

Commercial Property Questionnaire Individuals

Questionnaire for Individuals that have activities in investment property

As a Dutch bank, Rabobank is supervised by the Dutch Central Bank (De Nederlandsche Bank N.V. or 'DNB') in addition to local supervision. The Dutch Central Bank has issued a mandatory Policy rule on integrity in investment property operations. This Policy Rule requires us to ascertain and assess the integrity policy of you in relation to your activities in investment property.

Based on the answers provided in the questionnaire we may ask you to provide further details or to supply supporting documents.

Full name

1. Do you have investment property in a country outside of New Zealand?

Yes No

If your answer to this question is 'yes', please provide details under 'Additional information' of where the investment property is held and the purpose for having investment property in this country.

Additional information:

2. Have one or more of your investment properties been rented out in the previous 12 months?

Yes No

If your answer to this question is 'no', please proceed to question 7

If your answer to this question is 'yes' please answer subpart (a) below.

a. Is there a valid tenancy agreement between you and the tenant?

Yes No

If your answer to this question is 'yes', then proceed to question 3

If your answer to this question is 'no', please provide details under 'Additional information' to specify how you ensure that the terms of the tenancy are adhered to by both parties. Then proceed to question 3.

Additional information:

3. Is the rental of the investment property or properties managed by a property management company?

Yes No

If your answer to this question is 'yes', please answer subpart (a) below.

If your answer to this question is 'no' please proceed to question 4.

a. Is there a valid agreement between you and the property management company?

Yes No

If your answer to this question is 'yes' please proceed to question 5

If your answer to this question is 'no', please provide details under 'Additional information' to specify how you ensure that the terms of the arrangement is adhered to by both parties. Then proceed to question 4.

Additional information:

4. Do you perform a background check on the tenants prior to the start of their tenancy?

Yes No

If your answer to this question is 'yes', please specify under 'Additional information' the process undertaken to perform the background check. If this is done by a third party (i.e. real estate agent) on your behalf please provide details of the third party.

If your answer to this question is 'no', please state under 'Additional information' why you have not performed a background check on your tenants.

Additional information:

5. Please answer the following questions in relation to transactions relating to your investment properties. This includes the receipt of rental income as well as outgoing payments made in relation to repairs and maintenance on the investment properties.

a. Do the transactions go through a financial institution that is in the same country as your country of residence?

Yes No

If your answer to this question is 'no', please provide details under 'Additional information' why the transactions go through a financial institution in a different country.

Additional information:

b. Do you engage in any cash transactions in relation to your investment properties?

Yes No

If your answer to this question is 'yes', please specify under 'Additional information' the procedures you have in place to review and track the cash transactions.

Additional information:

6. Do you have a process in place to review transactions relating to investment properties to ensure the transactions are reasonable?

Yes No

If your answer to this question is 'yes', please specify under 'Additional information' the process undertaken to perform this review.

If your answer to this question is 'no', please state under 'Additional information' why you do not perform this review.

Additional information:

7. Do you have a person that is responsible for supervising compliance related matters (for example, a risk manager or a compliance officer)?

Yes No

If your answer to this question is 'no', please state under 'Additional information' why your entity has no such officer.

Additional information:

8. Are the financial statements of the entity audited by a qualified auditor?

Yes No

If your answer to this question is 'yes', please answer subpart (a) below

a. Has the external auditor issued an unqualified audit statement over the past 3 years?

Yes No

If your answer to this question is 'no', please provide details on the nature of the audit statement

Additional information:

Declaration

The undersigned declares that the information requested on this form (and on any enclosures) has been supplied in accordance with the truth and that the undersigned will inform Rabobank International immediately of any changes herein. The undersigned also declares that it gives Rabobank International¹ the express consent to share this document and any enclosures and/or supporting documents with those entities and affiliates within the Rabobank Group that the undersigned has also or will enter into a business relationship with.

Signature

Date