

AMENDMENT GENERAL TERMS AND CONDITIONS

As of 1 January 2025, we will change a number of clauses of our General Terms and Conditions for Securities Services via an Independent Investment Firm (hereafter: 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. You can find the complete new General Terms and Conditions at <https://www.insingergilissen.nl/en-nl/voorwaardenservices>. Alternatively, you can ask your contact person 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 contact person will be happy to answer them.

OVERVIEW CHANGES

Terms and Conditions for Securities Services with Independent Investment Firms

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

Article 5: 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.

Article 10A: possibilities to (temporarily) limit or refuse services and instructions

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

Article 17: 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.

Tripartite Terms and Conditions

Article 6: Trading only in Securities from our Investment Universe

We clarify when Securities can be added to and removed from our Investment Universe. If certain Securities can no longer be administered due to a change in the Investment Universe, InsingerGilissen will inform clients accordingly. We agree that clients will inform InsingerGilissen in a timely manner what should happen with the Securities. If clients do not inform us, we may make a choice. If Securities cannot be sold, InsingerGilissen may remove the Securities from the account.

Terms and Conditions for Options and other Derivatives

Besides some textual improvements, the following articles change:

Article 7: 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 9: complaints procedure for derivatives trading

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

Savings Deposit Terms and Conditions

The Savings Deposit Terms and Conditions will be included as an additional chapter in the General 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 Savings Deposit, how we calculate interest, when a Savings Deposit ends and what happens if a Savings Deposit is terminated early.

Removal of General Terms and Conditions for Lending

From now on, we will publish the General Credit Terms exclusively on the website:

<https://www.insingergilissen.nl/en-nl/voorwaardenservices>. They are therefore no longer part of the General Terms and Conditions.