

febelfin

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Dear Madam,
Dear Sir,

We have the pleasure of inviting your institution to become a member of the Febelfin trade organisation.

As you probably know, a number of other institutions have been members of Febelfin for several years.

In Belgium, membership of the sector trade association is not mandatory. However, this membership enhances the interprofessional solidarity, which is of utmost importance now that competition is growing sharper by the day.

If you are interested, it will of course be a pleasure for us to provide you additional information on the services that are at the disposal of our members, and on the membership fees.

Mrs. Wien De Geyter, Secretary-General of Febelfin, will be pleased to tell you more about Febelfin's mission and the services it can offer.

Yours sincerely,



Karel Van Eetvelt
CEO Febelfin

1.1 Our mission

Febelfin, the Belgian Financial Sector Federation, is the umbrella organisation and a non-profit association.

Febelfin aims to bring together financial service providers & everyone striving for a future-proof financial sector.

Febelfin regroups the following associations:

- The Belgian Bankers' and Stockbroking Firms' Association (ABB-BVB)
- The Belgian Asset Managers Association (BEAMA)
- The Professional Association of Credit Providers (UPC-BVK)
- The Belgian Association of Stock Exchange Members (BASEM)
- The Belgian Leasing Association (BLA)

The constituent associations of the Federation have joined their resources while holding on to their autonomy. Each association has its own Board of Directors or Executive Committee. Febelfin is the umbrella organisation and has its own Board of Directors in which the other associations are represented.

When you build bridges,
you can keep crossing them.

Rick Pitino

1.2 Our values

Febelfin shares the values of the sector it represents:

- Sustainable
- Reliable
- Open

Together with its members, Febelfin aims to express these values through the messages and viewpoints the sector communicates. By adopting a proactive attitude as well as maximum openness, it seeks to engage constructively and positively in the general social debate and to keep in touch with developments in society.

At the same time, Febelfin takes full account of the priority issues of the different pressure groups and determines how to respond to their views in the best possible way.

1.3 Our strategic goals

1. Meeting everyday financial needs for all stages of life.
2. Giving the right answers to the Financing Needs of Individuals, Companies and Public Authorities and their Projects.
3. Bringing Innovative, Safe & High-quality Financial Services within the reach of all Citizens.
4. Working on Stable, Sustainable and Fair Regulatory and Business Environment.
5. Engaging with those who believe in sustainable financial sector with a deep understanding of societal needs.

2.1 Our tasks

- Position determination by members for members
- Defending interests in Belgium and Europe, taking part in social negotiations
- Providing services (information, counseling and training)
- Communication and taking part in debates

Febelfin puts its staff members, expertise, know-how and the tools it has developed, at the disposal of those who need this. We strive to get banking and finance issues on the agenda of national and international policy makers.

Febelfin monitors trends and developments and helps its members position themselves accordingly. Febelfin has created specialist committees and working groups in order to prepare the decisions in matters that are of interest for the Federation. A member can have a representative in one or several of these groups or committees.

To hear one voice clearly,
we must have freedom to hear them all

Kerry Brock

Febelfin defends the views and interests of its members and accepts the challenge of playing an important role as a bridge between its members and a range of national (e.g. the Federation of Enterprises in Belgium, the Belgian Deposit-Guarantee System, the International Chamber of Commerce,...) and European parties, including policy makers, supervisory authorities, trade federations and interest groups, such as for instance the European Banking Federation (EBF), the European Asset Management Association (EFAMA), the European Mortgage Federation, the European Payments Council (EPC).

Febelfin informs and advises its members on legal, tax, prudential and industrial relations issues as well as on technical product matters. Other important tasks are **image building and communication**.

2.2 Supplementary tasks

- ➔ Belgian Mediation Service for the financial sector
- ➔ Training for the Belgian financial sector: Febelfin Academy (founded in November 2006)
- ➔ Collective Labour Agreements
 - Intersector level
 - Sector level (Febelfin heading the bankers' delegation)

2.3 Febelfin Academy

The Febelfin Academy training institute (non-profit organisation) is a privileged partner of the financial sector who directly draws its expertise in training from a close collaboration with all members of the Belgian financial sector.

the mission rests on **three pillars**:

- ➔ Offer high quality and topical training programmes focused on the financial techniques
 - group seminars, classes and conferences
 - simulations in the field of financial techniques
 - academic programmes
 - distance learning and e-learning
- ➔ Provide customized training programmes or on demand training advice to members of febelfin or other financial firms.
- ➔ Develop or participate in projects contributing to the development of training in the financial sector.



2.4 Febelfin electronic platforms

General



For consumers



For companies



[SEPAbelgium.be](https://www.sepabelgium.be)

For members



3.1 Febelfin associations and members

Febelfin represents more than 270 financial institutions in Belgium. It consists of 5 constituent associations and 10 associate members with a special status.



Role

- General meetings
- Board of Directors
- Executive Committee

Representative

Johan Thijs (KBC Group)

Constituent associations



Associate members



3.2 Constituent associations

ABB/BVB

The Belgian Bankers' and Stockbroking Firms' Association is the result of a merger between the Belgian Bankers' Association (ABB-BVB, created in 1936) and the Belgian Association of Stock Exchange Members (BASEM, created in 1995). Since January, 1st, 2005, ABB-BVB has been acting as a trade association for banks and stockbroking firms established in Belgium.

ABB-BVB represents 99 banks.



Role

- General meetings
- Board of Directors

Representative

Johan Thijs (KBC Group)

UPC/BVK

UPC-BVK is a trade association representing the sector of lending to private customers, i.e. consumer credit and mortgage loans. Its members include various institutions such as:

- banks
- insurance companies
- financial institutions (some of which offer leasing as well)
- mortgage credit companies
- credit insurance companies
- distribution companies or subsidiaries of distribution companies which have been authorized to provide consumer credit
- companies issuing credit cards

UPC-BVK represents 56 members.



Role

- General meetings
- Executive Committee or Board of Directors
- Bureau
- Secretariate

Representative

Guy Schellinck (Beobank)

BEAMA

The Belgian Asset Managers Association (which has opted for Belgian Asset Managers Association, BEAMA in short, as its trade name), consists of two associations which merged on March 25, 2004: the Association belge des Organismes de Placement Collectif (ABOPC/BVICB) and the Association belge des Gestionnaires de Fortune et Conseillers en Placements (ABGC/BVVB).

BEAMA represents 117 members.



Role

- General meetings
- Executive Committee
- Secretariate

Representative

Marnix Arickx (BNP Paribas Asset Management Belgium)

BLA

The Belgian Leasing Association (BLA) represents lease companies specialised in leasing.

BLA represents 33 members.



Role

- Executive Committee
- Secretariate

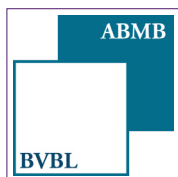
Representative

Patrick Beselaere (ING Lease Belgium)

BASEM

The aim of BASEM is to bring all of the Belgian Stock Exchange players together.

BASEM represents 22 members.



Role

- General meetings
- Board of Directors
- Secretariate

Representative

Bartel Puelinckx (KBC Securities)

3.3 Febelfin Directors

→ Febelfin



Johan Thijs
KBC Group
Chairman



Karel Van Eetvelt
Febelfin
CEO

→ Large banks representatives



Daniel Falque
KBC Bank



Marc Raisière
Belfius Bank



Max Jadot
BNP Paribas Fortis



Erik Van Den Eynden
ING Belgium

→ **Representatives of small and medium-sized banks**



Dirk Wouters
Bank van Breda
Vice-Chairman



Leen Van den Neste
vdk bank

→ **Representatives of niche activities**



Philippe Masset
Bank Degroof Petercam



Bartel Puelinckx
KBC Securities

→ **Representatives of financial infrastructure providers and financial markets**



Lieve Mostrey
Euroclear

→ **Representatives of BEAMA**



Marnix Arickx
BNP Paribas Asset Management Belgium



Myriam Vanneste
Candriam Investors Group



Katrin Eyckmans
Capfi Delen Asset Management

→ **Representatives of UPC-BVK**



Guy Schellinck
Beobank



Joanna Van Bladel
Belfius Bank

→ Representatives of ABL-BLV



Patrick Beselaere
ING Lease Belgium

→ Representatives of BASEM



Frédéric Dorsimont
Leleux & Ass. Brokers

3.4 Febelfin internal governance



Karel Van Eetvelt
CEO Febelfin



Tom Boedts
General Counsel &
Director Legal and
Risk Related Affairs



Dirk De Cort
Director Economic
Affairs



Wien De Geyter
Secretary-General
Febelfin



Rodolphe de Pierpont
Director Tax & Public
Affairs & French
Spokesperson



Josette Leenders
Director Asset
Management &
Private Banking,
Director-General
BEAMA



Isabelle Marchand
Head of European
Affairs & Dutch
Spokesperson



Anne-Mie Ooghe
Secretary General
BLV (BLA)



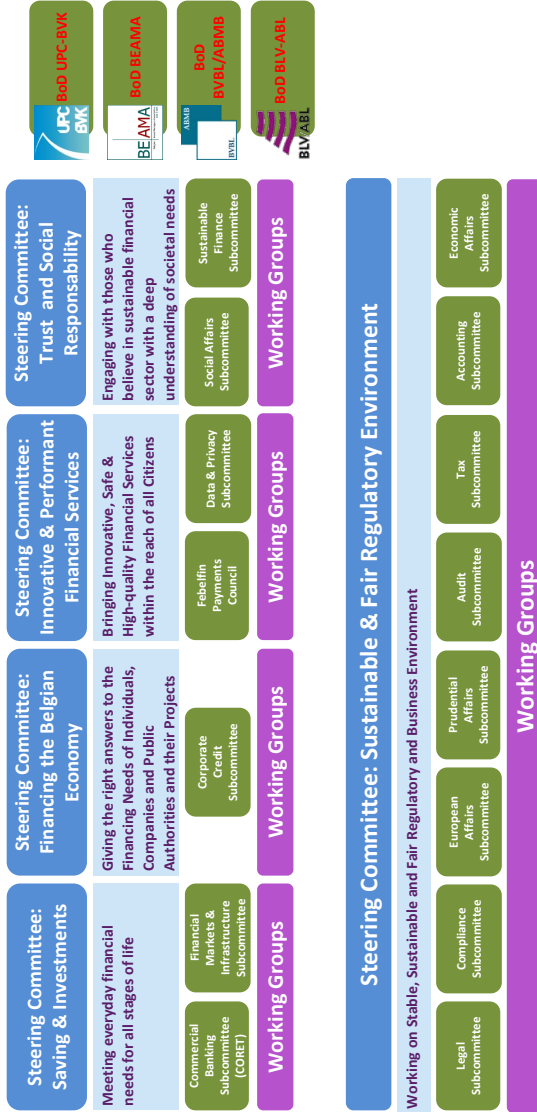
Jean-Paul Rousseau
Director Financial
Markets &
Infrastructure,
Director Manager
BVBL (BASEM)



Ivo Van Bulck
Director Commercial
Banking, Secretary
General UPC-BVK

3.5 Committees and working groups

Overview of Governance and Working groups



4.1 Inspirational dialogue

We give our members inspiration that should help them to create a more sustainable banking and financial sector, a long-term answer to social and economic needs within the European and worldwide context.

We do this by stimulating all our members and their customers to make their ambitions a reality and to invest in the future of finance. We are their voice, a voice that is clear and makes it possible to create and maintain an open dialogue with our members and the sector as a whole. Open dialogue implies listening to the wishes and needs of all stakeholders and taking them into account; it also requires respect and an open mind.

We are convinced that this dialogue triggers new insights that help our members and society in shaping the future of banking and finance. Innovation and adaptation are of the utmost importance in shaping the future. As part of a society that is constantly evolving, we are continuously changing and reinventing ourselves.

What lies behind us and
what lies before us are tiny matters
compared to what lies within us.

Ralph Waldo Emerson

4.2 Regular meetings of Executive Committee and Board of Directors

We have every month a meeting (except during the summer period) with of the Febelfin Executive Committee and 4 times a year a meeting of the Board of Directors:

→ **Aim**

- Taking decisions concerning matters of priority, strategy, image, specific matters
- Being informed of Febelfin activity report (summary of hot topics that are currently being dealt with and/or that have already been dealt with -monthly results)

→ **Disciplined Governance Process in place**

- Standard Board files (executive summary, explanatory note, summary slide)
- Some members have direct representatives within the Board of Directors
- Files are distributed one week in advance
- Minutes are sent to all Febelfin and ABB-BVB Board members

4.3 Who can become a member?

YES

- Banks
 - Small and medium -sized banks (retail and savings banks)
 - Niche activities (stockbroking firms, foreign banks, merchant banks)
 - Large banks
 - Financial market institutions and infrastructure providers
- credit providers
- Asset managers and funds
- Stockbroking firms and stockbrokers
- Stock exchange members
- Leasing companies
- Euroclear
- SWIFT
- ...

NO

- Insurance companies
- Insurance brokers
- Holdings
- Pillar 2 pension funds

5.1 How to become a member?

- Fill in the application form and send it back to Febelfin
- We submit it to the Febelfin/ABB-BVB Board of Directors
- Once the application has been approved, you will be asked to pay the membership fee
- You now have access to the Febelfin documents (invitations for attending meetings, circulars, etc.)
- Our Extranet will also give you access to the invitation for the monthly meetings of the subgrouping your institution will be part of

Coming together is a beginning.
Keeping together is a process.
Working together is success.

Henry Ford

5.2 Membership fees

→ The annual fee to be paid by a Febelfin associate member

The fee for associate members is freely negotiated. It depends on the service provision agreed upon (circulars, participation in Committees/ Working Groups).

.....

→ The annual fee to be paid by the member banks of ABB-BVB

The annual fee to be paid by the member banks of ABB-BVB/Febelfin is calculated on the basis of the sum of two parts:

First part

The first part is the 'traditional' part of the fee, i.e. the part to be paid by each member bank as its contribution to the financing of the 'ordinary' budgetary envelope of ABB-BVB.

- The formula used for the calculation, is the volume of customer deposits (with the exception of the certificates of deposit and the bonds issued by the bank itself), more particularly the average customer deposits turnover for 2014-2015-2016 as it appears from the data in the published annual accounts.
- In accordance with this formula, a ratio, within the limits of this part, will be asked from member banks the deposits of which are equal or superior to the 784 million EUR threshold. In practice, the sum of 12,749.50 EUR will be asked per billion EUR of deposits.
- If the volume of deposits does not equal or stays below this threshold, a fixed amount will be asked from the bank within the limits of this part of the annual fee. The minimum annual fee to be paid by banks to ABB-BVB amounts to 10,200.89 EUR.

Second part

The second part of the annual fee consists of the member banks' contribution to the expenses (140,000 EUR in total) of the European Payments Council and SEPA. These expenses will have to be paid by the member banks as a proportion of each member bank's share into the financing of the 'ordinary' budgetary envelope of ABB-BVB (see the explanation about the first part of the membership fee).

The minimum fee (including the special contributions) amounts to 10,370.15 EUR.

Basis for the Membership fees calculation

Average volume of customer deposits (2014-2015-2016)

- Less than 784 million EUR:
10,370.15 EUR (incl. special contributions).
- More than 784 million EUR:
12,749.50 EUR per billion EUR of deposits + special contributions.
- Representation offices:
5,185.07 EUR

5.3 Application forms

Application for Febelfin membership



Name of the institution (hereafter called 'the prospect')

.....

Address in Belgium

.....

E-mail address

Phone Fax

Represented by Mrs/Mr (executive)

Mrs/Mr.

Title

GSM E-mail address

asks the Febelfin Board of Directors to take into consideration its request for becoming an associate member of Febelfin.

Reasons for membership applicaton

.....
.....
.....
.....
.....
.....

The prospect provides the documents required in order to make it possible for the Board of Directors to take a decision.

- The prospect declares having been given a copy of the Febelfin mission statement (as published on the website) and bye-laws and agreeing with the provisions laid down in those documents.
- The prospect declares agreeing with the existing Febelfin codes of conduct (as published on the website), in so far as they apply to its activities.

Date

Signature

Application for membership Febelfin

Please fill in the document on the back and return it to:
Mrs De Geyter, Secretary-General



by e-mail:

wg@febelfin.be

by mail:

Febelfin

Rue d'Arlon / Aarlenstraat 82

1040 Brussels

Belgium



Application for membership ABB-BVB

Name of the institution (hereafter called 'the prospect')

Address in Belgium

E-mail address

Phone Fax

Represented by Mrs/Mr (Member of the Board of Directors)

Mrs/Mr.

Function

GSM E-mail address

asks the Board of Directors of ABB-BVB/Febelfin to consider its application for membership as an affiliated member of ABB-BVB/Febelfin.

The prospect wants to become a member of the following specialised section :

Article 11 of the bye-laws - The prospect can opt for membership of one or several sections.

- Medium- and small-size banks section
- Niche activities section
- Financial structure providers/financial markets section

- The prospect certifies having received a copy of the ABB-BVB and Febelfin bye-laws and agrees to endorse both documents

- The prospect agrees to endorse the existing ABB-BVB Codes of conduct, in so far as they are applicable to the prospect's activities.

- The prospect -if a credit institution- certifies having been informed of the existence of a number of ABB-BVB recommendations aimed at guaranteeing a level playing field in several matters. Look at: www.febelfin.be

Date

Signature

Application for ABB-BVB

Please fill in the document on the back and return it to:
Mrs De Geyter, Secretary-General



by e-mail:

wg@febelfin.be

by mail:

Febelfin
Rue d'Arlon / Aarlenstraat 82
1040 Brussels
Belgium



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www.febelin.be