

APPENDIX 3

CLIENT CONSENT TO ACCEPT ELECTRONIC RECORDS AND COMMUNICATIONS

In the interests of timeliness, efficiency and lower costs for its Clients, Interactive Brokers Luxembourg SARL ("**IB LUX**") and its affiliated companies including, but not limited to, Interactive Brokers LLC ("**IB LLC**") (collectively, "**Affiliates**") provide electronic notices, messages, trade confirmations, account statements, proxy materials, key information documents ("**KIDs**") under the Packaged Retail and Insurance-based Investment Products Regulation ("**PRIIPs**") records and other Client records and communications (collectively, "**Records and Communications**") in electronic form to the maximum extent permitted by applicable law. Electronic Records and Communications may be sent to Client's Trader Workstation ("**Client TWS**") or to Client's e-mail address or for security purposes may be posted on the IB LUX website or on the secure website of one of IB LUX's service providers and Client will need to login and retrieve the Records and Communications.

By entering into this Agreement, Client consents to the receipt of electronic Records and Communications regarding this Agreement, any other agreement between Customer and IB LUX or its Affiliates, all Client Transactions under such agreements, all of Client's accounts and all of Client's dealings with IB LUX or its Affiliates, including Records and Communications of any kind. Client may withdraw such consent at any time by an e-mail addressed to the IB Customer Service Department at help@interactivebrokers.com. If you withdraw this consent, IB LUX will provide you with required Records and Communications, including proxy materials, in paper form. If Client withdraws such consent, however, IB LUX reserves the right to require Client to close Client's account.

In order to trade using the IB TWS, and to receive Records and Communications through the Client TWS, there are certain system hardware and software requirements, which are described on the IB LUX website at www.interactivebrokers.eu. Since these requirements may change, Client must periodically refer to the IB LUX website for current system requirements. To receive electronic mail from IB LUX, Client is responsible for maintaining a valid Internet e-mail address and software allowing customer to read, send and receive e-mail. Client must notify IB LUX immediately of a change in Client's e-mail address by: (i) using those procedures to change a Client e-mail address that may be available on the IB LUX website or (ii) contacting the IB Customer Service Department at help@interactivebrokers.com for further instruction.