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1RVLQJV ‡8B @ p0•À

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/DERUDWRULHV

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XXXXXXXXXX 2SWLRQDO LWHPV
XXXX

&DPSXV 6XEV\VWHP
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' & &RQWUDFWV 3DUWLFXODU 5HTXLUHPHQWV 3URFHGXUHV
'RFXPHQWDWLRQ)RUPDW
7HFKQLFDO UHTXLUHPHQWV IRU &$' 'UDZLQJV G ÅHS± •)a$†c€

0RGLILFDWLRQV

9HUVLRQ	,VVXH 'DWH	$PHQGPHQW 6HFWLRQV	&RPPHQWV
	6HSWHPEHU	6HFWLRQV ± 3URMHFW 3UHOLPLQDULHV ± [illegible] ± [illegible] ± 2SHUDWLQJ 0DLQWHQDQFH 0DQXDOV UHIHUHQFH WR KDUG FRS\ UHFRUGV KDV EHHQ GHOHWHG ± [illegible] WR KDUG FRS\ UHFRUGV KDV EHHQ GHOHWHG ± 3RVW &RQVWUXFWLRQ &RQWUDFW 6XUYH\ DGGLWLRQDO UHTXLUHPHQWV ± [illegible] KDUG FRS\ UHFRUGV KDV EHHQ GHOHWHG ± 6WDQGDUG)RUPV ± 'HOHWHG	$OO DGGLWLRQV DQG FKDQJHV DUH [illegible] LQGLYLGXDO VHFWLRQV

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%XLOGLQJ +HLJKW

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WXUEXOHQFH FUHDWLQJ XQSOHDVDQW
GHVLJQ VROXWLRQV WR HOLPLQDWH

)LUH (QJLQHHULQJ %ULHI

$)LUH (QJLQHHULQJ 'HVLJQ %ULHI)('W
µ6NHWFK 'HVLJQ¶ VWDJH RI D SURMHFW
IRU WKH EXLOGLQJ WR HQVXUH WKDW
FXUUHQW HGLWLRQ RI WKH ¶)LUH (QJLQHHULQJ *XLGHOLQHV¶ DV LVVXHG

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$VVRFLDWH 'LUHFWRUV 6HQLRU 0DQDJHUV
$GPLQLVWUDWLYH 6WDII $OO /HYHOV

/DERUDWRULHV DQG 2WKHU 6SDFHV

6SDFH 7\SH	*8 6WDQGDUG P 8)$

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6WRQH SDYLQJ	*UDQLWH EDVDOW WLOHV
&HUDPLF WLOHV	&HUDPLF WLOHV

([WHUQDOO\ ± ([LVWLQJ VWDLUV UDPSV

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,Q VLWX FRQFUHWH &RQFUHWH RU SDYLQJ XQLWV *UDQLWH EDVDOW WLO H[SRVHG DJJUHJDWH ILQLVK	

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)ORRU)LQLVKHV

&RORXUV

9LQ\O)LQLVKHV

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µ$FFRODGH3DUNLQJ\IRUWKH&RUDVLF 0\VWLTXH 385¶ $OO YLQ\O IORRULQJ VKHDVOLQH EHQHDWK
IURP WKH RQH PDQXIDFWXUHU
$OO YLQ\O IORRULQJ VKDOO FRPSO\ ZLWK SXKEHOLQWKHG GX\F&6R, 5U2 ÐXQLGH6W-D%Q GD
$XVWUDOLD IRU VOLS UHVLVWDQFH

&RUULGRUV DQG FLUFXODWLRQ DUHDV EGXWUHQFKPWOFRFRSQULHVQLQSJUODPEER\UEDWURFXLCH
WKH EXLOGLQJ VKDOO KDYH YLQ\O ILQLVK

$OO MRLQWV VKDOO EH ZHOGHG J9DGVKCH VKYDHGHTEXHDCL[HQG DWDPO IUHRVSJHXVWLVQ WR µ

9LQ\O WR ZHW DUHDV VXFK DV WROHPWV DWOVHDQYHHU¶\V FURRXRQPWH UVR PLPVRRQO DWRG
GULQNLQJ IRXQWDLQV VKDOO EH DQYDLSOU RHYTHXGGYQDPQHQYWLWSRV DSHUWVVWKRHQW $F
3OXV¶ ZLWK D PLQLPXP VOLS UHVLVWDFRFQHWRQ XRXVUVRWYULLGSH PDI YHSDQDUXWHWR
XQGHU DOO XULQDOV WR IDFLOLWDQWHEHHPVRVPHMSHQEHFMVPEHQW ZKLOVRVRWUVWSGLRQHV
EH D GLIIHUHQW FRORXU IURP WKH UHVW RI WKH IORRULQJ

7R ZHW DUHDV ZKHUH EDUHIRRW XVH ZRLKODQJRHFUXRUHVJ VSKRRZOHUV XDUQGRXGQGLVQJ D
$OWUR 7 VDIHW\ IORRULQJ VKDOO EH XVHG

$SSURYHG DQWL VWDWLF YLQ\O VKHDFWV WER LQVWDWLQFHGHEQULDFLWDUGHDWFKXEEMH
ELR ER[HV HWF ,Q 7(5 URRPV WKH YLQQDO WKRDOOKEHJKRVYRG XSPWKHW ZDHVFUL
&ODXVH

,Q DUHDV ZKHUHFRQRWVWUD\ FDXVH GHLWWKXHUERQWHVXRUIZFKHQHGV WR EH VRIV
SK\VLRWKHUDS\ DUHDV ZKHUH VWDII DQGNLVQWXGHQWVWR QZJLSEHUEHRGVWDQGHVFL
FXVKLRQ YLQ\O PD\ EH UHTXLUHG

&RQFUHWH IORRU VODEV WR UHFHLYH SYULQSOH UHGRRLQQDJFVRKUDGDDQEHH ZSLWRKSHWK
PDQXIDFWXUHU¶V SULQWHG LQVWUXFWLRQV LQFOXGLQJ KJRUQLQRQGZQJLWRO HUGEPZRLW
OHYHOOLQJ FRPSRXQG WR SURYLGH D FOHDQ OHYHO VXUIDFH

/LIW FDU IORRUV VKDOO EH FRYHUHG GZGLWGK VDKQHEWSUXRYEHGU PHRWRKULQQJ VWRXPH
UDGLDQW IX[YDOXHV LQ DFFRUGDQHH%ZSW)KOWRHLFQXUUHQDWO YEHHUDIGRQHVRLYW IL
LQ DFFRUGDQFH ZLWK WKH PDQXIDFWXUHUV UHFRPPHQGDWLRQV

g9QVQDOO X6Ns)L€U6W@LQ PVMGP|Ve H Ur@ H D U @ U € 7(0@R7'$ U•`D P À

7KUHVKROGV

3URYLGH DQ DSSURYHG WDSHULQJ FOHDU DQG UHYLHZHU DQDO\VLV GRFXPHQWV WKUHVKROG

$FFHVV)ORRUV

$FFHVV IORRUV ZKHUH UHTXLUHG E\ WKH 6SDFH 'HVFULSWLRQ)RUPV VKD

&HLOLQJV

*HQHUDOO\

6XVSHQGHG FHLOLQJV VKDOO EH SURYLGHG LQ DOO RFFXSLHG DUHDV LQ E

7KH XVH RI SURSULHWDU\ PRGXODU SQHUSRQQHWOHVGZKDFKRBGHRVXSSRUWWHGLQ
VXSSHQVLRQ V\VWHPV DQG ZKLFK FDQ EWHHQDQFH\ RUHVPRYHGFHRVULQKWKHDELQO
DUH SUHIHUUHG 7KH VL]H DQG ZHLJKOLFRWHGLQRJZKDWQHDQEHG E
SHUVRQ VWDQGLQJ RQ D VWHS ODGGHU

)LWPHQWV

*HQHUDOO\

-RLQHU\ IL[WXUHV DQG RWKHU ILWWLQJV DUH FKDVSOHG EHQHDWK WKH VXUIDFH RI WKH ZRRG WR SURYLGH D FOHDQ DSSHDUDQFH :KHUH UHTXLUHPHQWV IRU SDUWLFXODU VSDFHV DUH VSHFLILHG LQ WKH 6WDQGDUG 'UDZLQJ WKHQ WKH UHTXLUHPHQWV VKDOO WDNH SUHFHGHQFH GRFXPHQWDWLRQ

:KLWHERDUGV

$OO :KLWHERDUGV DQG 3LQERDUGV VKDOO EH ZLSH FOHDQDEOH KLJK XQOHVV QRWHG

:KLWHERDUGV VKDOO EH µ$OOERDUGV 9LVXDO &RPPXQLFDWLRQ SURGXFWV¶ RU DSSURYHG HTXDO FOHDU DQG VKDOO KDYH D IXOO FOHDU µ)LQHVLOLQH¶ DOXPLQLXP VXUURXQG &RORXU VKDOO EH %XOOHWLQ %RDUG VKDOO EH DJUHHG LQ WKH &/)GRFXPHQWDWLRQ

$OO ERDUGV VKDOO EH PRXQWHG RQ FHQWUHV DQG LEL[HG LQ FXUUHFW\HG%XVLQHVV +ROORZ :DOO¶ RU µ+LWL &DYLW\¶ DVVHPEO\ VXUIDFHV µ:DOO VXUIDFH ZLWK SDUWLFOH OLQLQJ DQG SDUWLFOH ZDOO exposed surfaces only forbidden.

:KHUH 3LQERDUGV RWKHU WKDQ 1RWHERDUGV DUH UHTXLUHG WR EH PDQXIDFWXUHG FRQVLGHUDWLRQ PXVW EH JLYHQ WR WKH EHWORQJLQJ FRQVWUXFWLRQ VR

)DFXOW\ $GPLQ 2IILFHV 0HHWLQJ 5RRPV
:KLWHERDUG PP ORQJ
1RWHERDUG PP [PP KLJK RXWVLGH
URRP WR EH LQVWDOOHG LQ FRQMXQFWLRQ ZLW
6LJQDJH 0DQXDO ,)

/HFWXUH 7KHDWUHV 6HPLQDU5RRPV/LQLVK ZKLWHERDUG ZLWK QR MRLQWV W
&RPSXWHU 7HDFKLQJ PD[LPXP ZLGWK RI IURQW WHDFKLQJ ZDOO VXEM
SURMHFWLRQ UHTXLUHPHQWV DW PP DERYH I I
1RWHERDUG PP [PP KLJK RXWVLGH URRP WR
LQ FRQMXQFWLRQ ZLWK URRP VLJQ VHH 6LJQDJH

/DERUDWRULHV :KLWHERDUGV DQG SLQERDUGV WR VL]H DQG QX
DV VWDWHG LQ WKH 6')V
1RWHERDUG PP [PP KLJK RXWVLGH URRP WR
LQ FRQMXQFWLRQ ZLWK URRP VLJQ VHH 6LJQDJH

&RPPRQ 5RRPV 3LQERDUGV WR DYDLODEOH ZDOOV LQWHUQDOO\
1RWHERDUG PP [PP KLJK RXWVLGH URRP WR
LQ FRQMXQFWLRQ ZLWK URRP VLJQ VHH 6LJQDJH

*HQHUDO 2IILFHV :KLWHERDUGV DQG SLQERDUGV LQWHUQDOO\ DV
RQ WKH 6')V

/LIW /REELHV 3LQERDUG ORQJ SRUWUDLW RULHQWHG ZLWK &/)
&ROODERUDWLYH /HDUQLQJ:KLWHERDUG WR HDFK JURXS 6WXG\ URRP VL]H W
&HQWUHV VXLW ILWRXW
3LQERDUGV ORQJ UDWKHU WKH SULQWHUV
1RWHERDUG PP [PP KLJK RXWVLGH URRP WR
LQVWDOOHG LQ FRQMXQFWLRQ ZLWK URRP VLJQ
,)

$LU ORFNV RU KDQG ZDVK DUHDV

&DQWLOHYHUHG YDQLW\ EHQFK XQLWV ZLWKRXW ZDVKEDVLQV ZLOO EH FODVVLILHG DV
GLUHFWHG RU DSSURYHG E\ &/)
:DOO EDVLQ VSODVKEDFN SDQHO GXFWLQJ DQG ILWWLQJV VKDOO EH FODVVLILHG DV
DERYH I I O GHWDLO WR EH SURYLGHG E\ &/)
0LUURU SDQHO PP KLJK RI ZLGWK WHPSHUHG EHKLQG SODVKEDFN SDQHO WR
'HE VRDS GLVSHQVHU PRXQWHG RYHU HDFK EDVLQ
µ;OHUDWRU 0RGHO ;/ :¶ VXUIDFH PRXQWHG ZLWK HOHFWURFKURPH HOHFWURGH
FRYHU
&RDW +RRNV F S 1R

7RLOHW &XELFOHV DQG 8ULQDOV

µ%UDGOH\ ¶ VWDLQOHVV VWHHO PP ORQJ RQH SLHFH ZLWK HQGLQJ ZDOO ZLW
PDWFKLQJ F\OLQGULFDO VSDFHUV EHWZHHQ IRUPLQJ EDVSDQHO HHWF R& EFR
KDQGEDJV HWF E\ SHUVRQV XVLQJ WKH IDFLOLWLHV
5HJDO '-57'36: GXDO UROO WRLOHW WLVVXH GLVSHQVHU
'RRU EXPSHU DQG KRRN WR FXELFOH GRRU F S

0DLO %R[HV $VVLJQPHQW %R[HV (QTXLU\ &RXQWHUV

)RU DOO 5HFHSWLRQ *HQHUDO 2IILFHV U\SHRXQWHUVRIGHDEOHHVDHVRUDHVHQRWLWR
DIIHFW WKH RSHUDWLRQ RI DLU FRQGLWLRQLQJ ZLWKXDKIRXQWDEOHV **VKDOO**HV E
DQG DGMXVWDEOH FRPSXWHU ZRUN WRSVFHQVVKDOO SURYLGH IRU GLVDEOH

$GMDFHQW WR *HQHUDO 2IILFH DUHDVSDUVRYLJQHPHQWNUDEWXUQDEHRE[HVHQDQF
ZLWK WKH UHTXLUHPHQWV VWDWHG LQ'WKZHLQ)W *6Q G *8QWD6Q'DUG 0DLOFDELQ
ORFNV VKDOO EH PDVWHU NH\HG EXWRQEWKHFNHGZLWK)LQDORUGXHWHDLOVHTX

%DJ 5DFNV RU +RRNV

$SSURSULDWH EHQG UDGLXV
6XLWDEOH ORRPLQJ DQG ODFLQJ
6HSDUDWLRQ EHWZHHQ GDWD SRZHU DQG GDWD FDEOH W\SHV ZKHUH
3URWHFWLRQ IURP PRLVWXUH FRUURVLYH PDWHULDOV DQG RWKHU KD]D

(TXLSPHQW ,QVWDOODWLRQ 3UDFWLFHV

7KH VSHFLDOLVW $9 6XEFRQWUDFWRU LQVWDOODWLRQ SURFHGXUHV LQFOXGLQJ EXW QRW OLPLWHG W
DSSURSULDWH LQVWDOODWLRQ SURFHGXUHV LQFOXGLQJ EXW QRW OLPLWHG W
3URYLVLRQ RI ,(& VWDQGDUG ´ ZHO'HVGSWHLHDWLRQPHQW UDFNV WR
8VH RI PP FDJHG QXW DQG *8 VWDQGDUG DSUDVWLFXUHV QRW FXS ZDVKHUV
XVHG
5DFN PRXQWHG SRZHU GLVWULEXWLRQ
3RZHU FDEOHV VKRUWHQHG IRU EHVW ILW ZLWKLQ HTXLSPHQW UDFNV

$GGLWLRQDO FRQGXLWV VKHFVLDOL]HG DQGVXSSRUWLW\ RI DQ\ GGLWLRQDO FRQ
VSHFLILHG DW WKH HQG RI WKH $9 GHVLJQ SKDVH

&RQGXLW HOERZV DUH QRW WR EH XVHG DQG DFRUGRXLWV EIRUQDWLRQDO XVH
OHVV WKDQ HLJKW WLPHV WKH GLDPHWHU RI WKH FRQGXLW

&DEOH 7\SHV

$OO FDEOH W\SHV ZLOO EH FOHDUO\PVHSHFLILHGQRQKWKHI9&RRQWUXQFWRRX ZLV
DOWHUQDWLYH FDEOH W\SHV WKH\ PXVWDGLVPIRQWWRQWRH 'LQWDKGYD QMFKHWRHWWK
WKH VSHFLILFDWLRQ EHORZ XSHGGFIDRELQHQVKDXGLRRYVXDO FDEOLQJ

$Q\ 5* YLVLRQ FDEOH WKDW LV QRWTXRSQPHDQWHUGFNKRORJ\ GLHWWKLHQ QWKHDO E
WUDQVPRUWLQJ KLJK GHILQLWLRQKDHUL DEOH GHTXLWDO HYQLGHRV%JHQDGHQ DQG$ V

$OO 873 DQG VHULDO GLJLWDO YLVLDRQ VFLJQDO GHUGLZKDSWRHUGWWRK DXGLERH YLVX

&RQQHFWRUV 7HUPLQDOV

$OO FRQQHFWRU W\SHV DW WHUPLQRWLRQGVFKDHG EQH FOHWHUQDWHG DFFHSWDEOH WR '6

$OO VHULDO GLJLWDO YLVLRQ FDEO2HKPYKDFRQQEHFWRUVWRUPYLQKDVWGZLHWWSMFULXHHG
VSHFLILFDWLRQ IRU WKH WUDQVPUVW 7RKHHVLJFRQHQLEQWRUVQVYKDGHOR EVHLJQQDFV
PHFKDQLFDOO\ HTXLYDOHQW WR .LQJV VHULHV

$QDORJ YLGHR FRQQHFWRUV VKDOOLQRWQEHXVHG ZLWK VHULDO GLJLWDO Y

6HUYLFHV 5HTXLUHG LQ 7HDFKLQJ 0HHWLQJ VSDFHV

+\GUDXOLF 6HUYLFHV

,Q DOO FDVHV LVRODWLRQ YDOYHV VKDOO EH UHDGLO\ DFFHVVLEOH DW I

6HZHU 'UDLQDJH

0DWHULDOV

0DWHULDOV VKDOO EH X39& VFKHGXOHSUHVJUXDUYLWH\GIODRZZ VDFKHGHGLXOWWLQJV VR
ZLWK VROYHQW ZHOGHG MRLQWV RU +'3('3SUHVVXUHGYLQWRZORRUV 6WUDGH Z
UHTXLUHPHQWV

3LSH 6L]LQJ

$OO VDQLWDU\ SOXPELQJ DQG GUDLQDJH V\VWHPV VKDOO EH LQVWDOOHG L3QDFFRUGDQFH'UDLQDJH
DQG DV RWKHUZLVH DPHQGHG E\ WKHVH 'HVLJQ *XLGHOLQHV

)L[WXUH XQLW ORDGLQJV WR EH FDOFXODWHG LQ DFFRUGDQFH WLWK WKH FXUUHQW SODFXPELQJ
FRQQHFWLRQ SRLQWV

$6 6RLO FODVVLILFDWLRQ DQG ³<V´LQ RQ MHFWLQJ URDQWWKHRKEHUDCKHDLFOHUYL

,QVSHFWLRQ &KDPEHUV

,QVSHFWLRQ FKDPEHUV VKDOO EH LQVWDOOHG DW FKDQJHV LQ GLUHFWLRQ DW ZLWK /RFDO

*DV WLJKW FKDPEHU FRYHUV VWDPSHG QQ1¶V KDOO QHEQHXUHGG WEKUR[-TK
H[FHSW LQ URDGZD\V ZKHUH PHGLXP GXW\ RFURVVHV VO VEWHXHVHGG JP
XVHG ZKHQ FKDPEHUV RFFXU LQ SDUWLFXODUO\ HQRVXUH WSEDYHQWV ZLW

$OO FKDPEHUV RYHU PP LQ GHSWK WKHGOVWKHSYHUKRQW GLUSSHG GHDGYDQL

7RSV RI FKDPEHUV LQ ODQGVFDSHG DUHYDHVOVKQDGOFDEHHLGQVWYDHOOVHGR WKHEVDP
DV WKH ODQGVFDSH

&KDPEHUV LQ IRUHVW DUHDV VKDOO EHDOLRPVDHGDEC[H E\FRHQDFQVHWRH DGZHKQWHILF
PP KLJK DERYH JURXQG ZLWK WKH WRS PP SDLQWHG EODFN

,QVSHFWLRQ 2SHQLQJV)ORRU :DVWHV

$OO LQVSHFWLRQ RSHQLQJV VKDOO HHH EQRGXEHRWSWR ZLQVKVHGFUHZXGGEOHVV

)ORRU ZDVWHV JHQHUDOO\ VKDOO KDYHVFKWHHHO SVFDWHZHGGEUDDYWHRU VHWWDLQO
IORRU ILQLVK *UDWHV WR IORRU Z9D&VWSHOOLQOHHRUZDWWRHOLHV FRQGFWHOHWH3IOR
KDYH SXGGOH IODQJHV $OO IORRU ZDVWHHJXSVKLDOOVFKEDUHEGDYELDH DRIVEGNQJE
FRQGHQVDWH GUDLQ QRW E\ D KRVH WDS

,QVSHFWLRQ RSHQLQJV ORFDWHG LQ OWXQGUVRFXQGGWDUHSDUHWRQWD YHHFFKRDQFLUHDWOH

7UDGH :DVWH

7UDGH ZDVWH VKDOO FRQIRUP WR UHGRGHQW $XVWUDOLDQ 6WDQGDUGV DQG

*UH\ZDWHU 6\VWHPV

6\VWHPV IRU WKH FROOHFWLRQ VWRUDHZDWHUUHVLEXQQDGWERSLRQJZDUWWHDLW
VKDOO EH LQVWDOOHG VWULFWO\ LQ DFFRJHGDQFH WLWK WKH 3OXPELQJ '

6WRUPZDWHU 'UDLQDJH

0DWHULDOV

0DWHULDOV VKDOO EH VDQLWDU\ JUDGH X39& 39$À 0@ D WLQZDÀLOO ^€@L0 Á€ðp

3LSH 6L]LQJ

'HVLJQ IRU IORRGLQJ IUHTXHQF\ VKDOO EH LQYHVWLJDWHG DQG DOO LQQ WH\HVWLW\ H

&OHDQHU¶V 6LQN	µ&DURPD¶ ZDOO PRXQWHG VLQN ZLWK ' :DOO % &3 KLQJHG JUDWH DQG UXEEHU UHVW SDG
8ULQDOV	µ8ULGDQ &DGHW¶ ZDWHU IUHH ZDOO PRXQWHG FH ZDOO ZDVWH ILWWLQJ 0RGHO QR .+&
6KRZHU	6KRZHUV LQ GLVDEOHG WRLOHWV VKDOO PHHW WI RI WKH FXUUHQW $6
'ULQNLQJ)RXQWDLQ LQWHJUDO &KLOOHU	µ=LS &KLOO)RXQWDLQ &)%):$¶ GRXEOH WLHU VHUYH ERWK DGXOWV DQG ZKHHOFKDLU XVHUV W 2QH FKLOOHU XQLW LV WR VXSSO\ WKH GRX D FXS ERWWOH ILOOHU LV WR EH PRXQWHG RQ WH XQLW 6HHFWLRQ
'ULQNLQJ)RXQWDLQ H[WHUQDO &RROHU	µ6DUHH *DGHW)XUQLWXUH &R ¶)/ ZLWK ILQLVK
%RWWOH)LOOHU	0RGLILHG µ=LS &KLOO)RXQWDLQ &)%):&¶ ZL JRRVHQHFN VSRXW LQ OLHX RI EXEEOHU 5HIHU
.LWFKHQHWWH 7HD 3UHS 6LQN	µ&ODUN 0RGHO ¶ GRXEOH ERZO GUDLQHU IOXV WR NLWFKHQHWWHV µ&ODUN 0RGHO ¶ VLQJ GUDLQHU IOXVKOLQH VLQN XQLW WR WHD SUHSDU 6HFWLRQIRU FKLOOHG ERLOLQJ ZDWHU XQLWV

,VRODWLRQ YDOYHV VKDOO EH 1RUPDOO\ &ORVHG &RQWLQXRXV 9HQWLODWLRQ [DHGVJDWH GDD

7KH &RQVXOWDQW VKDOO SURYLGH DQ DFFXUDWH DQG FRPSOHWH GHVFULSWLRQ RI WKH VHUYLFHV WR EH SURYLGHG
IORZV

'HVLJQ &RQGLWLRQV 3HUIRUPDQFH 6WDQGDUGV

7KH 0HFKDQLFDO 'HVLJQ &RQVXOWDQW VKDOO SURYLGH DQG PDLQWDLQ GHVLJQ GRFXPHQWDWLRQ
(QJLQHHULQJ 6HUYLFHV LQFOXGLQJ DOO GRFXPHQWV DQG GUDZLQJV LQFRUSRUDWHG WKHUHLQ
GHVLJQ UHYLHZV VKDOO EH DV D PLQLPXP DW WKH IROORZLQJ GHYHORSPHQW
EHWZHHQ DOO RWKHU &RQVXOWDQWV KLQGUDQFH DQDO\VLV &RQVWUXFWDELOLW\ UHYLHZ &RQ
GHPRQVWUDWHG LQ D FRPELQHG VHUYLFHV &RQVXOWDQW &RQVWUXFWDELOLW\ UHYLHZ

$OO PHFKDQLFDO GHVLJQV VKDOO FRQVLGHU WKH IROORZLQJ
/RZHVW OLIH F\FOH FRVW ± RQ PDMRU LWHPV WKH SURYLVLRQ
SURSRVHG RSWLRQ DV D QHW SUHVHQW YDOXH FDOFXODWLRQ DQW
6HUYLFH DFFHVV
&RPSDWLELOLW\ ZLWK H[LVWLQJ V\VWHPV
)XWXUH SURRILQJ RI DQ\ QRYHO VROXWLRQ

&DUHIXO FRQVLGHUDWLRQ PXVW EH JLYHQ WR WKH GHVLJQ RI WKH VWUXFWXUH DQG PDLQ
FRQGLWLRQV VKDOO DSSO\

O

/RZHVW RJR HUXPVLG 7 @ð A`#$À (2LV UXPV U%UXPV UXPV

/RZHVW RJ

PRXOGHG KDOI VHFWLRQV 0LQLPXP EHQGLQJ UDGLXV VKDOO EH IDFWR
µ6LVDODWLRQ ¶ H[WUD KHDY\ GXW\ JUDGH DOXPLQLXP IRLO LQVXOD

3URYLGH GXFW DFFHVV SDQHOV LQ DWFKHEULDOV RU DWWDFKHG VXEFKDUDFWHUV RU IRUGFDQHDQLQ
'XFW DFFHVV SDQHOV VKDOO EH QRW PDRUH WKDQ QHOWLQV PDXSPDVWH'XFW P

DQG FLUFXODWHG E\ DQ LQ OLQH SXPS HDW H[FKDQJHU WKURXJK WKH FRLOV GHSHQGLQJ RQ WKH DPRXQW RI KHDW UHT

+HDW SXPSV IRU DLU KHDWLQJ VKDOO EH 4XDOLILHG LQ DFFRUGDQFH ZLWK RRVWDGHDEXLOGLQJ DQG WKHLU LQVWDOOD WKH\ VKDOO EH PDQLIROGHG WRJHWKHU WR DFKLHYH DQ HTXDO IORZ RXWS

(OHFWULF +HDW 7KH %XDQRV HOHFWULF KHDWHU EDQNHUV KDOO QRW EH FRQVLGHUHG DQG LV WR EH DSSURYHG E\ WKH *8 0HFKDQLFDO (QJLQHHU +HDWHU EDQ

E\ PHDQV RI D WXQGLVK 7UDSV VKDOORERHSUHEHVVLXUHHERDUYDEOOHQEL\RQHVDQWKH IDF
DW WKH FRROLQJ FRLO VKDOO QRW H[FHHG P V

(QVXUH SOLQWK KHLJKWV DUH RI VXUHLTFXLHQHG KDLUJKWSWERHWZHRQ MRKHWFKRQGH
DQG WKH WXQGLVK DV SHU $6 1=6 UHTXLUHPHQWV

$+8 IDQV VKDOO EH (& 3OXJ W\SH IDQVDQGOHRZKRUVHU KLJK HIILFLHQF

(TXLSPHQW /RFDWLRQTXLSHQW VKDOO EH ORFDWXHGLQHDVLHG\ EHEHQWLUORHP
XQOHVV RWKHUZLVH DSSURYHG E\ WKH XGQSHWKLQWPHQGEQLF D&OMZLUDQFHEHVDDU
PHHW WKH UHTXLUHPHQWV RI $6

$LU &RQGLWLRQLQJ (OHFWULFDO 6\VWHP

6ZLWFKERDUGV DQG 0RWRU &RQWURO &HQWUHV VKDOO EH DVVHPEOHG IURP FRPSRQHQWV
DSSURYHG E\ WKH6XSHULQWHQGLQJ RZWHQGEHDUEHV HOHFWULFDO RUDQJH ; WR

$OO $+8V DQG)&8V ZKLFK GR QRW KDYH WD 7UHHPSXHLUDHWPXHUQHW 6HRWW 3R&RQQVWUXQOO
(IIHFWLYH 6HW 3RLQW FDOFXODWHG E\ HFWPSERLQQLQJ WKHRVXDPOR2IMWKHW %DVRFDO
$LU KDQGOLQJ XQLWV VHUYLQJ LQGLYLGXDO EHPSXWFKODEVV OHWFWXQHUWKH
PHHWLQJ URRPV VKDOO EH FRQWURODHG ZLWKRYLHQJHQWWKHWDGHMWRWDESHHUDWWPH
OHDVW PLQXWHV WR VRPH DUHDV 7KHVGJHQHFWRUU HVQKDJO PEQVSJHPPLHQDOO\X
DQG EH DSSURYHG E\ *8 0RUH WKDQ RQHRYHQWRKUHPDQWEHUHDXLHDGKWRH PRY
GHWHFWRUV DUH XVHG WKH VHQVRUDFHQOQGLWWKHEMZLQWFKDQJHGLQ\WKRFVS
URRPV 2YHU ULGLQJ WLPH FRQWURKWK%OO EH SURYLGHG E\ PHDQV RI W

$OO GXFWHG $+8V DQG)&8V VKDOO KDYHVRU6KSSWOKHSLUXSHPSHLUDWXUHVHW D K

7LPH 6FKHGXOH 5HTXLUHPHQWV

*HQHUDOO\ 7LPH FORFNV VKDOO EH VHW WR [illegible] FRQGLWLRQLQJ SODQW VKDOO QRW EH [illegible] GHPDQGV RQ VZLWFKERDUGV DQG RWKHU HOHFWULFDO V\VWHPV

7\SH	$FWLYDWLRQ	'D\ +RXUV
9HQWLODWLRQ)DQV 9) $	2SHUDWLRQ 5XQ	0RQGD\ WR)ULGD\ DP WR SP
&HLOLQJ)DQ &RLO 8QLW)&8 %	2SHUDWLRQ 5XQ	0RQGD\ WR)ULGD\ DP WR SP
)&8 &	2SHUDWLRQ (QDEOH 5XQ	6XQGD\ WR 6DWXUGD\ DP WR SP YLD PRWLRQ GHWHFWRU
)&8 '	2SHUDWLRQ 5XQ	0RQGD\ WR)ULGD\ DP WR SP

&RQWURO ± 9HQWLODWLRQ)DQV

3URYLGH FRQWUROV WR YHQWLODWLRQ IDQV DV IROORZV

9) $

7KH LQGRRU GHVLJQ WHPSHUDWXUH VKDOO EH ZLWKLQ 'XULQJ 6HSWHPEHU

7KH VFUXEEHU VKDOO EH FRQVWUXFWUHGGVRQJLHUHHLEHQVDDWRGSWG*\3DLQQGFRSSHU\ N

6FUXEEHUV VKDOO XVH UHFLUFXODWHGGQFHRUSERDDLWHLQJVWRRUXDWLRQDDQGRVKDGG
WKH EDVH RI WKH XQLW WRJHWKHU ZLWKSKV DHOWF QEHKWVRPDUWLFREQQHHGWLRQDYNHS
3URYLGH D *53 VSLOODJH WUD\ EHQHDWKHGKHGQHHXVWUDGRVQLQQDJQDDQQ\ ZDLFWKGHQ

3RZHU WR WKH IXPH FXSERDUGV H[KDXVWRFRQGWHFUXFRQHWUURXOVWDHQGDYHGYHV
VXSSOLHG IURP WKH PHFKDQLFDO VZLWFKEHDFRQ WHUYOLQXEWKOHW LDQFHDUS3RUURD W
IXPH FXSERDUG HDVLO\ DFFHVVLEOH IUR\UIRYDHQWHQODQ\VH WRLLPEOD CFRQHWDVFW R
FXELFOH VKDOO EH ILWWHG ZLWK DVODQGEGOXZKHLVFKZKVLVFWHKVSSWCK\HWKXDEWEIRXPHGFX

3RZHU WR WKH *32V RQ HDFK IXPH FXSEWRKDHUGRVKDOOHHFWXUSSFDLHGZXIEURRDUG
ZLWK WKDW ODERUDWRU\ DQG VKDOOP XWWH[ODSEHDLDFXGLWDV SHOUD WK2HV UHTXL
6HFWLRQ (OHFWULFDO 6HUYLFHV

,Q DGGLWLRQ WR WKH DERYH UHTXLWHRPHWQKWVODHDFUKDWHRWU\FXQCFDWXKGGQJ\WWKHRV H

3URYLGH D VXLWDEO\ YDOYHG FRQQHFWRU SRQDSWRUL QWRRPXMRVULGHQWQKHFWFLRPSURHVVFRPSUHVVRUV RU ERWWOHV

9DFXXP

9DFXXP VKDOO EH VXSSOLHG E\ PHDQV RRPSDUDWLYHOQWUGXSWYDHFXWPH VYWDEXXLRQSXPS RWKHU QHFHVVDU\ HTXLSPHQW VXFK DV WHSKDUDFWVDLRQVILHOWUDWLRQXPSVRVLK IUHH µ'\QDYDF¶ RU µ%XVFK¶ PDQXIDFWXUHP WFKSDVEWWHRP SDWKERQJWIGXPGJH WR 3XPS LPSHOOHUV VKDOO EH VWDLQOHHVV VWHHO SXPSVQKDDFQWEHIRUWFWRQ %06 WR PRQLWRU µ&RPPRQ)DXOW¶ DQG µ/RVV RI 9DFXXP¶

9DFXXP SXPSV VKDOO EH PRXQWHG WRQPWWKHUDZLWDQKHLVHFPRVWRHUOHGRQEDVQHLD HIIHFWLYHO\ LVRODWHG IURP WKH PVWUXFWDUXORE3HKPVVHVRDJODSHUROHGIHFXDC

3LSHZRUN VKDOO EH KLJK SUHVVXUH 39L&Q 3SOXJJHGRIWEHHQGVKWRODGEHRXVHRU F SLSLQJ ,VRODWLRQ YDOYHV VKDOOLSH BHGMFHRQV OVKQHGG EDHORDI YWKHY HVFHQW

$ YDFXXP WDQN VKDOO EH SURYLGHGWRROLPLRW WKHKH YQDFPXEHPUSRIPVWD UWKHSW EH SURYLGHG ZLWK DOO QHFHVVDU\ VWDXJHV IRVDIDXWRYPDDWHV RSHUHVWDWLRQ 3UR WDQN DW HDFK EXLOGLQJ LI UHTXLVHG WR VDWLVI\ LQVWDQWDQHRXV ORDG

$OO SLSHZRUN VKDOO ULVH LQ GLVHKFDWOLRQ HHRILMDWRZG %ZDKFHWUHUUEDXLLLCHWGHEV W 6WDQGDUGV RU RWKHU DSSOLFDEOH VUHDJXODEWHLRQV FHGG DFRQWFURPPLW\\WLWRHQHWO PDQXIDFWXUHU RU LWV DXWKRULVHG WUHSVUHHVHQWEDWLYHV L&GHPFP LWVRV WRKQHL QX SGHDU

3URYLGH D VXLWDEO\ YDOYHG FRQQHFWRQQHFWRQEHWWRLRXQVRLGDH WWKPHSSRQDDQW YUDF 3LSH WKLV HPHUJHQF\ FRQQHFWLRQ SRQW WR WKH YDFXXP VWRUDJH WDQN

5HYHUVH 2VPRVLV :DWHU

$ JHQHUDO ODERUDWRU\ 52 ZDWHU V\VWHPSXFDHSZEWQHUROVKGHDOOLYEHULSQURYLSGHO ODERUDWRULHV ,I KLJKHU TXDOLWQ\ DZSWDWHWLHFXODUSHDELRVUDWRU\UEH\GWK 6') V SXULILFDWLRQ HTXLSPHQW VKDOO ELHQSWRHYGLGSEGFHRF3DXOOI\ZHLGVZKLQWHWUHXQDRPL W ZLWK WKH IROORZLQJ JXLGHOLQH VSHFLILFDWLRQ

&RQWDPLQDQ

FP # &

%E„€ ïpˆ%E…ad€ïA BTXA™•Pnô F%E…aH ôfV%E„y˜ ïFpBTXV 7KH V\VWHP VKDOO EH IL WWHG ZLWKR µ&RQGXFWLYLW\¶ DQG µ7DQN /HYHO¶ W&

7DQNV VKDOO KDYH D OLG FRPSOHWH ØL€WØK DYFHFÀ\PV PDQKROH DQG LQWHU	

WR ... VŒ F @ 0 J O P S € ‰• QÐÀ 0

,VRODWLRQ RI 3LSHG 6HUYLFHV

$OO SLSHG VHUYLFHV ZLWKLQ D ODERUDWRU\ DUHD VKDOO EH SURWHFWHG IURP XQDXWKRUL]HG DFFHVV
UHDVRQDEOH GLVWDQFH RI WKH ODERUDWRU\ LQVWUXPHQWDWLRQ 3LSHG VHUYLFHV VKDOO EH SURWHFWHG IURP
IDFLOLWLHV VKDOO EH SRVVLEOH ZLWKRXW WKRURXJKO\ GLVUXSWLQJ WKH RSHUDWLRQ RI WKH ODERUDWRU\

3URYLGH WKH UHOHYDQW VDIHW\ LVRODWLRQ LQVWUXPHQWDWLRQ DQG DZDUHQHVV WUDLQLQJ RI ODERUDWRU\ SHUVRQQHO
5HJXODWLRQV 3RVLWLRQ LVRODWRUV DQG VKXWRII YDOYHV VKDOO EH SURWHFWHG IURP XQDXWKRUL]HG RU ZURQJ IUR
(OHFWULFDO IRU HDFK JDV VHUYLFH PDLQ RI LVRODWRUV VHUYLFH UHJXODWRUV DQG EXDOV
IRU HDFK JDV VHUYLFH PD\ EH UHTXLUHG WR QXPEHU DQG LQGHQWLI\ D
VSDFH 8VHU

2XWOHWV WR 3LSHG 6HUYLFHV

8QOHVV VWDWHG RWKHUZLVH LQ WKH6'\LVFHDSHRZSRQVRQWROHZRUNVWDWLRQ

$OO RXWOHWV IRU /3 JDV ODERUDWRU\DLDVWHKVDOYDEXHµ%DURGHQ&RPSUHVVRU/) 6
HTXDO DV DSSURYHG E\ *8)LWWLQJVQWKDFRO WKHDGYHLQFKHDQG EHUHRDVRWD FR
WKH ,QWHUQDWLRQDO 6WDQGDUG
'HPLQHUDOLVHG ZDWHU RXWOHWV VKDOOEE9DV\DHQ0HHUPER@5fV U¶ 39& 1H€QHVH

5XW $OO

$GGLWLRQDO WHVWLQJ DQG YHULILFDWLRQ SURFHGXUHV PHDF\KDEHQLEDIXLUHG
LGHQWLILHG DERYH ,Q DGGLWLRQ PDMKYHDOHYGHOSHQGFXQJDWQWWKRH SKUHMNHF W \
9HULILFDWLRQ FKHFNV DQG ZLWQHVVQSWULFFHWGKXHGXVSZHLQQWEHQXGQHQHWUWDNVHDQVXV
DUH RSHUDWLQJ LQ DFFRUGDQFH ZLWK WKH DFFHSWDEOH WROHUDQFHV

5HFRUGHG FRPPLVVLRQLQJ GDWD IRU DOOSURHYFLKDHQLFDDVWWKWHHRXSHKQWVHE
UHSUHVHQWDWLYH IRU UHYLHZ EHIRUVHHFWKLHQVOLQJ DQ\ YHULILFDWLRQ L

0HFKDQLFDO V\VWHPV IRXQG RSHUDWLQJ REVHUYHGHFDFHGSWKEYHH YZ\VPWLMPV ZV
UHSDLUHG UHSODFHG DW QR FRVW WR *8

7KH &RQWUDFWRU VKDOO DOVR DOORZ JIRWKHLQHHFWXQLQJDEWKHLW\\3HUFRGXU

)XPH &XSERDUGV

7KH &RQWUDFWRU VKDOO FDUU\ RXW DRLQ DOOZIXPHVWX/SEEQGUVFXZEHHVUHVWHHVWW
FDUULHG RXW RQ IXPH FXSERDUGV D\ IZQWWFRQQWHGFZWWKLVQKDWKH DDYERUDDWORRU
WHVWV RQ SURSULHWDU\ OLQH RU SURWHVVSSHR YIXGPHGFEXSEWKDHU&RQLWQUDFSWURHP S
LQVWDOODWLRQ 7KH PLQLPXP UHTXLUHPHQWVKDROOWEHVWDVLQGHDQGLFHRP PLQV\SL
6DIHW\ LQ /DERUDWRULHV ± 3DUW ±)XPH &XSERDUGV

7KH IROORZLQJ GDWD VKDOO EH VXEPLWWHG DV D PLQLPXP

9HULILFDWLRQ RI VSHFLILHG GLVFKDUJH YHORFLW\

'HSLFWLRQ RI $LUIORZ &RQVWUDLQWV IRU 'HVLJQ 'UDZLQJV

5HTXLUHPHQWV IRU 'HSLFWLRQ RI $LUIORZ &RQVWUDLQWV IRU 'HVLJQ 'UDZLQJV

)RU DOO QHZ EXLOGLQJ DQG UHIXUELVKPHQW SURMHFWV WKH DLUIORZ SDWKV DQG RZQHUVKLS RI WKH DLUVSDFH DURXQG HDFK EXLOGLQJ PXVW EH GRFXPHQWHG DQG VXEPLWWHG WR WKH $LUSRUW &RQVWUXFWLRQ *URXS IRU UHYLHZ DQG DSSURYDO

2Q HDFK 0HFKDQLFDO OD\RXW WKH DLUIORZ SDWKV VKDOO EH FOHDUO\ LQGLFDWHG SODQW URRP ZKHUHYHU ORFDWHG WKH UHPRYDO RI KHDW DQG PRLVWXUH IURP DQG WKH UHWXUQ WR UHWXUQLQJ HTXLSPHQW 7KH VXSSO\ DQG UHWXUQ DLUIORZ UDWHV VKDOO EH QRWHG SUHIHUDEO\

)80(&83%2$5'	9)
6HSWHPEHU	

*5,)),7+ 81,9(56,7< 67$1'$5' 32,176 /,67							
3RLQW 'HVFULSWLRQ			7\SH,	$2	'2LHOG 'HYLFH	&RPPHQWV	
+HDWHU					)&8 WHUPLQDO VWULS		
0RWLRQ 'HWHFWRU					0RWLRQ 'HWHFWRU		
)&8 % PD\ EH PXOWLSOH)&8¶V)	&	8	%				
)DQ 6 6					)&8WWHUPLQDO V6WDUWV PXOWLSOH XQLWV		
5RRP WHPSHUDWXUH					5RRP WHPSHUDWXUH VHQVRU		
&+: YDOYH					9DOYH DFWXDWRU	0RGXODWLQJ RU RQ RII	
+HDWHU					)&8 WHUPLQDO VWULS	&RQWURO PXOWLSOH	
)&8 & PD\ EH PXOWLSOH)&8¶V						(J	6
)DQ 6 6					)&8WWHUPLQDO V6WDUWV PXOWLSOH XQLWV		
0RWLRQ GHWHFWRU					0RWLRQ GHWHFWRUSDUDOOHO0RWLRQ GHWHFW		
5RRP WHPSHUDWXUH					5RRP WHPSHUDWXUH VHQVRU		
&+: YDOYH					9DOYH DFWXDWRU	0RGXODWLQJ RU RQ RII	
+HDWHU					)&8 WHUPLQDO VWULS	&RQWURO PXOWLSOH	
)&8 ' PD\ EH PXOWLSOH)&8¶V						H J	*
)DQ 6 6					)&8WWHUPLQDO V6WDUWV PXOWLSOH XQLWV		
&RPPDQG WR VWDUW RXWVLGH WLPH VFKHGXOH						3XVK EXWWRQ	
5RRP WHPSHUDWXUH					5RRP WHPSHUDWXUH VHQVRU		
&+: YDOYH					9DOYH DFWXDWRU	0RGXODWLQJ RU RQ RII	
+HDWHU					)&8 WHUPLQDO VWULS	&RQWURO PXOWLSOH	
$,5 +$1'/,1* 81,76							
6,1*/(=21(81,7	$	+	8	$			
)DQ 6WRS 6WDUW					066% WHUPLQDO VWULS		
)DQ VWDWXV					$LU IORZ RU '3 VZLWFKHV		

*5,)),7+ 81,9(56,7< 67$1'$5' 32,176 /,67							
3RLQW 'HVFULSWLRQ			7\SH		$	'2LHOG 'HYLFH	&RPPHQWV
5RRP WHPSHUDWXUH						5RRP WHPSHUDWXUH VHQVRU	:LUHG WR 9$9 FRQWUROOHU
5RRP WHPSHUDWXUH VHW SRLQW	DGMXVW					3RWHQWLRPHWHU	:LUHG WR 9$9 FRQWUROOHU
3ULPDU\ DLU YHORFLW\						3LORW WXEH	&RQQHFWHG WR 9$
9$9 G	DP		$	H	U		
+HDWHU				1		9$9 FRQWUROOHU WHUPLQDOV	1 VWHSV
9$9 %	9	$	9		%		
5RRP WHPSHUDWXUH						5RRP WHPSHUDWXUH VHQVRU	:LUHG WR 9$9 FRQWUROOHU
3ULPDU\ DLU YHORFLW\						3LORW WXEH	&RQQHFWHG WR 9$
9$9 G	DP		$	H	U		
+HDWHU				1		9$9 FRQWUROOHU WHUPLQDOV	1 6WHSV
9$9 &	9	$	9		&		
0RWLRQ GHWHFWRU						0RWLRQ GHWHFWRU	:LUHG WR 9$9 FRQWUROOHU
5RRP WHPSHUDWXUH						5RRP WHPSHUDWXUH VHQVRU	:LUHG WR 9$
3ULPDU\ DLU YHORFLW\						3LORW WXEH	&RQQHFWHG WR 9$
9$9 G	DP		$	H	U		
+HDWHU				1		9$9 FRQWUROOHU WHUPLQDOV	1 6WHSV
9$9 '	9	$	9		'		
&RPPDQG WR VWDUW RXWVLGH WLPH VFKHGXOH						3XVK EXWWRQ	:LUHG WR 9$9 FRQWUROOHU
5RRP WHPSHUDWXUH						5RRP WHPSHUDWXUH VHQVRU	:LUHG WR 9$
3ULPDU\ DLU YHORFLW\						3LORW WXEH	&RQQHFWHG WR 9$
9$9 G	DP		$	H	U		
+HDWHU				1		9$9 FRQWUROOHU WHUPLQDOV	1 VWHSV

*5,)),7+ 81,9(56,7< 67$1'$5' 32,176 /,67

3RLQW 'HVFULSWLRQ	7\SH

)LUH ,QGLFDWRU 3DQHOV),3

(DFK EXLOGLQJ VKDOO EH HTXLSSHG ZLWK)LUH,QGLFDWRU3DQHOV(DFKSDQHOVKDOOEHLQVWDOOHGLQDORFDWLRQ DSSURYHGE\WKH)LUH 3UHYHQWLRQ RI VSDUH VSDFH WR DOORZ IRU IXWXUH FLUFXLW LQVWDO

7KH PD[LPXP QXPEHU RI WKHUPDO DODUPV WR EH VHUYHG E\ RQH)LUH,QGLFDWRU3DQHOVKDOOEHLQDFFRUGDQFHZLWK V

3LSH 0DWHULDOV

0DLQV DQG ILWWLQJV EXULHG LQ WKH JURXQG VKDOO EH

([WLQJXLVKHUV VKRXOG EH XVHG ZKHUHYHU SRVVLEOH WR H[WLQJXLVK DQ XQFRQWUROOHG ILUH RU ORFDWLRQ VLJQV DQG XSGDWH VLJQV LQ DFFRUGDQFH ZLWK WKH UHTXLUHPH

([WLQJXLVKHUV VKDOO EH LQVWDOOHG LQ DFFRUGDQFH ZLWK WKH GHVLJQ DQG LQVWDOODWLRQ UHTXLUH KHLJKW DJUHHG ZLWK WKH 6XSHULQWHQGHQW

+D]FKHP 6LJQDJH

$SSURSULDWH VLJQDJH VKDOO EH GHVLJQHG DQG LQVWDOOHG WR FRQVLVWHQWO\ FRPSOHWLRQ RI DOO QHZ EXLOGLQJV DQG UHIXUELVKPHQWV

(PHUJHQF\ 6HUYLFHV 9HKLFOH $FFHVV

$FFHVV UHTXLUHPHQWV IRU)LUH 6HUYLFH DQG RWKHU HPHUJHQF\ VHUYLFH YHKLFOHV VKRXOG EH GLVFXVVHG DW WKH GHVLJQ)LUH 6HUYLFH FRQVXOWDWLRQ
'LPHQVLRQV RI YHKLFOHV VKRXOG EH UHYLHZHG DQG DSSURYHG DW WKH GHVLJQ VWDJH IURP HLWKHU WKH 6XSHULQWHQGHQW RU 6XSHULQWHQGHQW

$FFHVV UHTXLUHPHQWV VKDOO EH GHWHUPLQHG DQG DSSURYHG DW WKH %XLOGLQJ 6XUYH\RU DQG WKH 4)(6

6DIH YHKLFOH DFFHVV PXVW EH FRQVLGHUHG DQG DSSURYHG DW WKH GHVLJQ VWDJH IRU DQ\ VLJQDJH VRIWODQGLQJ DQ HPHUJHQF\ HYHQW

,QVSHFWLRQV 'WQXP P

GQV HUpV 044V R U

DJV HUp`P…`…`AøE‘} À €0 €€1 XLWÈ 0RU R QVLP ` D P\ 0

7\SH 7\SLFDO DUHD

6SDFHV ZLWK $0; $9 &RQWURO

$9 WR EH JHQHUDOO\ LQGHSHQGHQW RI OLJKWLQJ FRQWURO V\VWHPV

+LJK 9ROWDJH

'HVLJQ

$OO GHVLJQ RQ WKH KLJK YROWDJH QHWZRUN [VBXEVWDWLRQ GHWXQQHO HWF@ VKDOO FRQWDLQ
GHVLJQ LQ DFFRUGDQFH ZLWK VWDQGDUGV GHYHORSHG E\ [FRPSHWHQW GXWKRULWLHV LQ
LQVWDOODWLRQ DQG VXEVWDWLRQ GHVLJQ

7KH RZQHUVKLS RI WKH KLJK YROWDJH [VV WQHWZRUN VXEVWDWLRQ VFKHPDWLFV DQG RZQHUVKLS LQIRUPDWLRQ VKDOO
VFKHPDWLFV DQG RZQHUVKLS LQIRUPDWLRQ VKDOO EH PDLQWDLQHG

:KHUH UHTXLUHG WR SURYLGH VXSSOHPHQWDU\ HDUWKLQJ WR [PDLQ EXLOGLQJ WKH U
RI WKH QHWZRUN VSXUV ZLOO QRW EH SHUPLWWHG 3URWHFWLRQ DQG ERQGLQJ WR
WUDQVIRUPHU 9HULI\ HVWLPDWHG OHDGHU OHQJWKV +LJK 9ROWDJH FDEOHV
EDODQFH RI ORDGV DFURVV ULQJ PDLQV 6SHFLDO SURWHFWLRQ DUUDQJHPHQWV
EDODQFH RI ORDGV

$Q\ WUDQVIRUPHU XSJUDGH RU LQVWDOODWLRQ RI HTXLSPHQW RWKHU DVVHWV
IRU DOO VZLWFKERDUGV FRQQHFWHG WR EH [KRXUV RU
WKH ILQDO VWXG\ LQ WKH 2 0 PDQXDO

6XEPLW GHVLJQ GHOLYHUDEOHV WR 6XSHULQWHQGHQW IRU UHYLHZ

,QVWDOODWLRQ

$OO ZRUNV RQ WKH KLJK YROWDJH QHWZRUN VKDOO EH FDUULHG RXW E\ (
ZRUNV LQ DFFRUGDQFH ZLWK VWDQGDUG (QHUJH[SURFHGXUHV

7KH FRQWUDFWRU VKDOO HQJDJH DQ DSSURSULDWHO\ TXDOLILHG &RQWUDFWRU IURP WKH FRPPHQFHPHQW RI
$XVWUDOLDQ 6WDQGDUGV

$OO +9 6ZLWFKLQJ VKDOO EH SHUIRUPHG([DFFRUGDQFH ZLWK &RQWUDFWRU +

:KHUH DQ\ +9 FDEOH LV WR EH FXW DQG UHWHUPLQDWHG RU UHPRYHG &RQWUDFWRU
OLFHQVHG +9 &RQWUDFWRU WR WHVW DQG LPPHGLDWHO\ LQIRUP WKH &RQWUDFWRU
EHIRUH ZRUN FRPPHQFHV

$Q\ QHZ WUDQVIRUPHU LQVWDOOHG PXVW EH EHZHHQ WKH KLJKHVW DQG ORZHVW
0DUN DOO WUDQVIRUPHUV ZLWK WKHLU [NVA WKHLU [DQG
ZD\V ZLWK WKHLU GHVLQDWLRQ EXLOGLQJ SURGXFHG DQG

/RZ 9ROWDJH

' L V W U L E X W L R

3URYLGH D /9 VLWH PDLQ VZLWFKERDUG 6%7 KZHLVW 6% DFFHQGQHQW XQ
VKDOO EH UDWHG WR PDWFK WKH WUDQVIRUPHU DQG SURYLGH 6%7 KRQH V6
EXLOGLQJ 06% PD\ EH FRPELQHG LIEHWRLWK WKH QXEHUV DQKDLQ RKHV
RXWVLGH RI WKH EXLOGLQJ

%DODQFH ORDGV DFURVV SKDVHV

,I VWUDWHJ\ KDV EHHQ DJUHHG ZLWKLQ 3URMHFW 0DQDJHPHQW 3ODQ WKHQ WKH GHVLJQ JXLGHOLQHV VKRXOG EH YDO

The following are guidelines only and should be used as the basis to start the design process. Each project will have unique requirements that do not fit neatly within the categories provided here. If in doubt, ask.

8QLQWHUUXSWLEOH 3RZHU 6XSSO\

,I VWUDWHJ\ KDV EHHQ DJUHHG ZLWKLQ WKH 3URMHFW 0DQDJHPHQW 3ODQ WKHQ WKLV V

:KHQ VWUDWHJLHV RU KDYH EHHQ HDQWHUHG ZLWKLQ 3URMHFW 0DQDJHPHQW 836 EDFNHG VXSSO\

- 6HFXULW\ HTXLSPHQW
- &RPPXQLFDWLRQV HTXLSPHQW LI GLUHFWHG E\ *8 'DWD 6HUYLFHV
- %06 FRQWUROOHUV
- 5HIULJHUDWLRQ WHPSHUDWXUH PRQLWRULQJ V\VWHPV
- *DV GHWHFWLRQ V\VWHPV LQ ODERUDWRULHV DQG VLPLODU VSDFHV
- 6SHFLILF ORDGV LGHQWLILHG E\ XVHUV 836 EDWWHULHV XSSOLHV HTXLSPHQW

6SHFLILF RU [illegible] D [illegible] ± FRQILUP WKLV ZLWK XVH

(TXLSPHQW EDVHG SULRULWLVDWLRQ

/RDG	3ULRU	0LQLPXP EDFNXS UHTXLUHPHQW
)LUH DQG OLIH VDIHW\ HTXLSPHQW LQFOXGLQJ EXW QRW OLPLWHG WR K\GUDQW DQG VSULQNOHU SXPSV VPRNH H[KDXVW V\VWHPV VWDLU SUHVVXULVDWLRQ EDWWHU\ FKDUJHUV IRU SXPSV DQG JHQHUDWRUV ILUH LQGLFDWRU SDQHOV		
)XPH FXSERDUGV		H[KDXVW UHPDLQGHU DV VSDFH
836		
/LIWV		2QH SHU EXLOGLQJ WR SURYLGH DOO IORRUV

5HVHDUFK ODE		

/HFWXUH WKHDWUHV

7KHVH GUDZLQJV VKDOO EH ULQJ ERXQGDULHV DURXQG DOO VLJQLILFDQW ZRUN DUHDV DQG VKDOO LQFOXGH DOO
7KH PDLQ 6ZLWFKERDUG OLQH GLDJUDPV VKDOO EH XVHG WR GHWHUPLQH DQ
FDEOH DQG WKH UDWLQJ PRGHO DQG PDQXIDFWXUHU RI DOO VZLWFKJHDU

'LVWULEXWLRQ %RDUGV

$GGLWLRQDOO\ *8 KDV GHSOR\HG LWV SURGXFW WHDP WR QXPHURXV LQWHUQDO XVHUV WR HQVXUH WKDW WKH GHVLJQ GHFLVLRQV DUH EXWL

0HWHULQJ &RPPLVVLRQLQJ 5HFRUG

0HWHU /RFDWLRQ

&DPSXV			
%XLOGLQJ1DPH		%XLOGLQJ1R	
5RRP 1DPH		5RRP 1R	
0HWHU7\SH			
'DWH RI ,QVWD			
7\SH RI /RDG			

&7 'HWDLOV

0DNH	
6HULDO 1R	
&RQQHFWHG 5D	
&ODVV	
9$ 5DWLQ	
&DEOH 6L]H/HQJWK	

0HWHU 'DWD

0DNH	
7\SH	
6HULDO 1R	
&ODVV	

&RPPXQLFDWLRQV

*DWHZD			
*DWHZD			
6HULDO1R		'HIDXOW7	NESV 1

1 R W *Address of new meter need to be confirmed with GU.*

& R Q W D L Q P H Q W

3URYLGH]LQF DQQHDO FDEOH WUD\V XR LQPWKDFN QSSOZLFDWLRQV SHUIRUDWHG KROH DUHD

&DEOH WUD\V LQ H[WHUQDO DSSOLFDWLRQV ZKHUH YRXKOHUZHVHXSRJHGWKHLUHVLVWDQW DQG SURYLGHG ZLWK YHQWLODWHG GRQGYURHSRXWEHFWWRSHKDQWLF FDEOLQJ

&DEOH WUD\V ODGGHUV DQG GXFWV VKDOO EH PDGH[RUXPDRIGWKURHPPHZLUH L DQG DW HDFK FKDQJH RI GLUHFWLRQ DRUGHUWKHU VWLGHKDQGKDSDGWKLW R IROORZLQJ FROXU FRGLQJ WKURXJKRXW WKH HQWLUH LQVWDOODWLRQ

Orange X15 - IRU SRZHU OLJKWLQJ DQG 9 FRQWUROV
Grey - IRU H[WUD ORZ YROWDJH RU ORZ YROWDJH FRQWUROV
White - IRU WHOHFRPPXQLFDWLRQ DQG GDWD VHUYLFHV
Signal Red R13 - IRU ILUH VHUYLFHV

:KHUH FDEOH FRQWDLQPHQW V\VWHPVLDFDWLSQJLQWKHGW\SWRDFKDYLEHHGLQS FRPPXQLFDWLRQV IRU HDVH RI LGHQWLILFDWLRQ

&RQGXLWV LQVWDOOHG EHORZ JURXQGVKDOOEHZRUDKQJ YRPDWDJRQHGXYLWFK D VKDOO EH JUH\ ZKLWH IRU SDLQWLQJ DOOJEHFRQDSXLHWDQGEXYLRHQG VURW

3URYLGH VXUJH SURWHFWLRQ RQ DHG HDWHU FLUFXLW 3URYLGH 1RYDULV (ULFR 'HQ RU DSSURYHG HTXDO

&ORFNV

0DVWHU FORFNV DUH QR ORQJHU UHTXLUHG RQ 9[RU [SURGXFWV LQ QHZ GHVLJQV

,Q D UHIXUELVKPHQW SURMHFW H[LVWLQJ FORFNV DQG VHKRXQG DHW GHFRYLFLHVV UHPRYHG IURP VLWH 'HFRPPLVVLRQLQJ ZRUN RQ WKHVH FRPSRQHQWV DUHD

8QGHUJURXQG (OHFWULFDO 6HUYLFHV

$OO XQGHUJURXQG HOHFWULFDO VHUYLFHV VKDOO EH ODLG LQ VDQG ZLWK

2Q DOO SURMHFWV WKH 0DLQ 6ZLWFK[illegible]
SURMHFW VKDOO EH FKHFNHG XVLQJ D[illegible]

&DEOH VL]LQJ FDOFXODWLRQV
3URWHFWLRQ GLVFULPLQDWLRQ VWXG\ DQG GHYLFH VHWWLQJV
,OOXPLQDWLRQ OHYHO FDOFXODWLRQV
/LJKWQLQJ SURWHFWLRQ V\VWHP ULVN DVVHVVPHQW
/LQH GLDJUDP VFKHPDWLF RI WKH PHDQV VZLWFKHV EHWZHHQ GUDZLQJ DXG
RI VZLWFKJHDU DQG FDEOHV HQWHULQJ RU OHDYLQJ WKH ERDUG
'HWDLOV RI GLVWULEXWLRQ ERDUGV LQFOXGLQJ DQXPEHUV RIVZLWFKJ DQG
QXPEHU RI SDUH SROHV
'HWDLOV RI OLJKWQLQJ SURWHFWLRQ SHDPSWHGUDQGRPVKRP EWLFXODWG IDXOW
/D\RXW RI FDEOH WUD\ ODGGHU URXWHV
/D\RXWV RI XQGHUJURXQG VHUYLFHV
6FKHGXOH RI OXPLQDLUH W\SHV DQG RXWOHWV
/XPLQDLUH OD\RXWV DQG VZLWFKLQJ FRQWURO VFKHPDWLFV
/RFDWLRQV W\SHV DQG FODVVLILFDWLRQ RI HPHUJHQF\ OLJKWLQJ

$OO OLJKWLQJ DQG SRZHU GUDZLQJV 1DRUHDQ
7KH XVH RI µ/¶ DQG µ3¶ RQ WKH GHV

FDEOLQJ FRQGXLW RU FDEOH WUD\ SOHQLHVWLUDWHWLRQ¶ KRDYH EHHQ FRQVLGHUHG DQG PDVWLF RU WHVWHG HTXDO DHHVMXKHLQJ HQJLQHHULQJ SUDFWLFHV WKURUR UDWHG IORRUV DQG ZDOOV LQVWDOOHG QXWDFLWXULQ SDFRWHGD QEHV WZLUW

0DWHULDO &RQGXLWV PDWHULDOV VKDOO EHV FZILDWKFRKHXV XZKRFKQGLVQFJRQ DQG VKDOO EH DSSURYHG E\ WKH 6XSHULQWHQGHQW

7KH FRORXU RI WHOHFRPPXQLFDWLRQV FDFDERQHRWUDWR WKHGXLWXL UHPPHQWKD 6HFWLRQ(OHFWULFDO 6HUYLFHV

3DLQWLQJ DQG &7RUHU&RVQWQDFWRU VKDOO EH KHOGWULRQSRQGVLWKHHSRQJRV RI DOO EUDFNHWV VXSSRUWV FDEHHLQDGVHSVOZHHGVWKGURVKLQHVWGVOHWG 7K VKDOO DOVR EH UHVSRQVLEOH IRU WLQHWZRUWRQDWLXQSRHQQ\DGQGPDJHGVSDRU VXSSOLHU¶V ILQLVK RU WR D PDWEKWQJHIGXSVHUQGHQWLQ ZULWLQJ

7HVWLQJ 'RFXPHQWKHDWRRQWUDFW

LQVSHFWLRQV RU GXULQJ QRUPDO WHVWLQJ RQ WKH VDPSOH RU RQ D VLPLODU VDPSOH LQ WKH ODERUDWRU\ GH
UHSUHVHQWDWLYH DQG WKH 3' & 3URMHFW 0DQDJHU LQ D ZULWWHQ IRUPDW

1RQ FRPSOLDQW FDEOLQJ LV SUH H[LWWWLKH F8DERULSXVWKDWLGRQHVDEOWQJHWD

1%1 1DWLRQDO %URDGEDQG1HWZRUN DGYLVRU\ SROLFLHV DUH XQGHU G
1%1 DFFHVV UHTXLUHPHQWV DUH WR EH ROZDUGHG\WR 1&6 IRU DSSUDLVD

3HUIRUPDQFH :DUUDQWLHV *XDUDQWHHV $XGLWLQJ

,QVWDOODWLRQ WHVWLQJ FDEOLQJ VKDOO EH WHVWHG SULRU WR FRPPLVVLRQ
$OO WHVWV VKDOO EH IURP HQG WR HQG VSHFWUDO EKLSDFNHG HWWK,E EQXFOLWRHV D
HTXLSPHQW IL[HG LQ WKHLU ILQDO HSRVLWLRQV EHWWEHQ WK 7HQGHUHU DWWHWWKHUWV2O
LGHQWLILFDWLRQ DV UHIHUHQFH

$OO DV LQVWDOOHG FDEOH OHQJWKV ZLWKLQ WKH HHWHUHWRUHGVXGODQG WR EWKLWWGHS

(OHFWULFDO DFFHSWDQFH WHVWV VKRXOO REH QFJDUWKLHUHU HRUXPLQDQW DRQ D&QGOHDV
FDEOLQJ LQ FRPSOLDQFH ZLWK WKH XUHGHUV DQG VVKDDYQGDUFGVUHQW WHDVWEHUD W
IURP WKH PDQXIDFWXUHU¶V DFFUHGLWHG FHUWLILFDWLRQ IDFLOLW\

3RVW ,QVWDOODWLRQ WHVW RI DHG RXEU HZLRSKWLFKHDERORHVZLKQJOPLQHPFXPUHLV

2SWLFDO /RVV HQG WR HQG LQFOXGLQJ FRQQHFWRUV
3K\VLFDO FRQGLWLRQ E\ WKH XVH RI DQ 27'5

:DUUDQW WKH LQVWDOODWLRQ &RQWUDFWRU YHK DOHDS UZRDYLUGHQW\PLEQEN XHG WZHWQK
FDEOLQJ PDQXIDFWXUHU &RPPVFRSH DRQGWDUFRVR RUIZDQUDGGLWLRQOO ZDU
FRPPHQFH IURP WKH GDWH RI FHUWLIWRD WKLR Q&6QG HVSKUHOVHQEWDWXEYHLWZLWWHGLQ
RI WKH FRPPLVVLRQLQJ RI WKH LQVWDOOHG FDEOH

$OO FRPSRQHQWV RI WKH VWUXFWXUHW HVDWEHGH DQGWJHXDUVKDQWHEG DW WFKHGQQ
6XEVWLWXWLRQ RI QRQLDOO\ HTXLYRO HPQWFKRHPSFRRHPSWQHLQWOLZHLOR QYRHQGE
XQOHVV VSHFLILFDOO\ DXWKRUVHG LQ ZULWLQJ E\ WKH 6XSHULQWHQGHQW

0XOWL SDLU WHOHSKRQH OHDG LQ FDEGHW KDHUHWRXEWFRKQFRQGXLW\DQEVSWHRG

&2006&23(-$&.6 287/(76	
3DUW 1XPEHU	'HVFULSWLRQ
	$03 7:,67 6/ 6HULHV 0RGXODU -DFN FDWHJRU\ $6 VKLHOGHG SRVLWLRQ ZLWKRXW GXVW F $03 7:,67 6/ 6HULHV 0RGXODU -DFN FDWHJRU\

+RUL]RQWDO ILEUH RSWLF FDEOH VKDOO RQO\ EH LQVWDOOHG ZKHQ VSHFL

)LEUH RSWLF SDWFK OHDGV VKDOO E/H& DXWSOHH[DFVRVQ QHFPWRLQV OHWQEWWKZLHQKGV
FRQQHFWRUV PD\ EH XVHG ZKHUH LQVWDOOHG HTXLSPHQW H[LVWV

-XPSHU ZLUH VKDOO RQO\ EH XVHG IHRSUKRQWHZLFRQQHVWWWEHP VH[ZKVWFKQDUWHWOHU
µ&RPP6FRSH &RPP6FRSH¶ GLVFRQQHFW PRGXOHV

$OO SDWFK OHDGV ZLWKLQ WKH DGPSLQLWWUDW&RQ VXEV\VWHP ZLOO EH VXS

0HFKDQLFDO SURWHFWLRQ

$OO SDWFK OHDGV VKDOO EH FRQWDLQHRQ EWKFHD EHCHXLPSPQHQDJWFDQQGVRIUDFHLTXLWSPH

0HWKRG RI $GPLQLVWUDWLRQ

3DWFK OHDGV VKDOO EH XVHG IRU DOOLORFLWLEXLWDLGMP DQQGVWHUDXULRQ\ VH[EWSFH

,Q H[LVWLQJ EXLOGLQJV FLUFXLWFDGWVQLDWWEHDWDRQ LHGUVXHOHESKPHQ\QFVLBI M

,GHQWLILFDWLRQ

5HFRUG ERRNV VKDOO EH XSGDWHG DV OSGULQYJLRXHVVY\LFHHVFELQLFEOHKGH:KLHQH EXVLH
FDEOH SDLUV IRU WKH UHVSHFWLYH\ VRHUHYLFKWHUWLFVH WLQVWDHOOLQJ SRQ VRLBLPDLL QV
DQG PDLQWDLQ UHFRUGV

(TXLSPHQW 6XEV\VWHP

0DWHULDOV

(TXLSPHQW &DBBQQHWV RWKHUZLVH VSHFLILHG HTXLSPHQW FDELQHWV VKDOO

5HIXUELVKPHQWV RU /LNH IRU /LNH UHSODFHPHQWV LQ H[LVWLQJ BE€ÀFLQ@ Â
$ 0)% 7\SH $ ´ 5HGXFHG 5DFN &DELQHW\3DU5W DRQG0)%P3P GHHDSQG
SURYLGHG ZLWK FDJH QXWV DQG EROWV
6XSSOLHG ZLWK WKH IROORZLQJ XQOHVV RWKHUZLVH VSHFLILHG E\ DQ
W LQVWDOODWLRQV [KF5DDE]RQ9DO8$3&9EUDQG,(&G $3
& 2XW
VK 58 &RPP6FRSH SDWFK &RUG 0LQLGHVWD3QURHGXFWQRKH WRS RI

VK D *ODVV /RNDEOH GRUU URRI SDQHO DQG WZR VLGH S

V IURQW DQG U

7KH OHQJWK RI WKH EXLOGLQJ LV WKH[WUHPH YDOXH RI WKH ZHLJKWHG DYHUDJH RI WKH
SURSRVHG FDEOH WUD\V RQ DQ\ VLQJOH IORRU
7KH IROORZLQJ WDEOH LQGLFDWHV WKH PLQLPXP QXPEHU RI 7(5V

1XPEHU IORR	%XLOGLQJ OH	1XPEHU DQG ORFDWLRQ RI HTXLSPHQW URRPV
	P	5RRP FHQWUDOO\ ORFDWHG RQ WKH JURXQG IOR
	! P DQG	P 5RRPV ORFDWHG HTXLGLVWDQW DORQJ WKH J
	! P DQG	P 5RRPV RQ WKH JURXQG IORRU HDFK ORFDWH IURP RSSRVLWH H[WUHPHV RI WKH EXLOGLQJ
	P	5RRP FHQWUDOO\ ORFDWHG RQ WKH JURXQG IOR
	! P DQG	P 5RRPV ORFDWHG HTXLGLVWDQW DORQJ WKH J
	! P DQG	P 5RRPV RQ WKH JURXQG IORRU HDFK ORFDWH IURP RSSRVLWH H[WUHPHV RI WKH EXLOGLQJ
	P	5RRP FHQWUDOO\ ORFDWHG RQ WKH VHFRQG IOR
	! P DQG	P 5RRPV ORFDWHG HTXLGLVWDQW DORQJ WKH V
	! P DQG	P 5RRPV RQ WKH VHFRQG IORRU HDFK ORFDWH IURP RSSRVLWH H[WUHPHV RI WKH EXLOGLQJ
	P	5RRP FHQWUDOO\ ORFDWHG RQ WKH VHFRQG IOR
	! P DQG	P 5RRPV ORFDWHG HTXLGLVWDQW DORQJ WKH V
	! P DQG	P 5RRPV RQ WKH VHFRQG IORRU HDFK ORFDWH IURP RSSRVLWH H[WUHPHV RI WKH EXLOGLQJ
	P	5RRP FHQWUDOO\ ORFDWHG RQ WKH WKLUG IORR
	! P DQG	P 5RRPV ORFDWHG HTXLGLVWDQW DORQJ WKH W
	! P DQG	P 5RRPV RQ WKH WKLUG IORRU HDFK ORFDWHG RSSRVLWH H[WUHPHV RI WKH EXLOGLQJ
	P	5RRP FHQWUDOO\ ORFDWHG RQ WKH WKLUG IORR
	! P DQG	P 5RRPV ORFDWHG HTXLGLVWDQW DORQJ WKH W
	! P DQG	P 5RRPV RQ WKH WKLUG IORRU HDFK ORFDWHG RSSRVLWH H[WUHPHV RI WKH EXLOGLQJ
	P	5RRP FHQWUDOO\ ORFDWHG RQ WKH WKLUG IORR
	! P DQG	P 5RRPV ORFDWHG HTXLGLVWDQW DORQJ WKH W
	! P DQG	P 5RRPV RQ WKH WKLUG IORRU HDFK ORFDWHG RSSRVLWH H[WUHPHV RI WKH EXLOGLQJ
2WKHU	2WKHU	7R EH GHWHUPLQHG E\ WKH ,7, UHSUHVHQW

7KH VL]H RI HDFK 7(5 DQG QXPEHU RI EDEULQHWHG HTXLSPHQW URRPV WR EH
EH WHUPLQDWHG LQ WKDW URRP :LUHPRPH,Q, DSSOLFDWLRQV DUH DYDLODEOH WR DVVLVW
VL]H

1R RI 2XWOHW	6L]H RI (TXLSPHQW	1XPEHU RI &DEOHV 5HTXLUHG
	[	
! DQG	[	
! DQG	[	

µ&RPP6FRSH¶ GLVFXVVHV WKH PRXQWHGOLQ LWHPV WKDW DUH SXUFKDVHG RU PDQXIDFWXUHG ZKHUH
LV WR EH LQVWDOOHG YLD DJUHHG GUDZLQJV RU SODQV

9RLFH -XPSHULQJ &RORXU 6WDQGDUGV ZLOO EH DV IROORZV

:KLWH 5HG	)RU DQDORJXH OLQHV LQFRUSRUDWLQJ 3KRQH VRPH DODUP OLQHV
:KLWH *UHHQ	)RU)LUH $ODUPV $'6/ OLQHV

5LVHU 6XEV\VWHP

:LWKLQ HDFK QHZ EXLOGLQJ WKH VHFRQGDU\ EUHG VZLWFKHV DQG VZLWFKHV RQ WKH (
EXLOGLQJ E\ D ILEUH RSWLF FDEOHE HWFHUPLQDWHG RQ &6 ZKLFK ZLOO

:KHUH WKH GLVWDQFH EHWZHHQ PXOWLSOH 7(5 LQ WKDW EXLOGLQJ XVHV FRQJEOHW DZLPWKLQ
WKH PDLQ 7(5 LQ WKDW EXLOGLQJ XVHV FRQJEOHW DZLPWKLQ WKH T&XDQWHWLRV WR EH GH
1&6 DQG WHUPLQDWHG RQ D VHSDUDWH SDWFK SDQHO DQG ODEHOOHG

6WDQGDUG 'RFXPHQWDWLRQ 5HTXLUHPHQWV

%ORFN 'LDJUDPV DQG EXLOGLQJ DQG PDMRU UHIXUELVKPHQW ZRUNV VKRZLQJ DOO FDEOH UXQV

5RRP 5LVHU 7LWKHV7(5 VKDOO EH WLWOHG µ7(/(&20081,&$7,216 (48,30(17
7HOHFRPPXQLFDWLRQV ULVHU FORVHWV7,2KLGH5Q6E[5¶WLWOHG µ7(/(&20081,&$

5HFRUG %R&DNEVOH UHFRUG ERRNV VKDOO EH VXSSOHPHQWHG WLWK HLDFKWZ05DLQGVWRRP
DQG XSGDWHG DV ZRUN FRQWLQXHV

$ VHSDUDWH &DEOH 5HFRUG %RRN VKDOO EH FRPSOHWHG IRU WKH LQLWLDO

1R EXLOGLQJ FRQWURO V\VWHP VKDOO EH LQVWDOOHG LQ KD]DUGRXV ORFDWLRQV
OHJDF\ µ&DUGD[¶ LQVWDOODWLRQ LQ 5HVLGHQWLDO &ROOHJHV

6HFXULW\ 6HUYLFHV

*HQHUDOO\

,Q DGGLWLRQ WR WKH UHTXLUHPHQWV LQ WKH &RQWUDFW 7HUPV DQG &RQGLWLRQV
6HFWLRQ 3ODQQLQJ 'HVLJQ &RQWUROV

%H DEOH WR UHFRUG KLJK TXDOLW\ SHUIRUPDQFH GDWD IRU WKH V\VWHP +LJK TXDOLW\ SHUIRUPDQFH GDWD WKH V\VWHP PD\ EH HDVLO\ LGHQWLILHG IURP WKRVH SHUIRUPDQFH GDWD 3URYLGH JHQHUDO FRYHUDJH RI DOO DVSHFWV RI WKH V\VWHP SODQ IRU WKH EXLOGLQJ DUHDV\RU7DVNV IVSHFLDOLVW &/) 6HFX 6WRUDJH\ FDSDELOLWLHV PXOWL

/LIWV

/LIW &RQWUDFWV

7HQGHUV IURP OLIW FRQWUDFWRUV DRUHWWKR EHHTFRLQVHLPGHQWRIRQKWKHSEEVLLF D
SHUIRUPDQFH GDWD VXEPLWWHG RQ WKH 7HQGHU IRUP

7KH OLIW VKDOO EH DEOH WR EH PDLQWDLQHG RZUWKRXVWLKWDXVH PRRQV RU
WRROV RU FRQWUROV DUH UHTXLUHGRO VKDPSOHEH SUHWOLGHWRVWRUH FRQWF
RI 3UDFWLFDO &RPSOHWLRQ 3URSULHGLFRQWDQOVZLOQDQWHHGWRQEHUC
WKDW PDLQWHQDQFH LV QRW UHVWULFWHG WR HVHFWLHG EHQRXDQLHVJUKXD
FRPSO\ ZLWK WKLV UHTXLUHPHQW VKDOO QRW EH FRQVLGHUHG

/LIWV VKDOO DOVR EH VHOHFWHG FRQFWKHEDWLVRIYHWKHQGHUGVOEHQVW
PDLQWHQDQFH 7KH 3ULQFLSDO PD\ HQHFHSWH RWVJHEHRXWKHQWHQGHU
WHQGHUHG RU QHJRWLDWHG

1HZ 3URMHFW /LIW 'HVLJQ

7KH OLIW GHVLJQ SDUDPHWHUV IRU QHZ OLIWV VKDOO EH DV IROORZV

D 3RSXODWLRQ EDVHG RQ DFWXDO QZKHEHKHV HRUL VSWKRQHDWHUP

E WZR ZD\ KDQGOLQJ FDSDFLW\

F $YHUDJH ZDLWLQJ WLPH RI VHFRQGV

G 0DFKLQH URRP OHVV WUDFWLRQ OLIWV DW D PLQLPXP

H &DOFXODWLRQV WR EH EDVHG RQ D PD[LPXP FDU ORADGLQJ

I /LIW FDUV VKDOO EH GHVLJQHG IRU

*RRGV PRYHPHQW IXQLVKLQJV DQG RWKHU SURMHFW VSHFLILF HTXLSP

/LIW FDUV WR EH PLQLPXP PP ZLGH [K ZLWKGHHSP ZLGPP [KLJ PP
KLJK GRRUV 7KH PP GHSWK LV WR EHWW DVWUHDWFKDOOUKHTXGUHPEQWV

/LIW (QHUJ\ (IILFLHQF\

7KH OLIW VKDOO FRPSO\ ZLWK WKH YHUVLRQ RI WKH 1DWLRQDO (OHFWULFDO &RGH (I
FXUUHQW DW WKH WLPH RI WHQGHU

-	D /LIW &DUV ± 0D[LPXP LOOXPLQDWLRQ OHYHOV DW ± OX UHTXLUHG V $6 3DUW
-	D ,GOH DQG 6WDQGE\ HQHUJ\ SHUIRUPDQFH 1R WKH FRPSOHWH VHW RI SRZHU XVHG DIWHU PLQXWHV /HVV WKDQ RU HTXDO WR NJ ± NJ WR NJ ± NJ WR NJ ± *UHDWHU WKDQ NJ
-	/LIWV PXVW EH FRQILJXUHG WR DpWñ(FRd ˜–P p FpÀD - @ ˆ–P R Q À$XXK–P R 4p @

	VXVSHFWHG WKHQ VXLWDEOH PHDQV WKRXOG EH SURYLGHG IF ZLWKRXW DFFHVVLQJ WKH SLW $SSURSULDWH PHDQV PD\ EH DQ GMDFHQW ZKHHOHG [HKLFOH VXOODJH FROOHFWLRQ YHKLFOH FDUULHG RQ WKH WUXFN WKH GU\ VXPS WR D FRQYHQLHQW H[WHUQDO SRLQW 7KLV SURYLGHG ZLWK DQ DSSURSULDWH QXPEHU RI FRQG FORVXUH SOXJ /LIW SLWV VKDOO KDYH ZDWHU VHQVRUV WKDW VKDOO WULJJHU DQ DODUP DW D FRQWURO SRLQW WR WKH VHFRQG ERWWRP OHYHO RI DQ\ SLW DERYH P EDVHPHQWV
6KDIWV	/LIW VKDIWV VKDOO EH ILUH UDWHG LQ DFFRUGDQFH ZLWK $XVWUDOLD 6KDIWV VKDOO KDYH ILUH SURWHFWLRQ ZDWHU UHTXLUHG E\ VSULQNOHUV VKDOO QRW EH XVHG DV WUDVK RSHQLQJV DQG VKDOO *ODVV OLIW VKDIWV VKDOO KDYH VRPH PHDQV RI PHFKDQLFDO RU KHDW

0DFKLQHU\ 5RRP 0DFKLQHU\ 6SDFH

0DFKLQHV	0DFKLQHV VKDOO KDYH D PLQLPXP RI HUJRQRPLF VSDFH DURXQG RSHUDWLRQV DQG EDWWHU\ EDFN XS +\GUDXOLF GULYHV VKDOO EH 9) ZLWK VRIW VWDUW

0DFKLQH 5RRP 6KDOO EH DLU FRQGLWLRQHG HLWKHU E\ V\VWHP RU RWKHUZLVH &RQGLWLRQLQJ

	DQG LQ PDFKLQH URRPV PDFKLQHU\ DUHDV 7KH SHUIRUPDQFH GDWD VKDOO LQFOXGH RRUDQGPHV IO WHUPLQDO IORRU UXQV ULGH TXDOLWLQ DHQGHVEQJUDFXUD VKHDYH VKDIW ORDGLQJ SOXV DQ\ RWKHU SHUDLWHUV XVHG