Option 2 Claim (Documented Claim Option), or vice-versa, and the deadline for doing so.

- If, in the first instance, you selected Option 1 (Estimated Claim Option), you must either accept the Claims Administrator's estimates without modification, or if you disagree with the Claims Administrator's estimates, you will be given an opportunity to file your claim under Option 2 (Documented Claim Option). Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you decide to re-file your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued. If you elect to re-file your claim under Option 2, you will automatically receive the higher of the two estimates.
- If, in the first instance, you selected Option 2 (Documented Claim Option), you may, after receiving the Claims Administrator's estimates, elect to file your claim under Option 1 (Estimated Claim Option) within 30 days of the date when the Claim Assessment Notification was issued. Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you elect to re-file your claim under Option 1, you will automatically receive the higher of the two estimates.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

14. How much will my payment be?

At this time, it is not known precisely how much each Authorized Claimant will receive from the Net Settlement Fund or when payments will be made. The amount of your payment will be determined by the Plan of Distribution, if it is approved or by such other plan of distribution that is approved by the Court. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Under the Plan of Distribution, the Claims Administrator will first determine Class Members' eligible transaction volume in various FX products, such as FX spot transactions, FX forwards, FX swaps, OTC FX options, FX futures, and options on FX futures ("Settlement Transaction Volume"). Then, a model that estimates claim value to Class Members relative to one another will be applied. The model applies weightings to certain trade characteristics, such as currency pair and trade size, to generate the amount of each Claimant's potential claim ("Eligible Participation Amount").

The Net Settlement Fund (the amount remaining after attorneys' fees, litigation costs, claims administration costs, and other Courtapproved costs and expenses have been deducted) will be distributed to all Authorized Claimants. If the Court approves the Settlements, no monies will revert to Settling Defendants.

The distribution of the Net Settlement Fund will be based on three payment resolution categories. All Claimants who submit valid Claim Forms will receive, at minimum, a "De Minimis Payment" of \$15. An "Automatic Payment" of \$150 will apply to Claimants whose estimated compensation is \$150 or less (but more than \$15). Claimants whose estimated compensation is over \$150 will be compensated with a "Pro Rata Share Payment" based on the percentage of the Claimant's Eligible Participation Amount as compared to the sum of all Claimants' Eligible Participation Amounts. Please read the Plan of Distribution for more details on payment resolution categories.

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The Court has preliminarily approved the Plan of Distribution but must still decide whether to approve the Plan of Distribution at or after the Fairness Hearing (discussed in Question 15).

15. When will I receive a payment?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. to decide whether to approve the Settlements and Plan of Distribution. If the Court approves the Settlements and Plan of Distribution, there may be appeals after that. It can sometimes take a year or more for the appellate process to conclude. Please be patient; status updates will be posted at WWW.FXANTITRUSTSETTLEMENT.COM.

16. What do I have to do after I file a Claim Form?

After you file a Claim Form, the Claims Administrator will evaluate your Claim Form to determine if you have provided sufficient information to validate your membership in a Settlement Class and the amount of your claim. If the Claims Administrator determines that your Claim Form is deficient or defective, it will contact you. If you subsequently provide information that satisfies the Claims Administrator concerning the validity of your claim, you will not have to do anything else. If any disputes cannot be resolved, Class Counsel will submit them to the Court prior to a distribution of the Net Settlement Fund, and the Court will make a final determination of the validity of your claim.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

17. What am I giving up to receive a payment?

Unless you exclude yourself, you remain a Settlement Class Member. That means you can't sue, continue to sue, or be part of any other lawsuit about the Released Claims in this Action against any of the Settling Defendants or any of the Released Parties. Upon the Effective Date, Class Plaintiffs and all Settlement Class Members, on behalf of themselves and each of the Releasing Parties, shall be deemed to have, and by operation of the Final Judgment shall have, fully, finally, and forever waived, released, relinquished, and discharged all Released Claims against the Released Parties, regardless of whether such Settlement Class Member executes and delivers a Claim Form.

The capitalized terms used in this paragraph are defined in the Settlement Agreements, Preliminary Approval Orders, or this Notice. For easy reference, certain of these terms are copied below:

- "Released Parties" mean each Settling Defendant and each of their past, present, and future, direct and indirect parents (including holding companies), subsidiaries, affiliates, associates (all as defined in SEC Rule 12b-2 promulgated pursuant to the Securities Exchange Act of 1934), divisions, predecessors, successors, and each of their respective officers, directors, employees, agents, attorneys, legal or other representatives, trustees, heirs, executors, administrators, advisors, and assigns. Released Parties do not include any other Person formerly named in the Action.
- "Releasing Parties" mean, individually and collectively, Class Plaintiffs and each Class Member, on behalf of themselves and any of their respective past, present or future officers, directors, stockholders, agents, employees, legal or other representatives, partners, associates, trustees, parents, subsidiaries, divisions, affiliates, heirs, executors, administrators, purchasers, predecessors, successors, and assigns, whether or not they object to the settlement set forth in the Settlements and whether or not they make a claim for payment from the Net Settlement Fund.
- "Released Claims" mean any and all manner of claims, including "Unknown Claims," as defined in the Settlements, causes of action, cross-claims, counter-claims, charges, liabilities, demands, judgments, suits, obligations, debts, setoffs, rights of recovery, or liabilities for any obligations of any kind whatsoever (however denominated), whether class or individual, in law or equity, or arising under constitution, statute, regulation, ordinance, contract, or otherwise in nature, for fees, costs, penalties, fines, debts, expenses, attorneys' fees, and damages, whenever incurred, and liabilities of any nature whatsoever (including joint and several), known or unknown, suspected or unsuspected, asserted or unasserted, arising from, or relating in any way to, any conduct alleged, or that could have been alleged, in and arising from the factual predicate of the Action, or any amended complaint or pleading therein, from the beginning of time until the Effective Date, which shall be deemed to include, but not be limited to: (i) communications related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (ii) agreements, arrangements, or understandings related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (iii) the sharing or exchange of customer information between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action - including, but not limited to, customer identity, trading patterns, transactions, net positions or orders, stop losses or barrier options, pricing, or spreads related to FX Instruments, FX Trading, or FX Benchmark Rates; (iv) the establishment, calculation, manipulation, or use of the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rates, and trading that may impact such rates; (v) the establishment, calculation, manipulation, or use of the ECB FX reference rates, including the ECB rate set at 1:15 p.m. London time; (vi) the establishment, calculation, manipulation, or use of the CME daily settlement rates; (vii) the establishment, calculation, or use of any other FX benchmarks, including benchmark fixing rates, benchmark settlement rates, or benchmark reference rates; (viii) the establishment, calculation, communication, manipulation, or use of the price, spread, or rate of any FX Instrument or FX Exchange-Based Instrument; and (ix) the exchange of customer information or confidential information in the possession of any Settling Defendant between a Released Party and any other

FX dealer or any other participant in the conspiracy alleged in the Action related to the establishment, calculation, manipulation, or use of any FX price, spread, or rate.

The Settlement Agreements define certain claims that are excluded from the definition of Released Claims; such claims include:

(i) "last look" claims related to possible delays built into [a Settling Defendant's] algorithmic or electronic trading platforms that resulted in [the Settling Defendant] declining spot orders or requests to trade, including trading on electronic communications networks, that were submitted based upon prices [the Settling Defendant] quoted or displayed in over-the-counter FX markets, notwithstanding anything to the contrary herein; and (ii) claims based upon transactions executed solely outside the United States and arising under foreign laws belonging to any Releasing Party or Person that is domiciled outside the United States.

By remaining a Settlement Class Member, you do not give up any of your claims against Non-Settling Defendant.

18. What if I do nothing?

You are automatically a member of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not timely file a Claim Form, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements and Settlement releases. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be a part of any other lawsuit against Settling Defendants or the Released Parties on the basis of Released Claims. Please see Question 17 for a description of Released Claims.

EXCLUDING YOURSELF FROM THE SETTLEMENTS

19. What if I do not want to be in a Settlement Class?

If you are a member of one of the Settlement Classes, do not want to remain in that Settlement Class, and do not want a payment from the Settlements, then you must take steps to exclude yourself from the Settlements. This is also sometimes referred to as "opting out" of a class.

If you act to exclude yourself from the Settlement Class of which you would otherwise be a member, you will be free to sue any of the Settling Defendants or any of the other Released Parties on your own for the claims being resolved by the Settlements. However, you will not receive any money from the Settlements, and Class Counsel will no longer represent you with respect to any claims against the Settling Defendants. Class Counsel will, however, continue to represent you in the continuing litigation against Non-Settling Defendant. If you exclude yourself from the Settlement Class of which you are a member, you will be excluding yourself from all 15 Settlements.

If you want to receive money from the Settlements, do not exclude yourself. You must file a Claim Form in order to receive any payment from the Settlements.

20. How do I exclude myself?

You can exclude yourself by sending a written "Request for Exclusion" to the Claims Administrator. A Request for Exclusion must be: (i) in writing; (ii) signed by the Person (defined as the individual or entity holding the claim) or his, her, or its authorized representative; (iii) state the name, address, and phone number of that Person; (iv) include proof of membership in a Settlement Class; (v) the claimant ID number(s) on the Person's Claim Form(s), if received; and (vi) include a signed statement that "I/we hereby request that I/we be excluded from the Settlements in the *In re Foreign Exchange Benchmark Rates Antitrust Litigation*" or the substantive equivalent.

Proof of membership in a Settlement Class consists of: (i) proof that the Person submitting the claim entered into an FX Instrument directly with a Defendant or party related to a Defendant or a trade of an FX Exchange-Traded Instrument; and (ii) proof that the Person who traded the FX Instrument or FX Exchange-Traded Instrument was either (1) domiciled in the United States or (2) if domiciled outside the United States, that the FX Instrument was transacted in the United States or the FX Exchange-Traded Instrument was traded on an exchange located in the United States. Such proof may consist of trade confirmations, transaction reports or account statements, or other documents evidencing membership in a Settlement Class.

You cannot exclude yourself by telephone or email. You must do so in writing by mail. To be valid, your Request for Exclusion must be postmarked by February 7, 2018 and mailed to:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

A Request for Exclusion that does not include all of the foregoing information, that does not contain the proper signature, that is sent to an address other than the one designated above, or that is not sent within the time specified shall be invalid and the Person(s) filing such an invalid request shall be a Settlement Class Member and shall be bound by the Settlements, if approved.

All Persons who submit valid and timely Requests for Exclusion in the manner set forth above shall have no rights under the Settlements, shall not share in the distribution of the Net Settlement Fund, and shall not be bound by the Settlements. Such Persons will not be precluded from participating in future settlements, if any, or participating in any certified litigation classes in the Action in the future.

21. If I do not exclude myself, can I sue Settling Defendants and the other Released Parties for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Settling Defendants and the other Released Parties for the claims that the Settlements resolve. If you decide to exclude yourself, your decision will apply only to Settling Defendants and the other Released Parties. It will not apply to any other class that might be certified by the Court with respect to Non-Settling Defendant, or any other settlement class that may be approved by the Court.

22. If I exclude myself, can I get money from the Settlements?

No. You will not get any money from the Settlements if you exclude yourself.

23. If I exclude myself from the Settlements, can I still object?

No. If you exclude yourself, you are no longer a member of a Settlement Class and may not object to any aspect of the Settlements.

OBJECTING TO THE SETTLEMENTS

24. How do I tell the Court what I think about the Settlements?

If you are a member of one of the Settlement Classes and you do not exclude yourself, you can tell the Court what you think about the Settlements. You can object to all or any part of the Settlements, the Plan of Distribution, and/or the request for attorneys' fees and litigation costs. You can give reasons why you think the Court should approve them or not. The Court will consider your views.

If you want to make an objection, you must do so in writing. Your written objection must: (i) identify the name of the case (*In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.)); (ii) state your name, address, and telephone number; (iii) state whether you or your lawyer intend to appear at the Fairness Hearing (though your appearance is not necessary for the Court to consider your views on the Settlements); (iv) provide proof that you are a member of one of the Settlement Classes (see Question 20 for a description of how to prove your membership in a Settlement Class); and (v) identify the specific grounds for your objection, including any reasons why you want to appear and be heard at the Fairness Hearing (see Question 30 for a description of how to request to speak at the Fairness Hearing), as well as all documents or writings that you want the Court to consider.

You cannot make an objection by telephone or email. You must do so in writing and by mail. To be considered by the Court, your objection must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection to Class Counsel, who will then file your objection with the Court. If you do not timely and validly submit your objection, your views will not be considered by the Court or any court on appeal.

25. What is the difference between objecting and excluding myself?

Objecting is telling the Court that you do not like something about the Settlements. You can object to the Settlements only if you remain a member of one of the Settlement Classes and do not exclude yourself from the Settlements. Excluding yourself from the Settlements is telling the court that you do not want to be a part of the Settlements or the Settlement Classes. If you exclude yourself, you have no right to object to the Settlements because they no longer affect you.

THE LAWYERS REPRESENTING YOU

26. Do I have a lawyer in this case?

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

These lawyers are called Class Counsel. Class Counsel may apply to the Court for payment of attorneys' fees and litigation costs from the Settlement Fund. You will not otherwise be charged for Class Counsel's services. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

To date, Class Counsel have not been paid any attorneys' fees or reimbursed for any out-of-pocket costs. Any attorneys' fees and costs will be awarded only as approved by the Court in amounts determined to be fair and reasonable. The Settlements provide that Class Counsel may apply to the Court for an award of attorneys' fees and reimbursement of costs out of the Settlement Fund. By

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January 12, 2018, Class Counsel will move for an award of attorneys' fees as well as reimbursement of litigation costs, the total of which will not exceed 18% of the Settlement Fund.

This is only a summary of the request for attorneys' fees and litigation costs. Any motions in support of the requests will be available for viewing on the Settlement Website after they are filed on January 12, 2018. After that date, if you wish to review the motion papers, you may do so by viewing them at WWW.FXANTITRUSTSETTLEMENT.COM.

The Court will consider the motion for attorneys' fees and litigation costs at or after the Fairness Hearing.

THE COURT'S FAIRNESS HEARING

28. When and where will the Court decide whether to approve the Settlements?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. Eastern time, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. The Fairness Hearing may be moved to a different date or time without notice to you. Although you do not need to attend, if you plan to do so, you should check WWW.FXANTITRUSTSETTLEMENT.COM before making travel plans.

At the Fairness Hearing, the Court will consider whether the Settlements are fair, reasonable, and adequate. The Court will also consider whether to approve the Plan of Distribution and requests for attorneys' fees and litigation costs. If there are any objections, the Court will consider them at this time. We do not know how long the Fairness Hearing will take or when the Court will make its decision. The Court's decision may be appealed.

29. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. You are, however, welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire your own lawyer to attend, but you are not required to do so.

30. May I speak at the Fairness Hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you want to appear at the Fairness Hearing to make an objection (either yourself or through an attorney hired at your own expense), you must submit a written objection and include in your objection your (or if applicable your lawyer's) request for permission to speak at the Fairness Hearing.

You cannot request to speak at the Fairness Hearing by telephone or email. You must do so in writing and by mail. Your objection and, if applicable, request for permission to speak at the Fairness Hearing must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection and request to speak at the Fairness Hearing to Class Counsel, who will then file it with the Court.

GETTING MORE INFORMATION

31. How do I get more information?

This Notice summarizes the Settlement Agreements and Plan of Distribution. More details are in the Settlement Agreements and Plan of Distribution, which are available for your review at www.fxantitrustsettlement.com. The Settlement Website also has answers to common questions about the Settlements, Claim Form, and other information to help you determine whether you are a member of one of the Settlement Classes and whether you are eligible for a payment. You may also call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or write to the Claims Administrator at:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Please do not contact the Court or the Clerk's Office regarding this Notice or for additional information. ****

DATED: September 29, 2017 BY ORDER OF THE COURT

EXHIBIT B

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Singapore Branch www.ubs.com/sg

One Raffles Quay #50-01 North Tower Singapore 048583 Tel: +65-6495 8000



DUMMY ACCOUNT FOR IDMS RESTRICTED ADDRESS

Client no:

0530-00030444

Account holder:

DUMMY ACCOUNT FOR IDM

S

Produced on:

24 November 2017

FX Instruments - Notice of Class Action Settlements

Dear Valued Client,

This letter is to inform you of settlements of a pending proposed class action filed with the United States District Court for the Southern District of New York (Case No. 1:13-cv-7789 (LGS)) against UBS AG and other banks ("Class Action"), and what this means for you as a client of UBS AG. Please refer to the enclosed Notice of Class Action Settlements ("Notice"), which provides a detailed description of the allegations in the Class Action and the settlements.

What this means for you - Settlement Class Member

Based on our records, you might have traded FX Instruments that were executed by UBS in the United States for Wealth Management between January 1, 2003 and December 15, 2015. As a consequence, you may be eligible to receive a payment from the settlement.

Therefore, pursuant to an Order of the United States District Court for the Southern District of New York, UBS AG is sending you the following two court-approved documents, which are enclosed:

- (1) Notice
- (2) Proof of Claim and Release Form ("Claim Form").

Neither Class Plaintiffs nor Class Counsel has been made aware of your identity.

Your next steps

Please refer to the content of the attached Notice and Claim Form for further details on how to proceed. As explained in the enclosed documents, if you would like to file a claim, please complete the electronic version of the Claim Form available at www.FXAntitrustSettlement.com or submit the attached physical Claim Form via mail to the Claims Administrator as set out in the Claim Form on or before March 22, 2018. **Do not return the Claim Form to UBS.**

If you hold accounts with another bank and/or if you hold several accounts with UBS, you might receive several Notices. The Claim Form includes a Claim ID unique to you, so if you receive more than one Claim Form and decide you want to file a claim in the settlement, when you submit there will be an option to include additional Claim IDs, and you should use that option to include all the Claim ID numbers you received.

Bank Secrecy Waiver

As explained in the enclosed documents, if you choose to complete and submit the Claim Form, then you waive any applicable banking secrecy / confidentiality / data privacy law protections or any similar confidentiality protections, and instruct UBS AG to disclose to the Claims Administrator and Class Counsel your information and transaction data relating to your trades in FX Instruments as described in the Notice and Claim Form.

Account holder:

ACCOUNT FOR IDM

Production Date: 24 November 2017

No Legal or Tax Advice From UBS AG

Pursuant to US law, UBS AG is not permitted to advise or assist you with respect to the Notice or the Claim Form. For questions in relation to the Notice, the Claim Form or the Settlements in general, please contact the Claims Administrator at 1-330-333-7253 (if you are calling from the United States or Canada, call 1-888-582-2289) or visit www.FXAntitrustSettlement.com.

By sending you this letter and providing you with the enclosed documents, UBS AG is not providing you with tax or legal advice. You should consult your legal and / or tax advisor for such questions.

Yours sincerely,

UBS AG

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTITRUSTSETTLEMENT.COM.

Cet avis a été traduit dans les langues suivantes : français, allemand, indonésien, italien, japonais, coréen, polonais, chinois traditionnel, chinois simplifié, espagnol, russe, portugais, roumain et vietnamien. Les versions traduites de cet avis sont disponibles sur WWW.FXANTITRUSTSETTLEMENT.COM.

Diese Nachricht wurde in die folgenden Sprachen übersetzt: Französisch, Deutsch, Bahasa Indonesisch, Italienisch, Japanisch, Koreanisch, Polnisch, Traditionelles Chinesisch, Vereinfachtes Chinesisch, Spanisch, Russisch, Portugiesisch, Rumänisch und Vietnamesisch. Übersetzte Versionen dieser Mitteilung finden Sie unter WWW.FXANTITRUSTSETTLEMENT.COM.

Pemberitahuan ini telah diterjemahkan ke dalam bahasa berikut: Prancis, Jerman, Indonesia, Italia, Jepang, Korea, Polandia, Tionghoa Tradisional, Tionghoa Modern, Spanyol, Rusia, Portugis, Rumania, dan Vietnam. Versi terjemahan dari Pemberitahuan ini tersedia di WWW.FXANTITRUSTSETTLEMENT.COM.

この通知は、フランス語、ドイツ語、インドネシア語、イタリア語、日本語、韓国語、ポーランド語、繁体字中国語、簡体字中国語、スペイン語、ロシア語、ポルトガル語、

ルーマニア語、ベトナム語に翻訳されています。この通知の翻訳版は、WWW.FXANTITRUSTSETTLEMENT.COM。

이 통지서는 프랑스어, 독일어, 인도네시아어, 이탈리아어, 일본어, 한국어, 폴란드어, 중국어 번체, 중국어 간체, 스페인어, 러시아어, 포르투갈어, 루마니아어 및 베트남어로 번역되었습니다. 이 통지문의 번역본은 WWW.FXANTITRUSTSETTLEMENT.COM.

本通知已翻譯成以下語言:法語,德語,印尼語,意大利文, 日語,韓語,波蘭語, 繁體中文,簡體中文,西班牙語,俄語,葡萄牙語,羅馬尼亞語和越南語。本通知的翻譯版本可在WWW.FXANTITRUSTSETTLEMENT.COM.

本通知已翻译成以下语言:法语,德语,印尼语,意大利文,日语,韩语,波兰语,繁体中文,简体中文,西班牙语,俄语,葡萄牙语,罗马尼亚语和越南语。本通知的翻译版本可在WWW.FXANTITRUSTSETTLEMENT.COM.

Este aviso ha sido traducido a los siguientes idiomas: francés, alemán, bahasa indonesio, italiano, japonés, coreano, polaco, chino tradicional, chino simplificado, español, ruso, portugués, rumano y vietnamita. Las versiones traducidas de este Aviso están disponibles en WWW.FXANTITRUSTSETTLEMENT.COM.

Это уведомление было переведено на следующие языки: французский, немецкий, индонезийский, итальянский, японский, корейский, польский, традиционный китайский, упрощенный китайский, испанский, русский, португальский, румынский, и вьетнамский. Переведенные версии данного уведомления доступны на WWW.FXANTITRUSTSETTLEMENT.COM.

Este aviso foi traduzido para os seguintes idiomas: francês, alemão, indonésio, italiano, japonês, coreano, polonês, chinês tradicional, chinês simplificado, espanhol, russo, português, romeno e vietnamita. Versões traduzidas deste Aviso estão disponíveis em WWW.FXANTITRUSTSETTLEMENT.COM.

Prezenta comunicare a fost tradus în următoarele limbi: franceză, germană, indoneziană, italiană, japoneză, coreeană, poloneză, chineză tradițională, chineză simplificată, spaniolă, rusă, portugheză, română și vietnameză. Versiunile traduse ale prezentei comunicări sunt disponibile la WWW.FXANTITRUSTSETTLEMENT.COM.

Thông báo này đã đư ợc dịch sang các ngôn ngữ sau: tiếng Pháp, tiếng Đức, tiếng Bahasa Indonesia, tiếng Ý, Nhật Bản, Hàn Quốc, tiếng Ba Lan, truyền thống Trung Quốc, Tiếng Trung Quốc, Tây Ban Nha, Nga, Bồ Đào Nha, Rumani, và Việt. Các bản dịch của Thông báo này có sẵn tại WWW.FXANTITRUSTSETTLEMENT.

Niniejsze Zawiadomienie zostało przetłumaczone na następujące języki: francuski, niemiecki, indonezyjski (Bahasa Indonesia), włoski, japoński, koreański, polski, chiński tradycyjny, chiński uproszczony, hiszpański, rosyjski, portugalski, rumuński i wietnamski. Tłumaczenia niniejszego Zawiadomienia znajdują się pod adresem: WWW.FXANTITRUSTSETTLEMENT.COM.

Il presente avviso è stato tradotto nelle seguenti lingue: francese, tedesco, indonesiano bahasa, italiano, giapponese, coreano, polacco, cinese tradizionale, cinese semplificato, spagnolo, russo, portoghese, rumeno e vietnamita. Le versioni tradotte di questo avviso sono disponibili all'indirizzo <u>WWW.FXANTITRUSTSETTLEMENT.COM</u>.

IMPORTANT: You may have received several Claim Forms with different claim numbers. If you have received more than one Claim Form, you may request that your claims be consolidated by submitting one Claim Form along with a list of all claim numbers and control numbers found on the Claim Forms you have received.

Must be Postmarked or Electronically Submitted No Later Than March 22, 2018

If you are a broker or manager and this Claim Form belongs to your customer, please forward it to your customer at their correct address. This Claim Form is customized and includes a Claim Number and Control Number for filing a claim.

In re Foreign Exchange
Benchmark Rates Antitrust Litigation
c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739
1-888-582-2289
(if you are calling from outside the United States or Canada, call 1-330-333-7253)

Claim Number:	Control Number:

PROOF OF CLAIM AND RELEASE

If you, between January 1, 2003 and December 15, 2015, entered into:

1. one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories:

OR

2. one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange,

you may be eligible to receive a payment from Settlements reached in *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y) as a member of one of the Settlement Classes.

"FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates. "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures. The Notice of Class Action Settlements ("Notice") that accompanies this Proof of Claim and Release ("Claim Form") contains the definitions of many of the defined terms (which are indicated by initial capital letters) used in this Claim Form.

If you are an eligible member of one of the Settlement Classes, to receive any payment from the Settlements you must complete and submit this Claim Form. An electronic version of the Claim Form is available at www.FXAntitrustSettlement.com (the Settlement Website), which is maintained by the Claims Administrator, GCG. Your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018. Submission of this Claim Form does not ensure that you will receive any payment from the Settlements. Separate Claim Forms should be submitted for each separate legal entity in a corporate structure.

For more information, call the Claims Administrator at 1-888-582-2289 (if you are calling from outside the United States or Canada, call 1-330-333-7253) or visit www.FXAntitrustSettlement.com.



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SECTION A – CLAIMANT IDENTIFICATION

The Claims Administrator will use this information for all communications relevant to this Claim Form. If this information changes, please notify the Claims Administrator in writing. If you are a trustee, executor, administrator, custodian, or other nominee and are completing and signing this Claim Form on behalf of the Claimant, you must attach documentation showing your authority to act on behalf of the Claimant (see Section C.4 of the Claim Form, below).

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SECTION B – GENERAL INFORMATION



- 1. It is important that you read the Notice that accompanies this Claim Form. The Notice and Plan of Distribution explain:
 - a. The proposed Settlement Agreements, which, if granted final approval by the Court, will resolve the class action lawsuit entitled *In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.), with respect to Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America"); The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU"); Barclays Bank PLC and Barclays Capital Inc. ("Barclays"); BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas"); Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup"); Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank"); The Goldman Sachs Group, Inc. and Goldman, Sachs & Co. ("Goldman Sachs"); HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC"); JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan"); Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International plc ("Morgan Stanley"); RBC Capital Markets, LLC ("RBC"); The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS"); Société Générale ("Soc Gen"); Standard Chartered Bank ("Standard Chartered"); and UBS AG, UBS Group AG, and UBS Securities LLC ("UBS") (collectively, the "Settling Defendants").
 - b. The consideration provided by Settling Defendants to resolve the lawsuit against them, including payments of \$2,310,275,000 in settlement funds.
 - c. How Class Members will be affected by the Settlement Agreements, if they are granted final approval by the Court.
 - d. The manner in which the Net Settlement Fund will be distributed, if the Court grants final approval of the Settlement Agreements and the Plan of Distribution.

Settling Defendants have settled the claims brought in this Action alleging that Settling Defendants, along with Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse" or "Non-Settling Defendant"), conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and to manipulate the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the Action have merit.

- 2. The Action is continuing against Non-Settling Defendant. It is important to note that you may be a Class Member if, between January 1, 2003 and December 15, 2015, you transacted in eligible FX Instruments directly with a Settling Defendant or Non-Settling Defendant or if you transacted in eligible FX Exchange-Traded Instruments.
- 3. The Court preliminarily certified two Settlement Classes in this Action:

The **Direct Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories.

The **Exchange-Only Settlement Class** consists of all Persons who, between January 1, 2003 and December 15, 2015, entered into one or more FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into an FX Exchange-Traded Instrument on a U.S. exchange. Excluded from the Exchange-Only Settlement Class are those Persons who meet the criteria to be a member of the Direct Settlement Class.

The terms "Released Party," "FX Instrument," and "FX Exchange-Traded Instrument" are defined in each Settlement Agreement, all of which are available at www.FXAntitrustSettlement.com.



- 4. Excluded from the Settlement Classes are: (a) the named Defendants in the Complaint and their co-conspirators; (b) the executive officers and directors of each Defendant or co-conspirator; (c) any entity in which any Defendant or co-conspirator has, or had, a controlling interest; (d) members of any Defendant's or co-conspirator's immediate families; and (e) the legal representatives, heirs, successors, or assigns of any such excluded party. Also excluded from the Settlement Classes are any persons or entities who exclude themselves by filing a timely request for exclusion in accordance with the requirements set forth in the Notice.
- 5. By signing and submitting this Claim Form, you will be certifying that you have read the Notice, including the terms of the releases described in the Notice and provided for in the Settlement Agreements.



SECTION C – INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s); Released Party(ies); or direct or indirect parent(s), subsidiary(ies), or division(s) of a Settling Defendant to disclose your information and transaction data relating to your trades in FX Instruments with one or more of the Settling Defendant(s) and and/or your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all information and transaction data reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), the Chicago Mercantile Exchange ("CME"), and Intercontinental Exchange Inc. ("ICE") for use in the claims administration process.****

- 1. To be eligible to receive a payment from the Settlements, you must submit a Claim Form. To be considered timely, your Claim Form must be submitted to the Claims Administrator so that it is postmarked by March 22, 2018 or submitted online by 11:59 p.m. Eastern time on March 22, 2018.
 - a. To submit your Claim Form electronically, visit www.FXAntitrustSettlement.com for instructions.
 - b. To submit your Claim Form via mail, send your completed Claim Form to GCG, the Claims Administrator, addressed as follows:

Via Mail

In re Foreign Exchange Benchmark Rates **Antitrust Litigation** c/o GCG P.O. Box 10239 Dublin, OH 43017-5739 **USA**

Via Overnight Courier

In re Foreign Exchange Benchmark Rates **Antitrust Litigation** c/o GCG 5151 Blazer Parkway, Suite A Dublin, OH 43017-9306 **USA**

- 2. Separate Claim Forms should be submitted for each separate legal entity. Conversely, a single Claim Form should be submitted on behalf of one legal entity. Claimants selecting Option 2 (Documented Claim Option) must include all data and documentation required by Section D, and if applicable, Section E of the Claim Form, made by the legal entity submitting the Claim Form, no matter how many separate accounts that entity has (e.g., a corporation with multiple accounts should include all transactions made in all accounts on one Claim Form).
- 3. Trustees, executors, administrators, custodians, or other nominees who are completing and signing this Claim Form on behalf of the Claimant must also submit:
 - a. A description of the capacity in which they are acting (supporting documentation required);
 - b. The name, account number, last four digits of the social security number, employer identification number, or taxpayer identification number (or for non-U.S. Claimants, a comparable government-issued national identification number), address, and telephone number of the person or entity on whose behalf they are acting; and
 - c. Evidence of their authority to bind the person or entity on whose behalf they are acting. Authority to complete and sign a Claim Form cannot be established by brokers demonstrating that only they have discretionary authority to trade in another person's accounts.
- 4. By submitting a signed Claim Form, you will be certifying that you are a member of one of the Settlement Classes because you:
 - a. Entered into one or more FX Instruments directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator, where you were either domiciled in the United



States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories during the period between January 1, 2003 and December 15, 2015;

AND/OR

- b. Entered into one or more FX Exchange-Traded Instruments, where you were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange between January 1, 2003 and December 15, 2015, and you are not a member of the Direct Settlement Class.
- 5. By submitting a signed Claim Form, you will be swearing to the truth of the statements contained in it and, if applicable, the genuineness of the data and documents attached thereto, subject to penalty of perjury under the laws of the United States of America. The making of false statements or the submission of forged or fraudulent documentation will result in the rejection of your claim and may subject you to civil liability or criminal prosecution.
- 6. Submission of a Claim Form does not guarantee that you will receive a payment from the Settlements. Distribution of the Net Settlement Fund will be governed by the Plan of Distribution, if it is approved by the Court, or by such other plan of distribution as the Court approves.
- 7. If you have questions concerning the Claim Form, or need additional copies of the Claim Form or the Notice, you may contact the Claims Administrator.
- 8. Unless you submit a valid Request for Exclusion that is received by February 7, 2018, all persons meeting the definition of one of the Settlement Classes will be bound by the terms of the Final Judgments and Orders of Dismissal entered in the Action in connection with the Settlement Agreements, whether or not a Settlement Class Member submits a Claim Form. If you wish to exclude yourself from the Settlements, see the Notice for further instructions.
- 9. Select either Option 1 or Option 2 below. These options are described below.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

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I elect Option 1, a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. *†

If you choose Option 1, please note the following:

- This is a summary of Option 1. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data submitted by Settling Defendants. The Claims Administrator will estimate the amount of your transaction volumes in FX Instruments[†] by: (a) extracting your transaction volumes from the data provided by Settling Defendants; (b) projecting your transaction volumes for time periods during which transaction data is not available from Settling Defendants; and (c) projecting your transaction volumes for trades with Non-Settling Defendant from which transaction data is not available.*
- If you have transactions available in the data submitted by Settling Defendants, you will <u>not</u> be required to submit any records of your transactions to the Claims Administrator, unless you wish to claim any transactions in FX Exchange-Traded Instruments[†] or elect to proceed under Option 2 after receiving the Claims Administrator's estimates.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates without modification or proceed with your claim under Option 2 (Documented Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued.
- You may electronically submit your claim under Option 1 at www.FXAntitrustSettlement.com, using the Claim Number and Control Number printed on the front of this Claim Form.
- * Claimants who transacted with only Non-Settling Defendant must file their claim under Option 2.
- † If you wish to claim any transactions in FX Exchange-Traded Instruments, you must electronically submit: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) the supplemental information requested in Section E of the Claim Form. Such eligible transactions, as determined by the Claims Administrator, will be added to the estimates noted above.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



SECTION C - INSTRUCTIONS FOR FILING A CLAIM FORM & CLAIMANT OPTIONS 1 & 2 (CONTINUED)

Option	7. DOC	ument	DA (laım

I elect Option 2, a payment amount determined by the Claims Administrator's review of my transaction data. I will electronically submit the required data and documentation, as described in Section D, to the Claims Administrator. If claiming transactions in FX Exchange-Traded Instruments, I will also electronically submit the supplemental information as required in Section E.

If you choose Option 2, please note the following:

- This is a summary of Option 2. For more information, please refer to the Notice and Plan of Distribution available at www.FXAntitrustSettlement.com.
- If you are an eligible Settlement Class Member, you will receive a payment amount determined by the Claims Administrator's review of the transaction data and documentation you submit.
- If you select Option 2, you must provide: (a) your transaction data, as required by Section D of the Claim Form, using the electronic data template, which is available at www.FXAntitrustSettlement.com; (b) documentation of such transactions, as required by Section D of the Claim Form; and (c) if you are claiming FX Exchange-Traded Instruments, the supplemental information requested in Section E of the Claim Form.
- If you traded using a prime broker(s) or you had an asset/investment manager(s) trading on your behalf, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume, as the trades may appear in the name of the executing entity (i.e., broker or manager) instead of in your name. If you traded on electronic communications networks ("ECNs") that did not always reveal your counterparty's identity, it is recommended that you select Option 2 because, to the extent you traded with Defendants, your identity is likely to have also been anonymous to them. Therefore, such trades are unlikely to be identifiable in Settling Defendants' data. Option 2 will allow a portion of your anonymous ECN trading to be claimed.
- The Claims Administrator will acknowledge receipt of your Claim Form by sending you a "Confirmation of Claim Receipt," which will also inform you of important next steps for your claim.
- On April 1, 2018, the Claims Administrator will begin disseminating to Claimants a "Claim Assessment Notification," which will contain information about your claim. At that time, you must either accept the Claims Administrator's estimates, cure any deficiencies that the Claims Administrator notifies you of, or you can proceed with your claim under Option 1 (Estimated Claim Option). You may not supplement the Claims Administrator's estimate under Option 1 with your records. If you decide to proceed with your claim under Option 1, you will be required to do so within 30 days of the date when the Claim Assessment Notification was issued.
- Instructions for submitting your Option 2 Claim are available at www.FXAntitrustSettlement.com.

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.



SECTION D - DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO ELECT OPTION 2 AND/OR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

Claimants choosing Option 2 and/or Claimants who are claiming transactions in FX Exchange-Traded Instruments under Option 1 or 2 must electronically submit the required data and documentation www.FXAntitrustSettlement.com. The data and documentation requirements for such Claimants are as follows:

1. ELECTRONIC SUBMISSION OF TRANSACTION DATA

Data must be electronically submitted in the form of the electronic data template, which is available at www.FXAntitrustSettlement.com. Claimants choosing Option 2 should submit all of their:

- a. FX transactions entered into directly with a Defendant, including but not limited to FX spot transactions, FX forwards, FX swaps, over-the-counter (OTC) FX options, or other FX transaction in which the trading or settlement value is related in any way to FX rates (FX Instruments).
- b. FX transactions that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures (FX Exchange-Traded Instruments).

Defendants are: Bank of America, Barclays, BNP Paribas, BTMU, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS.

The Settlement Class Period is January 1, 2003 through December 15, 2015.

2. ELECTRONIC SUBMISSION OF DOCUMENTATION OF TRANSACTIONS

In addition, Claimants choosing Option 2 are required to electronically submit documentation of the transactions they submit under requirement 1, above. Documentation should be from one or more of the following sources:

- a. Bank confirmations by individual trade;
- b. Bank transaction reports or statements;
- c. Trading venue transaction reports or statements;
- d. Prime broker reports or statements;
- e. Custodian reports or statements;
- f. Daily or monthly account statements; or
- g. Other documents evidencing transactions in FX Instruments and/or FX Exchange-Traded Instruments.

3. SUPPLEMENTAL INFORMATION REQUIRED FOR FX EXCHANGE-TRADED INSTRUMENTS

In addition to the documentation requirements in 1 and 2 above, Claimants who are claiming transactions in FX Exchange-Traded Instruments under either Option 1 or Option 2 must complete the supplemental documentation requirements set forth in Section E of the Claim Form. Claimants who are not claiming transactions in FX Exchange-Traded Instruments do not need to complete Section E of the Claim Form.

DO NOT SUBMIT ORIGINAL DOCUMENTATION OR RECORDS. THE CLAIMS ADMINISTRATOR IS UNABLE TO RETURN THESE DOCUMENTS OR RECORDS TO YOU.

Please note that Claimants choosing Option 1 (Estimated Claim Option) are not required to submit data or documentation evidencing transactions in the required trading categories. If you Choose Option 1 and you wish to claim any transactions in FX Exchange-Traded Instruments, however, you must electronically submit the transaction data and supporting documentation evidencing your transactions in FX Exchange-Traded Instruments, as required in Sections D and E of the Claim Form. Instructions for electronically submitting your claim are available at www.FXAntitrustSettlement.com.

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SECTION E – SUPPLEMENTAL DOCUMENTATION REQUIREMENTS FOR CLAIMANTS WHO TRANSACTED IN FX EXCHANGE-TRADED INSTRUMENTS

If, during the period from January 1, 2003 through December 15, 2015, you transacted in FX Exchange-Traded Instruments, please provide the following information.

1.	LIST OF ALL FUTURES COMMISSION MERCHANTS
	List all futures commission merchants ("FCMs") at which you maintained accounts in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015.
2.	LIST OF ACCOUNT NAMES AND ACCOUNT NUMBERS
	Please provide a list of all account names <u>and</u> account numbers for each FCM you listed in response to 1 above in which you traded or held FX Exchange-Traded Instruments during the period from January 1, 2003 through December 15, 2015.

****If you choose to submit a claim for FX Exchange-Traded Instruments, you are consenting to the release of any and all information and transaction data reflecting your transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including, but not limited to brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process. By signing this Claim Form, you are permitting the Claims Administrator and Class Counsel to: (a) request from third parties, including, but not limited to, brokerage firm(s), FCM(s), CME, and ICE, relevant information about your account and trades in order to compute any payment to you from the Settlements; and (b) unmask, for any accounts that you owned or controlled, your account information in trade data maintained by CME or ICE relative to your transactions and holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015.****

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SECTION F – PAYMENT ELECTION

Please select one option:

I elect to be paid by check.

If you elect this payment method and your claim is valid and timely, a check will be mailed to the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

I elect to be paid by wire transfer to a bank in the United States.

If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

I elect to be paid by wire transfer to a bank outside of the United States located in (country).

If you elect this payment method, a Payment Election Form will be mailed (or emailed) to you at the address you've provided in Section A of the Claim Form. If your address information changes, please notify the Claims Administrator in writing.

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Section G – Certification & Signature

SECTION 1 – CERTIFICATION

BY SIGNING AND SUBMITTING THIS CLAIM FORM, CLAIMANT OR CLAIMANT'S AUTHORIZED REPRESENTATIVE **CERTIFIES AS FOLLOWS:**

- 1. I (we) have read the Notice and Claim Form, including the descriptions of the releases provided for in the Settlement Agreements;
- 2. Claimant is a member of one of the Settlement Classes (as defined in the Notice) and is not one of the individuals or entities excluded from the Settlement Classes (as defined in the Notice);
- 3. Claimant has not submitted a Request for Exclusion (as defined in the Notice);
- 4. Claimant entered into the FX Instruments with one or more of the Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or the FX Exchange-Traded Instruments represented in this Claim Form, and if applicable, in the data and documentation attached to the Claim Form, and has not assigned the claims against the Released Parties to another;
- 5. Claimant has not submitted any other claim covering the same transactions and knows of no other person having done so on his/her/its/their behalf;
- 6. Claimant submits to the jurisdiction of the Court with respect to his/her/its/their claim and for purposes of enforcing the releases set forth in any Final Judgments and Orders of Dismissal that may be entered in the Action;
- 7. I (we) agree to furnish such additional information with respect to this Claim Form as the Claims Administrator or the Court may require; and
- 8. I (we) acknowledge that the Claimant will be bound by and subject to the terms of any Final Judgments and Orders of Dismissal that may be entered in the Action.

SECTION 2 – SIGNATURE

PLEASE READ THE RELEASE, CONSENT TO DISCLOSURE, AND CERTIFICATION, AND SIGN BELOW.

I (we) acknowledge that, as of the Effective Date of the Settlements, pursuant to the terms set forth in the Settlement Agreements, I (we) shall be deemed to have, and by operation of law and the Final Judgments and Orders of Dismissal shall have fully, finally, and forever waived, released, relinquished, and discharged all Released Claims (as defined in the Settlement Agreements), and shall forever be enjoined from prosecuting any or all of the Released Claims against any of the Released Parties (as defined in the Settlement Agreements).

By submitting this Claim Form, I (we) consent to the disclosure of, waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instruct the applicable Settling Defendant(s) (including, where relevant, UBS Switzerland AG) to disclose to Class Counsel and/or the Claims Administrator my (our) information and transaction data relating to my (our) trades in FX Instruments with one or more of the Settling Defendant(s); Released Party(ies); direct or indirect parent(s), subsidiary(ies), or division(s) of a Defendant; or co-conspirator(s), and/or my (our) trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process.

If applicable, I (we) waive any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and consent to the disclosure of any and all information and transaction data reflecting my (our) transactions or holdings in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE, for use in the claims administration process.

For more information, call the Claims Administrator at 1-888-582-2289 (if you are calling from outside the United States or Canada, call 1-330-333-7253) or visit www.FXAntitrustSettlement.com.

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UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA, I (WE) CERTIFY THAT ALL OF THE INFORMATION PROVIDED BY ME (US) ON THIS CLAIM FORM IS TRUE, CORRECT, AND COMPLETE AND THAT, IF APPLICABLE, THE DATA AND DOCUMENTS SUBMITTED IN CONNECTION WITH THIS CLAIM FORM ARE TRUE AND CORRECT COPIES OF WHAT THEY PURPORT TO BE.

Signature of Claimant	Date
Print Name of Claimant	
Signature of Authorized Representative Completing Claim Form (if any)	Date
Print Name of Authorized Representative Completing Claim Form (if any)	
Capacity of Authorized Representative (if other than an individual (e.g., trustee, executor, administrator, custodian, or other nominee))	

YOUR CLAIM FORM MUST BE POSTMARKED BY MARCH 22, 2018 OR SUBMITTED ONLINE BY 11:59 P.M. EASTERN TIME ON MARCH 22, 2018.

You should be aware that it will take a significant amount of time to fully process all Claim Forms. Please notify the Claims Administrator of any change of address. If you change your name, please send the Claims Administrator written notification of your new name.

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Section H – Checklist Regarding Claim Form

- 1. Fill out Section A Claimant Identification.
- 2. Read about the Action and Settlements in Section B General Information.
- 3. Select Option 1 (Estimated Claim Option) or Option 2 (Documented Claim Option) in Section C.
- 4. If you are filing a claim under Option 2 (Documented Claim Option) and/or claiming transactions in FX Exchange-Traded Instruments, submit your transaction data and supporting documentation as required in Section D.
- 5. If you are claiming transactions in FX Exchange-Traded Instruments, submit the supplemental information as required in Section E.
- 6. Do not send original documentation or records. These items cannot be returned to you by the Claims Administrator.
- 7. Keep copies of your completed Claim Form and any data and documentation submitted under Sections D and/or E of the Claim Form for your own records.
- 8. Fill out Section F Payment Options.
- 9. Read the certifications, consents to disclosures, and sign your Claim Form in Section G.
- 10. The Claims Administrator will acknowledge receipt of your Claim Form within 30 days. If you do not receive an acknowledgement within 30 days, please contact the Claims Administrator using the contact information provided in this Claim Form.
- 11. If your address changes in the future, or if the Claim Form was sent to an old or incorrect address, please send the Claims Administrator written notification of your new address. If you change your name, please send the Claims Administrator written notification of your new name.
- 12. If you have any questions or concerns regarding your claim, please contact the Claims Administrator using the contact information provided in this Claim Form or visit www.FXAntitrustSettlement.com.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

No. 1:13-cv-07789-LGS

NOTICE OF CLASS ACTION SETTLEMENTS

PLEASE READ THIS ENTIRE NOTICE CAREFULLY. A UNITED STATES FEDERAL COURT AUTHORIZED THIS NOTICE. YOUR RIGHTS MAY BE AFFECTED BY THE PROCEEDINGS IN THIS ACTION. THIS NOTICE ADVISES YOU OF YOUR RIGHTS AND OPTIONS WITH RESPECT TO THIS ACTION, INCLUDING WHAT YOU MUST DO IF YOU WISH TO SHARE IN THE PROCEEDS OF THE SETTLEMENTS. TO CLAIM YOUR SHARE OF THESE SETTLEMENTS, YOU MUST FILE A VALID PROOF OF CLAIM AND RELEASE POSTMARKED OR ELECTRONICALLY SUBMITTED ON OR BEFORE MARCH 22, 2018.

To: All Persons who, between January 1, 2003 and December 15, 2015, entered into:

- 1) one or more FX Instruments directly with a Defendant, Released Party, direct or indirect parent, subsidiary, or division of a Defendant, or co-conspirator, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted one or more FX Instruments in the United States or its territories; OR
- 2) one or more FX Exchange-Traded Instruments, where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into one or more FX Exchange-Traded Instruments on a U.S. exchange.

The capitalized terms in these paragraphs, as well as other capitalized terms, are explained or defined below at Questions 3, 7, and 17.

This Notice of Class Action Settlements ("Notice") is given pursuant to Rule 23 of the Federal Rules of Civil Procedure and an Order of the United States District Court for the Southern District of New York (the "Court"). It is not junk mail, an advertisement, or a solicitation from a lawyer. You have not been sued.

This Notice has been translated into the following languages: French, German, Bahasa Indonesian, Italian, Japanese, Korean, Polish, Traditional Chinese, Simplified Chinese, Spanish, Russian, Portuguese, Romanian, and Vietnamese. Translated versions of this Notice are available at WWW.FXANTIRUSTSETTLEMENT.COM (the "Settlement Website").

The purpose of this Notice is to inform you of the pending proposed class action lawsuit (the "Action") and of the settlements of the Action (the "Settlements" or "Settlement Agreements") with the following "Settling Defendants":

- 1. Bank of America Corporation, Bank of America, N.A., and Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Bank of America");
- 2. The Bank of Tokyo-Mitsubishi UFJ, Ltd. ("BTMU");
- 3. Barclays Bank PLC and Barclays Capital Inc. ("Barclays");
- 4. BNP Paribas Group, BNP Paribas North America Inc., BNP Paribas Securities Corp., and BNP Prime Brokerage, Inc. ("BNP Paribas");
- 5. Citigroup Inc., Citibank, N.A., Citicorp, and Citigroup Global Markets Inc. ("Citigroup");
- 6. Deutsche Bank AG and Deutsche Bank Securities Inc. ("Deutsche Bank")
- 7. The Goldman Sachs Group, Inc. and Goldman Sachs & Co. ("Goldman Sachs");
- 8. HSBC Holdings PLC, HSBC Bank PLC, HSBC North America Holdings Inc., HSBC Bank USA, N.A., and HSBC Securities (USA) Inc. ("HSBC");
- 9. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. ("JPMorgan");
- 10. Morgan Stanley, Morgan Stanley & Co., LLC, and Morgan Stanley & Co., International PLC ("Morgan Stanley");
- 11. RBC Capital Markets LLC ("RBC");
- 12. The Royal Bank of Scotland Group PLC, The Royal Bank of Scotland PLC, and RBS Securities Inc. ("RBS");
- 13. Société Générale ("Soc Gen");
- 14. Standard Chartered Bank ("Standard Chartered"); and
- 15. UBS AG, UBS Group AG, and UBS Securities LLC ("UBS").

You are receiving this Notice because records indicate that you may be a member of one of the Settlement Classes in this Action because you traded one or more FX Instruments or FX Exchange-Traded Instruments that qualify as eligible transactions under the Settlements.

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

The Action alleges that Settling Defendants and Credit Suisse Group AG, Credit Suisse AG, and Credit Suisse Securities (USA) LLC ("Credit Suisse") or "Non-Settling Defendant," and collectively, with Settling Defendants, the "Defendants"), conspired to fix prices in the foreign exchange ("FX") market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3. The Action also alleges that Defendants engaged in manipulation with respect to the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Defendants deny that the allegations made against them in the lawsuit have merit.

The Court has preliminarily approved Settlements with Bank of America, BTMU, Barclays, BNP Paribas, Citigroup, Deutsche Bank, Goldman Sachs, HSBC, JPMorgan, Morgan Stanley, RBC, RBS, Soc Gen, Standard Chartered, and UBS. To resolve all Released Claims against all Released Parties, Settling Defendants have agreed to pay a total of \$2,310,275,000. The Settlement Amount including any funds paid for the purposes of contributing to notice and administration costs, agreed to by each Settling Defendant is:

Settling Defendant	Amount
BTMU	\$10,500,000
Bank of America	\$187,500,000
Barclays	\$384,000,000
BNP Paribas	\$115,000,000
Citigroup	\$402,000,000
Deutsche Bank	\$190,000,000
Goldman Sachs	\$135,000,000
HSBC	\$285,000,000
JPMorgan	\$104,500,000
Morgan Stanley	\$50,000,000
RBC	\$15,500,000
RBS	\$255,000,000
Soc Gen	\$18,000,000
Standard Chartered	\$17,200,000
UBS	\$141,075,000
Total Settlements	\$2,310,275,000

Settling Defendants have also agreed to provide reasonable cooperation, including confirmatory discovery, to the benefit of Class Plaintiffs and Settlement Class Members ("Cooperation Provisions"). Class Counsel believe that the Cooperation Provisions have and will continue to aid Class Plaintiffs in pursuing their claims in the Action against Non-Settling Defendant, which denies all allegations. Settlement Class Members will not, by participating in the Settlements, be releasing their claims against Non-Settling Defendant.

The following chart contains a summary of your rights and options regarding the Settlements. More detailed information about your rights and options can be found in the Settlement Agreements and Plan of Distribution, all of which are available at WWW.FXANTITRUSTSETTLEMENT.COM (the "Settlement Website").

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS				
DO NOTHING	You are automatically part of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not file a timely claim, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases but will not be eligible to receive any payment from the Settlements. See Question 18.			
FILE A CLAIM FORM	You may be eligible to share in the Net Settlement Fund if you complete and file a valid Proof of Claim and Release ("Claim Form") by no later than March 22, 2018. If you file a Claim Form, you will remain in the Settlement Class if you are a Class Member. You will be bound by past and any future Court rulings, including rulings on the Settlements, if approved, and settlement releases. If you do not file a Claim Form, you will not receive any payments under the Settlements. See Question 13.			

YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS					
EXCLUDE YOURSELF FROM THE SETTLEMENTS	If you wish to exclude yourself from the Settlements, you must submit a written request by February 7, 2018. If you exclude yourself, you will not be bound by the Settlements, if approved, or settlement releases, and you will not be eligible for any payment from the Settlements. See Questions 19-23.				
OBJECT TO THE SETTLEMENTS	If you wish to object to the Settlements, you must submit a written objection to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your objection to Class Counsel, who will file it with the Court. You must be and remain within a Settlement Class in order to object. See Questions 24 and 25.				
GO TO THE FAIRNESS HEARING	You may ask the Court for permission to speak at the Fairness Hearing about the Settlements by including such a request in your written objection, which you must submit to the Claims Administrator by February 7, 2018. The Claims Administrator will provide your request to Class Counsel, who will file it with the Court. The Fairness Hearing is scheduled for May 23, 2018 at 4:00 p.m. See Questions 28-30.				
APPEAR THROUGH AN ATTORNEY	You may enter an appearance through your own counsel at your own expense. See Questions 26, 29, and 30.				

These rights and options and the deadlines to exercise them are explained in this Notice.

****If you choose to submit a claim, you are consenting to the disclosure of, waiving any protections provided by applicable bank secrecy, data privacy law, or any similar confidentiality protections with respect to, and instructing the applicable Settling Defendant(s) to disclose your information and transaction data relating to you trades in FX Instruments with one or more of the Settling Defendant(s) and your trades in FX Exchange-Traded Instruments from January 1, 2003 through December 15, 2015, for use in the claims administration process. If applicable, you are further consenting to the release of any and all documents reflecting your transactions or holdings in FX Exchange- Traded Instruments from January 1, 2003 through December 15, 2015, which may be obtained from third parties, including but not limited to brokerage firm(s), FCM(s), CME, and ICE for use in the claims administration process. If you choose to object to or opt out of the Settlements, Court fillings of objections and exclusions will publicly reveal your identity.****

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BASIC INFORMATION

1. What is a class action lawsuit?

A class action is a lawsuit in which one or more representative plaintiffs (in this case, Class Plaintiffs) bring a lawsuit on behalf of themselves and other similarly situated persons (*i.e.*, a class) who have similar claims against the defendants. The representative plaintiffs, the court, and counsel appointed to represent the class all have a responsibility to make sure that the interests of all class members are adequately represented.

Importantly, class members are NOT individually responsible for the attorneys' fees or litigation costs. In a class action, attorneys' fees and litigation costs are paid from the settlement fund (or the court-awarded judgment amount) and must be approved by the court. If there is no recovery on behalf of the class, the attorneys do not get paid.

When a representative plaintiff enters into a settlement with a defendant on behalf of a class, such as these Settlements with Settling Defendants, the court will require that the members of the settlement class be given notice of the settlement and an opportunity to be heard with respect to the settlement. The court then conducts a hearing (called a fairness hearing) to determine, among other things, if the settlement is fair, reasonable, and adequate.

2. Why did I get this Notice?

You received this Notice because you requested it or records indicate that you may be a member of one of the Settlement Classes. As a potential member of one of the Settlement Classes, you have a right to know about the proposed Settlements with Settling Defendants before the Court decides whether to approve the Settlements.

This Notice explains the Action, the Settlements, your legal rights, what benefits are available, who is eligible for them, and how you can seek to receive your portion of the benefits if you are eligible. The purpose of this Notice is also to inform you of the Fairness Hearing to be held by the Court to consider the fairness, reasonableness, and adequacy of the Settlements and to consider the application of Class Counsel (on behalf of all Plaintiffs' Counsel) for an award of attorneys' fees and litigation costs from the Settlement Fund.

3. What are the definitions used in this Notice?

This Notice incorporates by reference the definitions in the Stipulations and Agreements of Settlements with: Bank of America, dated October 1, 2015 (the "Bank of America Settlement"); Barclays, dated September 30, 2015 (the "Barclays Settlement"); BTMU, dated February 14, 2017 (the "BTMU Settlement"); BNP Paribas, dated October 1, 2015 (the "BNP Paribas Settlement"); Citigroup, dated October 1, 2015 (the "Citigroup Settlement"); Deutsche Bank AG, dated September 29, 2017 (the "Deutsche Bank Settlement"); Goldman Sachs, dated October 1, 2015 (the "Goldman Sachs Settlement"); HSBC, dated September 30, 2015 (the "HSBC Settlement"); JPMorgan, dated October 1, 2015 (the "JPMorgan Settlement"); Morgan Stanley, dated July 28, 2017 (the "Morgan Stanley Settlement"); RBC, dated July 27, 2017 (the "RBC Settlement"); RBS, dated October 2, 2015 (the "RBS Settlement"); Société Générale, dated July 27, 2017 (the "Soc Gen Settlement"); Standard Chartered, dated July 27, 2017 (the "Standard Chartered Settlement"); and UBS, dated October 1, 2015 (the "UBS Settlement") (collectively, the "Settlements" or "Settlements").

These Settlement Agreements and the Court's Preliminary Approval Orders are posted on the Claims Administrator's website at www.fxantitrustsettlement.com (the "Settlement Website"). All capitalized terms used, but not defined, shall have the same meanings as in the Settlement Agreements and the Court's Preliminary Approval Orders. For ease of reference, some of the key definitions are:

- "FX Benchmark Rates" means, collectively: (i) the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rate; (ii) the European Central Bank ("ECB") FX reference rates, including the ECB rate set at 1:15 p.m. London time; (iii) the Chicago Mercantile Exchange ("CME") daily settlement rates, including the rate set at 2:00 p.m. Central Time; and (iv) any other FX benchmark, fixing, or reference rate.
- "FX Exchange-Traded Instruments" means any and all FX Instruments that were listed for trading through an exchange, including, but not limited to, FX futures and options on FX futures.
- "FX Instruments" means FX spot transactions, forwards, swaps, futures, options, and any other FX instrument or FX transaction that the trading or settlement value of which is related in any way to FX rates.
- "FX Trading" means the trading of FX Instruments and FX Exchange-Traded Instruments, regardless of the manner in which such trading occurs or is undertaken, or a decision to withhold bids and offers, with respect to FX Instruments or FX Exchange-Traded Instruments.
- "Settlement Class Member" means a Person who is a member of one of the Settlement Classes and has not timely and validly
 excluded himself, herself, or itself in accordance with the procedures established by the Court.

• "Settlement Classes" means the "Direct Settlement Class" and the "Exchange-Only Settlement Class." Direct Settlement Class and Exchange-Only Settlement Class are defined in response to Question 7 below.

4. What is this Action about?

Generally, Class Plaintiffs allege that Defendants conspired to fix prices in the FX market in violation of Sections 1 and 3 of the Sherman Antitrust Act, 15 U.S.C. §§1, 3, and that Defendants manipulated the FX market in violation of the Commodity Exchange Act, 7 U.S.C. §§1, et seq. Class Plaintiffs allege that this conduct was carried out through a number of different means.

Class Plaintiffs allege that Defendants conspired to fix FX Benchmark Rates paid by members of the Settlement Classes. FX Benchmark Rates are rates that are published at certain times during the day and are prices at which Defendants offered to, and did, transact with members of the Settlement Classes. The most widely used of the FX Benchmark Rates are the WM/Reuters Closing Spot Rates, which, for the most widely traded currency pairs, were set at 4:00 p.m. London time using the median price of actual trades executed in the market on certain venues between 3:59:30 p.m. and 4:00:30 p.m. London time. Class Plaintiffs allege Defendants shared confidential order and trade information to coordinate their trading positions and trading strategy to manipulate and fix the FX Benchmark Rates.

Class Plaintiffs allege that Defendants conspired to fix the spreads that Defendants quoted to members of the Settlement Classes. As described in the Third Consolidated Amended Class Action Complaint ("Complaint"), spreads are the difference between the rate at which a Defendant indicated it would buy a currency and the rate at which a Defendant would sell a currency. Class Plaintiffs allege that Defendants discussed and agreed upon spreads through communications in chat rooms and other means. The alleged conspiracy to fix spreads is alleged to have reduced competition in the FX market and artificially increased the spread, with the result that Defendants bought currency at a lower price than they would have absent the alleged conspiracy, sold currency at a higher price than they would have absent the alleged conspiracy, and quoted less competitive spreads than they would have absent the alleged collusion.

Class Plaintiffs also allege that Defendants conspired to attempt to trigger clients' stop loss and limit orders, work client limit orders at levels better than the limit order price, front-run client orders, and further fix prices by "banging the close" (*i.e.*, breaking up large client orders into small trades immediately before and during the setting of FX Benchmark Rates), "painting the screen," and engaging in other tactics as alleged in the Complaint.

Class Plaintiffs allege that, as a result of this conduct, members of the Settlement Classes paid supra-competitive prices for FX transactions. Defendants deny Class Plaintiffs' allegations of wrongdoing.

You may obtain more information regarding the specific allegations in this Action by reviewing the Complaint, which is available at <u>WWW.fxantitrustsettlement.com</u>.

5. Why are there Settlements?

Class Plaintiffs and Class Counsel believe that the members of the Settlement Classes have been damaged by Defendants' conduct, as described in the Complaint. Each of the Defendants denies the material allegations made by Class Plaintiffs in the Complaint, believes that the claims lack merit, and believes that Class Plaintiffs' claims would have been rejected prior to trial, at trial, or on appeal. The Court has not decided in favor of either Class Plaintiffs or Settling Defendants. Instead, Class Counsel engaged in mediation separately with each of the Settling Defendants to reach negotiated resolutions of the Action. Class Plaintiffs and Settling Defendants believe the Settlements are in the best interests of the Settlement Classes and Settling Defendants, respectively. Not only do the Settlements allow both sides to avoid the risks and costs of lengthy litigation and the uncertainty of pre-trial proceedings, a trial, and appeals, but also, if approved, they would permit eligible Settlement Class Members, who file valid claims, to receive some compensation, rather than risk ultimately receiving nothing. Class Plaintiffs and Class Counsel think the Settlements are in the best interest of all members of the Settlement Classes.

Settling Defendants have agreed to pay a total of \$2,310,275,000 (the "Settlement Fund") in cash for the benefit of the proposed Settlement Classes. If the Settlements are approved, the Settlement Fund, plus interest earned from the date it was established, less costs associated with notifying the Settlement Classes, claims administration, and Court-awarded attorneys' fees and costs (the "Net Settlement Fund") will be divided among all Settlement Class Members who file valid Claim Forms.

Class Plaintiffs developed a preliminary model, which estimates that the range of damages the Settlement Classes could potentially obtain against all Defendants at trial is approximately between \$8 billion to \$10 billion before trebling. The \$2,310,275,000 Settlement Fund represents 23% to 29% of this damages range. This damages range is not discounted for litigation risk, is based on information and transaction data received to date, and is subject to change based on the receipt of additional information and transaction data.

The Settlement Agreements preserve the Settlement Classes' right to recover the entire amount of damages against Non-Settling Defendant, who continues to litigate the Action, based on joint and several liability (after an offset post-trebling for the settlement amounts). Settling Defendants do not think that Class Plaintiffs would have prevailed at trial (had they successfully certified classes and survived summary judgment motions), and Settling Defendants believe, as a result, members of the Settlement Classes would have received nothing.

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If the Settlements are approved, Settling Defendants will no longer be defendants in the Action, but the Action will continue against Non-Settling Defendant. If the Settlements are not approved, Settling Defendants will remain as defendants in the Action, and Class Plaintiffs would continue to pursue the claims against both Settling Defendants and Non-Settling Defendant.

6. How do the Settlements affect the claims against Non-Settling Defendant?

Class Plaintiffs' claims against Non-Settling Defendant will continue to be litigated and prepared for trial, whether or not the Settlements are approved. In the event that damages are awarded against Non-Settling Defendant, Non-Settling Defendant may seek to reduce that damages award in the amount of the Settlements; any reduction would not affect class members' recovery under the Settlements. The Court's findings in any approval of the Settlements or certification of the Settlement Classes will have no effect on the Court's rulings on future motions involving Non-Settling Defendant, including any motion to certify any other class in the Action.

WHO GETS MONEY FROM THE SETTLEMENT

7. How do I know if I am a Class Member?

In the Court's Preliminary Approval Orders, the Court preliminarily approved two Settlement Classes.

First, the **Direct Settlement Class** is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into an FX Instrument directly with a Defendant, a direct or indirect parent, subsidiary, or division of a Defendant, a Released Party, or co-conspirator where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, transacted FX Instruments in the United States or its territories.

Second, the Exchange-Only Settlement Class is defined as:

All Persons who, between January 1, 2003 and December 15, 2015 entered into FX Exchange-Traded Instruments where such Persons were either domiciled in the United States or its territories or, if domiciled outside the United States or its territories, entered into FX Exchange-Traded Instruments on a U.S. exchange.

Not everyone who fits these descriptions will be a member of one of the Settlement Classes. Please see Question 8 for a discussion of exclusions from the Settlement Classes.

The terms "FX Instruments" and "FX Exchange-Traded Instruments" are defined in Question 3. Examples of FX Instruments include FX spot, FX forward, FX swap, and over-the-counter ("OTC") FX options transactions. Examples of FX Exchange-Traded Instruments include FX futures contracts and options on FX futures contracts; these instruments are traded on exchanges, such as the Chicago Mercantile Exchange ("CME") or ICE Futures U.S. ("ICE Futures").

Even if you did not transact any FX Instruments with any of the Settling Defendants, you may be a member of one of the Settlement Classes if, between January 1, 2003 and December 15, 2015, you entered into an FX Instrument with Non-Settling Defendant or if you entered into an FX Exchange-Traded Instrument; such transactions are eligible for making a claim under the Settlements, provided that you are either domiciled in the United States or, if you are domiciled outside the United States, your transaction occurred in the United States. If you are such a Class Member, unless you opt out of the Settlements, you will be releasing all claims against the Settling Defendants and other Released Parties in connection with your trades with both Settling Defendants and Non-Settling Defendant. You will not be releasing any claims against Non-Settling Defendant.

8. Are there exceptions to being included in one of the Settlement Classes?

Yes. You are not included in either of the Settlement Classes if you are:

- a Defendant;
- a Released Party;
- a co-conspirator;
- an officer, director, or employee of any Defendant, Released Party, or co-conspirator;
- an entity in which any Defendant, Released Party, or co-conspirator has a controlling interest;
- an affiliate, legal representative, heir, or assign of any Defendant, Released Party, co-conspirator, or a person acting on their behalf; or
- a judicial officer presiding over this Action or a member of his/her immediate family or judicial staff, or a juror assigned to this
 Action.

However, "Investment Vehicles," meaning any investment company or pooled investment fund, including, but not limited to, mutual fund families, exchange-traded funds, fund of funds, and hedge funds, in which a Defendant has, or may have, a direct or indirect interest or as to which its affiliates may act as an investment advisor, but of which a Defendant, or its respective affiliates, is not a majority owner or does not hold a majority beneficial interest, are <u>not</u> excluded from the Settlement Classes.

9. What is the geographic scope of trading that is included in the Settlements?

If you are domiciled in the United States (or its territories), then all of your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if they occurred during the Settlement Class Period – regardless of where the transactions took place. To the extent U.S.-domiciled entities transact abroad through non-U.S. domiciled subsidiaries, affiliates, or other foreign legal entities, such entities are considered non-U.S. domiciled entities under the Settlements.

If you are domiciled outside of the United States, then your transactions in FX Instruments traded directly with a Defendant and in FX Exchange-Traded Instruments are eligible if these transactions occurred in the United States during the Settlement Class Period.

10. Can I be a member of both Settlement Classes?

No. If you qualify as both a member of the Direct Settlement Class and the Exchange-Only Settlement Class, you will be considered a member of the Direct Settlement Class. This is because the Exchange-Only Settlement Class is defined to explicitly exclude those individuals and entities that fall within the Direct Settlement Class.

The amount of your payment under the Settlements does not depend on which Settlement Class you are a member of. Under the Plan of Distribution, members of both Settlement Classes will be treated equally. You can review the Plan of Distribution for a more detailed explanation of the manner in which the Settlement Fund will be allocated to Settlement Class Members. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM.

11. I'm still not sure if I am included.

If you are still not sure whether you are included, you can ask for free help. You can call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or visit www.fxantitrustsettlement.com for more information. Or you can fill out and timely return the Claim Form to see if you qualify.

THE SETTLEMENT BENEFITS

12. What do the Settlements provide?

Settling Defendants have collectively paid \$2,310,275,000 into a fund (the "Settlement Fund") to be held for disbursement to the Settlement Classes and to pay for court-approved fees and expenses, if the Settlement Agreements are approved. A portion of the Settlement Fund, consisting of \$1,250,000, has been designated to pay for the costs of notifying the Settlement Classes and for claims administration (the "Notice and Administration Fund"). To the extent such costs exceed the amount of the Notice and Administration Fund, they will be paid out of the rest of the Settlement Fund.

The Net Settlement Fund will be no less than \$1,894,425,500 (82% of the Settlement Fund) after all costs, fees, and expenses are deducted (if such fees and expenses are approved by the Court). See Question 27 for more information on Class Counsel's application for attorneys' fees, and reimbursement of costs. The Net Settlement Fund will be divided among Settlement Class Members who send in valid Claim Forms by March 22, 2018 ("Authorized Claimants"), according to the Plan of Distribution.

Settling Defendants have also agreed to provide reasonable cooperation for the benefit of Class Plaintiffs and Settlement Class Members. Settling Defendants' cooperation obligations include, subject to Court orders and applicable law, producing transaction data, producing all documents previously turned over to certain governmental bodies investigating allegations of misconduct in the FX market, providing information and witnesses to authenticate documents, and providing witnesses for interviews, depositions, and trial testimony. The Cooperation Provisions do not expire until seven years after preliminary approval of the Settlement or the date when final judgment in the Action is entered against all Defendants and there are no remaining rights of appeal, whichever is later. Class Counsel believe the Cooperation Provisions have and will continue to aid the continued prosecution of the Action against Non-Settling Defendant.

13. How will I get a payment?

If you are a member of one of the Settlement Classes and do not exclude yourself, you are eligible to file a Claim Form to receive your share of money from the Net Settlement Fund. A Claim Form is attached to this Notice. You may also get a Claim Form by visiting www.fxantitrustsettlement.com or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, sign it, and file it with the Claims Administrator.

The Claim Form presents two options for claiming under the Settlement Agreements.

• Option 1 is the Estimated Claim Option. Under Option 1, the Claims Administrator will estimate your eligible transaction volume using data submitted by Settling Defendants. The Estimated Claim Option is <u>not</u> available to you if you traded <u>only</u> with Non-Settling Defendant.

- Case 1:13-cv-07789-LGS Document 936 Filed 01/12/18 Page 64 of 68 Option 2 is the Documented Claim Option. Under Option 2, you will submit data and documentation of your eligible transactions using the electronic data template available on the Settlement Website, and the Claims Administrator will estimate your eligible transaction volume using the data and documentation you submit.
- If you traded using a prime broker(s) or you had asset/investment manager(s) trading on your behalf, or if you traded on electronic communications networks ("ECNs") with anonymous execution, it is recommended that you select Option 2 because naming conventions in Settling Defendants' data may not enable the Claims Administrator to identify all of your eligible transaction volume.
- Note that Claimants with transactions in FX Exchange-Traded Instruments must submit documentation of such transactions, even if they choose Option 1.

For more details on these two options for filing your claim, you can review the Plan of Distribution, which is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Claim Forms must be submitted by mail, postmarked by March 22, 2018, electronically through WWW.FXANTITRUSTSETTLEMENT.COM on or before 11:59 p.m. Eastern time on March 22, 2018.

Following the timely submission and receipt of your Claim Form, the Claims Administrator will send you a "Confirmation of Claim Receipt," which will acknowledge receipt of your Claim Form and will inform you of important next steps.

On April 1, 2018, the Claims Administrator will begin disseminating "Claim Assessment Notifications" to Claimants. The Claim Assessment Notification will tell you your "Eligible Participation Amount" and the basis for the Claims Administrator's calculations. An explanation of Eligible Participation Amounts is provided at Question 14, and is a defined term in the Plan of Distribution. The Claim Assessment Notification will also provide you with information about how you can elect to switch your claim from an Option 1 Claim (Estimated Claim Option) to an Option 2 Claim (Documented Claim Option), or vice-versa, and the deadline for doing so.

- If, in the first instance, you selected Option 1 (Estimated Claim Option), you must either accept the Claims Administrator's estimates without modification, or if you disagree with the Claims Administrator's estimates, you will be given an opportunity to file your claim under Option 2 (Documented Claim Option). Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you decide to re-file your claim under Option 2, you will be required to submit the documentation required under Section D, and if applicable, Section E of the Claim Form within 30 days of the date when the Claim Assessment Notification was issued. If you elect to re-file your claim under Option 2, you will automatically receive the higher of the two estimates.
- If, in the first instance, you selected Option 2 (Documented Claim Option), you may, after receiving the Claims Administrator's estimates, elect to file your claim under Option 1 (Estimated Claim Option) within 30 days of the date when the Claim Assessment Notification was issued. Under Option 1, you may not supplement the Claims Administrator's estimates with your records. If you elect to re-file your claim under Option 1, you will automatically receive the higher of the two estimates.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

14. How much will my payment be?

At this time, it is not known precisely how much each Authorized Claimant will receive from the Net Settlement Fund or when payments will be made. The amount of your payment will be determined by the Plan of Distribution, if it is approved or by such other plan of distribution that is approved by the Court. The Plan of Distribution is available at WWW.FXANTITRUSTSETTLEMENT.COM or by contacting the Claims Administrator toll-free at 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253).

Under the Plan of Distribution, the Claims Administrator will first determine Class Members' eligible transaction volume in various FX products, such as FX spot transactions, FX forwards, FX swaps, OTC FX options, FX futures, and options on FX futures ("Settlement Transaction Volume"). Then, a model that estimates claim value to Class Members relative to one another will be applied. The model applies weightings to certain trade characteristics, such as currency pair and trade size, to generate the amount of each Claimant's potential claim ("Eligible Participation Amount").

The Net Settlement Fund (the amount remaining after attorneys' fees, litigation costs, claims administration costs, and other Courtapproved costs and expenses have been deducted) will be distributed to all Authorized Claimants. If the Court approves the Settlements, no monies will revert to Settling Defendants.

The distribution of the Net Settlement Fund will be based on three payment resolution categories. All Claimants who submit valid Claim Forms will receive, at minimum, a "De Minimis Payment" of \$15. An "Automatic Payment" of \$150 will apply to Claimants whose estimated compensation is \$150 or less (but more than \$15). Claimants whose estimated compensation is over \$150 will be compensated with a "Pro Rata Share Payment" based on the percentage of the Claimant's Eligible Participation Amount as compared to the sum of all Claimants' Eligible Participation Amounts. Please read the Plan of Distribution for more details on payment resolution categories.

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The Court has preliminarily approved the Plan of Distribution but must still decide whether to approve the Plan of Distribution at or after the Fairness Hearing (discussed in Question 15).

15. When will I receive a payment?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. to decide whether to approve the Settlements and Plan of Distribution. If the Court approves the Settlements and Plan of Distribution, there may be appeals after that. It can sometimes take a year or more for the appellate process to conclude. Please be patient; status updates will be posted at WWW.FXANTITRUSTSETTLEMENT.COM.

16. What do I have to do after I file a Claim Form?

After you file a Claim Form, the Claims Administrator will evaluate your Claim Form to determine if you have provided sufficient information to validate your membership in a Settlement Class and the amount of your claim. If the Claims Administrator determines that your Claim Form is deficient or defective, it will contact you. If you subsequently provide information that satisfies the Claims Administrator concerning the validity of your claim, you will not have to do anything else. If any disputes cannot be resolved, Class Counsel will submit them to the Court prior to a distribution of the Net Settlement Fund, and the Court will make a final determination of the validity of your claim.

Please keep all documentation related to your transactions in FX Instruments and FX Exchange-Traded Instruments during the period of January 1, 2003 to December 15, 2015 for use in filing your Claim Form. Having documentation may be important to filing and substantiating a successful claim.

17. What am I giving up to receive a payment?

Unless you exclude yourself, you remain a Settlement Class Member. That means you can't sue, continue to sue, or be part of any other lawsuit about the Released Claims in this Action against any of the Settling Defendants or any of the Released Parties. Upon the Effective Date, Class Plaintiffs and all Settlement Class Members, on behalf of themselves and each of the Releasing Parties, shall be deemed to have, and by operation of the Final Judgment shall have, fully, finally, and forever waived, released, relinquished, and discharged all Released Claims against the Released Parties, regardless of whether such Settlement Class Member executes and delivers a Claim Form.

The capitalized terms used in this paragraph are defined in the Settlement Agreements, Preliminary Approval Orders, or this Notice. For easy reference, certain of these terms are copied below:

- "Released Parties" mean each Settling Defendant and each of their past, present, and future, direct and indirect parents (including holding companies), subsidiaries, affiliates, associates (all as defined in SEC Rule 12b-2 promulgated pursuant to the Securities Exchange Act of 1934), divisions, predecessors, successors, and each of their respective officers, directors, employees, agents, attorneys, legal or other representatives, trustees, heirs, executors, administrators, advisors, and assigns. Released Parties do not include any other Person formerly named in the Action.
- "Releasing Parties" mean, individually and collectively, Class Plaintiffs and each Class Member, on behalf of themselves and any of their respective past, present or future officers, directors, stockholders, agents, employees, legal or other representatives, partners, associates, trustees, parents, subsidiaries, divisions, affiliates, heirs, executors, administrators, purchasers, predecessors, successors, and assigns, whether or not they object to the settlement set forth in the Settlements and whether or not they make a claim for payment from the Net Settlement Fund.
- "Released Claims" mean any and all manner of claims, including "Unknown Claims," as defined in the Settlements, causes of action, cross-claims, counter-claims, charges, liabilities, demands, judgments, suits, obligations, debts, setoffs, rights of recovery, or liabilities for any obligations of any kind whatsoever (however denominated), whether class or individual, in law or equity, or arising under constitution, statute, regulation, ordinance, contract, or otherwise in nature, for fees, costs, penalties, fines, debts, expenses, attorneys' fees, and damages, whenever incurred, and liabilities of any nature whatsoever (including joint and several), known or unknown, suspected or unsuspected, asserted or unasserted, arising from, or relating in any way to, any conduct alleged, or that could have been alleged, in and arising from the factual predicate of the Action, or any amended complaint or pleading therein, from the beginning of time until the Effective Date, which shall be deemed to include, but not be limited to: (i) communications related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (ii) agreements, arrangements, or understandings related to FX Instruments, FX Trading, or FX Benchmark Rates, between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action through chat rooms, instant messages, email, or other means; (iii) the sharing or exchange of customer information between a Released Party and any other FX dealer or any other participant in the conspiracy alleged in the Action - including, but not limited to, customer identity, trading patterns, transactions, net positions or orders, stop losses or barrier options, pricing, or spreads related to FX Instruments, FX Trading, or FX Benchmark Rates; (iv) the establishment, calculation, manipulation, or use of the WM/Reuters fixing rates, including the 4:00 p.m. London closing spot rates, and trading that may impact such rates; (v) the establishment, calculation, manipulation, or use of the ECB FX reference rates, including the ECB rate set at 1:15 p.m. London time; (vi) the establishment, calculation, manipulation, or use of the CME daily settlement rates; (vii) the establishment, calculation, or use of any other FX benchmarks, including benchmark fixing rates, benchmark settlement rates, or benchmark reference rates; (viii) the establishment, calculation, communication, manipulation, or use of the price, spread, or rate of any FX Instrument or FX Exchange-Based Instrument; and (ix) the exchange of customer information or confidential information in the possession of any Settling Defendant between a Released Party and any other

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FX dealer or any other participant in the conspiracy alleged in the Action related to the establishment, calculation, manipulation, or use of any FX price, spread, or rate.

The Settlement Agreements define certain claims that are excluded from the definition of Released Claims; such claims include:

(i) "last look" claims related to possible delays built into [a Settling Defendant's] algorithmic or electronic trading platforms that resulted in [the Settling Defendant] declining spot orders or requests to trade, including trading on electronic communications networks, that were submitted based upon prices [the Settling Defendant] quoted or displayed in over-the-counter FX markets, notwithstanding anything to the contrary herein; and (ii) claims based upon transactions executed solely outside the United States and arising under foreign laws belonging to any Releasing Party or Person that is domiciled outside the United States.

By remaining a Settlement Class Member, you do not give up any of your claims against Non-Settling Defendant.

18. What if I do nothing?

You are automatically a member of a Settlement Class if you fit one of the Settlement Class descriptions. However, if you do not timely file a Claim Form, you will not receive any payment from the Settlements. You will be bound by past and any future Court rulings, including rulings on the Settlements and Settlement releases. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be a part of any other lawsuit against Settling Defendants or the Released Parties on the basis of Released Claims. Please see Question 17 for a description of Released Claims.

EXCLUDING YOURSELF FROM THE SETTLEMENTS

19. What if I do not want to be in a Settlement Class?

If you are a member of one of the Settlement Classes, do not want to remain in that Settlement Class, and do not want a payment from the Settlements, then you must take steps to exclude yourself from the Settlements. This is also sometimes referred to as "opting out" of a class.

If you act to exclude yourself from the Settlement Class of which you would otherwise be a member, you will be free to sue any of the Settling Defendants or any of the other Released Parties on your own for the claims being resolved by the Settlements. However, you will not receive any money from the Settlements, and Class Counsel will no longer represent you with respect to any claims against the Settling Defendants. Class Counsel will, however, continue to represent you in the continuing litigation against Non-Settling Defendant. If you exclude yourself from the Settlement Class of which you are a member, you will be excluding yourself from all 15 Settlements.

If you want to receive money from the Settlements, do not exclude yourself. You must file a Claim Form in order to receive any payment from the Settlements.

20. How do I exclude myself?

You can exclude yourself by sending a written "Request for Exclusion" to the Claims Administrator. A Request for Exclusion must be: (i) in writing; (ii) signed by the Person (defined as the individual or entity holding the claim) or his, her, or its authorized representative; (iii) state the name, address, and phone number of that Person; (iv) include proof of membership in a Settlement Class; (v) the claimant ID number(s) on the Person's Claim Form(s), if received; and (vi) include a signed statement that "I/we hereby request that I/we be excluded from the Settlements in the *In re Foreign Exchange Benchmark Rates Antitrust Litigation*" or the substantive equivalent.

Proof of membership in a Settlement Class consists of: (i) proof that the Person submitting the claim entered into an FX Instrument directly with a Defendant or party related to a Defendant or a trade of an FX Exchange-Traded Instrument; and (ii) proof that the Person who traded the FX Instrument or FX Exchange-Traded Instrument was either (1) domiciled in the United States or (2) if domiciled outside the United States, that the FX Instrument was transacted in the United States or the FX Exchange-Traded Instrument was traded on an exchange located in the United States. Such proof may consist of trade confirmations, transaction reports or account statements, or other documents evidencing membership in a Settlement Class.

You cannot exclude yourself by telephone or email. You must do so in writing by mail. To be valid, your Request for Exclusion must be postmarked by February 7, 2018 and mailed to:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

A Request for Exclusion that does not include all of the foregoing information, that does not contain the proper signature, that is sent to an address other than the one designated above, or that is not sent within the time specified shall be invalid and the Person(s) filing such an invalid request shall be a Settlement Class Member and shall be bound by the Settlements, if approved.

All Persons who submit valid and timely Requests for Exclusion in the manner set forth above shall have no rights under the Settlements, shall not share in the distribution of the Net Settlement Fund, and shall not be bound by the Settlements. Such Persons will not be precluded from participating in future settlements, if any, or participating in any certified litigation classes in the Action in the future.

21. If I do not exclude myself, can I sue Settling Defendants and the other Released Parties for the same thing later?

No. Unless you exclude yourself, you give up any right to sue Settling Defendants and the other Released Parties for the claims that the Settlements resolve. If you decide to exclude yourself, your decision will apply only to Settling Defendants and the other Released Parties. It will not apply to any other class that might be certified by the Court with respect to Non-Settling Defendant, or any other settlement class that may be approved by the Court.

22. If I exclude myself, can I get money from the Settlements?

No. You will not get any money from the Settlements if you exclude yourself.

23. If I exclude myself from the Settlements, can I still object?

No. If you exclude yourself, you are no longer a member of a Settlement Class and may not object to any aspect of the Settlements.

OBJECTING TO THE SETTLEMENTS

24. How do I tell the Court what I think about the Settlements?

If you are a member of one of the Settlement Classes and you do not exclude yourself, you can tell the Court what you think about the Settlements. You can object to all or any part of the Settlements, the Plan of Distribution, and/or the request for attorneys' fees and litigation costs. You can give reasons why you think the Court should approve them or not. The Court will consider your views.

If you want to make an objection, you must do so in writing. Your written objection must: (i) identify the name of the case (*In re Foreign Exchange Benchmark Rates Antitrust Litigation*, No. 1:13-cv-07789-LGS (S.D.N.Y.)); (ii) state your name, address, and telephone number; (iii) state whether you or your lawyer intend to appear at the Fairness Hearing (though your appearance is not necessary for the Court to consider your views on the Settlements); (iv) provide proof that you are a member of one of the Settlement Classes (see Question 20 for a description of how to prove your membership in a Settlement Class); and (v) identify the specific grounds for your objection, including any reasons why you want to appear and be heard at the Fairness Hearing (see Question 30 for a description of how to request to speak at the Fairness Hearing), as well as all documents or writings that you want the Court to consider.

You cannot make an objection by telephone or email. You must do so in writing and by mail. To be considered by the Court, your objection must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection to Class Counsel, who will then file your objection with the Court. If you do not timely and validly submit your objection, your views will not be considered by the Court or any court on appeal.

25. What is the difference between objecting and excluding myself?

Objecting is telling the Court that you do not like something about the Settlements. You can object to the Settlements only if you remain a member of one of the Settlement Classes and do not exclude yourself from the Settlements. Excluding yourself from the Settlements is telling the court that you do not want to be a part of the Settlements or the Settlement Classes. If you exclude yourself, you have no right to object to the Settlements because they no longer affect you.

THE LAWYERS REPRESENTING YOU

26. Do I have a lawyer in this case?

The Court has appointed the lawyers listed below to represent you and the Settlement Classes in this Action:

Christopher M. Burke Scott+Scott, Attorneys at Law, LLP 707 Broadway, Suite 1000 San Diego, CA 92101 Telephone: 619-233-4565 cburke@scott-scott.com Michael D. Hausfeld Hausfeld LLP 1700 K Street, NW, Suite 650 Washington, DC 20006 Telephone: 202-540-7200 mhausfeld@hausfeld.com

These lawyers are called Class Counsel. Class Counsel may apply to the Court for payment of attorneys' fees and litigation costs from the Settlement Fund. You will not otherwise be charged for Class Counsel's services. If you want to be represented by your own lawyer, you may hire one at your own expense.

27. How will the lawyers be paid?

To date, Class Counsel have not been paid any attorneys' fees or reimbursed for any out-of-pocket costs. Any attorneys' fees and costs will be awarded only as approved by the Court in amounts determined to be fair and reasonable. The Settlements provide that Class Counsel may apply to the Court for an award of attorneys' fees and reimbursement of costs out of the Settlement Fund. By

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January 12, 2018, Class Counsel will move for an award of attorneys' fees as well as reimbursement of litigation costs, the total of which will not exceed 18% of the Settlement Fund.

This is only a summary of the request for attorneys' fees and litigation costs. Any motions in support of the requests will be available for viewing on the Settlement Website after they are filed on January 12, 2018. After that date, if you wish to review the motion papers, you may do so by viewing them at WWW.FXANTITRUSTSETTLEMENT.COM.

The Court will consider the motion for attorneys' fees and litigation costs at or after the Fairness Hearing.

THE COURT'S FAIRNESS HEARING

28. When and where will the Court decide whether to approve the Settlements?

The Court will hold the Fairness Hearing on May 23, 2018 at 4:00 p.m. Eastern time, at the United States District Court for the Southern District of New York, Thurgood Marshall United States Courthouse, 40 Foley Square, New York, New York 10007. The Fairness Hearing may be moved to a different date or time without notice to you. Although you do not need to attend, if you plan to do so, you should check WWW.FXANTITRUSTSETTLEMENT.COM before making travel plans.

At the Fairness Hearing, the Court will consider whether the Settlements are fair, reasonable, and adequate. The Court will also consider whether to approve the Plan of Distribution and requests for attorneys' fees and litigation costs. If there are any objections, the Court will consider them at this time. We do not know how long the Fairness Hearing will take or when the Court will make its decision. The Court's decision may be appealed.

29. Do I have to come to the Fairness Hearing?

No. Class Counsel will answer any questions the Court may have. You are, however, welcome to come at your own expense. If you send an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire your own lawyer to attend, but you are not required to do so.

30. May I speak at the Fairness Hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you want to appear at the Fairness Hearing to make an objection (either yourself or through an attorney hired at your own expense), you must submit a written objection and include in your objection your (or if applicable your lawyer's) request for permission to speak at the Fairness Hearing.

You cannot request to speak at the Fairness Hearing by telephone or email. You must do so in writing and by mail. Your objection and, if applicable, request for permission to speak at the Fairness Hearing must be mailed, postmarked by February 7, 2018 to the following address:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

The Claims Administrator will provide your objection and request to speak at the Fairness Hearing to Class Counsel, who will then file it with the Court.

GETTING MORE INFORMATION

31. How do I get more information?

This Notice summarizes the Settlement Agreements and Plan of Distribution. More details are in the Settlement Agreements and Plan of Distribution, which are available for your review at www.fxantitrustsettlement.com. The Settlement Website also has answers to common questions about the Settlements, Claim Form, and other information to help you determine whether you are a member of one of the Settlement Classes and whether you are eligible for a payment. You may also call toll-free 1-888-582-2289 (if calling from outside the United States or Canada, call 1-330-333-7253) or write to the Claims Administrator at:

In re Foreign Exchange Benchmark Rates Antitrust Litigation c/o GCG
P.O. Box 10239
Dublin, OH 43017-5739

****Please do not contact the Court or the Clerk's Office regarding this Notice or for additional information. ****

DATED: September 29, 2017 BY ORDER OF THE COURT

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

IN RE FOREIGN EXCHANGE BENCHMARK RATES ANTITRUST LITIGATION

ECF CASE

No. 1:13-cv-07789 (LGS)

DECLARATION OF PATRICIA CORLEY

PATRICIA CORLEY, pursuant to 28 U.S.C. § 1746 and upon penalty of perjury, declares:

- 1. I hold the position of Director and Senior Counsel at Société Générale ("SG") in New York, New York, and submit this declaration pursuant to this Court's Second Superseding Order Approving the Form and Manner of Notice of Settlement and Preliminarily Approving the Plan of Distribution, dated September 29, 2017, ECF No. 883 (the "Order"). The information set forth herein is based on my personal knowledge and a review of SG's records. All terms in initial capitalization in this Declaration shall have the same meanings as set forth in the Order.
- 2. In addition to the mailings conducted by the Claims Administrator and / or Rust Consulting, using reasonable efforts SG identified the names and addresses of two natural persons who are potential members of the Settlement Classes to whom SG would directly provide the Mail Notice and Claim Form. On November 20, 2017, SG obtained the necessary Mail Notices and Claim Forms from Rust Consulting, and, using reasonable efforts, subsequently caused the two Mail Notices and Claim Forms to be mailed.

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Executed this // day of January, 2018	3 in New York, New York.	
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	PATRICIA CORLEY	