



**RE: CUSTOMER IDENTIFICATION PROGRAM AND  
REGULATION GG NOTICE FOR OPENING A NEW  
RELATIONSHIP; CONTRACTUAL RECOGNITION OF BAIL-IN**

**CUSTOMER IDENTIFICATION PROGRAM NOTICE FOR OPENING A NEW  
RELATIONSHIP**

To help the U.S. government prevent the funding of terrorism and money laundering activities, Federal law requires all U.S. financial institutions to obtain, verify, and record information that identifies each individual or institution that opens an account or establishes a customer relationship with us.

What this means: If you enter into a new customer relationship with us, we may ask for identification information relating to you and your related parties, including names, addresses and dates of birth (as applicable). This information will be used to verify your identity and the identities of your related parties. As appropriate, Natixis may, in its discretion, ask for additional documentation or information. If all required documentation or information is not provided, we may be unable to open an account or establish a relationship with you.

**NOTICE TO ALL CUSTOMERS REGARDING THE UNLAWFUL INTERNET  
GAMBLING ENFORCEMENT ACT (UIGEA) OF 2006**

The Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006 prohibits Natixis from processing restricted transactions through your business account. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling. The United States Department of the Treasury and the Federal Reserve Board has issued a joint final rule, Regulation GG, to implement this Act.

As defined in Regulation GG, unlawful Internet gambling means to “place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made.”

As a customer of Natixis these restricted transactions are prohibited from being processed through your account or banking relationship with us.



## **IMPORTANT DISCLOSURES REGARDING OTC DERIVATIVES TRADING & THE DODD-FRANK ACT**

In compliance with CFTC Regulation 23.431, Natixis must disclose material information (such as material swap risk disclosures, material terms and characteristics of swaps, material incentives and conflicts of interest) to its U.S. person counterparties prior to entering into any OTC derivatives transactions that qualify as swaps under the Dodd-Frank Act.

These disclosures can be found under the Dodd-Frank Act Regulatory Requirements section of the Natixis website: [http://www.natixis.com/natixis/jcms/rpaz5\\_31791/loi-dodd-frank](http://www.natixis.com/natixis/jcms/rpaz5_31791/loi-dodd-frank). ISDA also makes material risk disclosures available at: <http://www2.isda.org/functional-areas/legal-and-documentation/disclosures/>.

## **IMPORTANT DISCLOSURE REGARDING THE NATIXIS BUSINESS CONTINUITY PLAN**

FINRA Rule 4370 requires us to disclose to you how the firm addresses the possibility of a significant business disruption and how the firm plans to respond to events of varying scope. Please read our on-line [disclosure statement](#) for more information.

## **CONTRACTUAL RECOGNITION OF BAIL-IN PROVISIONS**

You acknowledge that with respect to certain transactions between you and Natixis or the Natixis, New York Branch, any liability of the relevant Natixis entity may be subject to the exercise of any write-down or conversion powers (“Bail-in Powers”) by the relevant resolution authority to which the Natixis entity is subject as a credit institution, including, but not limited to, those Bail-in Powers under Article 55 of the Directive 2014/59/EU of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment (“BRRD”), as modified by Directive 2019/879 of 20 May 2019 amending Directive 2014/59/EU as regards the loss-absorbing and recapitalization capacity of credit institutions and investment firms and Directive 98/26/EC (“BRRD2”), and you agree to be bound by the effect of the exercise of such Bail-in Powers. This may include write-down or conversion of any deposits to equity or other instruments in case of the resolution.

We invite you to regularly check these websites as information contained therein is subject to change.

Please contact one of our Compliance specialists if you would like additional information on any of these disclosures.

Best regards,

NATIXIS