

Translation

The English translation has no legal force and is provided to the customer for convenience only.

The conditions in the Dutch language shall be binding and prevail in all respects. The law of the Netherlands shall apply.

Opening

1 The Bonus Interest Account can only be kept in the name of natural persons, and associations and foundations insofar as they do not transact business. Only one Bonus Interest Account may be opened per customer. The account is a savings account and therefore is not intended for incoming and outgoing payments.

Deposits

2 Deposits on the Bonus Interest Account can be made in cash at any branch of the Bank or by funds transfer. A minimum initial deposit of EUR 20.000,- is required.

Withdrawals

3 The account holder can withdraw the entire or part of the balance of the Bonus Interest Account without notice and free of charge. Withdrawals can be made either in cash or by transfer to another account in the name of the account holder. Transfers can be made electronically or using the transfer forms provided by the Bank.

Interest

4 Interest is calculated over the daily balance and added to the Bonus Interest Account with the last day of every calendar quarter as value date. In calculating the amount of interest, three rates are applied.

Balances up to and including EUR 5.000.000,-:

- rate 1 (including bonus interest) on the amount that is in the account from the end of one calendar quarter to the end of the next calendar quarter, if that amount totalled EUR 20.000,- or more;
- rate 2 in all other cases.

Any excess balance over EUR 5.000.000,-:

- rate 3 on the excess balance over EUR 5.000.000,- irrespective of whether such excess has been in the account throughout a calendar quarter.

The amount that has been in the account from the end of one calendar quarter to the end of the next calendar quarter will be determined on the basis of the credit and debit value dates of entries in the account.

If the Bonus Interest Account is closed, interest will be paid.

Interest will not be credited for amounts less than EUR 0,40.

At the end of each calendar quarter the Bank sets the interest rates for the subsequent calendar quarter. The interest rates set will be announced in at least three daily newspapers with a large circulation in the Netherlands, or notified in writing to the account holder.

General provisions

5 The account holder will receive statements of all movements in the Bonus Interest Account.

6 The Bank reserves the right to refuse to open a Bonus Interest Account. In addition, the Bank is entitled to close the account, and make the balance available to the account holder, if it believes the account is being used in a manner that conflicts with its savings character. No interest will be paid on the balance thus made available. If requested, the Bank will inform the account holder of the reason for refusal or closure.

7 The Bank may alter these conditions at all times. Any alterations to the detriment of the account holder will not become effective until they have been announced in at least three daily newspapers with a large circulation in the Netherlands, or the account holder has been notified in writing.

8 Unless otherwise stipulated above, the Bank's General Conditions, which govern the relationship between the Bank and its customers, will apply. A copy of these General Conditions is obtainable from any branch of the Bank.