

«Anrede»
«Vorname» «Name»
«Adresse 1»
«Postleitzahl» «Ort»

«Land»

Hanau, 06 May 2004

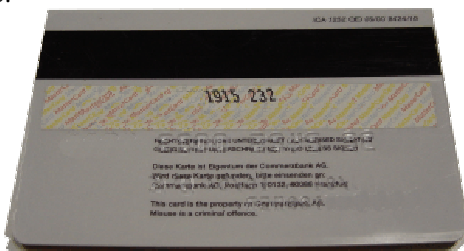
Credit card payments

Dear "Anrede" "Name",

For your convenience Schwab now accepts Eurocard/Mastercard as well as VISA credit cards for payments.

In order to protect you and us from credit card abuse, orders cannot be completed online. Some time ago the supplying credit card companies introduced a so called "check digit" on the back of the credit cards. In contrast to the card number, the check digit is not impressed, only imprinted. On Eurocard the last four digits of the card number are printed, followed by a three to four "check digit" on the back above the signature field. If you pay us by credit card, we will send you after receipt of the order a confirmation sheet, which we kindly ask you to fill out and return to us signed by fax to ++49 6181 368 651.

Example:



The last 4 digits of the credit card are in this example "1915", the check digit is here "232"

By introducing this payment method we would like to offer our loyal customers a better and faster service. High bank fees and long transfer times do no longer apply. We debit you the invoice amount the day your order is being dispatched. It goes without saying that all current payment methods will remain at your disposal as well.

For further questions please do not hesitate and contact me under: 0049 6181 368 627 or by mail petra.mohr@schwab.de.

Yours sincerely
Schwab Versand GmbH
Export Division

Petra Mohr