

More about Athlon Car Lease Rental Services as an insurance broker

Athlon Car Lease Rental Services Belgium NV acts as an insurance agency which is registered with the FSMA under the number 102672 A.

Our organisation offers insurance mediation services, which refers to activities related to providing advice on insurance contracts, proposing, presenting, and carrying out the preparatory work involved in concluding insurance contracts, concluding insurance contracts, or providing assistance with their administration and performance.

Numbers of the branches and the titles:

3 : Land vehicles except railway rolling stock

10: Motor vehicle liability

17: Legal assistance

Note that Athlon Rental Services does not give advice based on the obligation to provide fair analysis.

If you have any complaints with regard to the insurance mediation services of Athlon Rental Services Belgium NV, you can contact the insurance Ombudsman:

de Meeûssquare 35, 1000 Brussels,

Tel: +32 (2) 547 58 71

Fax: +32 (2) 547 59 75

E-mail: info@ombudsman.as

Conflict of Interest Policy – Athlon Car Lease Rental Services NV

This conflict of interest policy applies to Athlon Rental Services Belgium NV.

The AssurMiFID rules of conduct impose that our organisation draws up a policy in writing to manage conflicts of interest. Below you can find more information on how our organisation has implemented these rules.

1. Legal framework

The “AssurMiFID rules of conduct” have been in force since 30 April 2014. Their legal basis is the law of 30 July 2013 on the strengthening of the protection of consumers of financial products and services and on the authority of the FSMA and various provisions, and the Royal Decree of 21 February 2014 on the rules for applying articles 27 to 28bis of the law of 2 August 2002 on the supervision of the financial sector and the financial services of the insurance sector, and the Royal Decree of 21 February 2014 on the statutory rules of conduct and the rules for managing conflicts of interest with regard to the insurance sector.

In accordance with these rules of conduct, our organisation is obliged to draw up a policy in writing to manage conflicts of interest when providing insurance mediation services.

The legal regulations for conflicts of interest are an addendum to the general MiFID constitution. This constitution is respected by our organisation by acting in a loyal, fair and professional manner to protect the interests of the client when providing insurance mediation services.

2. What is a conflict of interest?

A conflict of interest is a conflict that arises at a certain point in time when opposing interests occur between several people or entities, possibly resulting in a loss for the client.

Such conflicts of interest may arise between the parties listed below (non-exhaustive list):

- Athlon Car Lease Rental Services NV and its clients;
- Athlon Car Lease Rental Services NV and the Insurer;
- Different clients;
- Different insurers;
- Employees, departments and entities.

3. Which conflicts of interest?

A number of potential conflicts of interest within the commercial activity of insurance mediation have been identified with the intention of taking the necessary measures to prevent them and to manage them effectively. Potential conflicts of interest may arise because of the interaction between the various activities.

The following is a non-exhaustive list of situations where a conflict of interest may arise in theory if the appropriate preventive measures are not taken:

- the insurance broker has a financial or other incentive to let the interest of another client or group take precedence over the interest of the client in question.
- the insurance broker receives from a person other than the client, an inducement for an insurance mediation service provided to the client, in the form of money, goods or services, other than the standard commission or fee for that service, or the broker shall receive such an inducement.
- the use by employees of confidential information obtained from one client to the detriment of the other client and/or for the benefit of a few selected clients.

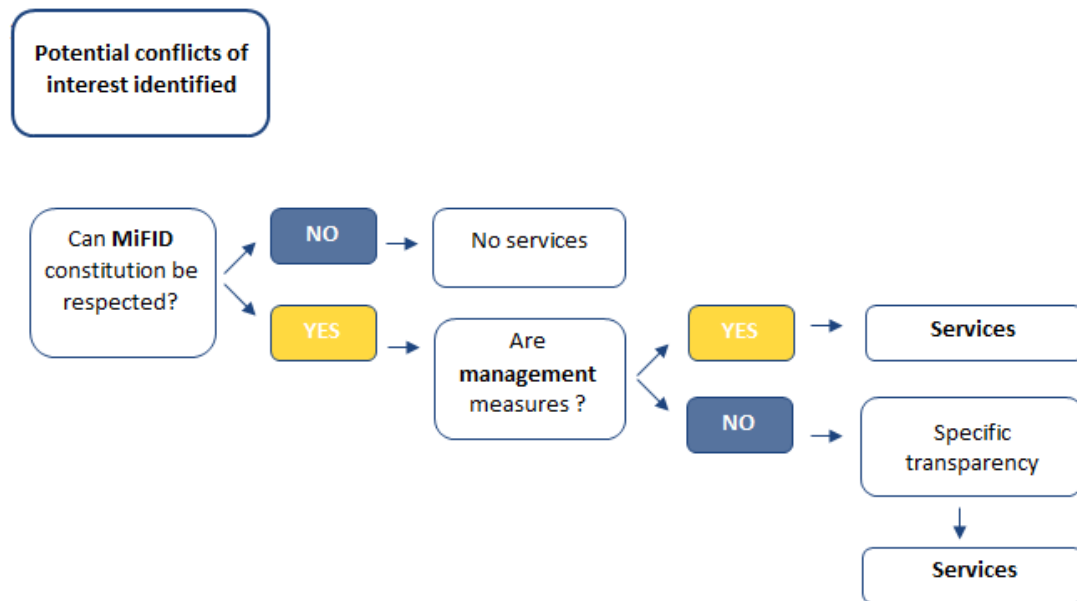
4. What measures are taken by Athlon Rental Services?

Our organisation takes many measures to ensure that the interests of the client prevail.

These measures include, inter alia:

- A policy that guarantees that the related persons only mediate for insurance contracts of which they know the essential characteristics and about which they are able to advise clients.
- A policy whereby our organisation reserves the right to not provide the requested service if a pertinent solution cannot be found to a specific conflict of interest, with the sole object of protecting the interests of the client.
- An arrangement for receiving inducements.
- A clean desk policy to prevent the unnecessary disclosure of work and confidential documents.
- A procedure for conflicts of interest.
- If necessary, the policy on conflicts of interest of our organisation shall be amended and/or updated.

5. What is the procedure?



6. Specific transparency

If our measures should provide insufficient guarantees in a specific situation, you will be informed by our office about the general nature and/or the sources of the conflict of interest, so you can make an informed decision. Do not hesitate to contact us for more information.

7. Benefits

In principle, we receive a fee from the insurance company for our services as insurance broker, and this fee is part of the premium you pay as a client. In addition, we may receive a fee for our services as insurance broker.