

ATTACHMENT 1

Bondholder LIBOR Settlements
Claims Administrator
P.O. Box 3076
Portland, OR 97208-3076

Website: www.BondholderLIBORSettlements.com
Email: info@BondholderLIBORSettlements.com
Phone: 1-888-205-5804

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NOTICE TO BROKERS, BANKS, AND OTHER NOMINEES

**TIME-SENSITIVE, COURT-ORDERED
ACTION REQUIRED ON YOUR PART**

Bondholder LIBOR Settlements
MDL No. 2262

Proposed settlements of the above-noted class action have been reached. Enclosed is the Notice and Proof of Claim and Release Form that the Court has ordered be timely sent to potential Class Members.

These Settlements impact individuals and institutions that owned (including beneficially in “street name”) any U.S. dollar-denominated debt security (a) with a CUSIP number; (b) on which interest was payable at any time between August 1, 2007, and May 31, 2010 (the “Class Period”); and (c) where that interest was payable at a rate expressly linked to U.S. Dollar LIBOR (see Question 6). Excluded from the relevant U.S. Dollar LIBOR-Based Debt Securities are debt securities issued by any Defendant (see Questions 4 and 5) or any subsidiary or affiliate of any Defendant **as obligor**.

If you are a broker or other nominee who purchased or otherwise acquired U.S. Dollar LIBOR-Based Debt Securities during the period from August 1, 2007, and May 31, 2010, inclusive, for the beneficial interest of a person or entity other than yourself, **THEN WITHIN FOURTEEN (14) CALENDAR DAYS OF JULY 13, 2020, YOU MUST EITHER:**

- (a) provide the Claims Administrator, Epiq, with a list of the names and last known addresses of all such beneficial owners described above; or
- (b) request from the Claims Administrator sufficient copies of the enclosed Notice Packet to forward to all such beneficial owners and, within seven (7) calendar days of receipt of those copies, forward the Notice Packet to all such beneficial owners.

PLEASE NOTE: These documents contain deadlines that could impact your customers’ rights.

If you are providing a list of names and addresses to the Claims Administrator, please do the following:

- (a) Compile a list of names and last known addresses of the beneficial owners described above.
- (b) Prepare the list in Microsoft Excel format following the “Electronic Name and Address File Layout” set forth on page 2 below. A preformatted spreadsheet can also be found on the “Nominees” page of the website, www.BondholderLIBORSettlements.com.
- (c) Then you must do one of the following:
 - 1. Burn the Microsoft Excel file(s) to a CD or DVD and mail the CD or DVD to:

Bondholder LIBOR Settlements
P.O. Box 3076
Portland, OR 97208-3076;
 - 2. Email the spreadsheet to info@BondholderLIBORSettlements.com; or
 - 3. Upload the spreadsheet to the “Nominees” page of the website, www.BondholderLIBORSettlements.com.

If you are going to forward the Notice Packet to the beneficial owners, submit your request for the needed number of copies of the Notice Packet via email to info@BondholderLIBORSettlements.com. You must mail the Notice Packets to the beneficial owners within seven (7) calendar days of your receipt of the Notice Packets.

For Questions, Please Call 1-888-205-5804.



Expense Reimbursement

Reasonable expenses are eligible for reimbursement (including postage and costs to compile names and addresses), provided an invoice documenting the expenses is timely submitted to the Claims Administrator. Please submit your invoice within one month of completing the mailing or providing your file.

Electronic Name and Address File Layout

Column	Description	Length	Notes
A	Account #	15	Unique identifier for each record
B	Beneficial owner's first name	25	
C	Beneficial owner's middle name	15	
D	Beneficial owner's last name	30	
E	Joint beneficial owner's first name	25	
F	Joint beneficial owner's middle name	15	
G	Joint beneficial owner's last name	30	
H	Business or record owner's name	60	Businesses, trusts, IRAs, and other types of accounts
I	Representative or contact name	45	
J	Address 1	35	
K	Address 2	25	
L	City	25	
M	U.S. state or Canadian province	2	U.S. and Canada addresses only ¹
N	ZIP code	10	
O	Country (other than U.S.)	15	

For further details, please refer to the enclosed Notice.

If you have any questions, you may contact the Claims Administrator at 1-888-205-5804 or by email at info@BondholderLIBORSettlements.com. Thank you for your cooperation.

¹ For countries other than the U.S. and Canada, place any territorial subdivision in "Address 2" field.

UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF NEW YORK

**If You Owned a U.S. Dollar LIBOR-Based Debt Security
between August 1, 2007 and May 31, 2010,
You May Be Eligible To Receive A Payment From Settlement Funds
Totaling \$68.625 Million.**

These Settlements impact individuals and institutions that owned (including beneficially in “street name”) any debt security (a) with a CUSIP number (*see* Question 9 below); (b) on which interest was payable at any time between August 1, 2007 and May 31, 2010 (the “Class Period”); and (c) where that interest was payable at a rate expressly linked to U.S. Dollar LIBOR (*see* Question 6) (“USD LIBOR-Based Debt Securities”). Excluded from U.S. Dollar LIBOR-Based Debt Securities are debt securities issued by any Defendant (*see* Questions 4 and 5) or any subsidiary or affiliate of any Defendant **as obligor**.

*A United States court authorized this Notice. This is **not** a solicitation from a lawyer.*

- Settlements have been reached with seven banks, referred to collectively as the “Settling Defendants” (*see* Question 4), in a class action lawsuit (the “Bondholder Action”) brought on behalf of holders of U.S. Dollar LIBOR-Based Debt Securities (the “Members of the Settlement Classes”, *see* Question 8), alleging price-fixing and manipulation of the London Interbank Offered Rate (“LIBOR”, *see* Question 6). The Bondholder Action claims that the Settling Defendants and the Non-Settling Defendants (*see* Question 4 and Question 5) unlawfully conspired to manipulate U.S. Dollar LIBOR, artificially lowering the rate, resulting in reduced interest payments during the Class Period to holders of U.S. Dollar LIBOR-Based Debt Securities (*see* Question 2 and Question 7). The Settling Defendants deny this claim and maintain they did nothing wrong.
- You are included in the Settlements and entitled to seek a payment if you held a U.S. Dollar LIBOR-Based Debt Security (*see* Question 8) on which interest was payable during the Class Period. Members of the Settlement Classes will release claims through these Settlements only against the Settling Defendants and their affiliated persons and entities; the Settlements do **not** release claims against Non-Settling Defendants.
- The U.S. Dollar LIBOR-Based Debt Securities covered by the Bondholder Action include, but are not limited to, government and municipal bonds, corporate bonds, asset-based securities (“ABS”), mortgage-backed securities (“MBS”) and collateralized debt obligations (“CDOs”) (*see* Question 10). For the purpose of the Settlements, U.S. Dollar LIBOR-Based Debt Securities do **not** include asset swaps, credit default swaps, forward rate agreements, inflation swaps, interest rate swaps, total return swaps, or options.
- In addition to the monetary settlement, the Settling Defendants have agreed to cooperate with Settlement Class Counsel (*see* Question 23) and provide certain information to use in the continuing litigation against the Non-Settling Defendants.
- **Your legal rights are affected even if you do nothing. Please read this Notice carefully.**

**QUESTIONS? CALL 1-888-205-5804
OR VISIT WWW.BONDHOLDERLIBORSETTLEMENTS.COM**



YOUR OPTIONS AND LEGAL RIGHTS IN THESE SETTLEMENTS	
SUBMIT A VALID CLAIM EITHER POSTMARKED BY MAIL OR ELECTRONICALLY FILED ON THE SETTLEMENTS WEBSITE NO LATER THAN DECEMBER 28, 2020	This is the only way to receive a payment from the Settlement Funds. <i>See</i> Question 17.
ASK TO BE EXCLUDED FROM ANY OF THE SETTLEMENTS BY SUBMITTING A WRITTEN REQUEST FOR EXCLUSION POSTMARKED NO LATER THAN NOVEMBER 17, 2020	You will receive no monetary benefits from any Settlement from which you exclude yourself. This is the only option that allows you to independently assert the claims released by such Settlement(s) against the relevant Settling Defendant(s) about the U.S. Dollar LIBOR manipulation claims at issue in the Bondholder Action. <i>See</i> Questions 19 and 20.
OBJECT TO ANY OF THE SETTLEMENTS BY SUBMITTING A WRITTEN OBJECTION POSTMARKED BY MAIL NO LATER THAN NOVEMBER 17, 2020	If you wish to object to the terms of the any of the Settlements, or anything else mentioned in this Notice, you must submit a written objection by mail. <i>See</i> Question 25.
GO TO A HEARING ON DECEMBER 16, 2020 AT 11:00 A.M. AND FILE A NOTICE OF INTENTION TO APPEAR NO LATER THAN DECEMBER 2, 2020	You may also request to be heard at the Fairness Hearing. <i>See</i> Question 29.
DO NOTHING	You will both forfeit your right to receive a monetary benefit from the Settlements and give up your right to assert claims released by these Settlements against the Settling Defendants about the U.S. Dollar LIBOR manipulation claims at issue in the Bondholder Action.

- These rights and options—**and the deadlines to exercise them**—are explained in this Notice.
- The Court in charge of this case still must decide whether to approve the Settlements. Payments will not be made unless the Court approves the Settlements (or some of the Settlements), and after any appeals regarding settlement approval are resolved.

**QUESTIONS? CALL 1-888-205-5804
OR VISIT WWW.BONDHOLDERLIBORSETTLEMENTS.COM**

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BASIC INFORMATION

1. Why did I receive this Notice?

You received this Notice because you may be entitled to money from the proposed Settlements between Bondholder Plaintiffs and the Settling Defendants in this class action lawsuit. This Notice explains the lawsuit, the Settlements, your legal rights, and the process to claim your share of the Settlements.

Judge Naomi Reice Buchwald is overseeing this lawsuit and authorized sending this Notice to you. This lawsuit, known as the Bondholder Action, is being prosecuted in the United States District Court for the Southern District of New York, and is part of a large group of cases referred to as *In re LIBOR-Based Financial Instruments Antitrust Litigation*, MDL No. 2262. These Settlements relate only to the Bondholder Action.

2. What is this lawsuit about?

The Bondholder Plaintiffs (*see* Question 3), who are holders of U.S. Dollar LIBOR-Based Debt Securities sued 15 banks (and certain of their affiliates) (“Defendants”), claiming they conspired to manipulate U.S. Dollar LIBOR during the period between August 1, 2007 and May 31, 2010, artificially lowering the rate for their own benefit. Bondholder Plaintiffs claim that because of Defendants’ alleged wrongful actions, they did not receive as much interest on their U.S. Dollar LIBOR-Based Debt Securities as they would have received, absent the alleged manipulation of U.S. Dollar LIBOR. Bondholder Plaintiffs brought a claim under the U.S. antitrust laws against the Defendants, seeking money damages. The Settling and Non-Settling Defendants deny Bondholder Plaintiffs’ claim and maintain they did nothing wrong. *See also* Question 7.

3. Who are Bondholder Plaintiffs and what is a class action?

In a class action, one or more people called “class representatives” sue on behalf of themselves and other people with similar claims. All of these people together are called the class or the class members. With respect to these Settlements the Bondholder Plaintiffs, Ellen Gelboim and Linda Zacher, are the class representatives. The Bondholder Plaintiffs allege that all holders of U.S. Dollar LIBOR-Based Debt Securities were affected by Defendants’ alleged manipulation of U.S. Dollar LIBOR. A class action is an efficient way to resolve the claims of all class members in one court, at one time, and at no out-of-pocket cost to class members.

4. Who are the “Settling Defendants” in the Bondholder Action?

Settlements have been reached with seven of the Defendant banks: Barclays Bank plc (“Barclays”), UBS AG (“UBS”), HSBC Bank plc (“HSBC”), Citibank, N.A. and Citigroup Inc. (collectively, “Citi”), JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. (collectively, “JPMorgan”), Bank of America Corporation and Bank of America, N.A. (collectively, “BOA”), and the Royal Bank of Scotland Group plc (“RBS”). These banks are known collectively as the “Settling Defendants.”

5. Who are the “Non-Settling Defendants” in the Bondholder Action?

The Non-Settling Defendants in the Bondholder Action are: Credit Suisse Group AG; Lloyds Banking Group PLC and HBOS PLC; WestLB AG and Westdeutsche Immobilienbank AG; Deutsche Bank AG; Coöperatieve Central Raiffeisen Boerenleenbank B.A. (also known as Rabobank); The Norinchukin Bank; The Bank of Tokyo-Mitsubishi UFJ, Ltd; and Royal Bank of Canada.

6. What is LIBOR?

LIBOR, short for London Interbank Offered Rate, was the most widely used benchmark interest rate for financial instruments worldwide during the Class Period. LIBORs are determined for several currencies, including the U.S. Dollar, and for multiple borrowing periods (called “tenors”) ranging from overnight to one year. They are published each business day. During the Class Period, U.S. Dollar LIBOR was based upon the rates at which each individual bank on the U.S. Dollar LIBOR panel (then consisting of sixteen international banks) could borrow funds, were it to do so by asking for and then accepting offers in the London inter-bank market in reasonable market size, just prior to 11:00 a.m. London time, and was calculated as the average of the middle eight contributed rates by the sixteen panel banks each day. The Settlements only involve U.S. Dollar LIBOR.

**QUESTIONS? CALL 1-888-205-5804
OR VISIT WWW.BONDHOLDERLIBORSETTLEMENTS.COM**

7. Why are there Settlements?

The Bondholder Action was filed on February 9, 2012 and has been dismissed twice first on March 29, 2013, and again on December 12, 2016 (on different grounds). The initial dismissal was overturned by the Second Circuit Court of Appeals on May 23, 2016. Bondholder Plaintiffs' appeal of the second dismissal as to the Non-Settling Defendants was filed on June 16, 2017 and has been awaiting decision by the Court of Appeals since May 24, 2019.

Having assessed a number of relevant factors, including the risk of continued litigation, the likely timeline for completing the litigation, and the cost of trial and further appeals, among others, the Bondholder Plaintiffs and their attorneys believe the proposed Settlements with each of the Settling Defendants are in the best interests of the Settlement Classes. The proposed Settlements do not mean that any law was broken or that the Settling Defendants did anything wrong and are without prejudice to any position any settling party may take in any continued litigation against the Non-Settling Defendants. By agreeing to settle, the Parties avoid the costs and uncertainty of a trial, and eligible Members of the Settlement Classes will have the chance to receive compensation now.

WHO CAN PARTICIPATE IN THE SETTLEMENTS?

8. How do I know if I am a Member of the Settlement Classes?

You are a Member of the Settlement Classes if you owned (including beneficially in "street name") any bond or other debt security

- that has a CUSIP identification number;
- on which interest was payable at any time between August 1, 2007 and May 31, 2010;
- where that interest was payable at a rate expressly tied to U.S. Dollar LIBOR.; and
- that was not issued by any of the Defendants, their subsidiaries or affiliates as obligor.

These securities are referred to in this Notice as "U.S. Dollar LIBOR-Based Debt Securities." Examples of language showing an express link to LIBOR are found in the Plan of Allocation, available at WWW.BONDHOLDERLIBORSETTLEMENTS.COM.

You are not a Member of the Settlement Classes, even if you meet the above criteria, if you are a Defendant in the Bondholder Action or one of the Defendants' affiliated persons or entities. See Appendix 1 at the end of this Notice for the definition of each Settlement Class as set forth in the Settlement Agreement with each Settling Defendant, copies of which may be found at WWW.BONDHOLDERLIBORSETTLEMENTS.COM.

9. What is a CUSIP identification number?

As relevant here, a CUSIP identification number is a unique nine-character identifier assigned to corporate and government bonds and asset backed securities (among other securities) that are registered in the U.S. and Canada. The nine letters and numbers identify the issuer and the type of financial instrument.

10. What are Debt Securities?

Debt Securities represent agreements to lend money in return for the payment of interest and the eventual return of the original principal. U.S. Dollar LIBOR-Based Debt Securities utilize U.S. Dollar LIBOR as the interest rate, which is adjusted at contractually-set intervals. U.S. Dollar LIBOR-Based Debt Securities include, without limitation, government, municipal, and corporate bonds, ABS, MBS and CDOs.

11. Why do the Settlements exclude bonds issued by Defendants?

Numerous cases were filed on behalf of different entities and individuals owning various types of LIBOR-linked instruments who contend that they were harmed by the alleged manipulation of U.S. Dollar LIBOR by Defendants. These Settlements are made with Plaintiffs in the Bondholder Action only. A separate LIBOR lawsuit, known as the OTC Action, was brought by individuals and entities who purchased LIBOR-based debt instruments directly from one of the Defendants (or their subsidiaries or affiliates). You may participate in both the Bondholder Action and the OTC Action if you hold both types of debt securities.



12. What if I am unsure whether I am included in the Settlements?

If you are not sure whether you are included in the Settlements, or whether the U.S. Dollar LIBOR-Based Debt Security that you held during the Class Period is covered by these Settlements, you may call 1-888-205-5804 with questions or visit www.BONDHOLDERLIBORSETTLEMENTS.COM. You may also write with questions to Bondholder LIBOR Settlements, P.O. Box 3076, Portland, OR 97208-3076.

THE SETTLEMENT BENEFITS**13. What do the Settlements provide?**

The Settlements, if each is approved, will, as detailed below, create an aggregate Settlement Fund of \$68.625 million that will be used to pay Members of the Settlement Classes who submit valid and timely claims and are determined to have suffered a recoverable injury under the Settlements (“Eligible Members of the Settlement Classes”).

Settling Defendant	Settlement Amount
Barclays	\$ 7,100,000
UBS	\$17,900,000
HSBC	\$11,100,000
Citi	\$ 7,025,000
BOA	\$ 6,250,000
JPM	\$ 6,250,000
RBS	\$13,000,000
Total	\$68,625,000

The cost to administer the Settlements, expert costs, and if awarded, attorney fees and expenses, and any service payment awarded by the Court to Bondholder Class Representatives for acting on behalf of the Settlement Classes will be paid out of the aggregate Settlement Fund (*see* Question 24). Additionally, Settling Defendants will provide certain specified cooperation to the Bondholder Plaintiffs in their ongoing litigation against the Non-Settling Defendants.

More details are available in the Settlement Agreements between Bondholder Plaintiffs and the Settling Defendants, each of which is available at www.BONDHOLDERLIBORSETTLEMENTS.COM.

14. How much will my payment be?

The aggregate Settlement Fund, after deduction of any attorneys’ fees, litigation expenses, and other deductions that may be allowed by the Court (the “Net Settlement Fund”) will be distributed to Eligible Members of the Settlement Classes pursuant to a Plan of Allocation, available at www.BONDHOLDERLIBORSETTLEMENTS.COM. The Net Settlement Fund will be distributed to Eligible Members of the Settlement Classes in proportion to a reasonable estimate of their damages, based on calculating how much interest they should have been paid during the Class Period minus the amount they were actually paid as a result of the alleged suppression of U.S. Dollar LIBOR. A chart showing the alleged daily suppression by tenor (e.g., 1 week, 3 month, etc.) during the Class Period (the “Bondholder Daily Suppression Chart”), developed by Bondholder Plaintiffs’ consulting expert, Professor Fernando Alvarez, is available on the Settlements website. The Court does not sanction the use of Professor Alvarez’s methodology for any purpose other than the Settlements. Professor Alvarez’s Declaration is also available on the Settlements website. The Settlement Agreements may be approved even if the Court changes the proposed Plan of Allocation.

15. When will I receive my payment?

Payments from the Net Settlement Fund will be made to Eligible Members of the Settlement Classes after the Court grants final approval to the Settlements. Any appeals from approval of the Settlements will delay payment and resolving them can take time.

16. What am I giving up to collect under the Settlements?

Unless you exclude yourself from any of the Settlements, you will give up your right to separately sue the Settling Defendants, and their affiliated persons and entities, for the claims being resolved by the relevant Settlements. The specific claims you are giving up against each of the Settling Defendants and all related parties are fully described in the Settlement Agreements, available for review at www.BONDHOLDERLIBORSETTLEMENTS.COM.

You will be releasing each of the Settling Defendants and all related people as described in each of the Settlement Agreements. The Settlement Agreements describe the released claims and released persons in more detail. While the Settlements do not release any claims against Non-Settling Defendants, the Settlements may reduce the amounts potentially recoverable at trial from the Non-Settling Defendants, as explained at paragraph 11.2 of the Barclays, HSBC, Citi, BOA/JPM and RBS Settlement Agreements, and paragraphs 12.1 and 12.2 of the UBS Settlement Agreement. If you have questions about the releases, you can talk to the law firms listed in Question 23 at no cost to you, or you may speak with your own lawyer, at your expense.

The released claims do not, however, include the following:

- Claims to enforce any of the terms of the Settlement Agreements in this case;
- Claims that relate to or arise from the purchase of non-U.S. Dollar LIBOR-Based Debt Securities; or
- Any other claims that do not arise out of the factual predicate of the Bondholder Action.

There have been settlements of U.S. Dollar LIBOR-related actions other than the Bondholder Action, and there may be other such settlements in the future. You may be eligible to recover from more than one settlement. For example, if in addition to your U.S. Dollar LIBOR-Based Debt Securities, you also bought a bond directly from a defendant (or its subsidiary or affiliate) you may also be eligible to recover from the OTC Plaintiffs Action Settlements.

HOW TO RECEIVE A PAYMENT

17. How can I receive a payment?

You will need to submit a Proof of Claim Form by **December 28, 2020, which can be done either by mail or electronically**. Copies of Proof of Claim Forms, as well as instructions for their submission are available at www.BONDHOLDERLIBORSETTLEMENTS.COM. Proof of Claim Forms may be submitted electronically, or mailed to:

Bondholder LIBOR Settlements
P.O. Box 3076
Portland, OR 97208-3076

18. What if my claim is rejected?

If your claim is rejected, you will be provided a letter explaining why (a “Rejection Letter”). The Settlements provide a process to contest the rejection of a claim, including requesting a review. To be valid, your request for review must (i) be in writing, (ii) state the reasons why you are contesting the rejection, (iii) include any supporting documentation, and (iv) be submitted within the time frame set forth in the Rejection Letter. If your dispute cannot be resolved by the Claims Administrator, it may be presented to the Court for review. More details are in the relevant Settlement Agreements, available at www.BONDHOLDERLIBORSETTLEMENTS.COM.



EXCLUDING YOURSELF FROM ANY OF THE SETTLEMENTS

You must decide at this time if you want to exclude yourself from any of the Settlements.

19. What does it mean to exclude myself from the Settlements?

If you want to retain the right to file or maintain your own lawsuit against one or more of the Settling Defendants (i.e., Barclays, UBS, HSBC, Citi, BOA/JPM and/or RBS) about the legal issues in the Bondholder Action, then you must take steps to exclude yourself from each Settlement with the defendant(s) you may want to personally sue. This is also sometimes referred to as “opting out” of the Settlement. If you ask to be excluded from any Settlement, you will not get a payment from that Settlement, and you cannot object to any aspect of that Settlement.

If you have a pending lawsuit against a Settling Defendant or Non-Settling Defendant involving the same legal issues in this case, you may consider speaking to your lawyer in that case immediately. You must exclude yourself from the corresponding Settlement(s) in order to continue your own lawsuit against one or more of the Settling Defendants.

20. How do I exclude myself from participating in the Settlements?

If you are a Member of the Settlement Classes and you wish to exclude yourself from any of the Settlements, you must provide a timely letter or other written document to the Claims Administrator, Epiq, at the address below, requesting exclusion (“Request for Exclusion”).

A Request for Exclusion must:

- Be in writing;
- Be signed by you or your authorized representative;
- State your name, address, and phone number;
- Include a signed statement that “I/we hereby request that I/we be excluded from (one or more of the following) in the *In re LIBOR-Based Financial Instruments Antitrust Litigation*,”
 - The proposed Barclays Settlement,
 - The proposed UBS Settlement,
 - The proposed HSBC Settlement,
 - The proposed Citi Settlement,
 - The proposed BOA/JPM Settlement, and/or
 - The proposed RBS Settlement;
- Provide documentation supporting that you are a Member of the Settlement Classes, which may include, for example, a relevant account statement. Please also provide: (1) the CUSIP number and dollar face amount of each USD LIBOR-Based Debt Security you held as of August 1, 2007; and (2) the CUSIP number, the dollar face amount and the purchase or sales date of each USD LIBOR-Based Debt Security you bought or sold between August 1, 2007 and May 31, 2010. You must also provide any other information reasonably requested by the Claims Administrator. Settlement Class Counsel and the Claims Administrator may assist you in this process.
- Be mailed to the Claims Administrator at: Bondholder LIBOR Settlements, P.O. Box 3076, Portland, OR 97208-3076;
- Be postmarked no later than **November 17, 2020**.

21. Can I participate in some of the Settlements and exclude myself from others?

Yes, you may submit a claim in one or more of the Settlements while electing to exclude yourself from other of the Settlements.

22. If I exclude myself from a Settlement, can I still get a payment from that Settlement?

No. If you exclude yourself from a Settlement you will not be eligible to receive any payment in that Settlement.

THE LAWYERS REPRESENTING YOU

23. Do I have a lawyer in the case?

The Court has appointed two law firms – Morris and Morris LLC Counselors At Law and Weinstein Kitchenoff & Asher LLC as “Settlement Class Counsel.” They can be contacted at:

Karen Morris Morris and Morris LLC Counselors At Law 4023 Kennett Pike, #254 Wilmington, DE 19807	Robert Kitchenoff Weinstein Kitchenoff & Asher LLC 150 Monument Road, Suite 107 Bala Cynwyd, PA 19004
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You will not be charged for contacting these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

24. How will the lawyers be paid?

Settlement Class Counsel will ask the Court for attorneys’ fees of up to one-third of the \$68.625 million aggregate Settlement Fund, as well as reimbursement for litigation expenses incurred on behalf of the Settlement Classes. The fees and expenses awarded by the Court will be paid out of the Settlement Funds. The Court will decide the amount of fees to award. Settlement Class Counsel will also request that special service payments of up to \$25,000.00 each be paid from the aggregate Settlement Fund to the Bondholder Plaintiffs for their service as representatives on behalf of the Settlement Classes.

OBJECTING TO ANY OF THE SETTLEMENTS

25. How do I file an objection related to any of the Settlements?

If you are a Member of the Settlement Classes, and do not exclude yourself, you can object to the award of attorneys’ fees and reimbursement of expenses, or to any other aspect of any of the Settlements. To object, you must submit a letter or other written document that includes the following:

Your name, address, and telephone number;

A statement saying that you object to one or more of the (i) Barclays, (ii) UBS, (iii) HSBC, (iv) Citi, (v) BOA/ JPM, and/or (vi) RBS Settlement(s) in the Bondholder Action in *In re LIBOR-Based Financial Instruments Antitrust Litigation*;

Whether you plan to appear at the Fairness Hearing;

Proof of membership in the Settlement Class, including documentation that you owned at least one U.S. Dollar LIBOR-Based Debt Security (i.e., on which interest was payable during the Class Period (from August 1, 2007, through May 31, 2010));

The specific reasons for your objection(s), along with any supporting materials or documents that you want the Court to consider; and

Your signature.

Your objection(s) may be submitted in one letter as long as you are clear to which of the Settlements you are objecting. To be valid, your objection(s) must be mailed to the addresses listed in Appendix 2 at the end of this Notice for each settlement to which you wish to object, with a postmark no later than **November 17, 2020** and must include all of the information listed above.

26. What is the difference between objecting and asking to be excluded?

If you remain a Member of the Settlement Classes, you may file an objection as to any provision of one or more of the Settlements. Excluding yourself is telling the Court that you don’t want to be part of that Settlement. If you choose to exclude yourself from a Settlement, you cannot recover under that Settlement or file an objection related to that Settlement, because that Settlement no longer affects you.



THE FAIRNESS HEARING

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

The Court will hold a hearing, called the “Fairness Hearing,” to decide whether to approve the Settlements, the Plan of Allocation, and any requests for attorneys’ fees, reimbursement of litigation expenses, and service awards to the Class Representatives. You are not required to attend. You may, however, attend the hearing, and you may ask to address the Court. If there are objections, the Court will consider them and may allow people who have asked to speak at the Fairness Hearing.

The Fairness Hearing will be held at 11:00 a.m. on **December 16, 2020**, at the Daniel Patrick Moynihan United States Courthouse, Southern District of New York, 500 Pearl St., New York, NY 10007, Courtroom 21A. Without additional notice, the Court may change the hearing’s date, time, location, or how the hearing will be conducted, so it is a good idea to check www.BONDHOLDERLIBORSETTLEMENTS.COM or call 1-888-205-5804 if you are going to attend the hearing. At or following the Fairness Hearing, the Court will decide whether to approve each of the Settlements, how much to pay Settlement Class Counsel, and whether to approve service awards to the Class Representatives. These decisions may take time. Please do not contact the Court.

28. Do I have to attend the hearing?

No. Settlement Class Counsel will represent the interests of the Settlement Classes at the Fairness Hearing. You are welcome to attend. If you send an objection, you do not have to come to Court to talk about it. As long as your written objection is postmarked by **November 17, 2020**, the Court will consider it. You may also have your own lawyer attend, at your expense, but it is not necessary.

29. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. To speak at the Fairness Hearing, you must send a letter or other written document saying that the letter or document is your “Notice of Intention to Appear” at the Fairness Hearing in the Bondholder Action in *In re LIBOR-Based Financial Instruments Antitrust Litigation*. Be sure to include your name, address, telephone number, and signature. You must send your “Notice of Intention to Appear” to the relevant addresses listed in Appendix 2. To be valid, it must be postmarked no later than **December 2, 2020**.

OBTAINING ADDITIONAL INFORMATION

30. How can I obtain additional information?

This Notice summarizes the proposed Settlements and related procedures. More details are in each of the Settlement Agreements. You can view any or all of the Settlement Agreements, as well as other relevant documents, at www.BONDHOLDERLIBORSETTLEMENTS.COM. You also may write to Bondholder LIBOR Settlements, P.O. Box 3076, Portland, OR 97208-3076 or call the toll-free number, 1-888-205-5804 with questions regarding the Bondholder Action, the Settlements, your rights under the Settlements or the filing of claims. A Proof of Claim Form is provided with this Notice. You can obtain additional Proof of Claim Forms, as well as instructions on how to file them, at the website, or by calling the toll-free number, 1-888-205-5804.

CALENDAR OF KEY DATES

Briefing and Supporting Documentation on Final Approval of the Settlements, Attorneys’ Fees, Expenses, and Awards to Class Representatives	November 2, 2020
Deadline to Request Exclusion from the Settlement Classes	November 17, 2020
Deadline to Object to Settlements, Attorneys’ Fees, Expenses, Or Awards to Class Representatives	November 17, 2020
Reply Briefing on Final Approval of Settlements, Attorneys’ Fees, Expenses, Awards and Objections	November 24, 2020
Fairness Hearing	December 16, 2020
Deadline to Submit Proof of Claim Form	December 28, 2020

**QUESTIONS? CALL 1-888-205-5804
OR VISIT WWW.BONDHOLDERLIBORSETTLEMENTS.COM**

Appendix 1: Settlement Class Definitions from Settlement Agreements**Barclays Settlement Agreement:**

1.8. “Bondholder Class” or “Settlement Class” means all persons or entities (other than a Defendant and its employees, affiliates, parents, and subsidiaries) that owned (including beneficially in “street name”) U.S. Dollar LIBOR-Based Debt Securities during the Class Period.

1.51. “U.S. Dollar LIBOR-Based Debt Securities” means any U.S. dollar-denominated debt security (a) that was assigned a unique identification number by the CUSIP system; (b) on which interest was payable at any time during the Class Period; and (c) where that interest was payable at a rate based upon U.S. Dollar LIBOR (“USD LIBOR”). U.S. Dollar LIBOR-Based Debt Securities include, but are not limited to, any such bonds, corporate bonds, municipal bonds, government bonds, asset backed securities, residential mortgage backed securities, commercial mortgage backed securities, collateralized debt obligations and collateralized loan obligations. Excluded from the definition of U.S. Dollar LIBOR-Based Debt Securities are any such securities that were issued by any Defendant or its subsidiaries or affiliates as obligor.

HSBC Settlement Agreement:

1.6. “Bondholder Class” or “Settlement Class” means all persons or entities (other than a Defendant and its employees, affiliates, parents, and subsidiaries) that owned (including beneficially in “street name”) U.S. Dollar LIBOR-Based Debt Securities during the Class Period.

1.46. “U.S. Dollar LIBOR-Based Debt Securities” means any U.S. dollar-denominated debt security (a) that was assigned a unique identification number by the CUSIP system; (b) on which interest was payable at any time during the Class Period; and (c) where that interest was payable at a rate expressly linked to U.S. Dollar LIBOR (“USD LIBOR”). U.S. Dollar LIBOR-Based Debt Securities include, but are not limited to, any such bonds, corporate bonds, municipal bonds, government bonds, asset backed securities, residential mortgage backed securities, commercial mortgage backed securities, collateralized debt obligations and collateralized loan obligations. Excluded from the definition of U.S. Dollar LIBOR-Based Debt Securities are any such securities that were issued by any Defendant or its subsidiaries or affiliates as obligor.

UBS Settlement Agreement (¶ 3.2):

The “Settlement Class” shall be composed of all persons and entities (other than defendants in the Bondholder Action and their affiliated persons and entities) who owned (including beneficially or in “street name”) any debt security that was assigned a unique identification number by the CUSIP system, on which interest was payable at any time between August 1, 2007, and May 31, 2010, and where that interest was payable at a rate expressly tied to the U.S. Dollar LIBOR rate (“LIBOR-Based Debt Security”); provided, however that any such securities that were issued by any defendant, including its subsidiaries and affiliates, as obligor, are excluded from the definition of LIBOR-Based Debt Security.

The term LIBOR-Based Debt Security includes specifically without limitation government bonds, municipal bonds, corporate bonds, notes, debentures, certificates of deposit (“CDs”), collateralized securities, collateralized debt obligations, collateralized loan obligations, asset-based securities (“ABS”), and mortgage-backed securities (“MBS”).

Excluded from the Settlement Class are Defendants; Released Parties; co-conspirators; the officers, directors, or employees of any Defendant, Released Party, or co-conspirator; any entity in which any Defendant, Released Party, or co-conspirator has a controlling interest; any affiliate, legal representative, heir, or assign of any Defendant, Released Party, or co-conspirator and any person acting on their behalf. Also excluded from the Settlement Class are any judicial officers presiding over this action and the members of their immediate families and judicial staffs, respectively.

Citibank Settlement Agreement:

1.6. “Bondholder Class” or “Settlement Class” means all persons and entities (other than defendants in the Bondholder Action and their affiliated persons and entities) who owned (including beneficially or in “street name”) any USD LIBOR-Based Debt Security (defined below); provided, however, that any such securities that were issued by any Defendant, including its subsidiaries and affiliates, as obligor, are excluded from the definition of LIBOR-Based Debt Security.



1.50. “U.S. Dollar LIBOR-Based Debt Security” means any U.S. dollar-denominated debt security (a) that was assigned a unique identification number by the CUSIP system; (b) on which interest was payable at any time during the Class Period; and (c) where that interest was payable at a rate expressly tied to U.S. Dollar LIBOR (“USD LIBOR”). Excluded from the definition of U.S. Dollar LIBOR-Based Debt Securities are any such securities that were issued by any Defendant or its subsidiaries or affiliates as obligor.

BOA/JPM Settlement Agreement:

1.8. “Bondholder Class” or “Settlement Class” means all persons and entities (other than Defendants in the Action and their affiliated persons and entities) who owned (including beneficially or in “street name”) any USD LIBOR-Based Debt Security; provided, however, that any such securities that were issued by any Defendant, including its subsidiaries and affiliates, as obligor, are excluded from the definition of USD LIBOR-Based Debt Security. Solely for purposes of the Settlement, the parties agree that Investment Vehicles are not excluded from the Settlement Class solely because they are, or are managed by, affiliates or subsidiaries of the Defendants. Solely for purposes of the Settlement, the parties agree that Investment Vehicles (defined at ¶ 1.31 of the Settlement Agreement) are not excluded from the Settlement Class solely because they are, or are managed by, affiliates or subsidiaries of the Defendants.

1.52. “U.S. Dollar LIBOR-Based Debt Security” means any U.S. dollar-denominated debt security that was assigned a unique identification number by the CUSIP system, on which interest was payable at any time during the Class Period; and where that interest was payable at a rate expressly tied to U.S. Dollar LIBOR (“USD LIBOR”). Excluded from the definition of U.S. Dollar LIBOR-Based Debt Securities are any such securities that were issued by any Defendant or its subsidiaries or affiliates as obligor.

RBS Settlement Agreement (¶ 3.2):

All persons and entities (other than defendants in the Bondholder Action and their affiliated persons and entities) who owned (including beneficially or in “street name”) any debt security that was assigned a unique identification number by the CUSIP system, on which interest was payable at any time between August 1, 2007, and May 31, 2010, and where that interest was payable at a rate expressly tied to the U.S. Dollar LIBOR rate (“LIBOR-Based Debt Security”); provided, however that any such securities that were issued by any Defendant, including its subsidiaries and affiliates, as obligor, are excluded from the definition of USD LIBOR-Based Debt Security.

Appendix 2 – Addresses to Send Objections to Any of the Settlements:

To file an objection related to the Barclays Settlement:

COURT	SETTLEMENT CLASS COUNSEL	BARCLAYS' COUNSEL
Hon. Naomi Reice Buchwald Daniel Patrick Moynihan United States Courthouse 500 Pearl St. New York, NY 10007	Karen Morris Morris and Morris LLC Counselors At Law 4023 Kennett Pike, #254 Wilmington, DE 19807 AND Robert Kitchenoff Weinstein Kitchenoff & Asher LLC 150 Monument Road, Suite 107 Bala Cynwyd, PA 19004	Jonathan Schiller Boies Schiller Flexner LLP 55 Hudson Yards New York, NY 10001

To file an objection related to the UBS Settlement:

COURT	SETTLEMENT CLASS COUNSEL	UBS's COUNSEL
Hon. Naomi Reice Buchwald Daniel Patrick Moynihan United States Courthouse 500 Pearl St. New York, NY 10007	Karen Morris Morris and Morris LLC Counselors At Law 4023 Kennett Pike, #254 Wilmington, DE 19807 AND Robert Kitchenoff Weinstein Kitchenoff & Asher LLC 150 Monument Road, Suite 107 Bala Cynwyd, PA 19004	Jefferson E. Bell Gibson Dunn & Crutcher LLP 200 Park Avenue New York, NY 10166

To file an objection related to the HSBC Settlement:

COURT	SETTLEMENT CLASS COUNSEL	HSBC's COUNSEL
Hon. Naomi Reice Buchwald Daniel Patrick Moynihan United States Courthouse 500 Pearl St. New York, NY 10007	Karen Morris Morris and Morris LLC Counselors At Law 4023 Kennett Pike, #254 Wilmington, DE 19807 AND Robert Kitchenoff Weinstein Kitchenoff & Asher LLC 150 Monument Road, Suite 107 Bala Cynwyd, PA 19004	Roger B. Cowie Locke Lord LLP 2200 Ross Avenue Suite 2800 Dallas, TX 75201



To file an objection related to the Citi Settlement:

COURT	SETTLEMENT CLASS COUNSEL	CITI'S COUNSEL
Hon. Naomi Reice Buchwald Daniel Patrick Moynihan United States Courthouse 500 Pearl St. New York, NY 10007	Karen Morris Morris and Morris LLC Counselors At Law 4023 Kennett Pike, #254 Wilmington, DE 19807 AND Robert Kitchenoff Weinstein Kitchenoff & Asher LLC 150 Monument Road, Suite 107 Bala Cynwyd, PA 19004	Andrew A. Ruffino Covington & Burling LLP The New York Times Building 620 Eighth Avenue New York, NY 10018-1405

To file an objection related to the BOA Settlement:

COURT	SETTLEMENT CLASS COUNSEL	BOA'S COUNSEL
Hon. Naomi Reice Buchwald Daniel Patrick Moynihan United States Courthouse 500 Pearl St. New York, NY 10007	Karen Morris Morris and Morris LLC Counselors At Law 4023 Kennett Pike, #254 Wilmington, DE 19807 AND Robert Kitchenoff Weinstein Kitchenoff & Asher LLC 150 Monument Road, Suite 107 Bala Cynwyd, PA 19004	Paul S. Mishkin Davis Polk & Wardwell LLP 450 Lexington Avenue New York, New York 10017

To file an objection related to the JPM Settlement:

COURT	SETTLEMENT CLASS COUNSEL	JPM'S COUNSEL
Hon. Naomi Reice Buchwald Daniel Patrick Moynihan United States Courthouse 500 Pearl St. New York, NY 10007	Karen Morris Morris and Morris LLC Counselors At Law 4023 Kennett Pike, #254 Wilmington, DE 19807 AND Robert Kitchenoff Weinstein Kitchenoff & Asher LLC 150 Monument Road, Suite 107 Bala Cynwyd, PA 19004	Paul C. Gluckow Simpson Thacher & Bartlett LLP 425 Lexington Avenue New York, New York 10017

To file an objection related to the RBS Settlement:

COURT	SETTLEMENT CLASS COUNSEL	RBS's COUNSEL
Hon. Naomi Reice Buchwald Daniel Patrick Moynihan United States Courthouse 500 Pearl St. New York, NY 10007	Karen Morris Morris and Morris LLC Counselors At Law 4023 Kennett Pike, #254 Wilmington, DE 19807 AND Robert Kitchenoff Weinstein Kitchenoff & Asher LLC 150 Monument Road, Suite 107 Bala Cynwyd, PA 19004	David Sapir Lesser Wilmer Cutler Pickering Hale and Dorr LLP 7 World Trade Center New York, NY 10007

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**MUST BE
POSTMARKED ON
OR BEFORE
DECEMBER 28, 2020**

Bondholder LIBOR Settlements
P.O. Box 3076
Portland, OR 97208-3076
Toll-Free: 1-888-205-5804
WWW.BONDHOLDERLIBORSETTLEMENTS.COM

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CLAIM FORM

GENERAL INSTRUCTIONS

1. Plaintiffs in the Bondholder LIBOR MDL (*IN RE LIBOR-BASED FINANCIAL INSTRUMENTS ANTITRUST LITIGATION*, MDL No. 2262, Master File No. 1:11-md-02262-NRB, Case No. 12-CV-1025 (NRB)) have settled with seven defendants in the Bondholder Action: Barclays Bank plc (“Barclays”), UBS AG (“UBS”), HSBC Bank plc (“HSBC”), Citibank, N.A., Citigroup Inc. (collectively “Citi”), JPMorgan Chase & Co., JPMorgan Chase Bank, N.A. (collectively “JPMorgan”), Bank of America Corporation, Bank of America, N.A. (collectively “BOA”), and the Royal Bank of Scotland Group plc (“RBS”) (together, the “Settlements”).
2. To recover as a member of the Bondholder Settlement Classes (the “Settlement Classes”), you must have held at least one U.S. dollar-denominated debt security (a) that was assigned an identification number by the CUSIP system; (b) on which interest was payable at any time between August 1, 2007 and May 31, 2010 (the “Class Period”); and (c) where that interest was payable at a rate expressly tied to the U.S. Dollar LIBOR rate (“Eligible Debt Securities”). Excluded from the definition of Eligible Debt Securities are any such securities that were issued by any Defendant or its subsidiaries or affiliates as obligor.
3. You must mail your completed and signed Claim Form postmarked no later than December 28, 2020, addressed as follows:

Bondholder LIBOR Settlements
P.O. Box 3076
Portland, OR 97208-3076

Submission of this Claim Form, however, does not assure that you will be eligible to share in the proceeds of the Bondholder LIBOR Settlements.

4. If you are NOT a member of the Settlement Class, as defined in the Notice, DO NOT submit a Proof of Claim Form.
5. If you are a member of the Settlement Classes, you can exclude yourself from any or all of the Settlements. If you do not exclude yourself from a Settlement, you will be bound by the terms of any judgment entered by the Court (defined below) in the Bondholder Action in connection with that Settlement, **WHETHER OR NOT YOU SUBMIT A CLAIM FORM**. Instructions for how to exclude yourself from any of the Settlements are found in the Notice, available on the Settlement Website, at www.BondholderLIBORSettlements.com.

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FOR MORE INFORMATION, CALL 1-888-205-5804 OR VISIT
WWW.BONDHOLDERLIBORSETTLEMENTS.COM.



PART I – CLAIMANT IDENTIFICATION

Complete either Section A or B and then proceed to Section C. Please type or print.

A. Complete this section ONLY if the beneficial owner is an individual, joint, or IRA account. Otherwise proceed to B.

First Name (Beneficial Owner)	MI	Last Name (Beneficial Owner)
<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name (Joint Beneficial Owner, if applicable)	MI	Last Name (Joint Beneficial Owner, if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name of IRA Custodian, if applicable

If this account is an IRA, and if you would like any check that you MAY be eligible to receive made payable to the IRA account, please include "IRA" in the "Last Name" box above (e.g., Smith IRA).

B. Complete this section ONLY if the beneficial owner is an entity; i.e., corporation, trust, estate, etc. Then proceed to C.

Entity Name

Name of Representative, if applicable (executor, administrator, trustee, c/o, etc.)

C. Mailing/Account Information

Street Address

City	State	ZIP Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

Country (if other than U.S.)

Telephone Number

 - -

Email Address (Email address is not required, but if you provide it, that constitutes your authorization to the Claims Administrator to use it in providing you with information relevant to this claim.)

Account Number

Last 4 digits of Social Security No. (for individuals)	OR	Taxpayer Identification Number for the Beneficial Owner
<input type="text"/>		<input type="text"/>

Claimant Account Type (check appropriate box):

<input type="checkbox"/> Individual (includes joint owner accounts)	<input type="checkbox"/> Pension Plan	<input type="checkbox"/> Trust
<input type="checkbox"/> Corporation	<input type="checkbox"/> Estate	
<input type="checkbox"/> IRA/401K	<input type="checkbox"/> Other _____ (please specify)	

NOTE: A separate Proof of Claim Form should be submitted for each separate legal entity (e.g., a claim from joint owners should not include other Eligible Debt Securities held or beneficially owned by just one of the joint owners, and an individual should not combine his or her IRA holdings of Eligible Debt Securities with Eligible Debt Securities held solely in the individual's name). Conversely, a single Proof of Claim Form should be submitted on behalf of one legal entity, which should include all holdings of Eligible Debt Securities by that entity, no matter how many separate accounts that entity has (e.g., a corporation with multiple brokerage accounts should include all holdings of Eligible Debt Securities in a single Proof of Claim Form).

NOTICE REGARDING ELECTRONIC FILES: Certain claims, particularly those with large numbers of transactions, may request to, or may be requested to, submit information regarding their transactions in electronic files. To obtain the instructions for the electronic filing of claims and file layout, visit the settlement website at www.BondholderLIBORSettlements.com. Any electronic file not submitted in accordance with the required electronic filing format will be subject to rejection. The Claims Administrator shall review all timely received electronic files and shall provide an email to the Claimant either (i) confirming that the filing was properly submitted and is eligible for consideration under the Settlements; or (ii) identifying deficiencies or other problems with the filing.

Do not assume that your electronic claim has been properly filed until you receive a confirmatory email. If you do not hear from the Claims Administrator regarding the status of your electronic claim within 10 days of your submission, you should contact the electronic filing department at info@BondholderLIBORSettlements.com to inquire about your file and confirm it was received and is acceptable as submitted.

Whether your claim is submitted electronically or in hard copy, all claims MUST be fully executed, including the signature at Part V, at page 6 below.

PART II - SCHEDULE OF HOLDINGS

1. On the Schedule(s) provided below, provide all mandatory information with respect to each of the Eligible Debt Securities you held, and on which interest was payable at any time during the Class Period. Any Eligible Debt Securities not included in the Schedule may not be considered in the claim review process.

2. You are responsible for the accuracy of the information you provide on the Schedule. Please complete the Schedule with care, as errors in the Schedule may result in your claim being denied or may affect any recovery you receive from the Settlements.

3. You are required to provide documentation in support of your claim. Documentation may consist of copies of brokerage confirmation slips or monthly brokerage account statements, or an authorized statement from your broker containing the required transactional and holding information found in a broker confirmation slip or account statement. The Settling Defendants and all related parties, and the Claims Administrator may not independently have information about your investments. **IF SUCH DOCUMENTS ARE NOT IN YOUR POSSESSION, PLEASE OBTAIN COPIES OF THE DOCUMENTS OR EQUIVALENT DOCUMENTS FROM YOUR BROKER. FAILURE TO SUPPLY THIS DOCUMENTATION MAY RESULT IN THE REJECTION OF YOUR CLAIM. DO NOT SEND ORIGINAL DOCUMENTS. Please keep a copy of all documents that you send to the Claims Administrator. Also, please do not highlight any portion of the Claim Form or any supporting documents.**

4. A Proof of Claim Form received by the Claims Administrator shall be deemed to have been submitted when posted if: (i) the postmark on the envelope indicates it was mailed by December 28, 2020, (ii) it was mailed first class, and (iii) it was properly addressed in accordance with the instructions at page 1 above. In all other cases, a Proof of Claim Form shall be deemed to have been submitted when actually received by the Claims Administrator. Failure to submit your Proof of Claim Form by the Court ordered deadline of December 28, 2020 may result in your claim being invalid.

5. You should be aware that it will take a significant amount of time to process fully all of the Proof of Claim Forms and to administer the Settlements. This work will be completed as promptly and efficiently as reasonably possible, given the time necessary to receive, review and process each Proof of Claim Form. Please notify the Claims Administrator of any changes to your address.



A. HOLDINGS AT THE BEGINNING OF THE CLASS PERIOD: List all Eligible Debt Securities, as defined above, held as of the beginning of trading on August 1, 2007.

CUSIP	Face/Nominal Value Held as of August 1, 2007	Maturity (MMDDYY)
<input type="text"/>	<input type="text"/> • <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/> • <input type="text"/>	<input type="text"/>

B. PURCHASES DURING THE CLASS PERIOD: List of all purchases of Eligible Debt Securities, as defined above, made during the class period (August 1, 2007, to May 31, 2010).

CUSIP	Date of purchase/ acquisition (MMDDYY) (list chronologically)	Face/Nominal Value of Amount Purchased	Maturity (MMDDYY)
<input type="text"/>	<input type="text"/>	<input type="text"/> • <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> • <input type="text"/>	<input type="text"/>

C. SALES DURING THE CLASS PERIOD: List of all sales of Eligible Debt Securities, as defined above, made within the class period (August 1, 2007, to May 31, 2010).

CUSIP	Date of sale/conversion (MMDDYY) (list chronologically)	Face/Nominal Value of Amount Sold	Maturity (MMDDYY)
<input type="text"/>	<input type="text"/>	<input type="text"/> • <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> • <input type="text"/>	<input type="text"/>

D. HOLDINGS AT THE END OF THE CLASS PERIOD: List all Eligible Debt Securities, as defined above, held as of the close of trading on May 31, 2010.

CUSIP	Face/Nominal Value Held as of May 31, 2010	Maturity (MMDDYY)
<input type="text"/>	<input type="text"/> • <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/> • <input type="text"/>	<input type="text"/>

IF YOU NEED ADDITIONAL SPACE TO LIST YOUR HOLDINGS, PLEASE COPY THESE PAGES, WRITE YOUR NAME ON THE COPY AND CHECK THIS BOX:
 IF YOU DO NOT CHECK THE BOX, THESE ADDITIONAL PAGES MAY NOT BE REVIEWED.

PART III -RELEASES AND WARRANTIES

- The specific claims being given up against each of the Settling Defendants and all related parties are described as follows: (i) as to Barclays, see paragraphs 1.42, 1.43, 1.44, 11.1, 11.2, 11.3, 12.1 and 12.2 of the Barclays Settlement Agreement; (ii) as to UBS, see paragraphs 1.32, 1.33, 1.34, 6.2, 6.3, 12.1, 12.2, 12.3, 13.1 and 13.2 of the UBS Settlement Agreement; (iii) as to HSBC, see paragraphs 1.37, 1.38, 1.39, 11.1, 11.2, 11.3, 12.1 and 12.2 of the HSBC Settlement Agreement; (iv) as to Citi, see paragraphs 1.40, 1.41, 1.42, 11.1, 11.2, 11.3, 12.1 and 12.2 of the Citi Settlement Agreement; (v) as to JPMorgan and BOA, see paragraphs 1.41, 1.42, 1.43, 11.1, 11.2, 11.3, 12.1 and 12.2 of the JPMorgan/BOA Settlement Agreement; (vi) as to RBS, see paragraphs 1.35, 1.36, 1.37, 11.1, 11.2, 11.3, 12.1 and 12.2 of the RBS Settlement Agreement. Copies of these Settlement Agreements can be found at www.BondholderLIBORSettlements.com. My signature below acknowledges that I have read and agree to the terms of the Releases as set forth in the respective Settlement Agreements.

FOR MORE INFORMATION, CALL 1-888-205-5804 OR VISIT
 WWW.BONDHOLDERLIBORSETTLEMENTS.COM.

2. I hereby warrant and represent that I am a member of the Settlement Classes (as defined in the Notice), that I was not an employee of a Defendant (or its affiliates, parents or subsidiaries) that owned (including beneficially in "street name") U.S. Dollar LIBOR-Based Debt Securities during the Class Period, and that I believe I am eligible to receive an allocation from the Net Settlement Fund under the terms and conditions of the Plan of Allocation.
3. I UNDERSTAND AND INTEND THAT THE SIGNATURE BELOW REGARDING CERTAIN INFORMATION FOR THE INTERNAL REVENUE SERVICE CONCERNING BACKUP WITHHOLDING ALSO SERVES AS THE SIGNATURE VERIFYING THE INFORMATION AND REPRESENTATIONS IN THIS PROOF OF CLAIM FORM.
4. This release shall be of no force or effect unless and until the Court approves the Settlements and each becomes effective on the Effective Date (as defined in the Settlement Agreements).

PART IV - SUBMISSION TO JURISDICTION OF COURT AND ACKNOWLEDGMENTS

I submit this Proof of Claim Form under the terms of the Settlements and the Plan of Allocation of the Net Settlement Fund described in the Notice. I also submit to the jurisdiction of the United States District Court for the Southern District of New York (the "Court"), with respect to my claim as a member of the Settlement Classes and for purposes of enforcing the release set forth herein. I further acknowledge that I am bound by and subject to the terms of any judgment that may be entered in connection with the Settlements in the Bondholder Action, including the releases set forth therein. I agree to furnish additional information to the Claims Administrator to support this claim, such as additional documentation for holdings of Eligible Debt Securities, if requested to do so. I have not submitted any other claim covering the same holdings of Eligible Debt Securities during the Class Period and know of no other person having done so on my behalf.

I (as the Claimant) hereby acknowledge full and complete satisfaction of, and do hereby fully, finally and forever release, relinquish, waive, discharge and dismiss with prejudice each and every one of the Released Claims against each and all the Released Parties as defined in the Settlements. I further acknowledge

1. that I will not be entitled to receive recovery in any other action against any of the Released Parties based on or arising out of the Released Claims;
2. that I have no right to recover under the Settlements if I have excluded myself from the Settlement Classes, and that I am not filing a Proof of Claim Form nor seeking any recovery from the Settlements if I (or anyone acting on my behalf) have excluded myself;
3. that I held the Eligible Debt Securities identified in the Claim Form during the Class Period, or that, in signing and submitting this Proof of Claim Form, I have the authority to act on behalf of the holder(s) thereof;
4. that I may be eligible to receive a distribution from the Net Settlement Fund;
5. that I waive trial by jury, to the extent it exists, and agree to the Court's summary disposition of the determination of the validity or amount of the claim made by this Proof of Claim Form;
6. that I have not assigned or transferred or purported to assign or transfer, voluntarily or involuntarily, any matter released pursuant to this release or any other part or portion thereof;
7. unless expressly identified below, that none of the Eligible Debt Securities set forth above has been subject to any legal release pursuant to any litigation or other resolution;
8. unless expressly identified below, that I have not received any payment in connection with the litigation or settlement of any actions or claims in connection with any of the Eligible Debt Securities set forth above;
9. that I have included information requested above about all of my transactions in Eligible Debt Securities; and
10. that I certify that I am not subject to backup withholding under the provisions of Section 3406(a)(1)(c) of the Internal Revenue Code.

NOTE: If you have been notified by the Internal Revenue Service that you are subject to backup withholding, please strike the language that you are not subject to backup withholding in the certification above, and initial beside the struck through language. Please be aware that the Internal Revenue Service does not require your consent to any provision other than the certification required to avoid backup withholding.

Identify by CUSIP any Eligible Debt Securities that have been the subject of a release of claims:

--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--



Identify by CUSIP any Eligible Debt Securities against which you have received any payment in connection with the litigation or settlement of any actions or claims:

PART V - CERTIFICATION AND SIGNATURE

I declare, under penalty of perjury that the statements made and answers given in this Proof of Claim Form are true and correct and that the documents submitted herewith are true and genuine, and that the foregoing information supplied by the undersigned is true and correct.

Signature

Date:

		-			-				
MM			DD			YYYY			

Print Name

Signature of Joint Claimant, if any

Date:

		-			-				
MM			DD			YYYY			

Print Name

If the claimant is other than an individual, or is not the person completing this form, the following must also be provided: Signature of person signing on behalf of claimant

Signature

Date:

		-			-				
MM			DD			YYYY			

Print Name

Capacity of person signing on behalf of claimant