

Investor Giro Conditions

1. Introduction

1.1. What does investing using the investor giro involve?

1. The investor giro allows you to invest in specific investment products. See article 1.2 (*What investment products can I invest in using the investor giro?*). One special characteristic of the investor giro is that you can invest in entire investment products, as well as in a part (or a fraction) of an investment product. For example, you can invest in an entire share (1.0000), but also in half a share (0.5000). The bank always shows investment products on the investor giro as a number with four decimal places.
2. Because you can invest in part of an investment product using the investor giro, you cannot only give orders in a specific number of investment products, but also in euros. The bank then converts the order amount in euros into the equivalent number of investment products, to four decimal places. The bank does this, taking account of the costs for your order. See article 2.1 (*What rules apply when I give an order to the bank for the investor giro?*).
3. The possibility of giving orders in euros means that you can also give a standing order for the periodic investment of a set amount. For example, you could give the bank a standing order for a monthly investment of € 100 in investment products using the investor giro.

Please note

For some investment funds, you can also invest in fractions of investment products without investing using the investor giro. These are known as “fractional investment funds”. In that case, you will see a designation such as 1/1000 in the fund’s name on your portfolio statement. This means that your investment in that investment fund is multiplied by 1000. Your investment is shown as a number without decimals. The price of that fund is divided by 1000, so that the total value on the statement is correct.

Example

You have 5,678 shares in investment fund XYZ at a price of € 1,000 per share. The total value is € 5,678. On your portfolio statement you will see 5,678 XYZ (1/1000) with a price of € 1. So the total value is € 5,678.

1.2. In which investment products can I invest using the investor giro?

1. The bank designates the investment products that you can invest in using the investor giro. You can ask about these investment products at the bank. See also article 5.1 (*Can the bank decide that I can no longer invest in a specific investment product using the investor giro?*).
2. The bank can designate the following types of investment products for investing using the investor giro:
 - ▶ Investment funds;
 - ▶ Precious metals;
 - ▶ Structured products;
 - ▶ Bonds; and
 - ▶ Equities.
 You can read more about these investment products in section 2 of the Investment Appendix.
3. If you wish to invest in an investment product designated by the bank, but do not or no longer wish to do so using the investor giro, then you should communicate this to the bank. See article 3.5 (*What must I do if I do not or no longer wish to invest in a specific investment product using the investor giro?*).

1.3. How does investing using the investor giro work?

1. If you invest using the investor giro, then you do not invest directly in investment products. Instead, you invest in investment products through Stichting Beleggersgiro ABN AMRO (Investor Giro Foundation). These investments may include investment products that are listed on a stock exchange. The bank specifically set up the Foundation to enable you to invest using the investor giro.
2. The Foundation invests according to your instructions in the investment products:
 - ▶ That the bank has designated; and
 - ▶ For which you have given an order to the bank. You can read about how to give the bank an investor giro order in article 2.1 (*What rules apply when I give an order to the bank for the investor giro?*).
3. The Foundation is the owner of these investment products. This means that the investment products are held in the name of the Foundation. However, all the advantages and disadvantages of investing using the investor giro are for your account because the Foundation is not allowed to engage in any commercial or economic activities. This is to prevent the Foundation from running risks as much as possible. If, for example,

the Foundation has to pay costs to the fund house of an investment fund registered in the name of the Foundation, the bank will pass these costs on to the customers investing in that product.

4. If the bank has carried out your order using the investor giro, you will not receive any investment products, but will instead obtain a receivable from the Foundation expressed as a number of investment products.
5. The bank administers your receivable from the Foundation on your investment account. Here you can see your receivable for each investment product in numbers with four decimal places.

1.4. How does the bank ensure that my claim on the Foundation is correct?

1. The bank takes care of the management and administration of your investment products on the investor giro. The bank may also perform all actions that it considers necessary in relation to the bank's right of pledge on these investment products. You can read about the bank's right of pledge in article 11.4 (*What does it mean that the bank has a right of pledge on my investments?*) of the General Investment Conditions.
2. The bank ensures that the investment products held in the name of the Foundation correspond with your receivable.
3. The bank guarantees to you that the Foundation will fulfil its obligations to you.
4. The bank ensures that the investment products that are held in the name of the Foundation are kept in custody in the same manner as all other investment products of the bank's customers. This means that the bank usually places these investment products in the custody of another party. See section 5 for the rules governing the custody of investment products (*Custody Services*) of the General Investment Conditions. This means that your investment products on the investor giro fall outside the assets of the bank in the event of the bank's bankruptcy. If the bank goes bankrupt, you can demand payment of your receivable from the Foundation through the receiver of the bank.
5. In addition to section 5 (*Custody Services*) of the General Investment Conditions, the following rules also apply to investments on the investor giro:
 - ▶ The Foundation is not required to keep the investment products in custody in your name and to separate them from investment products of other customers of the bank.
 - ▶ The Foundation is permitted to convert bearer investment products into registered investment

products. If possible, the Foundation will enter these investment products in the register of the institution that has issued the investment product.

- ▶ The Foundation is permitted to enter bearer investment products in the name of the Foundation in the register of the institution that issued the investment product.

You can read about registered and bearer investment products in article 6.6 (*What are registered investment products and what are bearer investment products?*) of the General Investment Conditions.

2. Orders

2.1. What rules apply when I give an order to the bank for the investor giro?

1. The rules from section 4 (*Orders*) of the General Investment Conditions apply if you give an investor giro order. In addition to this, the following rules also apply to the investor giro.
2. You can give the bank an order for the investor giro:
 - ▶ In euros; or
 - ▶ In numbers of investment products up to four decimal places. Orders for precious metals are given in a certain weight.
3. You cannot give limit orders for the investor giro. You can read about a limit order in article 4.4 (*What types of orders can I give to the bank?*) of the General Investment Conditions.
4. The value of your buy orders must be at least equal to the minimum amount set by the bank. If you give a buy order in numbers or in weight, then the amount payable for this order must be at least equal to the minimum amount. The minimum amount per order can be found in the bank's brochures about costs. You can find these brochures on the bank's website. This minimum amount does not apply if you wish to sell your total investment in an investment product on the investor giro.
5. What if you give a buy order in euros? The bank will first deduct the costs and then execute the buy order for the remaining amount. See also the example below.
6. What if you give a sell order in euros? The bank will first add the costs and then execute your sell order for the total amount. The bank will then credit the amount of the proceeds from the sale after deducting costs to your payment account. See also the example below.
7. In the event that the euro value of your sell order is higher than the value of the investment product that you wish to sell, the bank will sell the total number of that investment product in which you have invested

using the investor giro. The bank will then credit the amount of the proceeds from the sale after deducting costs to your payment account.

- For your orders in whole numbers of investment products, see the rules from section 4 (*Orders*) of the General Investment Conditions.
- Please note: The conditions of an investment product may impose restrictions on the sale of that investment product. See also article 4.2, point 5 of the General Investment Conditions.

An example

Buy order

You give the bank a buy order for the investor giro for € 1,000. Assume that the costs for this order are € 5. Then the bank will carry out your order for € 995 (€ 1,000 minus € 5). The bank debits the amount of the purchase and the costs (€ 995 plus € 5 = € 1,000) to your payment account.

Sell order

You give the bank a sell order for the investor giro for € 1,000. Suppose that the costs for this order are € 5. Then the bank will carry out your order for € 1,005 (€ 1,000 plus € 5). The bank credits the amount of the proceeds after deducting the costs (€ 1,005 minus € 5 = € 1,000) to your payment account.

2.2. When does the bank pass on my order for the investor giro?

- If you want the bank to pass on your order that same day, then you must give your order to the bank before a certain deadline. The deadline for investment products listed on Euronext Amsterdam is 15:30 hours. Different times may apply for investment products that are listed on a different stock exchange or investment products that are not listed. You can see the deadline for submitting your order on a business day on the bank's website. You will find this with the information about the investment product that you want to invest in. You can also ask for the deadline from the bank.
- After this deadline, the bank can no longer stop your order. You can read about stopping your order in article 4.6 (*Can I stop an order after giving it?*) of the General Investment Conditions.
- The bank will only pass on your order on the next business day in the following situations:
 - ▶ If you do not give your order on a business day;
 - ▶ If you give your order on a business day, but not before the deadline set by the bank; or
 - ▶ If the bank has determined that the bank always

waits until the next business day before passing on your order for an investment product. You can check the investment products to which this rule applies on the bank's website.

Please note

The 15:30 hours deadline only applies to orders using the investor giro for investment products listed on Euronext Amsterdam. If you do not wish to use the investor giro to invest in this type of investment product, the deadline for submitting your order to the bank is 15:55 hours.

2.3. How does the bank execute my orders for the investor giro?

- The bank has determined procedures for the execution of your orders. You can read about this in the ABN AMRO Order Execution Policy. See also article 4.11 (*How does the bank execute my orders?*) of the General Investment Conditions. In addition to that policy, the following rules apply to the investor giro.
- If you give the bank an investor giro order for an investment product that is listed on a stock exchange before a set deadline, the bank will execute your order at the opening price of that product. This is the first opening price after you have given your order.
- If you give the bank an investor giro order for an investment product that is not listed on a stock exchange before a set deadline, the bank will execute your order at the price quoted by the manager of that product. This is the first price after you have given your order.
- On the bank's website, you can see the deadline for each investment product if you want the bank to pass on the order on that same day.
- You may receive payments from the institution that issues your investment products. An example would be a payment of dividends and coupons. The issuing institution announces in advance on what date any such payment will be made. This is known as the 'payment date'. The issuing institution also announces the ex-dividend date. This is the date on which you must still have the investment product in order to be eligible for the payment.
If you want to reinvest the payment on your investment product, the bank will proceed as follows. The bank executes a buy order using the investor giro:
 - for an investment product that is listed on a stock exchange:
 - ▶ against the opening price of the payment date; or
 - ▶ against the next opening price if there is no

- opening price on the payment date.
- b. for an investment product that is not listed on a stock exchange:
 - ▶ against the price that the manager of that product quotes on the payment date; or
 - ▶ against the next quoted price if the manager does not quote a price on the payment date.

However, if there are fewer than two business days between the ex-dividend date and the payment date, the bank will execute your buy order, at the opening price or at the price quoted by the manager, three business days after the ex-dividend date.

You can read about a reinvestment in article 3.2 (*What does the bank do with payments that I receive on my investments on the investor giro?*).

6. In the event that you add a specific instruction to an order for the investor giro other than the instructions contained in this section (such as a price limit or time limit), then the bank can execute your order, but without that additional instruction. You can read about a price or time limit in article 4.4 (*What types of orders can I give to the bank?*) of the General Investment Conditions.

3. Administration of your investments on the investor giro

3.1. What administrative services does the bank carry out for my investments on the investor giro?

The bank carries out certain administrative services for your investment products on the investor giro. These services are governed by the rules in section 6 (*Administration of your investments*) of the General Investment Conditions. In addition to these conditions, the following rules also apply to the investor giro.

3.2. What does the bank do with payments that I receive on my investments on the investor giro?

1. If the bank receives payments in cash for you, you can make a general choice for these payments. You can either:
 - ▶ instruct the bank to credit this money to your payment account.
 - ▶ instruct the bank to invest this money in the same investment product to which the payment relates. We call this reinvestment. You can read about how the bank executes buy orders for a reinvestment in article 2.3 (*How does the bank execute my orders for the investor giro?*).

This choice is not available in the case of dividend with stock option, see point 6 below.

2. Your choice is applicable to all your investment

products on the investor giro. You are always free to change your choice. In that case, you must inform the bank of such change. The bank will then process your change in its systems after receipt of such change. Your new choice again applies to all your investment products on the investor giro.

What happens if you die and your investment account is in your name only? In such a case your choice lapses:

- ▶ if the bank has been notified of your death; and
 - ▶ your death has been recorded in the bank's systems.
- From that time onwards the dividend will no longer be reinvested, but will only be paid out in cash.
3. If you have not made any choice, then, in the case of cash payments, the bank always assumes that you want to reinvest the money.
 4. If the bank receives payments for you in the form of investment products, it credits these investment products to your investment account.
 5. If the bank receives a payment for you both in investment products and in cash, then the bank:
 - ▶ credits these investment products to your investment account; and
 - ▶ credits the money to your payment account if you have opted for this. If you have not opted for this or have not made any choice, the bank will reinvest this money for you.
 6. If a specific investment product allows you the choice of a payment in cash or a payment in the form of investment products (optional dividend), the bank will always opt for a payment in investment products on your behalf – even if you have generally opted for the bank to credit payments in cash to your payment account. In that case, therefore, the bank will credit these investment products to your investment account.
 7. If you have an investment product which entitles you to subscribe to a rights issue, the bank will always determine for you when your rights are sold for you. The bank will credit the proceeds to your payment account if you have opted for this. If you have not opted for this or have not made any choice, the bank will reinvest the proceeds. You can read about a rights issue in appendix 2.1 (*What are the characteristics and risks of shares?*) of the Investment Appendix.
 8. If the bank credits a payment in cash to your account or reinvests the payment for you, you will sometimes be required to pay tax on the payment. The bank will deduct this tax as much as possible from the money that the bank credits to your payment account.

3.3. How can I attend a meeting of shareholders for my investments on the investor giro?

1. For the applicable rules, see article 6.3 (*How can I attend a meeting of shareholders?*) of the General Investment Conditions. In addition to these conditions, the following rules also apply to the investor giro.
2. You can only register whole numbers of your investment products and not the fractions of an investment product. This means that you cannot register the part of an investment product that follows the decimal point.

3.4. How can I transfer my investments on the investor giro to another account or receive investments from another account on the investor giro?

1. You can transfer your investment products on the investor giro to the following:
 - ▶ Another investment account belonging to you or someone else at the bank; or
 - ▶ Another account belonging to you or someone else at another bank.
2. You can receive investment products on the investor giro from:
 - ▶ Another investment account belonging to you or someone else at the bank; or
 - ▶ Another account belonging to you or someone else at another bank.
3. Transfers within the bank can consist of whole numbers of an investment product and fractions of an investment product. Transfers to another bank or from another bank can exclusively consist of whole numbers of an investment product. This is, of course, only possible with investment products that have been designated by the bank.
4. Please note: The conditions of an investment product can impose restrictions on transfers. See article 6.2 (*Can I transfer my investments within the bank or to another bank?*) of the General Investment Conditions.
5. If you wish to transfer or receive your investments in precious metals by book entry transfer, you may arrange for these investments to be transferred by book entry to a different investment account held by you or someone else at the bank or to another investment account held by you or someone else at a different bank. The bank can also receive precious metals for you by book entry transfer on your investment account from an investment account held by you or someone else at the bank or from an investment account held by you or someone else at another bank. Situations may arise in which the bank has to sell a few fractions of the precious metals in

the event of such transfers. Fractions are measured in decimal places. This is the case if the investment account to which the investments are to be transferred or from which the investments have been transferred has a different number of fractions.

6. If the bank receives for you from another bank investment products which are designated by the bank, then the bank will automatically administer these investment products as your receivable from the Foundation.
7. The bank is always permitted to determine that an investment product on the investor giro can no longer be transferred to or from the investor giro. This can be the case as a result of, for example:
 - ▶ Restrictions in the conditions of an investment product
 - ▶ Laws and regulations
 - ▶ The number of investment products that you want to transfer to or from the investor giro. For example, because you can only transfer whole numbers of an investment product.

3.5. What must I do if I do not or no longer wish to invest in a specific investment product using the investor giro?

1. If you do not wish to invest using the investor giro in an investment product that has been designated by the bank, you must inform the bank of this. Ask the bank for the available options.
2. If you already invest in a specific investment product using the investor giro, but no longer wish to do so using the investor giro, you must inform the bank accordingly. The bank determines for which investment products this can be arranged. You must then sell the fractions of the investment product and ask the bank to stop administering the whole numbers of this investment product using the investor giro. The bank will then administer your investment products on your investment account in whole numbers (without any decimal places).
3. The reverse is also possible. In that case, you must ask the bank to invest in a specific investment product using the investor giro. This is only possible with investment products that have been designated by the bank.

4. Additional conditions for investments in precious metals

4.1. Do additional conditions apply to my investments in precious metals?

1. The bank and the Investor Giro Foundation make use of UBS AG, which has its registered office in Zürich,

Switzerland (abbreviated: UBS) for investments in precious metals using the investor giro.

2. The bank and the Foundation have made specific arrangements with UBS for this purpose. Investments in precious metals using the investor giro are therefore subject to additional conditions.
3. UBS has the right to terminate its services in precious metals to the bank and the Foundation at any time. If it does so, UBS must give 30 days' notice. If UBS terminates these services, the provisions of article 12.1 of Chapter 12 (*Termination of investment services*) of the General Investment Conditions will apply. In such a case the situation will be governed by the rules that would apply if the bank were to decide:
 - ▶ to terminate certain investment services; and
 - ▶ to terminate certain investment products.

4.2. How do investments in precious metals work through the investor giro?

1. If you invest in precious metals through the investor giro, you do not invest directly in precious metals. In such a case you invest in precious metals through the Investor Giro Foundation.
2. You can give an order to the bank for an investment in gold, silver, platinum and palladium. How you give an order to the bank for an investment in precious metals is explained in article 2.1 (*What rules apply when I give an order to the bank for the investor giro?*).
3. The bank may pass on your order for an investment in precious metals to UBS only on a day on which UBS and the bank are open for business.
4. The sell and buy prices of the precious metals are based on the prices that UBS gives:
 - ▶ in the case of a sell order UBS gives a bid price; and
 - ▶ in the case of a buy order UBS gives an ask price.
5. If the bank has passed on your buy order and this has been executed by UBS, you do not receive precious metals. Instead you obtain a claim against the Investor Giro Foundation.
6. The Investor Giro Foundation is the owner of the precious metals. This means that the precious metals kept by the Foundation with UBS are in the name of the Foundation. However, you will have all the advantages, disadvantages and risks of investing in precious metals through the investor giro.
7. The bank administers your claim against the Foundation on your investment account. Here you see your claim expressed as a weight specified to four decimal places. The bank calculates the value of your claim once a day, based on the bid price given by UBS at that time. This value is expressed in euros.

4.3. How does the Investor Giro Foundation invest in precious metals with UBS?

1. For the investments in precious metals the Foundation keeps two types of account with UBS for each precious metal:
 - ▶ a Metal Account; and
 - ▶ a Collective Custody Account.
2. For the investments in precious metals that it keeps with UBS on a Metal Account, the Foundation has a claim against UBS in the precious metal in which the investment is held.
3. The investments in precious metals that the Foundation keeps with UBS in a Collective Custody Account are held in physical form by UBS in secure collective custody. The precious metals are kept with those of other UBS customers who keep their investments in a Collective Custody Account. Together with the other customers the Foundation is the co-owner of these investments.
4. The Foundation will always try to keep at least 70% of all investments in a precious metal in the Collective Custody Accounts of UBS. However, the Foundation and the bank do not guarantee this. The other investments in precious metals will be kept in the Metal Accounts for daily trading purposes.
5. UBS may always use different custodians in Switzerland or another country for all or part of the Collective Custody Accounts. In such a case articles 5.1 (*Does the bank hold my investment products in custody?*) and 5.3 (*What are the consequences if problems arise with another party that holds my investments in custody?*) of the General Investment Conditions also apply.

4.4. Will UBS always execute my orders for precious metals?

1. UBS will always try to execute your order in precious metals. However, UBS is not obliged to execute your order in precious metals in the event of extreme market conditions. Whether or not extreme market conditions have occurred is a matter for UBS to decide.
2. If, as a result, your order in precious metals is not executed, UBS, the bank and the Investor Giro Foundation are not liable for this.

4.5. May I also receive my investment in precious metals in physical form?

1. You have no right to receive your investments in precious metals in physical form through the bank or through the Foundation.

4.6. What happens with the precious metals if UBS goes bankrupt, and what are my rights in that case?

1. In that case, the Investor Giro Foundation, as creditor of UBS, has a competitive claim against UBS for the investments in precious metals kept by the Foundation on Metal Accounts. This means that the Foundation is entitled to participate in the bankruptcy of UBS together with all other ordinary creditors of UBS. The competitive claim of the Foundation is equal to the total of all investments in precious metals that are kept on the Collective Custody Accounts in the name of the Foundation at the time when the bankruptcy of UBS takes effect.
2. The investments in precious metals kept by the Foundation with UBS on Collective Custody Accounts are separated from the assets of UBS. These credit balances in the name of the Foundation do not therefore form part of the bankruptcy of UBS.
3. What happens if you have an investment in a precious metal and UBS goes bankrupt? In such a case you have a right through the Foundation to part of:
 - ▶ the investments of the Foundation in that precious metal which the Foundation keeps on a Metal Account of UBS at the time when the bankruptcy of UBS takes effect and a liquidator has determined how much money UBS can repay to the Foundation; and
 - ▶ the investments of the Foundation in that precious metal which the Foundation keeps on a Collective Custody Account of UBS at the time when the bankruptcy of UBS takes effect;in proportion to the size of your investments in precious metals and to the size of the investments which the Foundation keeps on the Metal Account and the Collective Custody Account in that precious metal. What happens if the quantity of precious metals held for the Foundation at UBS is less than it should have been according to the bank's own records? Is this because UBS has made mistakes in its operations and in making the entries in a Metal Account or a Collective Custody Account and/or because another custodian used by UBS has also made mistakes in its operations and in making the entries in a Collective Custody Account and/or because another custodian used by UBS has gone bankrupt? See also article 4.3.5. In such a case neither the Foundation nor the bank can be held liable for this.

4.7. Do my investments in precious metals fall within the investor compensation and deposit guarantee scheme?

1. No, your investments in precious metals do not fall within the investor compensation and deposit guarantee scheme.

2. For more information about these rules, we refer you to the website of De Nederlandsche Bank (dnb.nl).

4.8. What are my rights if the bank goes bankrupt?

Your investments in precious metals through the Investor Giro do not form part of the bank's assets. See also article 5.2 (*Do my investments form part of the bank's assets?*) of the General Investment Conditions. As a result, these investment products do not form part of the bank's assets if the bank goes bankrupt.

5. Termination of investor giro investment products

5.1. Can the bank decide that I can no longer invest in a specific investment product using the investor giro?

1. This is subject to the rules in section 12 (*Stopping investment services*) of the General Investment Conditions. In addition to these conditions, the following rules also apply to the investor giro.
2. The bank can always decide that you can no longer invest in a specific investment product using the investor giro. The bank will notify you of this decision at least one month in advance.
3. You can then choose what you wish to do with that investment product. You must make your choice within that month as you can subsequently no longer invest in that investment product using the investor giro. This choice is not available to you if you invest in precious metals, see point 6 below.
4. You can opt to:
 - ▶ Stop investing in that investment product, but to invest in another investment product using the investor giro. In that case, you must entirely sell that investment product and simultaneously purchase another investment product in which you can invest using the investor giro. We call this a switch order;
 - ▶ Stop investing entirely in that investment product. In that case, you must sell that investment product in its entirety; or
 - ▶ Continue investing in that investment product, but no longer using the investor giro. In that case, you do not have to sell the whole numbers of that investment product, but you must sell the decimal fractions of that investment product (the part of that investment product following the decimal point). The bank will automatically remove the whole numbers from the investor giro. The bank does this as soon as you can no longer invest in that investment product using the investor giro. The whole numbers will remain on your investment account. In that case, you no longer have any

receivable from the Foundation, but invest directly in that investment product. You no longer invest in that investment product using the investor giro.

5. What will happen if I do not sell my investment product? Then the bank will only sell the fractions of your investment product. Which means the part of that investment product following the decimal point. The bank will only do this if it is also possible to invest in this investment product outside of the investor giro. The bank will credit the proceeds after deducting any costs to your payment account. The bank will automatically remove the whole numbers from the investor giro. The bank will do this within a week after you can no longer invest in that investment product using the investor giro. The whole numbers will remain on your investment account. In that case, you no longer have a receivable from the Foundation, but invest directly in that investment product. You no longer invest in that investment product using the investor giro.
6. What if you no longer can invest in precious metals using the investor giro? Then the bank will sell the precious metals and credit the proceeds to your payment account after deducting any costs.
7. If the bank itself has decided that you can no longer invest in a specific investment product using the investor giro, then it will not charge you any costs for all these services. This does not apply if the bank has been forced to make this decision, such as due to a change in a statutory regulation or an directive from a regulator.

5.2. Can the bank amend the Investor Giro Conditions?

The bank can amend the Investor Giro Conditions. The bank does this in the manner set out in articles 1.6 (*What happens if the bank changes the ABN AMRO Investment Conditions?*) and 1.7 (*What can I do if I disagree with a change in the ABN AMRO Investment Conditions?*) of the General Investment Conditions.

ABN AMRO Bank N.V.
Stichting Beleggersgiro ABN AMRO
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