



Mizuho EMEA
Mizuho Bank Europe N.V.
Atrium Amsterdam, 3rd Floor
Strawinskylaan 3053
1077 ZX Amsterdam
The Netherlands
t: +31 20 573 4343

Mizuho Global-eBanking Fact Sheet

About the Bank

Mizuho Bank Europe N.V. (hereinafter, the “**Bank**”)

Dutch subsidiary of Mizuho Bank, Ltd.

- Registered office: Amsterdam Atrium 3rd Floor, Strawinskylaan 3053, 1077 ZX Amsterdam, The Netherlands
- Registered on the Bank of Italy Register of “Banks and other foreign intermediaries authorised in Italy” - Intermediary Registration Code (*Codice Meccanografico*): 21307
- Dutch KvK registration number: 33138252
- VAT number/fiscal code: 0032.63.332
- Telephone: +31-20-5734 343
- Email: mbe.transactionservices@mizuhoemea.com
- Website: <https://www.mizuhogroup.com/emea/who-we-are/governance/mizuho-bank-europe-n-d-v-d-legal-and-compliance/legal-disclosures>
- Member of the Dutch Deposit Guarantee Scheme (*Deposito Garantiestelsel*)
- Share Capital of the Bank.: EUR691,794,180 (as of May 2024)
- Competent Home Country Supervisory Authority: Dutch Central Bank (*De Nederlandsche Bank*)

Features

Mizuho Global-eBanking (Global Cash Management Services - hereinafter also referred to as the “**CMS Agreement**”) is the service that allows the access to one’s bank reports by means of an Internet connection in order to consult the relevant updates and arrange specific account transactions. Security and confidentiality are granted by the use of the most up-to-date standards of computer protection and the use of a user code, secret access password and digital certificate.

The CMS Agreement is an ancillary service to the bank account, on which other banking transactions or services, such as, by way of example, credit lines and transfers, may be settled. For the main bank account and other such transactions and services, please refer to the relevant information sheets.

Further information:

- (i) User Guide “[Bank of Italy Guides. E-commerce payments made easy](#)”,

available and accessible from the Bank of Italy institutional website (<https://www.bancaditalia.it/pubblicazioni/guide-bi/>) and [the Bank’s institutional website](#)



Typical risks

The main risks related to the use of the service are:

- misuse of the secret and operational code as a result of loss or theft;
- delay or failure to carry out the transactions due to technical reasons or force majeure;
- disclosure and transmission of data over the Internet.

Economic conditions

ACTIVATION FEE	EUR 660.00
MONTHLY FEE	EUR 190.00
PENALTIES	Zero
COSTS FOR PERIODIC COMMUNICATIONS	Zero
BOOKKEEPING COSTS	Zero

The above amounts will be agreed with the client and specified in the relevant contractual documentation.

Main contractual clauses

Withdrawal

Both the Bank and the Client have the right to terminate the agreement at any time by giving to the other Party a written communication of said termination with no less than thirty days' notice. In particular, the Bank is entitled to terminate the agreement if the Client is (or is deemed to be for the purposes of any applicable law) unable to pay his debts when they become due or is still insolvent, or in case of submission of a request to start a bankruptcy proceeding or other similar proceeding in relation to the Client.

Maximum time for the closure of the account

30 days.

Complaints and out-of-court protection

The Client may file a complaint with the Bank via:

- email to mbe.ComplianceComplaints@mizuhoemea.com
- fax to +31-20-5734 372
- telephone at +31 (0)20 573 4343
- ordinary mail to the address on page 1 of this document, to the attention of Claims Department.

The Bank shall reply within 60 (sixty) days of receipt.

With respect to payment services, the Bank shall reply within 15 (fifteen) days of receipt. In exceptional situations, if the Bank is unable to reply within 15 (fifteen) business days due to reasons that are beyond its control, it shall send an interim response, by clearly stating the reasons for the delay in responding to the complaint and specifying the deadline by which the payment service user will receive a final response. In any case, the deadline for receiving the final response shall not exceed 35 (thirty-five) business days.

If the Client is not satisfied or has not received a reply within the above-mentioned terms, before resorting to the Judicial Authority, he may turn to the Financial Banking Arbitrator (*Arbitro Bancario Finanziario*, ABF), which is a system aimed at settling disputes that may arise between Clients and banks and other intermediaries with



respect to banking and financial transactions and services (for more information, please visit the website www.arbitrobancariofinanziario.it). The ABF is competent to resolve upon claims concerning banking and/or financial transactions and/or operations provided that the compensation asked for the client does not exceed EUR 200,000. Where the applicant client is only seeking for the acknowledgement of rights, faculties or intermediary's obligations but there is no request for compensation, the ABF may resolve upon any claims irrespective of their value.

In any case, the Client may start the mediation procedure by referring to the *Conciliatore Bancario Finanziario*, "CBF" or one of the Mediation Bodies listed in the special Register of bodies kept by the Ministry of Justice competent in case of disputes related to banking, financial and insurance contracts

Further information:

For further information as to the functioning of the ABF and CBF and instructions as to how file a claim before the ADR system, please refer to:

- (i) User Guide "ABF made easy"; and
- (ii) The Regulation of the CBF,

available on the [Bank's institutional website and the institutional website of the ABF (accessible here: <https://www.arbitrobancariofinanziario.it/abf/index.html>) and the CBF (accessible here: <https://conciliatorebancario.it/index.php/mediazione/regolamento>)