

Payment services information leaflet

The Payment Services Information Leaflet contains further information and rules for using our payment services, as described in the Payment Services Terms and Conditions. The terms in capital letters in this information leaflet share the same meaning as those in the abovementioned terms and conditions.

1. Ranking

In the event of any conflict, the information contained in the Payment Services Information Leaflet will prevail over the Payment Services Terms and Conditions.

2. Execution

a. Minimum required data

We require at least the following information in order to execute Payment Orders. It makes no difference whether they involve a one-off Payment Order or a periodic Payment.

Payments within the SEPA in euros

- your name and account number
- the amount in euros
- the name and IBAN of the Beneficiary
- your signature (if a written Payment Order)

Payments outside the SEPA and Payments in a currency other than the euro

- your name and account number
- the amount and currency
- the name and IBAN of the Beneficiary
- the BIC number of the Beneficiary's bank
- your signature (if a written Payment Order)

The BIC number is a unique code used to identify a bank in international payments. You can obtain the IBAN or account number and BIC number from the Beneficiary. Our BIC number is GILLNL2A.

b. Execution of payment orders

How long it takes us to execute your Payment Order depends on two things: the country your payment is going to and the currency in which you are paying. The table below lists the number of days within which we will execute your Payment Order

	To countries within the SEPA	To other countries
Euro and other currencies within the SEPA	Within 1 Business Day; plus 1 extra Business Day for written Payment Orders	Within 4 Business Days
All other currencies	Within 4 Business Days	Within 4 Business Days

c. Countries within the SEPA

SEPA stands for the Single Euro Payments Area. It is a combined initiative of the European Union and European banks aimed at harmonising euro payments within Europe. In the SEPA countries you pay using an IBAN as an account number.

The table below lists the countries that currently belong to the SEPA.

Belgium	Italy	Portugal***
Bulgaria	Croatia	Principality of Andorra Romania
Cyprus	Latvia	San Marino
Denmark	Liechtenstein	Slovenia
Germany	Lithuania	Slovakia
Estonia	Luxemburg	Spain****
Finland*	Malta	Czech Republic
France**	Monaco	United Kingdom*****
Greece	Netherlands	Vatican City State/the Holy Seet
Hungary	Norway	Sweden
Ireland	Austria	Switzerland
Iceland	Poland	

*including the Åland Islands

**including Guadeloupe, Martinique, Mayotte, French Guyana, Saint Barthélemy, Saint Martin (French part), Saint Pierre and Miquelon and Réunion

***including the Azores and Madeira

****including the Canary Islands

***** including Isle of Man, Jersey, Guernsey, Gibraltar and North-Ireland

3. Deadlines for sending orders

The Payment Services Terms and Conditions refer to Business Days. Please find below information on which days are taken to be Business Days. We may also conduct specific tasks on days that are not Business Days. However, Business Days are those days on which we can conduct all the tasks required to execute Payments. The Business Days of the Beneficiary's bank also need to be taken into account.

Payment order	Business days
In euros within the SEPA	Any day except Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, King's Day (27 April), May Day, Liberation Day (5 May every five years), Ascension Day, Whit Monday, Christmas Day, Boxing Day.
Other orders	Any day except Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, May Day, Christmas Day, Boxing Day.

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We can only receive Payment Orders on Business Days before the times we have set as deadlines. Please see the table below for the deadlines for sending each type of Payment Order.

Type of Payment Order	Deadline on a Business Day
SEPA Payments	1 pm
Currency other than the euro	12 pm
Payments outside the SEPA	12 pm
Giro collection payments	1 pm

4. Exchange rates

Payment Orders that need to be executed in a currency other than that of the Current Account are converted into the relevant currency. We use an exchange rate to do this. This exchange rate is a market price at that moment. For the transactions below EUR 5,000 we use the most recent exchange rate in our system. You pay us a fixed fee of 0.5% over the transaction amount in euros per transaction. Please contact us by telephone for up-to-date information on exchange rates.

5. Fees

We may charge fees for executing Payment Orders. Please see the table below for the fees we charge for the different types. These fees only apply if you do not pay an all-in fee or have not agreed other fees with us.

Type of Payment Order	Fees
SEPA Payments	No charge
Payments outside the SEPA	20 euros
Currency other than the euro	20 euros

The above fees are excluding any fees charged by the correspondent bank. A correspondent bank is a bank to which we send Payments or at which we receive Payments. If a correspondent bank charges us fees, we will pass these fees on to you. This does not apply to SEPA Payments.

6. Limits

We have set limits according to the type of Payment Order and how you send us the order. The limits listed below only apply if you have not agreed other limits with us.

Type of Payment Order	Limit
Payment Orders via Internet Banking	150,000 euros a Working Day
Payments to a Fixed Contra Account	No limit

Transfers to countries outside the SEPA cannot be executed via Internet Banking. Payments via Internet Banking can only be made in euros.

7. Taking out or depositing cash

You can take out or deposit cash at our office in Amsterdam on Business Days. If you wish to take out cash, you need to order this at least five Business Days prior to the date on which you wish to pick it up. You can do this by contacting your account manager.

8. Interest on Current Accounts

You can find up-to-date interest rates on our Website or obtain them from us

9. Uniform security rules

In addition to the security regulations contained in the InsingerGilissen Bankiers N.V. Terms and Conditions, you need to comply with the following security rules.

a. What do these rules relate to?

Internet Banking and Mijn InsingerGilissen need to be secure. We play an important part in this, but so do you. These security rules describe what you need to do.

b. Why is it important that you comply with these rules?

If you follow these rules, you sharply reduce the risk of becoming the victim of fraud. Dutch consumer law stipulates that we have to reimburse any amount that is deducted from your current account without your consent. The law allows us to charge an excess of no more than €50 in certain cases. However, we are not always obliged to reimburse you the amount, if applicable minus the excess of no more than €50. As long as you comply with the five security rules listed below, you will not run the risk of the full loss being for your own account.

c. What do you need to do?

1. Keep your Passwords and Pin codes secret.
2. Make sure that your Payment Codes are never used by anyone else.
3. Make sure that the devices you use for Mijn InsingerGilissen and/or our Internet Banking services or your other banking transactions are properly secure.
4. Check your Cash, Securities and Current Accounts.
5. Report any incidents to us immediately and follow our instructions.

Please find further information below.

Security rules

i. Keep your Passwords and Pin codes secret

Please bear in mind the following:

- Make sure that no-one else can discover your Passwords and Pin codes. This also applies to other security codes that you use to conduct electronic payments and/or for internet and mobile banking, such as Mijn InsingerGilissen and our Internet Banking service. These include the Access Card that we have issued you to gain access to these services;

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- The Payment Codes (such as User Name, Password, Access Codes and Pin code) are for personal use only. They must be used in the way we describe;
- Do not write down or save the Payment Codes. If you really cannot avoid this, only do so in a form that is not recognisable to others and that only you can decipher. In this case, do not keep the encrypted information with your Access Card or with the device that you use to conduct banking or securities transactions;
- If you can choose your own Payment Code, make sure that this is not easy to guess. For instance, never choose a year of birth, the name of a family member or a postcode;
- Make sure that no-one can see what you are doing when you input Payment Codes. This does not just apply to your Password or Pin code, but also to all the other codes you need to conduct electronic payments and/or use internet and mobile banking, such as Mijn InsingerGilissen and our Internet Banking service;
- Never pass on a Password or Pin code by telephone, E-mail or in any other way than the one we have prescribed. This also applies if you are approached by someone by telephone, E-mail or in person who claims to be one of our employees. We will never ask you for your Password or Pin code in this manner.

ii. Make sure that your Payment Codes are never used by anyone else

Please bear in mind the following:

- Do not allow yourself to be distracted when you use your Payment Codes.

iii. Make sure that the devices you use for Mijn InsingerGilissen, our Internet Banking service or your other banking transactions are properly secure

Please bear in mind the following:

- Make sure that the software installed on the device you use to conduct your banking transactions, such as a computer, tablet and/or smartphone, contains the latest (security) updates. Installed software includes the operating system and security programs, such as virus scanners and firewalls;
- Do not install any illegal software.
- Secure access to the device you use for Mijn InsingerGilissen, our Internet Banking service and conducting your other banking transactions via an access code;
- Also make sure that the apps supplied by us on the devices you use for Mijn InsingerGilissen, our Internet Banking service and other apps for conducting your banking transactions cannot be used by unauthorised parties;
- Always log out when you have finished using Mijn InsingerGilissen, our Internet Banking service and conducting your banking transactions.

iv. Check your Cash, Securities and Current Accounts

Always check your electronic or printed account statements as quickly as possible for any transactions for which you have not given your consent. Please do this at least fortnightly if you use Mijn InsingerGilissen and/or our Internet Banking service. If you only receive printed statements, please check these within two weeks of receipt. If any loss is incurred by us because you have been unable to check your account statements for any length of time, we may ask you to prove that this was not reasonably possible.

v. Report any incidents to us immediately and follow our instructions

Please bear in mind the following:

- Please contact us immediately if:
 - you know or suspect that someone else knows, has used or stolen your Password or Pin code; this also applies to the Access Card;
 - you see that transactions have been conducted in your account for which you have not given your consent.
 - you no longer have your mobile device containing our Mijn InsingerGilissen app and/or that you use for our Internet Banking services, unless you have passed the device on to someone else and first deleted the app.
- Please also contact us immediately if you notice anything strange or unusual, such as a different method of logging in

We can then block access in order to prevent any (further) loss. If we give you instructions, for example in order to prevent further incidents, please follow these carefully. Here, too, we will never ask for your Password or Pin codes.

In the event of any incidents or suspected incidents, please contact us via:

E-mail: helpdesk@insingergilissen.nl

Telephone: +31 (0)20 5276 666