

Information Sheet MiFID II

The revised European Directive MiFID ('Markets in Financial Instruments Directive II') has led us to introduce some changes in our services by 3 January 2018. These changes will protect your interests even better than before.

This sheet lists the main changes. For more information, please read the documents to which this sheet refers on insingergilissen.nl/servicesconditions.

Order Execution Policy and Order Allocation Policy

The documents 'Order Execution Policy' and 'Order Allocation Policy' set out our current policy in these areas. Are we your Order Processor in the Tripartite relationship with your Independent Asset Manager, and do you place orders with us after 3 January 2018? By doing so you acknowledge that you have read and understood our revised policy. You also agree that we will trade for you on stock exchanges that are not so-called regulated markets or multilateral trading facilities.

Complaints Procedure

The only change in the complaints procedure is that it may take a little longer for you to receive acknowledgment of receipt of a complaint, five instead of three working days. Moreover, you should address your complaint to the Legal Department.

Policy on Conflicts of Interest

This policy document explains in detail how we handle any conflicts of interest between you and the bank and/or other clients.

Custody of Securities and Funds

We ensure that the securities and funds we keep for you are protected if InsingerGilissen can no longer meet its obligations. We keep your funds and securities separate from our own assets. Because of our banking licence InsingerGilissen is subject to the deposit guarantee scheme, the Securities (Bank Giro Transactions) Act, and the investor compensation scheme. These three schemes protect you and your assets, each in its own way. You can find more information about the Measures to Protect your Assets, which have also been revised following the MiFID, at insingergilissen.nl/servicesvoorwaarden. Here you can also find our Information Sheet Deposit Guarantee Scheme.

Do You Disagree?

Do you disagree with our new policy and wish to terminate your agreement with us? Please let us know before 3 January 2018 by sending an e-mail to services@insingergilissen.nl or a letter to

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