

CONSIGNMENT FUND INFORMATION LEAFLET FOR FORMER TD BANK N.V. CUSTOMERS

Introduction

Between 15 May 2020 and 25 August 2020, TD Bank N.V. (**TDNV**) attempted to contact former customers that held a Saving Account(s) with TDNV (the **former customers**) to enable them to retrieve their unclaimed funds.

On 30 October 2020 TDNV transferred the unclaimed funds of former customers it was unable to contact to the Consignment Fund (*consignatiekas*) maintained by the Dutch Ministry of Finance (*Ministerie van Financiën*).

Any former customer is now entitled to request payment of unclaimed funds from the Consignment Fund maintained by the Dutch Ministry of Finance in accordance with the procedure for submitting requests as described below. This information leaflet serves to provide former customers with information on the Consignment Fund and how requests for payment of unclaimed funds to the Consignment Fund can be made.

What is the Consignment Fund?

The Consignment Fund holds funds that have been deposited with the Dutch Ministry of Finance for at least 20 years and it is operated by the Dutch Ministry of Finance in accordance with the Money Consignment Act (*Wet op de consignatie van gelden*). Those who are entitled to funds held by the Consignment Fund can submit a request for payment to the Consignment Fund.

How can I make a request from the Consignment Fund?

If you are a former TD Bank N.V. customer and you believe you have unclaimed funds, you should directly contact the Consignment Fund to request payment of your unclaimed funds plus any accrued interest. For your convenience, and to ensure that requests for payments are handled in the most efficient manner possible, please use the standardized Request Form attached below to submit any requests for payment. In addition to the Request Form, you will have to submit a copy of a valid ID document (passport, ID card, or driver's license), and, if applicable, a copy of the original cheque.

If you are representing a former customer of TDNV, the request for payment submitted to the Consignment Fund must also include an original statement confirming your authority to represent the former customer (power of attorney), together with a copy of the valid passport or any other valid proof of your identity and of the former customer you are representing.

For the avoidance of doubt, the Consignment Fund may request additional information or documentation. TDNV is unable to exercise control over the request procedure or the Consignment Fund and TDNV shall have no responsibility with respect to requirements imposed by, or be liable for any act or omissions of, the Consignment Fund.

The completed Request Form and ancillary documents should be scanned and sent to the Consignment Fund:

- Via **e-mail** in PDF to:
Consignatiekas@minfin.nl

- Or in **hard copy** to:
Dutch Ministry of Finance
Attn. Consignment Fund
P.O. BOX 20201
2500 EE The Hague
The Netherlands

FAQs

(1) Is there a deadline for former customers to submit their request for payment to the Consignment Fund?

Yes, former customers have until 30 October 2040 to submit a request for payment. After this date, any remaining unclaimed funds will accrue to the Dutch State by operation of law.

(2) Do payments out of the Consignment Fund bear interest?

Yes. However, according to the Money Consignment Act interest will only accrue for funds that amount to EUR 45.38 or more.

(3) Is it possible for the Consignment Fund to pay unclaimed funds to former customers in another currency than EUR?

Yes, but this will take more time and additional costs will apply.

(4) If a request for payment is filled out incorrectly or if certain information is missing, what will the Consignment Fund do?

The Consignment Fund will ask the former customer concerned to provide a corrected request for payment and/or the missing information. The Consignment Fund will only pay if the claim is correct and complete. Until the Consignment Fund has received the requested additional information, the claim will be put on hold. Any correspondence between the Consignment Fund and the former customer concerned will take place via email in the English or Dutch language.

Disclaimer

Please note that the consignment procedure takes place in accordance with Dutch law and therefore does not fall within the control or responsibility of TDNV. This information leaflet has been prepared on a best-efforts basis for the convenience of the former customers and should not be construed, perceived or relied upon as a legal advice or a legal opinion. Each former customer should seek an independent legal and/or tax advice or verify the information contained in this information leaflet if necessary.

TDNV does not directly communicate with the Consignment Fund on any requests for payment and is unable to accelerate the processing of individual requests for payments. Therefore, TDNV's employees and representatives cannot provide former customers with more information than included in this information leaflet.

Request Form

to the Dutch Consignment Fund (*Consignatiekas*)
for the payment of unclaimed funds

The undersigned is a former customer of TD Bank N.V. (**TDNV**) of which unclaimed funds previously held in a Saving Account(s) with TDNV were transferred to the Consignment Fund (*Consignatiekas*) maintained by the Dutch Ministry of Finance (*Ministerie van Financiën*).

The Undersigned is entitled to receive distribution of the unclaimed funds, including the interest accrued, as administered by the Consignment Fund under number CKS 27328, if the amount is equal to or more than EUR 45,38 in accordance with Article 9 of the Money Consignment Act (*Wet op de consignatie van gelden*).

THE UNDERSIGNED:

(all fields marked with an asterisk (*) are mandatory)

Full name*:

Date of birth*:

Address*:

Email address*:

Type of ID document*:

ID document number*:

ID document issue country*:

**Account number(s) former
TDNV account(s):**

**Funds in former TDNV
account(s):**

*Please indicate the currency of the
funds in the former TDNV account(s).*

Please attach a copy of the ID document referenced to above to this Request Form.

The Undersigned requests the Consignment Fund to transfer the unclaimed funds to the following Bank Account:

IBAN*:

Name Bank*:

Swift Code Bank*:

-

Address of the Bank:

Currency*:

*Please indicate the currency of the
bank account, for example: EUR Bank
Account, GBP Bank Account or USD
Bank Account.*

For payment to a USD Bank account, please also fill in this information:

Routing number/ABA code of the bank: _____

(If applicable) full name and address of intermediate Bank: _____

The Undersigned acknowledges and agrees that if he/she requests for a bank transfer in any other currency than EUR, EUR amounts will be converted by the Dutch ING Bank at the applicable rate as determined by the Dutch ING Bank on the day of transfer.

The Undersigned acknowledges and agrees that due to European legislation the mandatory option for bank costs is shared cost for a SEPA payment, which means that:

- zero (no bank) costs will apply when a EUR amount is transferred to a EUR Bank Account; and
- bank costs on behalf of the Undersigned depend on the tariffs as determined by his/her Bank for transferring an amount in any other currency than EUR.

The Undersigned acknowledges that the Consignment Fund may request the Undersigned to deliver additional information to determine whether the request for payment is justified. Please note that your request for payment related to the unclaimed funds will be put on hold until the Consignment Fund receives the requested additional information.

Signature of Undersigned: _____

Name: _____

Place: _____

Date: _____