

Anti-bribery Declaration

Insured:

Borrower:

Reference Atradius DSB:

Insurance policy reference number/ policy pursuant to promise of cover with reference number:

On behalf of the Insured:

- I declare that in relation to the Contract which is the subject of the application for insurance, neither the Insured's employees nor third parties acting on its behalf have engaged in, are engaging in or will engage in any bribery.
- I declare that all the information submitted by or on behalf of the Insured is accurate and complete.

Date and Place

Name

Job title

Signature

The signatory must be duly authorised to sign this declaration on behalf of the Insured.

Explanatory Notes

By signing this declaration and the accompanying insurance application form, the Insured declares that no bribery was, is or will be involved and that all information submitted for the application is accurate and complete.

This declaration must be read in conjunction with the Insurance agreement. Herein bribery is defined in accordance with articles: 177, 178, 178a and 328ter of the Dutch Criminal Code. See the relevant article in the general conditions to the Insurance Agreement.

The Dutch State endorses the OECD rules for combating bribery and is actively committed to deterring bribery in international business transactions. It is imperative for clients to abide by these rules in order to qualify for insurance.

The Dutch State does not want to be associated at any time, in any way with any instances of potential bribery. We therefore require anyone applying for insurance under the export credit insurance facility¹ or the foreign investment insurance scheme to declare that no bribery has been involved, is involved or will be involved in relation to the transaction to be insured. This includes any bribery committed by the applicant or any third parties acting on its behalf, whether they are private individuals or legal entities.

It is furthermore essential for Atradius Dutch State Business and the Dutch State to have accurate and complete information at their disposal in order to be able to properly assess the application. It is therefore important that the information provided is complete and accurate. Any changes in information must be reported immediately to Atradius Dutch State Business.

When applications for insurance under the export credit insurance facility or the foreign investment insurance scheme are assessed, due diligence procedures will be followed. Where appropriate, for example in the case of submission of inaccurate information or of any indications of potential bribery, a more stringent due diligence procedure will be applied. If any irregularities are detected, this may lead to the application being declined. If, subsequent to the conclusion of the Insurance Agreement, it appears that the information provided was inaccurate or incomplete, or that bribery in any form was involved, this may result in the loss of the right to indemnification.

In the Netherlands, bribery, whether active or passive, is a criminal offence punishable under the Criminal Code. This includes bribery of civil servants, foreign civil servants and persons working in the private sector. The deeds of both the perpetrator and the bribed are punishable. When any activity which may constitute a criminal offence is detected during the processing of an application or thereafter, the Dutch State is obliged to report this to the relevant authorities.

¹ Including applications for the export credit insurance facility, the Dutch Good Growth Fund and the Dutch Trade & Investment Fund