



BNY MELLON
INVESTMENT MANAGEMENT

Mutual Fund Shareholder Account Access

This Customer Agreement was last amended on July 29, 2021

Mutual Fund Shareholder Account Access Customer Agreement

I (the singular hereafter includes all names on the account) understand that this Agreement between me and BNY Mellon Investment Management (for purposes of this Agreement, BNY Mellon Investment Management refers to BNY Mellon Transfer, Inc., BNY Mellon Securities Corporation and each of the individual U.S. registered investment companies for which BNY Mellon Transfer, Inc. serves as transfer agent and dividend disbursing agent (each, a "Fund")) states the terms and conditions of my use of the Mutual Fund Shareholder Account Access service ("OnLine Services"), including transmitting electronically requests to buy, redeem and exchanges shares of a Fund and requesting other transactions through OnLine Services (each, a "Transaction").

In offering OnLine Services, BNY Mellon Investment Management is making available to me services through the facilities of the Internet which will allow me to access and view my account information for funds in the BNY Mellon Family of Funds and BNY Mellon Funds Trust and to request certain Transactions, and to gain the benefit of electronic delivery and other services which BNY Mellon Investment Management may make available online from time to time ("Services").

I agree to use OnLine Services only in accordance with this Agreement. **By clicking "ACCEPT AND ENTER" below and accessing OnLine Services, I acknowledge that I have read this Agreement carefully and understood, and agree to be bound by, its terms and conditions.** BNY Mellon Investment Management may amend or terminate this Agreement upon notice posted online.

1. I shall be the only authorized user of OnLine Services under this Agreement. I shall be responsible for the confidentiality and use of my security code(s) and other security information (all such codes and information, "security information") and for logging off OnLine Services. I understand that I shall be solely responsible for all Transactions and use of any data or information obtained, using my security information.

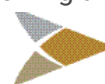
2. I agree that OnLine Services is the proprietary property of BNY Mellon Investment Management and/or third parties from whom BNY Mellon Investment Management has obtained rights to provide access to BNY Mellon Investment Management's customers. I agree not to use OnLine Services except as authorized by this Agreement, and in any event, I agree not to make OnLine Services or any information thereon available to any third parties.

3. I understand that the accuracy, completeness, sequencing or timeliness of the information provided through OnLine Services is not guaranteed by BNY Mellon Investment Management and is subject to change. I acknowledge that intraday reports and other statements provided through OnLine Services may contain information that is subject to correction, and that corrections may

occur routinely without separate notice to me. I further understand and agree that inquiries and Transactions relating to my account(s) and any information or Service furnished to me by or through OnLine Services shall be subject to the following terms and conditions:

- (a) If a financial Transaction has been placed through OnLine Services and I have not received a reference number reflecting the Transaction, I shall immediately notify BNY Mellon Investment Management.
- (b) If a non-financial Transaction has been placed through OnLine Services and I have not received accurate confirmation of the Transaction within five (5) business days, I shall immediately notify BNY Mellon Investment Management.
- (c) If I have received confirmation of a Transaction which I did not place or any similar conflicting report, I shall immediately notify BNY Mellon Investment Management.
- (d) If I have received confirmation regarding consent for a Service which I did not grant or any other conflicting report, I shall immediately notify BNY Mellon Investment Management.
- (e) If there is any suspicious activity concerning my security information, I shall immediately notify BNY Mellon Investment Management.
- (f) If there is any loss, theft or unauthorized use of my security information, I shall immediately notify BNY Mellon Investment Management.
- (g) If there is a discrepancy in my account balance, mutual fund positions or Transaction history, I shall immediately notify BNY Mellon Investment Management.
- (h) All notifications to BNY Mellon Investment Management pertaining to this Agreement shall be in writing and directed to BNY Mellon Investment Management at 144 Glenn Curtiss Blvd., Uniondale, New York 11556, Attention: Correspondence Department. Such notification shall be deemed effective when received by BNY Mellon Investment Management.

If I fail to notify BNY Mellon Investment Management when any of the above conditions occur, neither BNY Mellon Investment Management nor its officers, directors, trustees, employees, agents, affiliates, subsidiaries, or parents, nor any third parties, shall have any responsibility or liability to me or to any other person whose claim may arise through me for any claims with respect to the handling, mishandling, or loss of any Transaction or with respect to any Service. I understand that BNY Mellon Investment Management shall not be deemed to have received any Transaction or Service request electronically transmitted by me until BNY Mellon Investment Management has acknowledged to me that the Transaction or Service request has been received by BNY Mellon Investment Management. I accept full responsibility for the monitoring of my account. Furthermore, I agree that any liability arising out of or resulting from any action or omission by BNY Mellon Investment Management in connection with OnLine Services shall not exceed the benefit that would have resulted from the Transaction during the five business days following the date I first became



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aware or should have become aware of such act or omission.

4. I understand that all Transaction and Service requests placed through OnLine Services are at my sole risk and responsibility. I agree that neither BNY Mellon Investment Management nor any third party working with BNY Mellon Investment Management to provide OnLine Services shall be responsible for any damages (even if BNY Mellon Investment Management has been advised of the possibility of such damages) caused by communications line failure, unauthorized access, theft, systems failure, computer virus or other occurrences beyond its control. I agree to provide all services and equipment to access OnLine Services and will be solely responsible for paying all charges related thereto.

5. I agree that the terms of this Agreement are supplemental to and shall not void or modify the terms and conditions of any other agreement, including each mutual fund application, I enter into with BNY Mellon Investment Management or any applicable Fund prospectus, and that the terms and conditions set forth in such agreement and prospectus shall remain in full force and effect and shall take precedence over this Agreement in the event of an inconsistency.

6. I agree to be liable for any and all charges or expenses incurred in connection with the use of OnLine Services by me or any other person through use of my security information, equipment, or otherwise.

7. I expressly acknowledge and agree that the use and storage of any information available through use of OnLine Services including, without limitation, Transaction activity, portfolio information, account balances, and any other information or Transaction capability, is at my sole risk and responsibility. ONLINE SERVICES AND ALL INFORMATION AND SERVICES PROVIDED THROUGH ONLINE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. NEITHER BNY MELLON INVESTMENT MANAGEMENT NOR ANY THIRD PARTY MAKES ANY REPRESENTATIONS OR WARRANTIES EXPRESS OR IMPLIED INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE IN RESPECT OF ONLINE SERVICES. FURTHER, BNY MELLON INVESTMENT MANAGEMENT AND ANY THIRD PARTY VENDORS EXPRESSLY DISCLAIM ALL WARRANTIES WITH RESPECT TO ANY DELAYS OR ERRORS IN THE TRANSMISSION OR DELIVERY OF ANY MATERIALS, PRODUCTS, OR SERVICES AVAILABLE THROUGH ONLINE SERVICES. IN NO EVENT WILL BNY MELLON INVESTMENT MANAGEMENT OR ANY THIRD PARTY BE LIABLE FOR DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES RESULTING FROM ANY DEFECT IN OR USE OF ONLINE SERVICES EVEN IF BNY MELLON INVESTMENT MANAGEMENT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

8. I agree that BNY Mellon Investment Management may discontinue OnLine Services in whole or in part, at any time, and that BNY Mellon Investment Management may modify or change OnLine Services in whole or in part, at any time and from time to time, without notice. I agree that BNY Mellon Investment Management may immediately terminate its services and my access to OnLine Services if I breach this Agreement or if I have jeopardized the proper and efficient operation of its services or OnLine Services. Any unauthorized use of OnLine Services, whatsoever, shall result in automatic termination of this Agreement and I agree that upon such termination I shall halt access



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to On-line Services. I understand the obligations described in this Agreement relating to my security information will survive termination of this Agreement.

9. I agree that BNY Mellon Investment Management has no duty to inquire as to the authority or propriety of any instructions given to BNY Mellon Investment Management by me or via OnLine Services under my security information and shall be entitled to act upon any such instructions. I understand that telephone calls to BNY Mellon Investment Management may be recorded, and hereby consent to such recording.

10. OnLine Services uses Internet services to transport data and/or communications and BNY Mellon Investment Management will take reasonable security precautions in connection therewith, but I understand that BNY Mellon Investment Management does not accept any liability for interception of any such data or communications and I will not make any legal claims against BNY Mellon Investment Management if this should happen. I understand that BNY Mellon Investment Management is not responsible for, and makes no warranties regarding, the access, speed or availability of Internet or network services.

11. I recognize that my use of OnLine Services may involve the transmission to me of personal financial information, including but not limited to the identity and number of shares that I purchase and the net dollar price for the shares. By using OnLine Services, I am consenting to the transmission by electronic means of such information.

12. This Agreement is governed by the laws of the State of New York without giving effect to conflicts of laws principles, and I submit to the jurisdiction of the State of New York for purposes of all legal proceedings arising out of this Agreement. I hereby irrevocably waive any and all rights to trial by jury in any legal proceeding arising out of this Agreement.

13. I may not assign this Agreement or any rights or obligations hereunder without the consent of BNY Mellon Investment Management.

14. Should any provision of this Agreement be held by a court of law to be illegal, invalid or unenforceable, the legality, validity, and enforceability of the remaining provisions of this Agreement shall not be affected or impaired thereby. The failure of any party to enforce any of the terms or conditions of this Agreement, unless waived in writing, shall not constitute a waiver of that party's right to enforce each and every term and condition of this Agreement.



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