

Declaration of customer initiative

CUSTOMER DETAILS name house No. street box town/city postcode country represented by if applicable hereinafter referred to as 'the customer'. The customer hereby declares that they have contacted KBC Bank NV entirely on their own initiative in order to benefit from its banking, investment and insurance services. The customer understands and accepts that KBC Bank NV is not locally licensed to provide banking, investment and insurance services where they (the customer) are located outside the European Economic Area ('EEA'). Given that they wish to receive such services from KBC Bank NV on their own initiative, they accept that they will enjoy less protection than if they were to purchase the same services from a bank in their home country, for the following reasons: • All or almost all of KBC Bank NV's assets are not located in the country where the customer is incorporated or resides; • It may be difficult for the customer to enforce their rights because the head office of KBC Bank NV is in Belgium; • Belgian law will apply and the Belgian courts will have jurisdiction; • The customer will not receive any specific product advertising material as they are located outside the EEA. The customer has not received any letters, advertisements, brochures, or invitations for interviews or meetings. KBC Bank NV has not actively solicited the customer in any way (either the aforementioned ways or in any other way). The customer came to KBC on their own initiative in the following way(s): referral by family, friends, acquaintances and/or business contacts colleagues told them about KBC Bank's services walked past a KBC branch and went in to find out more about its services references to KBC in magazines or newspapers **SIGNATURE** place date client name and signature