

# Summary of Payment Services

The Summary of Payment Services contains further information and rules for using our payment services via InsingerGilissen Services, as described in the Terms and Conditions Governing Payment Services. 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 Summary of Payment Services will prevail over the Terms and Conditions Governing Payment Services.

## 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	Romania
Cyprus	Latvia	San Marino
Denmark	Liechtenstein	Slovenia
Germany	Lithuania	Slovakia
Estonia	Luxemburg	Spain****
Finland*	Malta	Czech Republic
France**	Monaco	United Kingdom*****
Greece	Netherlands	Sweden
Hungary	Norway	Switzerland
Ireland	Austria	
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 Terms and Conditions Governing Payment Services 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.

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Other orders Any day except Saturday, Sunday, New Year’s Day, Good Friday, Easter Monday, May Day, Christmas Day, Boxing Day.

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

You can obtain all exchange rates from your asset manager or investment advisor.

All Outgoing Transfers will be processed according to the currency profile as agreed with the Client and charged with currency exchange charges. You can obtain the currency exchange charges from your asset manager or investment advisor.

#### 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. Interest on Current Accounts

You can find up-to-date interest rates on our Website or obtain them from your asset manager or investment advisor.

#### 7. Direct debits

Direct debit services are not available in case of payment services via InsingerGilissen Services.