

Terms and Conditions for our Correspondents abroad

**F. van Lanschot Bankiers N.V.
International Payments Division**

visiting address:

**Leonardo da Vinci 60
5223 DR 's-Hertogenbosch / The Netherlands**

postal address:

**P.O. Box 1021
5200 HC 's-Hertogenbosch / The Netherlands**

e-mail address:

fi@vanlanschot.com

facsimile:

international +31.73.548 8072

SWIFT-address:

FVLB NL 22

Tom Croezen
Manager (International) Payments
and Correspondent Banking

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Joep W. van Kooten
International Payments
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All Swift testing arrangements for all services of our Dutch branch network, as well as our services with respect to the sales and trading of securities, custodial services, clean payments are centralized in our 's-Hertogenbosch head office.

SWIFT-address for all services and branches: FVLB NL 22

**Private Banking Operations
Payment Division**

facsimile:

international +31.73.548 8072

COMMERCIAL PAYMENTS

In principle we do not want to act as entry point for payments intended to beneficiaries who do not hold an account with F. van Lanschot Bankiers N.V. or its subsidiaries outside The Netherlands.

EU-Regulation compliant transfers Free of charge

Other commercial payments

When your instructions indicate that charges are to be for your account (OUR) we will claim a fixed fee of EUR 20,00 for each received MT103.

Payments to banks Subject to bilateral arrangement

FATF VII:

The 'EU Regulation on payer information accompanying transfers of funds' requires that information of the originator is included in payment instructions. Intra-EU payments must include name and IBAN (or unique identification nr). The address may be substituted by the originator's date and place of birth, a customer identification-nr or a national identity-nr. A payment to/from outside EU requires payer's full name+address in addition to the account number. This information should be in field 50 of the MT103.

For enquiries necessary as a result of the ordering bank's non-compliance with FATF7 requirements we will apply an enquiry fee as indicated below under 'ENQUIRIES'.

AMENDMENTS / CANCELLATIONS

(Note that if the payment has already been advised to the beneficiary, the beneficiary's consent is necessary.)

If the SWIFT cancellation message reaches us:

- on or before the value date € 50,--
- after the value date € 100,-- (administration fee as per European Interbank Compensation Guidelines)

ENQUIRIES

Enquiries lodged within 3 months from date of entry € 50,--

(in case of errors or omissions on our part: nil)

Enquiries lodged after 3 months from date of entry € 75,--

(in case of errors or omissions on our part: nil)

Enquiries lodged after 1 year from date of entry will be dealt with on a best effort basis, whereas enquiries lodged after 5 years from date of entry will be refused. For these enquiries and for other enquiries, which entail extraordinary extensive correspondence or other additional work or unusual responsibility, we reserve the right to require an additional commission for the special handling.

**INTERBANK PAYMENTS / CURRENT ACCOUNT / SAFE CUSTODY OF
SECURITIES**

Subject to bilateral arrangement

GENERAL

*Postal, courier, telecommunication and other out-of-pocket expenses (including
Correspondent Bank's charges)
incurred by us are charged additionally.*

Audit report / confirmation request - balances of accounts only € 50,--
- full report € 150,--

MISCELLANEOUS

*Please be informed that F. van Lanschot Bankiers N.V. does not accept 'OUR claims'
exceeding € 50,-- per
payment (or equivalent in other currency). Consequently any claims received by us will be
capped at € 50,--.*

Trade register 's-Hertogenbosch nr 16038212