

Summary of the differences between the General Conditions

currently applicable until 31 December 2023 and those that will apply from 1 January 2024

- Amendment to Article 8.1 (§1): addition of details on certain personal data to be transmitted by the Client to the Bank when entering into a relationship with the Bank;
- Amendments to Article 8.1 (§2): addition of details on information to be transmitted to the bank by the Client who is a legal entity when it enters into a relationship with the Bank:
- Amendments to Article 8.1 (§5): addition of details of the Bank's rights to restrict certain services in the event of the failure to present certain documents in documents in accordance with the regulations on the prevention of money laundering and the financing of terrorism;
- Amendments to Article 8.1 (§8): addition of a provision enabling the Bank to make use
 of external service providers in certain situations and at the expense of the Client;
- Amendment to Article 8.2 (§3 and §4): addition of clarifications regarding the persons affected by the information to be collected by the Bank in accordance with the regulations on the automatic exchange of information and additional details on the Bank's rights regarding the collection of information concerning these persons:
- Amendments to Article 11 (§5): addition of a provision allowing the Bank to call on external service providers in certain situations and at the Client's expense;
- Amendment to Article 34 (§8): addition of clarifications regarding the possibility for the Bank to provide Clients with an IT platform enabling the Client to exercise voting rights in European companies listed on a European regulated market (or similar) whose shares are deposited by the Client with the Bank;
- Amendment to Article 44 (§1): addition of clarifications regarding the possibility for the Bank to decline an instruction when the Bank has reason to believe that the instruction is not genuine, correct or authorised;
- Amendment to Article 46 (§2 relating to payments): deletion of an out-of-date paragraph relating to payments;
- Amendment to Article 47 (§2 and §3 relating to withdrawals): addition of clarifications regarding the possibility for Clients to make cash withdrawals at the Bank's counter;
- Amendment to Article 56 (§3): addition of details on the sustainability information that
 the Bank must gather in order to be able to carry out the suitability test for investment
 advisory and discretionary management services;
- Amendment to Article 66.2 (§11): addition of details regarding the Bank's obligations to consult Dutch databases in order to assess the solvency of Clients who are resident in the Netherlands and details regarding the information that the Bank must provide regarding its Clients' loans;