



# SVB Cash Sweep Program (global clients)

Earn non-U.S. sourced income on excess cash balances while maintaining access to operating cash

Silicon Valley Bank’s Cash Sweep Program gives non-U.S. companies greater control of and access to sweep services. Through the program, you have the opportunity to earn non-U.S. sourced dividend income on your excess cash, by investing in money market funds, while retaining full access to your funds.

## Wide choice of funds

- ▶ Diversify your cash by selecting from an array of professionally managed non-U.S. domiciled funds from multiple money market fund providers to suit your specific investment parameters.
- ▶ Choose one or more funds that align with your investment priorities and cash segregation strategy.
- ▶ Compare and research funds online.

The SVB Cash Sweep Program offers money market mutual funds that provide a high degree of capital preservation and same-day liquidity. Fund categories include:

Fund category	Types of investments	Risk/return spectrum
Prime	Time deposits, commercial paper, U.S. government securities, repurchase agreements	Low
Government	Short-term U.S. government obligations and government-related repurchase agreements	Lower
Treasury	U.S. Treasury securities; and repurchase agreements backed by U.S. Treasury securities	Lowest

Learn more at [svb.com](http://svb.com)

## Convenience of online access

- ▶ Sweep account visibility, detailed holding and transaction reporting is completely integrated within SVB Online Banking.
- ▶ Access monthly statements and fund materials.
- ▶ Manage your target balance and fund choices online.

## Understanding sweep

- ▶ **Sweep Process:** The sweep process occurs during the end-of-day deposit account processing each night. The sweep amount is determined by comparing the end-of-day collected balance (after all credits and debits have been posted) to your selected target balance. Funds are debited from or credited to your deposit account that night and are invested in/redeemed from your Cash Sweep account the next business day.
- ▶ **Dividends:** Dividends are reported on the sweep account statement as of the month earned. Dividends are automatically reinvested into the selected funds on the first business day of the following month. The dividend income generated by these funds is generally considered to be non-U.S. sourced and not subject to U.S. tax or U.S. tax withholding.\*

## Contact us

Silicon Valley Bank provides a total solution set tailored to meet your company’s needs. For more information, contact your relationship advisor or contact Client Services at [clientsupport@svb.com](mailto:clientsupport@svb.com).

\*Investors in a Fund that are not U.S. taxpayers, and are not subsidiaries or affiliates of U.S. taxpayers, should not be subject to U.S. federal income tax on any distributions from the Fund or on the sale or exchange of shares of the Fund, unless those shares are held in connection with a U.S. trade or business of the investor (and, if required by an applicable income tax treaty, are attributable to a permanent establishment or fixed base that the investor maintains in the U.S.). Clients should check with their tax advisor.

The products discussed in this document are provided by Silicon Valley Bank, a United States Bank. The products discussed in this document have not been reviewed by any regulatory authority in Hong Kong. Silicon Valley Bank is not providing investment advice and you should consult with an independent advisor relating to the products if you have any questions or concerns about them.

Investors in a money market fund should consider carefully the information contained in the prospectus of the fund, including investment objectives, risks, charges and expenses. You can obtain a prospectus by calling your relationship advisor at Silicon Valley Bank. Please read the prospectus carefully before investing.

Investments in Money Market Funds:

<b>NOT FDIC - INSURED</b>	<b>May lose value No bank guarantee</b>
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Although money funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market fund.

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