

- **Amendment of Article 5.2 (3rd §):** addition of an e-mail address in case of complaints and disputes from the Client;
- **Amendment to Article 15.1.3 and 66.2 (6th §):** addition of clarifications regarding the Bank's obligation to transfer certain Client data to the Central Point of Contact (CPC) of the National Bank of Belgium;
- **Amendment of Article 17 (6th §):** addition of clarifications relating to the Bank's right to debit the Client's account in advance of any amount due in respect of a tax and/ or duty for which the Client is considered liable by a competent tax authority, when the account relationship between the Client and the Bank is terminated;
- **Amendment of Article 20 (and of the 5th §, 2nd subparagraph of Article 34):** added clarifications regarding the nature of securities and cash accounts and related transactions;
- **Amendment of Article 29 (5th §):** addition of a paragraph referring to an explanatory note available on the Bank's website on the risks associated with the opening of an account by the Bank with a local sub-custodian or a central securities depository for the purpose of receiving securities from several clients;
- **Amendment of Article 29 (second last §):** addition of a clarification regarding the exclusion from SILL (Luxembourg Investor Indemnification Scheme) protection of claims of "professional" clients arising from investment transactions;
- **Amendment of Article 53:** cessation of issuing and making available cheques to Client (some references to cheques in Articles 17 and 22.2 are also deleted). The Bank will in future only accept the cashing of cheques issued by third party institutions;
- **Amendment of Article 55.4 (3rd §):** addition of a clarification regarding the actions the Bank may take if the Client has not delivered to the Bank, or placed or transferred to his account, the financial instruments or funds that are the subject of a transaction by the day of delivery or transfer;
- **Amendment to Article 55.5:** deletion of the 2nd paragraph;
- **Amendment of Article 63 (addition of a 4th §):** addition of clarifications regarding the Bank's rights, including compensation for any costs, penalties and financial sanctions, relating to a failure or delay in the settlement of a transaction.