

# WCAM Scheme

## ANNEX 2 TO THE PUBLIC REPORT OF 30 APRIL 2015

### Factsheet on WCAM Scheme progress up to end of week 17

The table below shows the progress which has been made with respect to the WCAM Scheme up to 26 April 2015. All customers who have applied for compensation under the Scheme since 4 November 2014 qualify for review of their claims for compensation for mis-selling of insurance. Some customers may also be able to apply for compensation on grounds of excessive lending.

Applications for inclusion in the WCAM Scheme can be made through the dedicated DSB Bank compensation website [www.dsbcompensatie.nl](http://www.dsbcompensatie.nl). Currently, almost 6 months after the Scheme was declared binding on 4 November 2014, DSB Bank is still receiving around 300 applications a week.

### Insurance mis-selling compensation

Application for inclusion in the WCAM Scheme potentially results in a file being created. Each file may include one or two customers, and will be assessed for insurance mis-selling compensation and, if also claimed, compensation for excessive lending. Customers with products qualifying for the WCAM Scheme will be sent a Claim Registration Form (*Registratie van Aanmelding*). When this form has been completed and returned by the customer, the amount of insurance mis-selling compensation to which they are entitled will be calculated.

<b>WCAM Scheme – Insurance Mis-Selling Compensation</b>	
<b>a. Number of WCAM Scheme applications received</b>	34,919
<b>b. Number of files resulting from WCAM Scheme applications</b>	33,411
<b>c. Number of files with no products qualifying for assessment</b>	5,660
<b>d. Number of files with products qualifying for assessment</b>	27,751
<b>e. Number of files where a Claim Registration Form has been sent out</b>	27,116
<b>f. Number of files where the completed claim form has been returned</b>	22,701
<b>g. Files for which compensation has been calculated – Compensation &gt; EUR 0</b>	17,306
<b>h. Files for which compensation has been calculated – Compensation = EUR 0</b>	3,161

<b>WCAM Scheme – Excessive Lending Compensation</b>
<b>Assessment for excessive lending compensation is made after insurance mis-selling compensation has been calculated. This process began only recently.</b>