1 August 2012

Dear Sirs

AFME French Financial Transactions Tax Protocol – Adherence Letter

1. Adherence

The purpose of this letter is to declare our adherence to the AFME French Financial Transactions Tax Protocol (the Protocol).

By executing this letter, we make the representations set out in paragraph 5.1 of the Protocol and confirm our intention to be bound by the terms of the Protocol as amended from time to time. This letter constitutes an Adherence Letter as referred to in the Protocol.

The definitions and provisions contained in the Protocol are incorporated into this Adherence Letter.

2. Parties to whom this Adherence Letter applies

ING Belgium S.A./NV, [Beneficiary BIC code BBRU BE BB / EUROCLEAR 90013]

3. Appointment as Administrator and Release

We hereby appoint AFME as administrator for the limited purposes of the Protocol and accordingly we waive, and hereby release AFME from, any rights, claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of or in any way relating to this Adherence Letter or our adherence to the Protocol or any actions contemplated as being required by AFME.
4. **Contact Details**

Our contact details for the purposes of the Protocol are:

Name: ING Belgium S.A./N.V.  
FAO: Edward Jago  
Address: Avenue Marnix 24 - 1000 Brussel – België  
Telephone: +32 2 547 29 25  
Fax: +3225472676  
E-mail: edward.jago@ing.be

We undertake to notify AFME of any changes to these details at any time throughout our adherence to the Protocol, by delivering to AFME by (i) certified or registered mail (or airmail, if overseas) or equivalent; (ii) courier; or (iii) personal delivery to the address set out in this Adherence Letter, two copies of such notice: one a manually signed original and the other a conformed copy containing, in place of each signature, the printed or typewritten name of each signatory. In addition, we will send scanned pdf copies of the manually signed original and confirmed copies of the notice of change of details to AFME at fttprotocol@afme.eu.

We agree to the publication by AFME of the conformed copy of any such notice.

Yours faithfully

Edward Jago  
Senior Tax Manager

Lien Thijs  
Company Lawyer