

Subscription Agreement Structured Term Deposit



Client Details

Account Holder: Mr. Kerrie Cox and Mrs. Joanne Cox

Nationality: British Nationals

Country of Residence: Cayman Islands

Address: 16 Vivi, 275 Fairbanks Road, South Sound,
George Town KY1-1105, Grand Cayman, Cayman Islands

Account Title: Kerrie Cox & Joanne Cox

Deposit Reference: ING-USD/COX- 8.561

Currency: USD (\$) 50,000.00

1. Definitions & Interpretation

- **Account Holder / You / Client:** Refers to the person(s) in whose name the term deposit is held.
- **Bank / ING / We / Us:** Refers to ING Bank N.V., headquartered in Amsterdam, the Netherlands, registered under Dutch law.
- **Principal:** The original amount of money deposited, exclusive of any earned interest.
- **Maturity:** The contractually agreed date on which the term deposit ends and the principal, along with any accrued interest, is repayable.
- **Cooling-Off Period:** A 14-calendar-day window from the effective date of the deposit during which clients may cancel without incurring penalties.
- **Market Adjustment Fee:** A deduction calculated on the basis of prevailing interest rates and the remaining term of the deposit, applied when a client exits early and market rates exceed the contracted rate.
- **DGS (Dutch Deposit Guarantee Scheme):** A statutory protection mechanism that secures eligible deposits up to €100,000 per depositor per bank, as administered by De Nederlandsche Bank.
- **Interest Rate:** The annualised percentage return applied to the principal over the fixed term.
- **External Nominated Account:** A verified, client-designated account to which income and maturity proceeds are disbursed.
- **Gross Interest:** Interest paid without deduction of local tax; tax obligations rest solely with the client.
- **Joint Account:** A deposit held in the name of more than one individual, with equal rights to transact or withdraw, unless otherwise specified.
- **Withdrawal Fee:** The standard 0.5% penalty applied to the principal amount withdrawn early outside of the cooling-off period.
- **Term Deposit:** A financial product wherein funds are held at a fixed interest rate for a predetermined period, with limited access prior to maturity. Reinvestment Instruction: A written mandate provided by the client instructing ING to reinvest the matured funds into a new term deposit.
- **Force Majeure:** Circumstances beyond reasonable control that may delay or prevent the execution of contractual obligations.
- **Deposit Confirmation:** A formal statement issued by ING confirming the deposit terms and receipt of funds.

- **Termination Request:** A client-initiated instruction to cancel or redeem the deposit, subject to terms herein.
- **Beneficiary:** A person who is entitled to receive part or all of the deposit proceeds upon the occurrence of certain conditions, such as death of the account holder.

2. Overview of the Agreement – Contractual Relationship Between Client and ING

This Term Deposit Agreement (“Agreement”) governs the relationship between the Account Holders (“you”) and ING Bank N.V. (“we” or “ING”) with respect to the fixed-term deposit product detailed herein. By placing a term deposit with ING Bank N.V., the Account Holders acknowledge and agree to be bound by these Terms and Conditions, which are supplemental to ING’s General Banking Conditions and other applicable regulatory provisions. This Agreement confirms that:

- The deposit is non-redeemable before maturity except under the conditions stated.
- The interest rate is contractually fixed at 8.561% and unaffected by market changes.
- All disbursements are linked to the External Nominated Account.
- Clients are responsible for tax compliance within their local jurisdiction.
- ING retains the right to request supporting documentation for any change, withdrawal, or exemption.
- The terms outlined in this Agreement are binding upon the Account Holders and enforceable under Dutch law.
- ING acts solely as deposit-taker and is not liable for any client investment strategy or decision-making associated with this term deposit.

3. The Account

Your funds are placed in a fixed-term ING Term Deposit Account, held with ING Bank N.V., Amsterdam. The principal amount of \$50,000 is fixed for an initial 12-month term. You receive a guaranteed fixed interest rate of 8.561% p.a. for the entire term. The deposit is linked to your nominated external account for income distributions and maturity proceeds. At maturity, the full principal is transferred to your nominated account unless rollover instructions are provided in advance. ING may apply minimum or maximum thresholds for deposit eligibility, subject to availability.

When the deposit is held jointly by two or more Account Holders, the following detailed terms apply:

- **Equal Ownership and Control:** Each Account Holder owns an equal share of the deposit and must mutually agree on any instructions regarding the account, including deposits, withdrawals, reinvestment decisions, or amendments. This ensures that no one party can unilaterally alter the deposit without consent.
- **Operational Authority:** Both parties must co-sign or provide dual authorization on all official communications or Termination Requests. ING requires written evidence of joint instructions for operational security and compliance.
- **Liability:** Both Account Holders are jointly and severally liable for the full amount of the deposit and any associated obligations, including tax liabilities and fees arising from early termination.
- **Interest Distribution:** Interest accrued on the joint deposit is considered joint property and will be distributed equally unless otherwise specified in writing and accepted by ING.
- **Death of an Account Holder:** Upon the death of one Account Holder, ownership rights and control pass to the surviving holder(s) unless estate or inheritance laws specify otherwise. ING requires appropriate legal documentation (death certificate, probate) to effect this change. Any existing joint authority terminates upon death unless explicitly governed by testamentary provisions. Disputes
- **Between Account Holders:** ING is not responsible for mediating disputes arising between joint Account Holders regarding the deposit. Legal remedies must be sought outside ING.
- **Communication:** All communication regarding the joint account is addressed to all Account Holders equally to ensure transparency and prevent miscommunication.

3.2 Beneficiary Designation – Planning for the Unexpected

Account Holders may nominate beneficiaries to receive proceeds of the deposit upon their death:

- **Written Nomination Required:** Beneficiary designations must be provided in writing and signed by all Account Holders.
- **Acceptance by ING:** ING must acknowledge and accept the beneficiary designation to give effect.
- **Types of Beneficiaries:** Can be individuals, charities, or trusts.
- **Legal Priority:** Beneficiary designation does not override local inheritance laws or probate procedures. If conflicts arise, statutory law prevails.
- **Death Notification:** Upon notification and submission of required documentation, ING initiates beneficiary payout procedures.
- **Payout Process:** Funds are transferred to the designated beneficiary's verified account after validation of legal documentation.
- **Changes and Revocation:** Account Holders may change or revoke beneficiary nominations at any time in writing.

- **No Tax Advice:** ING does not advise on estate or inheritance tax implications; Clients should consult specialists.
- **Record Keeping:** ING maintains beneficiary records confidentially and securely.

3.3 Account Holder Responsibilities – Due Diligence and Compliance

Account Holders accept critical responsibilities to maintain the integrity and lawful operation of the deposit:

- **Truthful and Accurate Information:** Clients must provide full, truthful, and up-to-date personal, tax, and contact information. Any material change must be communicated promptly. Failure to do so may result in suspension or closure of the deposit. Compliance with Legal and
- **Tax Obligations:** Account Holders are responsible for complying with all applicable local, national, and international laws, including tax declarations, reporting obligations, and anti-money laundering (AML) regulations. ING does not provide tax advice and urges clients to consult professional advisors.
- **Timely Instructions:** All instructions regarding renewal, termination, withdrawal, or changes to account details must be submitted in writing and within the specified time frames to avoid automatic renewal or unintended penalties.
- **Security of Credentials:** Account Holders must safeguard login credentials and authorizations to prevent unauthorized access or fraudulent instructions. ING is not liable for losses arising from negligence or compromised security on the client side.
- **Document Retention:** Clients should retain all deposit confirmations, transaction records, and communications for legal and tax purposes. ING will provide statements upon request within reasonable time.
- **Notification of Third Parties:** If the deposit is managed on behalf of third parties (e.g., trustees), appropriate authorizations and disclosures must be provided to ING.

4. Interest

The interest rate is fixed at 8.561% for the term and does not vary with market rates once the deposit is confirmed. Interest is calculated daily from the date of deposit using the standard Dutch banking formula: $(\text{Annual Interest Rate} \times \text{Days Elapsed}) \div 365$. Quarterly income is paid to your nominated account under the following structure:

- **Month 1 & 2:** Interest accrues but is not paid during this period.
- **Month 3:** A triple interest payment is made, covering Months 1, 2, and 3.
- **Months 6, 9 and 12:** Interest is paid quarterly in arrears.

Interest is credited gross (i.e., without tax withheld).

It is your responsibility to declare and pay any applicable tax. If the interest earned is positive (as in this case), both principal and cumulative interest are fully returned at term end.

4.1 Interest Accrual and Payment Flow – Detailed Mechanics and Rationale

The interest payment structure for the ING term deposit has been designed to balance Client income needs and ING's operational efficiency:

- **Daily Accrual:** Interest accrues daily on the principal amount based on a 365-day year. This ensures precise calculation of earned interest regardless of month length. Initial Two-Month deferral.
- **Interest Deferral:** For the first two months, interest is accrued but not paid. This enables ING to efficiently manage liquidity and investment cycles. Clients should be aware no interest payments are received during this period, though accrued amounts build up.
- **Triple Interest Payment at Month 3:** At the end of Month 3, a single payment is made combining the interest accrued for Months 1, 2, and 3, effectively catching up the deferred interest with the current month's payment.
- **For Interest Payments Months 4–12:** From Month 4 through to maturity (Month 12), interest is paid quarterly in arrears to the nominated external account, providing steady income.
- **Gross Payments:** Interest payments are made gross without tax withholding. Clients bear responsibility for tax reporting and payments.
- **Early Withdrawal Impact:** If the Client terminates the deposit early, all interest payments cease immediately. Accrued interest is paid up to the withdrawal date minus applicable fees.
- **Payment Timing:** Interest payments are credited to the External Nominated Account on the next business day of the due date.

- **Statement Reconciliation:** Clients receive statements showing accrued and paid interest for transparency and record-keeping.
- **Adjustments:** In rare cases of administrative error or correction, adjustments may be made with notification to the Client.
- **Benefits:** This structured payment schedule ensures Clients receive competitive returns while ING maintains financial stability and regulatory compliance.

5 Deposit Confirmation & Documentation

Upon successful deposit placement, ING provides formal documentation to the Client, including:

Deposit Confirmation Letter:

This official document details:
Deposit amount (\$50,000)
Interest rate (8.561% p.a. fixed)
Start date and maturity date (deposit to 12-months)
Interest payment schedule and method
External Nominated Account details
Client identification references

- **Terms and Conditions Attachment:** The full contractual terms accompany the confirmation for reference.
- **Receipt Acknowledgment:** Clients are required to acknowledge receipt and acceptance of terms, usually through electronic signature or written confirmation.
- **Record Keeping:** ING retains electronic and physical copies for regulatory compliance and audit. Clients should preserve these documents securely.
- **Amendment Notices:** Any future changes to terms or rates will be formally communicated with corresponding documentation.

5.1 Reinvestment Instructions – Process for Deposit Roll-Over

Clients may opt to reinvest their deposit upon maturity rather than withdraw funds. The following conditions apply:

- **Advance Instruction Required:** Written instruction to reinvest must be received by ING at least 14 calendar days prior to the Maturity Date. Without such instructions, the deposit plus accrued interest will be returned to the nominated account.
- **New Terms Application:** The reinvested deposit is subject to the then-current terms, including interest rates, fees, and duration, which may differ from the original deposit.

- **Partial Reinvestment:** Partial roll-overs are not permitted; the deposit must be reinvested in full or withdrawn entirely.
- **Automatic Renewal:** Some clients may opt for an automatic rollover clause; this must be explicitly agreed upon in advance. Automatic renewal does not guarantee the same interest rate or terms.
- **Withdrawal Prior to Maturity During Reinvestment Term:** Early withdrawal policies, including fees and penalties, apply as per the new term.
- **Communication of Confirmation:** ING will provide confirmation of the reinvested deposit with updated details.
- **Client Responsibility:** It is the Client's responsibility to ensure reinvestment instructions are timely and accurate.

6 - Termination & Cooling-Off

You may cancel this agreement within 14 calendar days from the deposit start date, with no charges or penalties. Should you exercise this right, you will receive a full refund of the principal amount without any deductions, provided the cancellation is lodged within this period. This cooling-off right does not affect any rights you may have under Dutch consumer protection law or any other jurisdictional provisions that provide additional protections. After the cooling-off period, termination requests are subject to fees and conditions as detailed in Section 6.

6.1 Early Withdrawal (After Cooling-Off)

If you request to terminate the deposit before maturity, the following apply:

- **Base Penalty** A standard withdrawal fee of 0.5% of the withdrawn amount will be applied.
- **Additional Market Rate Adjustment** If ING's rate for a new comparable deposit (with the same remaining term) is higher than your contracted rate, an additional fee may apply. The difference in rates is used to calculate a discounted adjustment, deducted from the early withdrawal amount. ING will provide a final early withdrawal calculation upon request, including full disclosure of any applicable fees and adjustments.

Exceptions – No Fees Apply Early termination fees are waived under the following conditions:

- Death of either account holder.
- Withdrawal of up to €100,000 per account holder due to:
- Divorce or dissolution of a registered partnership.
- Involuntary unemployment (with eligibility for Dutch unemployment benefits). - Long-term illness or disability.
- Debt restructuring under the WSNP (Dutch Debt Restructuring Act for Natural Persons).

Approved early withdrawal funds will be paid within 35 calendar days of ING receiving the necessary documentation.

6.2 Withdrawal Procedure – Steps to Access Funds Before Maturity

While the deposit is fixed-term, circumstances may necessitate early withdrawal. The process is as follows:

- **Submission of Termination Request:** Clients must submit a formal Termination Request via ING's secure online portal or registered mail or your financial adviser.
- **Supporting Documentation:** Required for approval, particularly if claiming exemption from withdrawal fees under hardship conditions (death, illness, unemployment, divorce, debt restructuring).

Documentation includes:

- Death certificate (if applicable)
- Medical certificates or disability proof
- Divorce or legal separation documentation
- Proof of unemployment and social benefits eligibility
- WSNP debt restructuring court orders

Verification and Approval:

ING reviews documentation and may request additional evidence. Approval timelines may vary but aim for completion within 35 calendar days from receipt of complete documentation.

- **Fee Assessment:** Standard withdrawal fees and Market Adjustment Fees apply unless exemption criteria are met. Fees are deducted from the withdrawal amount prior to disbursement.
- **Fund Disbursement:** Approved amounts are transferred to the External Nominated Account. Partial withdrawals are not generally permitted except under exceptional hardship cases, which require explicit approval.
- **Interest Accrual Ceases:** No further interest is paid beyond the withdrawal date. Communication: ING will confirm withdrawal approval or rejection, including reasons and any applicable fees.
- **Dispute Resolution:** Clients may appeal decisions through ING's complaints procedure

7. Amendments to These Terms

ING may revise these terms from time to time. If a change is to your disadvantage, ING will notify you at least 14 days in advance. These terms operate alongside ING's General Banking Conditions and Savings Terms. In case of conflict, these Term Deposit Terms take precedence.

8. Deposit Guarantee Scheme (DGS)

Deposits held by ING Bank N.V. are protected by		Your deposit is protected under the Dutch Deposit Guarantee Scheme (DGS), administered by De Nederlandsche Bank (DNB).
Coverage		The DGS guarantees up to €100,000 per person, per bank. As a joint account held in the names of Kerrie Cox & Joanne Cox, funds are protected for up to €200,000.
Account Aggregation		The limit applies across all ING accounts held in the same name(s). For example, if you hold €90,000 in this deposit and €20,000 in a current account, only €100,000 is covered under the DGS.
Reimbursement Timeline		In the event of bank failure, reimbursement is made within 10 working days (a reduction to 7 working days is pending regulatory approval). In emergency situations, partial early access to funds may be granted to cover urgent living needs.
Temporary Extended Coverage		Proceeds from the sale or purchase of a primary residence may be protected up to €500,000 for a period of 3 months, subject to conditions set forth by DNB.
Claims Process		Depositors need not file a claim; reimbursements are handled automatically by DNB. However, documentation requests may be issued to verify depositor identity and entitlement.
Exclusions		Certain types of deposits, such as those held in the name of a company or with funds arising from criminal activity, may not be covered.

Contact Information for DNB De
Nederlandsche Bank (DNB) Westeinde 1,
1017 ZN Amsterdam +31 (0)20 524 9111
info@dnb.nl www.dnb.nl – Deposit
Guarantee Scheme

- 1 Your deposit is legally protected up to €100,000 under the national Deposit Guarantee Scheme, which protects deposits up to that sum should the credit institution become insolvent.
- 2 General limit of protection: if a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Dutch Central Bank (DNB) under the Dutch Deposit Guarantee Scheme.
This repayment covers up to a maximum of €100,000 per depositor per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, they will only be repaid €100,000.
This method will also be applied if a credit institution operates under multiple brand names. ING Bank N.V. also trades under ING, ING Bank, ING Bank NV. This means that all deposits with one or more of these brands are in total covered up to €100,000.
- 3 Limit of protection for joint accounts:
- 4 Reimbursement: the applicable Deposit Guarantee Scheme is the statutory Dutch Deposit Guarantee Scheme which is executed by De Nederlandsche Bank N.V. (Dutch Central Bank); PO Box 98, 1000 AB Amsterdam; visiting address: Westeinde 1, Amsterdam; phone (Monday to Friday: 9 a.m. - 5 p.m.): 0800 020 1068, from abroad: + 31 20 524 9111; email: info@dnb.nl;

Your deposit (up to a maximum of €100,000) will be reimbursed under the Dutch Deposit Guarantee Scheme within 10 working days. If you have not been repaid within this time, you should contact the Deposit Guarantee Scheme since claims for reimbursement may be barred after a certain period.

9. Taxation and Reporting

Interest earned on your term deposit is paid gross, without tax deducted at source by ING. It is your responsibility to declare and pay any applicable tax in your country of residence or citizenship.

For United States nationals, ING complies with FATCA requirements and requests IRS Form W-9 to report interest income to the IRS. Expanded details:

- **Cross-Border Tax Compliance:** ING operates within the scope of various international tax agreements, including FATCA and CRS (Common Reporting Standard). These frameworks require the bank to collect detailed tax residency and identification information from clients to ensure proper reporting to tax authorities in respective jurisdictions.
- **Automatic Information Exchange:** Under CRS and FATCA, ING automatically reports your financial account information annually to Dutch tax authorities, who then exchange this information with your home country's tax authority, ensuring transparency and compliance.
- **Tax Withholding:** While ING does not withhold taxes on interest payments for your account, certain jurisdictions may impose withholding taxes on cross-border payments or upon maturity. Clients should confirm if any such obligations exist and plan accordingly.
- **Penalties for Non-Compliance:** Failure to declare income or provide accurate tax residency information may expose you to penalties, interest charges, or audits by tax authorities. ING disclaims responsibility for any such consequences arising from your tax reporting failures.
- **Consultation Encouraged:** Given the complexity and frequent changes in international tax laws, clients are strongly advised to consult qualified tax professionals or legal advisors to understand their specific obligations related to this deposit.
- **Record Keeping:** Retain all statements, deposit confirmations, and interest payment advices provided by ING, as they serve as official documentation for tax filing and audits.

10. Data Protection and Privacy

ING Bank N.V. processes your personal data in accordance with the General Data Protection Regulation (GDPR) and Dutch privacy laws. Your data will be used solely for the purposes of managing your term deposit, complying with regulatory and tax reporting requirements, and fraud prevention.

Expanded details:

- **Types of Data Collected:** Personal identifiers (name, address, date of birth), financial information (account balances, transactions), identification documents (passport, tax forms), and communication records.
- **Data Sharing:** ING may share your data with internal departments, affiliated entities, third-party service providers (e.g., payment processors, IT support), and governmental or regulatory authorities as legally required.
- **International Data Transfers:** Data may be transferred outside the European Economic Area (EEA) to jurisdictions that may not offer equivalent data protection. ING applies appropriate safeguards such as standard contractual clauses or binding corporate rules to protect your data during such transfers.
- **Data Retention:** ING retains your personal data only as long as necessary for legal, regulatory, contractual, or business purposes, after which it will be securely deleted or anonymized.
- **Your Rights:** Under GDPR, you have rights to: access your personal data; request corrections; object to certain processing activities; restrict processing; request erasure ("right to be forgotten"); and data portability. ING provides mechanisms to exercise these rights through customer service channels.
- **Data Security:** ING implements advanced technical and organizational measures such as encryption, firewalls, access controls, secure communication protocols, and employee training to safeguard your data against unauthorized access, loss, or misuse.
- **Breach Notification:** In the unlikely event of a data breach involving your information, ING commits to notifying you and the relevant supervisory authorities in accordance with GDPR timelines and requirements.
- **Consent and Communication:** By engaging with ING, you consent to the collection and processing of your data as outlined herein. You may opt out of marketing communications, but essential service communications will continue.
- **Privacy Policy:** For full details, refer to ING's official Privacy Policy available at www.ing.com/privacy.

11. Communication

All notices, instructions, and communications relating to your term deposit must be made through the official channels established by ING, such as secure online banking, telephone banking, or registered mail.

ING will send important communications to your registered contact details and is not liable for non-receipt due to outdated or incorrect information provided by you.

Expanded details:

- **Secure Communication Channels:** To protect your confidentiality and prevent fraud, ING requires that sensitive instructions (e.g., withdrawal requests, change of nominated account) be submitted via verified secure platforms. Communications through email or unsecured methods may be disregarded or delayed.
- **Telephone Recordings:** ING records telephone conversations related to your account for quality assurance, dispute resolution, and compliance with legal obligations. These recordings may be used as evidence in legal or regulatory proceedings if necessary.
- **Notification of Changes:** You must promptly notify ING of any changes to your contact details, including phone numbers, email addresses, and postal addresses. Failure to do so may result in missed notices, delayed transactions, or security risks.
- **Communication Language:** All official correspondence will be provided in English or Dutch, depending on your agreement and jurisdictional standards.
- **Response Times:** ING endeavors to respond to client inquiries within reasonable timeframes.

For urgent matters, clients should use telephone contact rather than written messages.

Client Responsibility: You are responsible for monitoring your account and reviewing all communications sent by ING. Failure to act on important notices or updates may impact your account or rights under this Agreement.

Complaint Handling: Should you have complaints regarding communications or services, you may follow ING's formal complaint procedures detailed on their website.

12. Governing Law and Jurisdiction

This Agreement is governed by Dutch law. Any disputes arising out of or in connection with this Agreement shall be subject to the exclusive jurisdiction of the courts of Amsterdam, the Netherlands.

Expanded details:

- **Legal Framework:** The terms are construed in accordance with the laws of the Kingdom of the Netherlands, including applicable EU regulations where relevant.
- **Jurisdiction Agreement:** By entering into this Agreement, you consent to the exclusive jurisdiction of Amsterdam courts for resolving disputes, waiving any objections based on inconvenient forum or conflicting jurisdiction.
- **Alternative Dispute Resolution:** Prior to litigation, parties are encouraged to engage in mediation or arbitration where feasible to resolve disagreements amicably.
- **Applicable Consumer Protection:** This clause does not exclude any mandatory rights or remedies afforded under Dutch or EU consumer protection laws, which may supersede contractual terms.
- **Severability:** If any provision of this Agreement is found unenforceable by a competent court, the remainder of the Agreement shall continue in full force and effect.
- **Language of Proceedings:** Any legal proceedings under this Agreement will be conducted in Dutch or English as agreed or as directed by the court.

13. Force Majeure

ING shall not be liable for any failure or delay in performing its obligations where such failure or delay is caused by circumstances beyond its reasonable control, including but not limited to natural disasters, war, terrorism, strikes, pandemics, or technical failures.

Expanded details:

- **Scope of Force Majeure:** This includes any event or circumstance that is unforeseeable, unavoidable, and external to the parties, such as governmental acts, internet outages, or severe weather.
- **Notification:** ING will endeavour to notify you promptly if a force majeure event impacts services or obligations under this Agreement.
- **Mitigation Efforts:** ING commits to taking reasonable steps to mitigate the effects of force majeure and resume normal operations at the earliest opportunity.
- **Client Obligations:** While ING's obligations may be suspended or delayed, your obligations under this Agreement, such as payment or compliance duties, remain effective.
- **Consequences of Force Majeure:** You acknowledge that ING shall not be liable for any losses, damages, or costs arising directly or indirectly from force majeure events.
- **Continuation of Terms:** Except as affected by force majeure, all other provisions of this Agreement shall remain binding.

Client Acknowledgement and Declaration

By signing below, We, the undersigned, confirm that:

- We have read and understood the terms and conditions of the agreement as outlined above with ING Bank N.V.
- We understand the nature, structure, and risks associated with the product described.
- All information provided by for anti-money laundering (AML), tax, and compliance purposes is accurate, complete, and truthful to the best of my knowledge.
- We acknowledge that this agreement forms a legally binding commitment between us and ING Bank N.V., subject to final acceptance and approval by the Bank.

We sign this document voluntarily and without any undue influence.

Client 1: Mr. Kerrie Cox

Signature:  _____

Date: 6 July 2025

ING

For and on behalf of ING Bank N.V.

Authorised Signatory:

Signature:  _____

Date: 4th July 2025

Client 2: Mrs. Joanne Cox

Signature:  _____

Date: 6 July 2025

You can read about how the account works at ing.nl
This is also where we answer the most frequently asked questions and provide sample calculations. But we are also happy to talk to you personally, by phone or at an ING branch.

 ing.nl/sparen
 +31 (0)20 22 888 88

ING Bank N.V. has its registered offices in Amsterdam and is registered in the Trade Register of Amsterdam under number 33031431.

