

# PAYMENT SERVICES AND FIXED BENEFICIARY ACCOUNT INFORMATION LEAFLET

The Payment Services and Fixed Beneficiary Account Information Leaflet contains further information and rules for using our payment services, as described in the Terms and Conditions Governing Payment Services and the use of your Fixed Beneficiary Account. The terms in capitalised terms in this information leaflet have the meaning as defined in the abovementioned terms and conditions.

## PAYMENTS ACCOUNT

Do you have a Payments Account with us? If so, the information below applies. There are several ways to use your Payments Account. Do you use Internet Banking? You can do this from using the browser or the app. Alternatively, you can contact your account manager, by telephone or e-mail. Where necessary, we will distinguish between these options.

### 1. Execution

#### a) a. Minimum required data

We require at least the following information in order to execute Payment Orders.

You provide us with your Payment Orders via Internet Banking:	You provide us with your Payment Orders via Internet Banking using the app:	You provide us with your Payment Orders in writing or by telephone:
<p>Payments within the SEPA in euros</p> <ul style="list-style-type: none"><li>• your name and account number</li><li>• the amount in euros</li><li>• the name and IBAN of the Beneficiary</li><li>• your (digital) signature (by using the scanner and your PIN code)</li></ul> <p>Payments outside the SEPA and Payments in a currency other than euro</p> <ul style="list-style-type: none"><li>• your name and account number</li><li>• the amount and currency</li><li>• the name and IBAN of the Beneficiary</li><li>• the BIC number of the Beneficiary's bank</li><li>• your (digital) signature (by using the scanner and your PIN code)</li></ul>	<p>Payments within the SEPA in euros</p> <ul style="list-style-type: none"><li>• your name and account number</li><li>• the amount in euros</li><li>• the name and IBAN of the Beneficiary</li><li>• your (digital) signature (by using the scanner and your PIN code)</li></ul>	<p>Payments within the SEPA in euros</p> <ul style="list-style-type: none"><li>• your name and account number</li><li>• the amount in euros</li><li>• the name and IBAN of the Beneficiary</li><li>• your signature (for written Payment Orders)</li></ul> <p>Payments outside the SEPA and Payments in a currency other than euro</p> <ul style="list-style-type: none"><li>• your name and account number</li><li>• the amount and currency</li><li>• the name and IBAN of the Beneficiary</li><li>• the BIC number of the Beneficiary's bank</li><li>• your signature (for written Payment Orders)</li></ul>

The BIC number is a unique code used to identify banks 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

Which Payment Orders we can execute and how fast, depends on two things: the currency in which you are paying and through which channel you submit the Payment Order. The table below lists the execution time of your Payment Order. We can execute Payment Orders only in the currencies listed below. You must have a Payments Account in that currency with sufficient balance to execute the Payment Order.

A Payment Order that should be executed in a currency other than the currency of your Payments account, will be converted to the relevant currency. We do this through your Cash and Securities Account. We do so at an exchange rate that is the market rate at that time. For each Payment Order you pay us a fixed percentage fee of 0.5% on the transaction amount in euro.

### Example

Let's say you have a Cash and Securities Account and a Payments Account with us, both in euros. You want to make a Payment in US Dollars (USD). In that case, euros will have to be exchanged for USD. In consultation with you we will determine whether we will exchange the euros in your Payments Account or the euros in your Cash and Securities Account. We use the market rate at that time for the exchange. Once the euros have been converted into dollars, we will credit the dollars to your Payments Account and execute the Payment Order. The execution period will start only after the exchange.

	You provide us with your Payment Orders via Internet Banking using your desktop:	You provide us with your Payment Orders via Internet Banking using the app:	You provide us with your Payment Orders in writing or by telephone:
<b>Euro within the SEPA</b>	Instant Payment	Instant Payment	By telephone: Instant Payment In writing: From the moment the paper-based Payment Order is introduced in our internal system, the Payment Order will be executed instantly.
<b>GBP and CHF within the SEPA</b>	Within 1 Business Day	Not possible	Within 1 Business Day, and for paper Payment Orders 2 Business Days
<b>USD and ZAR. Euro, GBP en CHF outside the SEPA (Foreign Payment)</b>	Within 4 Business Days	Not possible	Within 4 Business Days

### c) Receipt of Payment Orders

You can receive money in your Payments account in euros, GBP, CHF, USD and ZAR. Would you like to receive money in a different currency? Then we will transfer the money to your Cash and Securities Account.

### d) Countries within the SEPA

SEPA stands for 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	Vatican City and Holy Seat
Greece	Netherlands	United Kingdom*****
Hungary	Norway	Principality of Andorra
Ireland	Austria	Sweden Switzerland
Iceland	Poland	Switzerland

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

## 2. Deadlines for receiving Payment Orders

The Terms and Conditions Governing Payment Services refer to Business Days. Please find below which days are 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. For this purpose, we must also consider the Business Days of the Beneficiary's bank. Please take into account that a Payment Order in a currency other than euro is executed through our correspondent bank and from the correspondent bank of the Beneficiary to the bank of the Beneficiary.

Payment order	Business days
In euros within the SEPA	24 hours a day and on any calendar day.
Other orders	Every day except Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, May Day, Christmas Day, Boxing Day.

We can only receive Payment Orders in foreign currency or outside the SEPA on Business Days before the times we have set as deadlines. The deadline for receipt is decided by two factors: in which currency you pay and through which channel you submit the Payment Order. Please see the table below for the different deadlines of receipt on a Business Day.

	You provide us with your Payment Orders via Internet Banking:	You provide us with your Payment Orders via Internet Banking using the app:	You or your asset manager provide(s) us with your Payment Orders in writing:
Euro outside the SEPA	3:30 pm	3:30 pm	1:00 pm
GBP and USD	2:00 pm	NA	1:00 pm
CHF	2:00 pm	NA	1:00 pm
ZAR	2:00 pm	NA	1:00 pm

## 3. Fees

At this point in time we do not charge extra for executing Payment Orders.

## 4. Limits

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

Type of Payment Order	Limit
Payment Orders via Internet Banking (browser and/or app)	150,000 euros per Business Day
Payment Orders in writing or by telephone	No limit

You need a scanner for Payment Orders that you submit via Internet Banking. For Payments via the app, the following applies:

	Beneficiary not in your address book	Beneficiary in your address book
Use of your pin code	< 30 euro	< 25,000 euro
Use of your scanner	> 30 – 150,000 euro	> 25,000 – 150,000 euro

## 5. Interest on Payments Accounts

Our current interest policy can be found on our website: [Interest Rate Policy | InsingerGilissen](#)

## FIXED BENEFICIARY-ACCOUNT

Do you use a Fixed Beneficiary-Account? Then the information below applies. Do you also have a Payments Account? Then this information also applies to transfers from your Cash and Securities Account to your linked Payments Account.

### 1. Execution

#### a. Minimum required data

We require at least the following information in order to execute your orders to your Fixed Beneficiary Account:

- your name and account number
- the amount and currency
- Fixed Beneficiary Account number

#### b. Execution of orders and deadline for sending orders

If we receive an order for your Fixed Beneficiary Account, the order will be executed as an Instant Payment. If the Beneficiary bank is not connected to the Instant Payment network, the order will be executed the next Business Day at the latest.

### 2. Exchange rates

Orders that should be executed in a currency other than that of the Cash and Securities Account are converted into the relevant currency. We use an exchange rate to do this. This exchange rate is a market price at that time. For each order you pay us a fixed percentage fee of 0.5% on the transaction amount in euros.

## Uniform security rules

In addition to the security regulations contained in our Terms and Conditions, you must comply with the following security rules.

#### a. To what do these rules relate?

Internet Banking and Mijn InsingerGilissen have 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 reduce the risk of falling victim to fraud. Dutch consumer law stipulates that we have to refund you any amount that is deducted from your Payments account without your consent. The law allows us to apply an excess of no more than EUR 50 in certain cases. However, we are not always required to refund you the amount, possibly 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 have to do?

- Keep your Passwords and PIN-codes secret.
- Make sure that you are the only one to use your payment codes.
- Make sure that the devices you use for Mijn InsingerGilissen and/or our Internet Banking services or your other banking transactions are properly secured.
- Check your Cash and Securities and Payments Accounts.
- 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:

- Make sure that no-one else has access to your Passwords and Pin codes. This also applies to other security codes that you use to make electronic payments and/or for internet and mobile banking, such as Mijn InsingerGilissen and our Internet Banking service. This includes the Access Card that we have issued to you to gain access to these services;
- The Payment Codes (such as User Name, Password, Access Codes and Pin code) are for your personal use only. They must be used according to our instructions;
- Do not write down or store the Payment Codes. Or if you really have to, do so in a form that is not recognisable to others and that only you can understand. 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 enter Payment Codes. This does not only 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 give out 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 contacted 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:

Do not allow yourself to be distracted when using 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 secured**

Please bear in mind:

- 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 the access to the device you use for Mijn InsingerGilissen, our Internet Banking service and conducting your other banking transactions by using an access code;
- Also make sure that our apps 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 and Securities and Payments Accounts**

Always check your electronic or printed account statements as quickly as possible for any transactions not authorised by you. Please do this at least once every two weeks 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 we sustain loss because you did not check your account statements for any length of time, we may ask you to prove that you were reasonably unable to do so.

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

instructions

Please bear in mind:

- **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 that you have not authorised.
  - you no longer have your mobile device containing our Mijn InsingerGilissen app and/or that you use for our Internet Banking services, unless you deleted the app before giving your device to someone else.
- 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 to prevent future incidents, please follow these carefully. Again, remember that we will never ask for your Password or Pin codes.

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

U kunt over incidenten of vermoedelijke incidenten op de volgende wijze contact met ons opnemen:

E-mail: [helpdesk@insingergilissen.nl](mailto:helpdesk@insingergilissen.nl)

Telephone +31 20 5276 666

**3. Order of Priority**

In the event of conflicts the information contained in this leaflet will prevail over the Terms and Conditions governing Payment Services.

# INFORMATION LEAFLET ON FEES

**Name of account operator:** InsingerGilissen  
**Name of account:** Payments Account  
**Date:** 15 December 2020

- This leaflet sets out the fees for using the main services linked to your Payments Account. It enables you to compare these fees with the fees for other accounts.
- It is possible that fees apply to services linked to the use of the Payments Account that are not listed here. You can find all information in the Payment Services and Fixed Beneficiary Account Information Leaflet.
- On request we will send you a glossary of the terms used free of charge.

Service	Fee	
General services		
<b>Maintenance costs</b> Fixed costs  These include the following services: Maintaining bank account Maintaining Payments account Online access to accounts Tax statement Internet Banking  These costs are exempt from vat and are charged in arrears every quarter.	Per quarter	25 euro
Payments (not by card)		
<b>Transfer from Payments Account</b> Transfer in euro within SEPA Transfer in euro outside SEPA Transfer in foreign currencies  Transfers in currencies other than that of the Payments Account will go via the Bank Account.	Per transaction Per transaction Per transaction  Per transaction	0 euro 0 euro 0 euro  0.5% on the transaction amount
Overdrafts and related services		
<b>Unauthorised overdrafts</b> On the entire balance in euros  Interest terms are variable and subject to change. Changes will be communicated via <a href="http://www.insingergilissen.nl">www.insingergilissen.nl</a> . Interest will be credited or debited every quarter. Withdrawing your balance possible without penalty interest.	7.5%	
Miscellaneous services		
<b>Hard copy statements of the Bank Account</b> Monthly invoices Daily statements Extra copy tax statement  We do not send statements of your Bank Account by post.	Per quarter Per quarter Per quarter	5 euro 24.75 euro 25 euro