

## Your contract with us for retail asset management

### We manage your assets

1. You have asset management with us. This means that you instruct us to invest for you. We do this on the basis of the agreements we make with you. These agreements are in your investment plan. So you do not have to submit securities orders yourself. Are your investments becoming more valuable? Then the profit is yours. Are your investments losing value? Then the investment loss is also for you.

### You inform us

2. You have provided us with information about your personal circumstances, including your objectives. We take this into account when we invest for you. Are your personal circumstances changing? Then you must let us know as soon as possible. Do you not? Then you may incur financial disappointments.

### Your investment plan

3. You have agreed on an investment plan with us. This states how and with what risks we invest for you. This plan also states what we invest for you. We implement this plan for you. Every quarter you will receive an overview of your investments and the results achieved.

### Investor giro

4. You have an investment account. Your investments (and money) are administered in this account with Stichting Beleggersgiro DMA. This Foundation stores and administers your investments. How exactly this works and what it means is set out in the Regulations for the Stichting Beleggersgiro DMA. It is important that your investments and money are safe if DMA Europe goes bankrupt.

### Consent (power of attorney)

5. You give us permission to use your investment account to invest for you. Always check your investment account and the information we give you. Do you not? Then we may not be able to help you if, for example, something has gone wrong.

### Important information

6. All important information about our asset management is contained in this contract and what goes with it. You have received from us and agreed to:
  - a) General terms and conditions asset management (including our fee schedule);
  - b) Order execution policy;
  - c) The investment plan that you agree with us; and
  - d) The Regulations for the Stichting Beleggersgiro DMA.

### Our fee

7. You pay for our asset management. You can read what these costs are in our fee overview.

### Dividend payment

8. Distributions (dividends or interest) are reinvested.

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