Setting Up a Wire or Currency Exchange Broker (CEB)

On your Morgan Stanley at Work Stock Plan Account

Overview

You have a several options for wiring your sale proceeds from your Morgan Stanley at Work account:

1. **Wire your proceeds directly** to U.S. and International financial institutions **in USD**.
2. **Wire your proceeds directly** to International financial institutions **in your local currency using Morgan Stanley's currency exchange services**. Morgan Stanley typically charges **160 basis points** (1.6%) of the amount being converted to perform the currency conversion.
3. **Wire your proceeds directly** to an approved **Currency Exchange Broker (CEB)** who will **perform the currency exchange at a discounted rate to your local currency** prior to wiring to your International financial institution.

Currency Exchange Brokers are institutions that **offer currency exchange** and international payments **at discounted rates**. Morgan Stanley at Work and Amazon have **approved three CEBs** for your currency transfer needs:

- **CurrencyFair:** www.currencyfair.com/amazon
- **OFX:** www.ofx.com/amazon
- **Wise:** wi.se/amazon-benefit

How does it work?

1. Regardless of whether or not you choose to use a CEB, please first **add your local currency/ non-USD bank account as your primary/default banking account.** This is essential to ensure no additional taxes are withheld in the event that a Currency Exchange Broker may contain U.S. addresses and U.S. related information, and you are not properly documented as a non-U.S. person.
2. **Create an account with your chosen CEB** (using links above). You are responsible for understanding the requirements of your selected CEB. For example, there may be requirements to log in to the CEB to notify the institution of the incoming wire, confirm receipt or process the exchange/direct the funds.

How does it work? Continued

3. Once you create your account with the CEB, **you will receive all the information you need to set up the CEB receiving bank on your stock plan account**. This will include:
    - Wire instructions
    - ABA Routing Number / SWIFT Code
    - Personal bank account or reference number

4. Proceed with **adding the bank information provided by the CEB to your Morgan Stanley at Work stock plan account**. Please review the *Adding a Bank on Your Morgan Stanley at Work Stock Plan Account* section on the next page.
    - Typically you will see these banks used:
        - Community Federal Savings Bank for CurrencyFair (outside of United Kingdom)
        - Clear Bank for United Kingdom participants using CurrencyFair
        - BNY Mellon for OFX
        - Column or Lead Bank for Wise

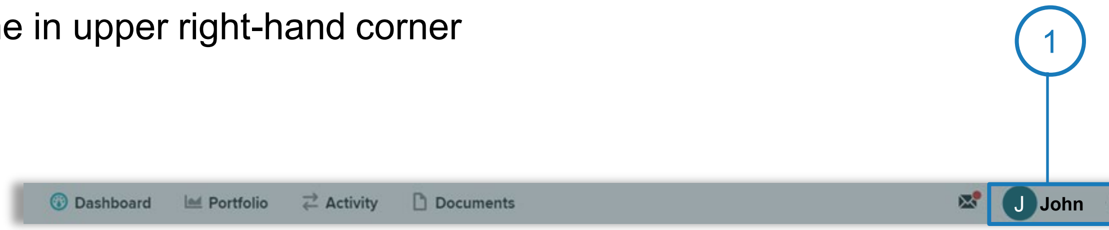
5. **Proceed with your Sale of Shares** (Guide) and direct proceeds to the CEB.

Note: Community Federal Savings Bank, Clear Bank or BNY Mellon will then send the proceeds to your personal account on either CurrencyFair or OFX, respectively. Your Wise account details are specific to you so the payment will arrive directly into your Wise USD balance.

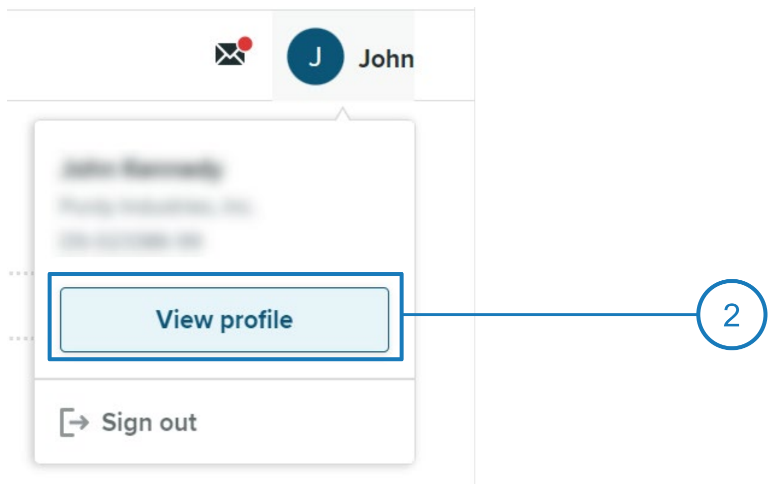
Important: You must set your disbursement currency to USD to utilize a CEB. You should review each award for which you have a Sell All Shares election prior to vesting and make sure the disbursement method is set to use this feature.

Adding a Bank on Your Morgan Stanley at Work Stock Plan Account

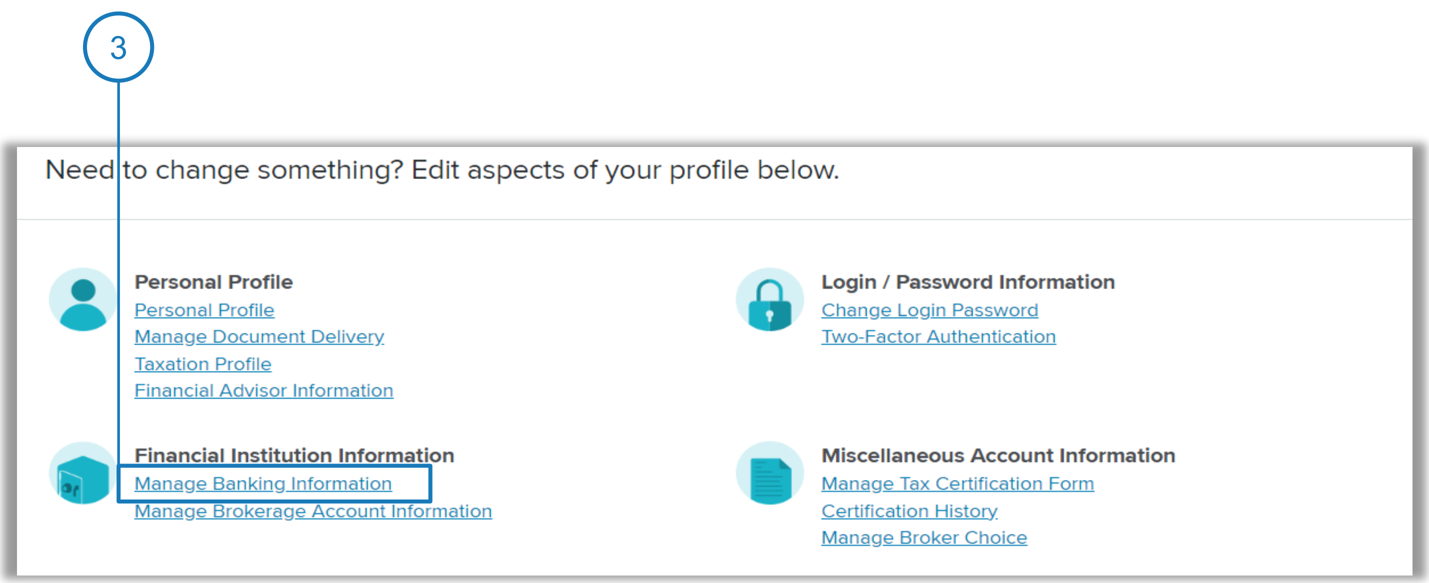
1. On your Morgan Stanley at Work stock plan account Dashboard, select your name in upper right-hand corner



2. Click **View profile**



3. Choose **Manage Banking Information**



4. Add the Banking Information provided by your OFX or CurrencyFair (see Step 6 for Wise). If a **U.S. bank account** is provided, then:

   a. Choose **Transfer funds via Wire (USD or Currency)**

   b. Choose **U.S. Bank Account.**

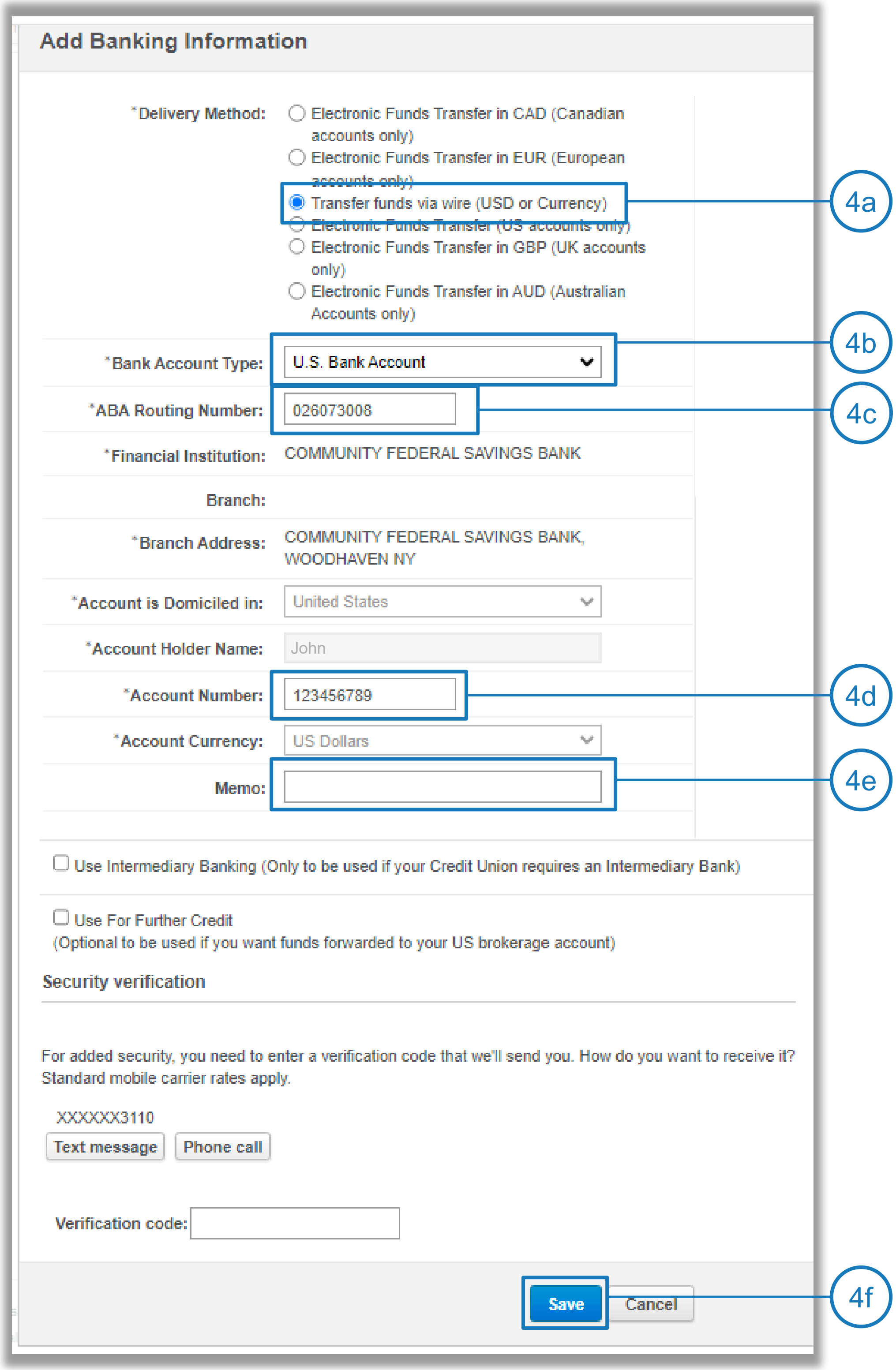
   c. Enter **ABA Routing Number.**

   d. Enter the **Account Number**.

   e. Enter your personal bank account/reference number in **Memo** field.

   f. Review and confirm the information provided and select **Save.**

      - Confirm with your Financial Institution that ABA can be used for Fed Wire.
      - If you require assistance to enter your banking information for a bank account, contact your banking provider.
      - Please note, the above is subject to change. It is recommended that you re-confirm details for conducting wire transfers with the CEB prior to executing to ensure you have the correct information.



5. Add the Banking Information provided by your OFX or CurrencyFair (Note: Wise will always provide a U.S. account). If an **International bank account** is provided, then:

   a. Choose **Transfer funds via wire.**

   b. Choose **International Bank Account.**

   c. Enter the **SWIFT Code**.

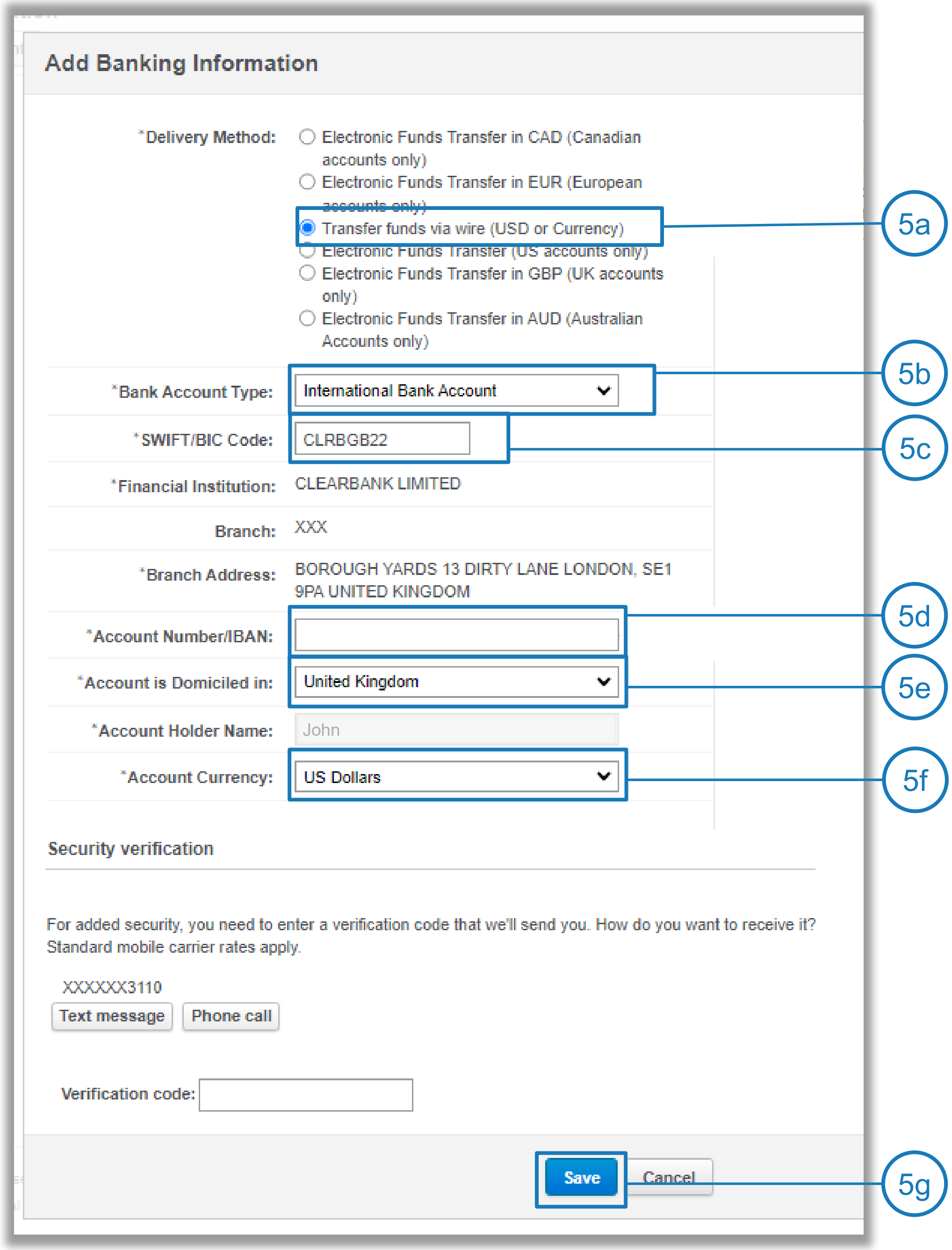
   d. Enter the **Account Number/ IBAN**.

   e. Select **United Kingdom (or Location Provided)**.

   f. Select **U.S. Dollars**.

   g. Review and confirm the information provided and select **Save.**

      - If you require assistance to enter your banking information for a bank account, contact your banking provider.
      - Please note, the above is subject to change. It is recommended that you re-confirm details for conducting wire transfers with the CEB prior to executing to ensure you have the correct information.



6. Add the Banking Information provided by Wise (US Bank Account):

a. Choose **Electronic Funds Transfer (US accounts only).**

b. Will default to **U.S. Bank Account.**

c. Select **Checking** as the Deposit Account Type.

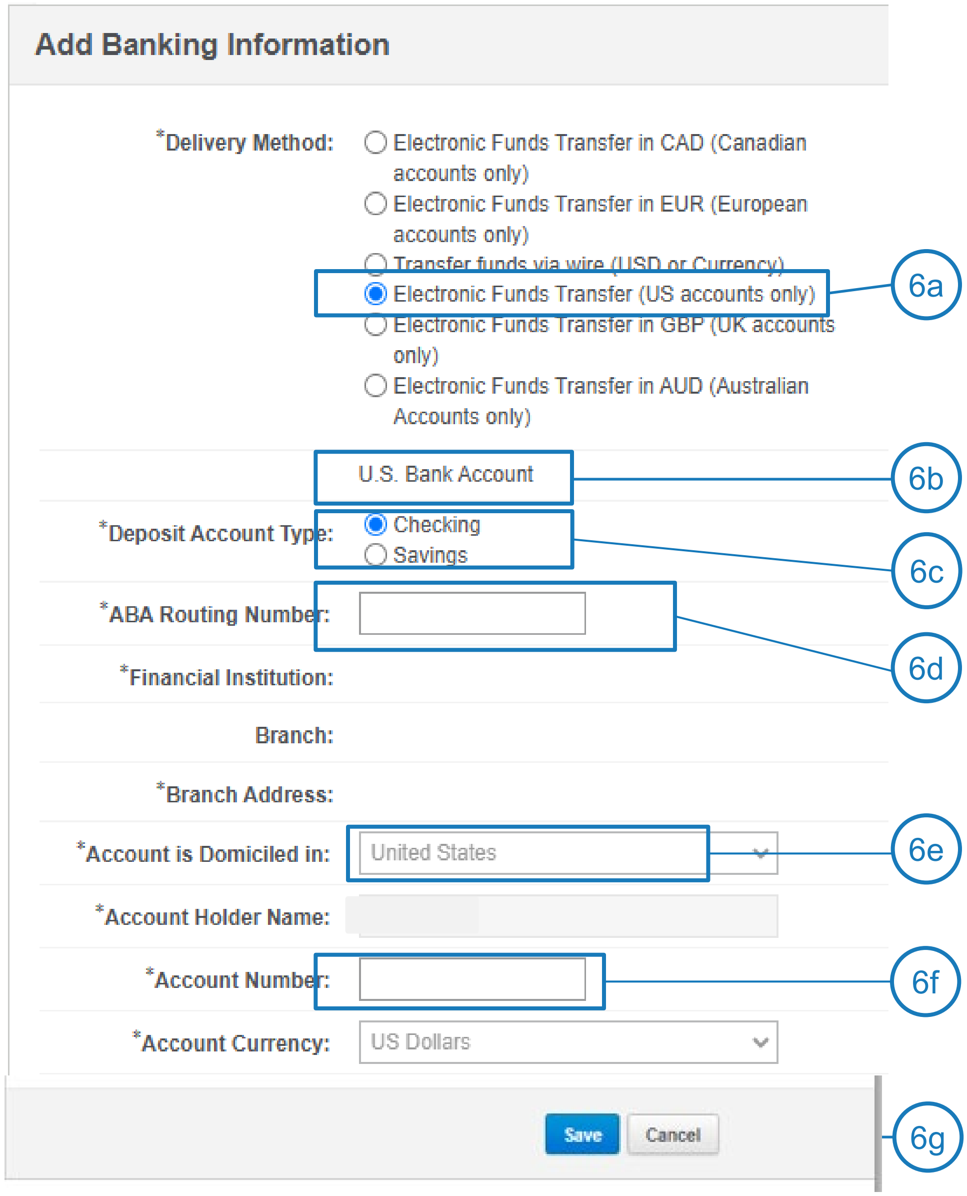
d. Enter the **ABA Routing Number.** This will auto populate the next section.

e. Select **United States.**

f. Enter the **Account Number**.

g. Review and confirm the information provided and select **Save.**

- If you require assistance to enter your banking information for a bank account, contact your banking provider.
- Please note, the above is subject to change. It is recommended that you re-confirm details for conducting ACH transfers with the CEB prior to executing to ensure you have the correct information.



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Have Questions?

CurrencyFair:

Email: amazon@currencyfair.com

OFX:

Email: customer.service@ofx.com

Phone: 1 (888) 288-7354 (US)

+1 (415) 449-1379 (int'l)

Wise:

Email: amazon@wise.com

Phone: Open the Wise app, click on your initials and then select "Help". You will find contact options including phone support if available in your region.

Morgan Stanley:

For Canada, Mexico, United States:
(Toll-Free) +1-866-533-2575
Hours: 8 A.M. to 8:00 P.M. ET (Eastern Time)

All Other Countries (or if unable to connect):
Hours: 24 hours a day; Monday – Friday
Visit AT&T Direct Toll-Free Access Codes website and dial
the appropriate Access Code for your country, then 833-500-0341.

Staffed languages:
French (during EMEA business hours), Cantonese, Japanese, Mandarin (during Asia Pacific business hours) plus translation available in 200+ languages through Language Line Solutions.

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