

Returning Unclaimed Client Assets

At Bank of America we aim to serve our clients and the communities we live in. With that in mind, this is a notice to clients of our Merrill Lynch International (**MLI**) entity for whom we may hold certain money or custody assets (**client assets**) that are unclaimed.

The UK's Financial Conduct Authority's Client Asset sourcebook (**CASS**) rules enable MLI in certain circumstances to transfer the unclaimed client assets to a registered charity. Under the CASS rules, if there has been no activity on a client money balance for at least six years; or we have received no instructions in relation to a custody asset for at least 12 years; and we have been unable to contact the owner of the client assets, then we may transfer the balance of such client assets to a registered charity of our choice.

Importantly, a client's rights to any client assets after they are transferred to a charity are not affected. A client will retain the same entitlement to be paid a sum equal to the balance paid to a charity in the event of a successful claim lodged with us.

Any claim will need to be established to our reasonable satisfaction that it is legitimate. You will be required to provide us with evidence validating your entitlement to any unclaimed balances and you may need to supply further information that we feel is needed to assess your claim.

If you believe you are owed an historic balance that you have not yet claimed, please contact us through your Bank of America client services representative or email unclaimedassets@bankofamerica.com.

If you were previously a client of MLI and have lost contact with us, we may have an amount outstanding that we have been unable to contact you about. If you believe this could be the case, please provide us with your updated contact details with evidence of your claim by emailing unclaimedassets@bankofamerica.com or writing to us at:

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