

Art. 322 §3 of the 1992 Income Tax Code, introduced by the Law of 14 April 2011 containing various provisions (as subsequently amended by the Laws of 28 December 2011 and 29 March 2012 and by the Royal Decree of 17 July 2013), now requires, in particular, banks, savings and credit institutions operating in Belgium to transmit certain information about their customers and their accounts/contracts to a Central Contact Point (CCP) once a year.

This CCP is maintained by the National Bank of Belgium (NBB) and is located at the following address: National Bank of Belgium, "Central Contact Point" Section, Boulevard de Berlaimont 14, 1000 Brussels. It must enable the tax authorities responsible for establishing and collecting taxes, in accordance with legal procedural rules, to identify the financial institutions with which taxpayers hold accounts or contracts and subsequently send them requests for information in this regard.

The following customer data will be transmitted to the CCP each year:

- 1) For natural persons: the national registration number (or, failing that, the surname, first name, date and place (country) of birth).
- 2) For legal entities registered with the Crossroads Bank for Enterprises: the CBE number.
- 3) For other customers: the customer's full name, legal form and country of establishment.
- 4) For each customer, the list of accounts of which the customer was a (joint) holder at any time during the previous year. For the first year, i.e. 2014, the Bank must not only report the accounts of which the customer was a (joint) holder at any time during the 2013 calendar year, but also the list of accounts for the 2010, 2011 and 2012 calendar years.
- 5) Per client, the list of certain contracts that were in force with the client at any time during the calendar year in question. The Bank must submit this list to the PCC for the first time in 2015 (for certain contracts that were in force with the client at any time during the calendar year 2014).

You have the right to access the information recorded in your name by the PCC. To do so, you must submit your request to the National Bank of Belgium. If any information is incorrect or has been recorded improperly, you have the right to have it corrected or deleted by the financial institution that reported it to the PCC.

The information is kept in the PCC for a maximum of eight years from the end of the last calendar year for which data relating to the customer and/or their accounts or contracts was transmitted.

For further information, please do not hesitate to contact your UniCredit branch.