

# Annex IV: Contractual conditions ABN AMRO Capital Index Account

The ABN AMRO Capital Index Account (hereinafter 'CI Account') is a non-regulated savings account. Please read this information carefully before depositing money into this account.

## 1. GENERAL

The CI Account may be opened by any Client of the Bank. The CI Account is a non-regulated savings product intended exclusively for the purpose of saving. It may also be used as a paired account for transactions on the securities portfolio. This savings product has an indefinite term. Within the contractual limits, the Client may withdraw the money from the CI Account at any time.

It is prohibited for the Client to use the CI Account in connection with arbitrage trading, i.e. taking out a loan with ABN AMRO Bank N.V. in Belgium or abroad and placing it in an interest-bearing account to take advantage of interest rate differences in different countries.

## 2. CURRENCY

The CI Account may only be denominated in EUR, GBP or USD, and not in any other currency.

## 3. TYPES OF CI ACCOUNT

There are three types of account:

-  EUR Account - for amounts up to a maximum of EUR 5,000,000.00 per Client
-  GBP Account - for amounts up to a maximum of GBP 5,000,000.00 per Client
-  USD Account - for amounts up to a maximum of USD 5,000,000.00 per Client



Interest will not be paid on amounts in excess of a total of 5,000,000.00 per currency. The Bank reserves the right to adjust these amounts at any time.

For non-profit organisations and small and medium-sized enterprises (SMEs), the maximum amount per Client and per currency is EUR 10,000,000.00.

## 4. OPERATIONS

### 4.1. Value dating rules

The CI Account is subject to the following value dating rules:

-  If the Client wishes to effect a credit to the CI Account, the value date will be the processing date plus two bank business days.
-  If the Client wishes to make a withdrawal from the CI Account, the value date will be the processing date minus two bank business days.

If charges will be applied due to the failure to take account of this timing, the Bank undertakes to inform the Client in advance of the charges and their application.

### 4.2. Credits

All credits will be effected via the current account of the CI Account holder. Deposits in cash or any other form will therefore not be accepted. Amounts must be received in the current account by 10.30 am Belgian time. The amounts will then be transferred by the Bank to the CI Account, and will bear interest from the credit value date as specified in point 4.1.

### 4.3. Withdrawals

All debits will be effected via the current account of the CI Account holder. Withdrawals in cash or any other form will therefore not be accepted. Amounts withdrawn from the CI Account will cease to bear interest from the withdrawal value date as specified in point 4.1.

## 5. DEBIT BALANCES

The CI Account must show a credit balance at all times.

The Bank reserves the right to clear a debit balance on the Client's current account by debiting the CI Account held by the Client. This is a right of the Bank and not an obligation.

## 6. ACCOUNT REMUNERATION

The Bank will calculate interest on the balance on your CI Account. This interest may be positive, negative or 0%. The Bank may determine what interest rate applies at or above a certain amount. This creates balance classes which may have different interest rates. The interest rates and balance classes are not fixed, and may be changed by the Bank at any time.

A balance class may also apply to all balances on current and/or savings accounts in the name of the Client (hereinafter referred to as 'total balance'). Balances that the Client holds together with other holders will count in equal measure for each holder in the calculation of his or her total balance.

In specific circumstances, such as developments on the money and capital markets, the Bank may apply negative interest to one or more balance classes.

The Bank will calculate interest on the days on which the funds were in the CI Account. In the event that the interest rate is negative, the balance on the CI Account may decrease as a result of the booking of negative interest. The Client must maintain a sufficient balance to pay any negative interest due.

In the event of negative interest, the Bank may debit the total interest due from any of the Client's current or savings accounts. The Bank may debit negative interest on a monthly or quarterly basis. The current interest rates, balance classes and maximum number of savings accounts that may be held may be found at [www.abnamroprivatebanking.be](http://www.abnamroprivatebanking.be) or in the list of rates, or may be requested from the Bank.

The funds placed in the CI Account will be remunerated with interest calculated at a rate expressed on an annual basis.

Interest will be calculated at the end of each interest period on the basis of the actual number of days in the calculation period divided by 360 for the EUR Account and the USD Account and of the actual number of days in the calculation period divided by 365 for the GBP Account.

The interest rate applicable to the first interest period will be communicated to the Client in writing by the Client's private banker or contact person, possibly via an enclosure with the bank statement, no later than the time of entry into force of the interest. For subsequent periods, the interest rate will be determined on a monthly basis at the beginning of the calendar month and may be changed monthly by the Bank. The change in interest rate will be communicated to the Client by the Bank by means of an enclosure with the bank statement. The Bank may change its rate in the interim period without prior notice if there is a valid reason to do so. In this case, it will inform the Client as soon as possible. If the interest rate becomes negative or a balance class changes, the Bank will announce this at least 14 days in advance.

Interest will be calculated monthly and paid into the account on 31/12. Interest of less than EUR 5 will not be paid.

## 7. CHARGES

No additional management charges apply to the CI Account.

## 8. NO EXEMPTION FROM WITHHOLDING TAX

The income of the CI Account is not exempt from withholding tax.