

USER'S GUIDE TO THE 2001 ISDA MARGIN PROVISIONS

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THIS USER'S GUIDE DOES NOT PURPORT TO BE, AND SHOULD NOT BE CONSIDERED TO BE, A GUIDE TO OR EXPLANATION OF ALL ISSUES AND OTHER CONSIDERATIONS THAT MAY BE RELEVANT TO A PARTICULAR MARGIN ARRANGEMENT, INCLUDING RELEVANT ENFORCEABILITY, REGULATORY, TAX, ACCOUNTING AND OTHER CONSIDERATIONS. EACH PARTY SHOULD CONSULT WITH ITS LEGAL AND TAX ADVISERS AND ANY OTHER ADVISERS IT DEEMS APPROPRIATE PRIOR TO USING ANY ISDA STANDARD PROVISIONS. ISDA ASSUMES NO RESPONSIBILITY FOR ANY USE TO WHICH ANY OF ITS PROVISIONS OR ANY DEFINITION OR PROVISION CONTAINED IN ITS PROVISIONS MAY BE PUT.