

1. TRANSACTION OVERVIEW
[may be switched with the section 'RISK FACTORS']

- 1.1 STRUCTURE DIAGRAM
- 1.2 RISK FACTORS
- 1.3 PRINCIPAL PARTIES
- 1.4 NOTES
- 1.5 CREDIT STRUCTURE
- 1.6 PORTFOLIO INFORMATION
- 1.7 PORTFOLIO DOCUMENTATION
- 1.8 GENERAL
- [1.9] [OTHER]

2. RISK FACTORS
[may be switched with the section 'TRANSACTION OVERVIEW']

[subsections optional]

3. PRINCIPAL PARTIES

- 3.1 ISSUER
- 3.2 SHAREHOLDER
- 3.3 SECURITY TRUSTEE
- 3.4 [[SELLER[S] /] [ORIGINATOR[S] /] [...]
- 3.5 SERVICER[S]
- 3.6 [ISSUER] ADMINISTRATOR
- 3.7 REPORTING ENTITY
- 3.8 [[SWAP / HEDGING] COUNTERPARTY]
- [3.9] [OTHER PARTIES]

4. NOTES

- 4.1 TERMS AND CONDITIONS
- 4.2 FORM
- 4.3 SUBSCRIPTION AND SALE
- 4.4 REGULATORY AND INDUSTRY COMPLIANCE
- 4.5 USE OF PROCEEDS
- 4.6 TAXATION [IN THE NETHERLANDS]

4.7 SECURITY

[4.8] [OTHER]

5. CREDIT STRUCTURE

5.1 AVAILABLE FUNDS

5.2 PRIORITIES OF PAYMENTS

5.3 LOSS ALLOCATION

5.4 HEDGING

5.5 LIQUIDITY SUPPORT

5.6 [TRANSACTION / ISSUER] ACCOUNTS

[5.7] [ADMINISTRATION AGREEMENT]

[5.8] [OTHER]

6. PORTFOLIO INFORMATION

6.1 STRATIFICATION TABLES

6.2 DESCRIPTION OF LOANS

6.3 ORIGINATION AND SERVICING

6.4 DUTCH CONSUMER LOAN MARKET

[6.5] [OTHER]

7. PORTFOLIO DOCUMENTATION

7.1 PURCHASE, REPURCHASE AND SALE

7.2 REPRESENTATIONS AND WARRANTIES

7.3 LOAN CRITERIA

7.4 PORTFOLIO CONDITIONS

7.5 SERVICING AGREEMENT

[7.6] [OTHER]

8. GENERAL

9. GLOSSARY OF DEFINED TERMS

9.1 DEFINITIONS

9.2 INTERPRETATION

10. REGISTERED OFFICES