

Addendum No.3 effective as of November 26, 2011 to the VUB Price List for Individuals valid from August 6, 2011.

From November 26, 2011 VUB Price List for individuals is amended in following items:

I. VUB Accounts

In Article I. 1. FLEXI Account

FLEXI Account

BASIC PRODUCTS & SERVICES

- household insurance-assistance services

In Article I. 2. START Account

START Account¹⁾

The fee includes the following:

- Issue/renewal of one MasterCard/VISA Classic/VISA EURO<26/VISA Inspire for the Start Account holder^{3),10)}

Notes:

3) A discounted fee for cash withdrawal from ATMs aboard. Is valid for Maestro/VISA Electron issued until April 10, 2009.

10) Only one card, i.e. either Master Card, VISA Classic, VISA EURO<26 or VISA Inspire may be issued within Start Account.