I. ABN AMRO Investment Conditions

Glossary

General Investment Conditions

1. Introduction
1.1. How should I read the ABN AMRO Investment Conditions?
1.2. Why do these conditions contain examples?
1.3. Which bank documents contain the rules that apply to investing with the bank?
1.4. Which conditions prevail in the case of conflicting rules?
1.5. Which services fall within the scope of the ABN AMRO Investment Conditions?
1.6. What happens when the bank amends the ABN AMRO Investment Conditions?
1.7. What can I do if I disagree with a change in the ABN AMRO Investment Conditions?
1.8. Why does the bank need your identifier?

2. Investor classification and investor profile
2.1. Why does the bank classify me in a specific group of investors?
2.2. How do I determine my investor profile?
2.3. What risk profiles does the bank use?
2.4. How do I determine my sustainability profile?
2.5 What sustainability profiles does the bank use?

3. Investment service levels
3.1. What investment service levels are available at the bank?
3.2. What does investing with advice from the bank mean (advisory)?
3.3. What does investing independently with advice from the bank mean?
3.4. What does investing independently without advice from the bank mean?
3.5. What does entrusting the management of my investments to the bank mean (portfolio management)?

4. Orders
4.1. Who can give orders to the bank?
4.2. How can I give an order to the bank?
4.3. For what stock exchanges can I give orders to the bank?
4.4. What types of orders can I give to the bank?
4.5. How does my order become final?
4.6. Can I stop an order after giving it?
4.7. Under which conditions does the bank approve my order?
4.8. What is my spending limit?
4.9. When will the bank block my money or my investment products?
4.10. Will I receive confirmation of the order that I gave to the bank before the order is executed?
4.11. How does the bank execute my orders?
4.12. What happens with my payment account and investment account once my order has been executed?
4.13. What happens with the block on my account once my order has been executed or cancelled?
4.14. Do I receive confirmation from the bank once my order has been executed?
4.15. What rules apply when I subscribe to an issue of investment products?
4.16. Who is liable for the bank’s investment services?

5. Investment products custody services
5.1. Does the bank hold my investment products in custody?
5.2. Do my investments form part of the bank’s assets?
5.3. What are the consequences if problems arise with another party that holds my investments in custody?
5.4. Who is liable for the bank’s custody services?

6. Administration of your investments
6.1. What administrative services does the bank carry out for my investments?
6.2. Can I transfer my investments within the bank or to another bank?
6.3. How can I exercise my voting rights at a meeting of shareholders?
6.4. What instructions can I give in the case of a dividend with stock option and the reinvestment of dividend?
6.5. How does the bank administer my investment products?
6.6. What are registered investment products and what are bearer investment products?

6.7 When will I receive an overview of my investments?

6.8 How does the bank send me information and what must I do if I disagree with the content thereof?

6.9 Will the bank inform me if the value of my investment portfolio suddenly falls?

7. Investor information
7.1. What investor information can I get from the bank?
7.2. What must I do with investor information?
7.3. What investor information can I get from the bank if certain events occur that affect my investment products?

8. Costs
8.1. What costs do I need to pay if I invest with the bank?
8.2. What is the total cost of investing?
8.3. Amendment to charges that you pay to the bank
8.4. How does the bank settle up an order if I have given it in a foreign currency?

9. Credit and collateral value
9.1. Can I get credit that is secured by my investments?
9.2. What is the collateral value of my investments?
9.3. What is a collateral deficit?
9.4. What does the five-day procedure involve?

10. Complaints procedure
10.1. How and where can I lodge complaints?
10.2. What can I do if I disagree with the bank's response?
10.3. What can I do next if I am still dissatisfied?
10.4. What should I do with the investment products in my investment account to which the complaint relates?

11. Other issues
11.1. How does the bank deal with conflicts of interest in the course of providing investment services?
11.2. Do the investment services fall within the investor compensation and deposit guarantee scheme?
11.3. How does the bank deal with my personal data?
11.4. What does it mean that the bank has a right of pledge on my investments?

12. Termination of investment services
12.1. Can the bank terminate certain investment services?
12.2. What must I do if I no longer wish to invest with the bank?
12.3. Can the bank terminate the Investment Agreement?
12.4. What are the consequences if the Investment Agreement ends?
12.5. Can the bank refuse to provide me with certain investment services?

Investor Giro Conditions

1. Introduction
1.1. What does investing using the investor giro involve?
1.2. In which investment products can I invest using the investor giro?
1.3. How does investing using the investor giro work?
1.4. How does the bank ensure that my claim on the Foundation is correct?

2. Orders
2.1. What rules apply when I give an order to the bank for the investor giro?
2.2. When does the bank pass on my order for the investor giro?
2.3. How does the bank execute my orders for the investor giro?

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?
3.2. What does the bank do with payments that I receive on my investments on the investor giro?
3.3. How can I attend a meeting of shareholders for my investments on the investor giro?
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?
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?

4. Termination of investor giro investment products
4.1. Can the bank decide that I can no longer invest in a specific investment product using the investor giro?
4.2. Can the bank amend the Investor Giro Conditions?

Investment Appendix

1. General investment risks
1.1. What is price risk?
1.2. What is debtor or credit risk?
1.3. What is currency risk?
1.4. What is market risk?
1.5. What is interest rate risk?
1.6. What other general investment risks exist?

2. Characteristics and risks of types of investment products
2.1. What are the characteristics and risks of shares?
2.2. What are the characteristics and risks of bonds?
2.3. What are the characteristics and risks of convertible bonds and reverse exchangeables?

2.4. What are the characteristics and risks of property?

2.5. What are the characteristics and risks of liquidities?

2.6. What are the characteristics and risks of investment funds?

2.7. What are the characteristics and risks of ETFs (Exchange Traded Funds)?

2.8. What are the characteristics and risks of hedge funds?

2.9. What are the characteristics and risks of structured products?

2.10. What are the characteristics and risks of precious metals?

2.11. What are the characteristics and risks of commodities?

2.12. What are the general characteristics and risks of derivatives?

2.13. What are the characteristics and risks of options?

2.14. What are the characteristics and risks of Turbos?

2.15. What are the characteristics and risks of warrants?

2.16. What are the characteristics and risks of treasury products?

2.17. What are the characteristics and risks of private equity?

4. Aggregated orders

4.1. What are aggregated orders?

4.2. What happens if the bank cannot execute an aggregated order in its entirety?

5. Orders that exceed a specified threshold

6. Execution of orders for specific investment products

6.1. How does the bank execute orders for shares?

6.2. How does the bank execute orders for bonds?

6.3. How does the bank execute orders for investment funds?

6.4. How does the bank execute orders for investment funds using the investor giro?

6.5. How does the bank execute orders given in cash or fractions?

6.6. How does the bank execute orders for derivatives?

6.7. How does the bank execute orders for structured products?

6.8. How does the bank execute orders for investment products that are not listed on an exchange?

6.9. How does the bank execute orders for investment products that are less actively traded?

7. Special market conditions

8. Monitoring and policy changes

8.1. How do I know if the bank has changed the policy?

8.2. How often does the bank review the policy?

8.3. Can I ask the bank how it applied the policy when executing my order?

9. Consent

List of stock exchanges

II. Summary of ABN AMRO policy on conflicts of interest

1. Why does the bank have a policy on conflicts of interest?

2. What conflicts of interest can occur?

3. What is the focus of bank’s policy?

4. What measures does the bank take?

5. Would you like more information?