

AMENDMENT GENERAL TERMS AND CONDITIONS

As of 1 January 2025, we will change a number of clauses of our General Terms and Conditions. This involves certain practical adjustments and textual improvements. In doing so, we make our General Terms and Conditions up to date again.

Please find below an overview of the main changes. The full new General Terms and Conditions can be found at <https://www.insingergilissen.nl/en-nl/voorwaarden>. Alternatively, you can ask your Client Advisor to send you a copy of the General Terms and Conditions.

It is important that you are aware of the changes and we hope that everything is clear. Do you have any questions? Your Client Advisor will be happy to answer them.

OVERVIEW CHANGES

Terms and Conditions of Private Banking

Besides some textual improvements, the following articles will be changed:

Article 6: possibilities to (temporarily) limit or refuse services and instructions

As a clarification, we provide an additional example of a situation in which we can (temporarily) refuse, suspend or limit an investment instruction or service.

- Article 15: responsibilities tax reclaim service

We clarify that if we make a request for you to reclaim withheld tax from a foreign tax authority, we cannot guarantee that the request will be honoured and that we have no influence on how long it takes for the foreign authority to process the request.

Article 18A: possibilities of blocking an account

We clarify that if an account is not used for an extended period of time or if only non-tradable positions are administered on the account, we may (temporarily) block the account.

Terms and Conditions of Investment Services

Besides some textual improvements, the following articles change:

Article 2: annual renewal LEI code for business clients

We clarify that business clients should renew their LEI code (Legal Entity Identifier) every year.

Article 17: possibilities to adjust our Investment Universe

We clarify that Securities can be removed from the Investment Universe if they are not tradable (illiquid) for an extended period of time. In that case, you can no longer invest in such Securities.

Articles 34 and 44: responsibilities when business clients trade in derivatives

We agree that when business clients trade in derivatives, they will let us know in advance whether they qualify as a financial or non-financial counterparty and whether they are subject to the clearing obligations under the European EMIR regulation. If business clients do not let us know this, we will determine the classification. We also agree that we will provide the mandatory reporting on derivatives on behalf of clients unless clients let us know that they want to

do the reporting themselves. If we provide the reporting, our Reporting Terms and Conditions, as published on our website, will apply.

Article 43: complaints procedure for derivatives trading

We add that questions and complaints about transactions in derivatives can be sent to a dedicated e-mail address.

Savings Deposit Terms and Conditions

The Savings Deposit Terms and Conditions will be included as an additional chapter in the Terms and Conditions. As a result, you do not have to separately agree to the conditions at the time you want to open a Savings Deposit. The Savings Deposit Terms and Conditions describe the terms and conditions that apply when you open a Savings Deposit with us. Among other things, we set out the conditions for opening a deposit, how we calculate interests, when a Savings Deposit ends and what happens if a Savings Deposit is terminated early.