

13 November, 2017

Global Transactional Services (GTS) Questions and Answers on the Proposed Merger of Bank of America Merrill Lynch International Limited and Bank of America Merrill Lynch International DAC.

What will happen to my accounts with BAMLI Ltd?

The Proposed Merger will transfer the whole of the business of BAMLI Ltd to BAMLI DAC. As part of this transfer, all client accounts held with BAMLI Ltd will transfer to BAMLI DAC. This includes accounts in all branches, e.g. BAMLI Ltd Paris Branch accounts will transfer to BAMLI DAC Paris Branch. We do not expect that any action on your part will be required to effect this transfer.

We do not expect there will be changes to your account number, or any transaction codes used to make payments on the accounts, or the capabilities or overdrafts to which you have access. We previously have made similar legal entity structural changes without the need for these to change.

Will my account details change?

No, there will be no change to account numbers, sort code or anything else you use to transact on your accounts.

What will happen to my accounts in Bank of America, N.A. (London, Frankfurt and Athens)?

Bank of America, N.A., and any accounts with any of its branches, are not in scope for the Proposed Merger and are not affected in any way.

Can I still access old bank statements and historical data?

Yes, historical statements will remain available for you to access in the same way as you do today.

What will happen to accounts I have with BAMLI Ltd which are part of Liquidity structures?

Accounts which are transferred will continue to be treated under these structures in the same way as before, unless you request otherwise. All sweeps, pooling and netting arrangements will continue to operate in the same way.

Will my cheque book for BAMLI Ltd accounts need to change?

Yes, for those clients who use cheque books, we will send you new cheque books for BAMLI DAC which should be used as of the effective date of the Proposed Merger. Any BAMLI Ltd cheque books should then be destroyed. Any cheques drawn on BAMLI Ltd accounts before the effective date of the Proposed Merger will be honoured for the standard six month period from the date specified on the cheque.

Do I need new Documents or account mandates?

No, all your existing terms and conditions will continue to apply, including account mandates.

What happens to my account if I do not want my accounts to transfer to BAMLI DAC?

Accounts cannot remain in BAMLI Ltd as it will cease to exist on the effective date of the Proposed Merger.

If you do not want your accounts to transfer to BAMLI DAC you will need to contact your Relationship Manager so that we can agree what steps should be taken in relation to your accounts and make the necessary arrangements for you. If you wish to close or move

13 November, 2017

your accounts, you will need to tell us in writing before the date of the Proposed Merger and termination will take effect up to 90 days thereafter in accordance with your deposit account agreement.