

The Netherlands (based on information from May 2021)

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General information about provision of services: 'cross-border' versus 'establishment' can be found on <https://business.gov.nl/regulation/crossborder-establishment/>.

Relevant information may also be found on the website of [De Nederlandsche Bank](https://www.dnb.nl/). No rights may be derived from this document.

For insurance **undertakings**

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

Information requirements and conduct of business rules

IDD Article	Specific national legislative provision(s)	FoS	FoE
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 29: Information to customers	Art. 86c Ministerial decree conduct of business supervision financial companies (Besluit Gedragstoezicht financiële ondernemingen) Art. 86f Ministerial decree conduct of business supervision financial companies (Besluit Gedragstoezicht financiële ondernemingen)	x	x

Scope, registration and organisational requirements			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Other themes			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Not applicable	Chapter 8 of the Consumer protection enforcement Act (Wet handhaving consumentenbescherming , Whc)	x	x
Not applicable	Chapter 2, 3 and 3a Wet ter voorkoming van witwassen en financiering van terrorisme	x	x
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
Underlying Article from EU legislation, if applicable	Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found	FoS	FoE
Not applicable	Chapter 8 of the Consumer protection enforcement Act (Wet handhaving consumentenbescherming, Whc)	x	x
Not applicable	Chapters 2, 3 and 3a of the Anti-money laundering and countering the financing of terrorism Act (Wet ter voorkoming van witwassen en financiering terrorisme, Wwft)	x	x

For insurance intermediaries			
General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))			
Information requirements and conduct of business rules			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 29: Information to customers	Art. 86c Ministerial decree conduct of business supervision financial companies (Besluit Gedragstoezicht financiële ondernemingen) Art. 86f Ministerial decree conduct of business supervision financial companies (Besluit Gedragstoezicht financiële ondernemingen)	x	x
Scope, registration and organisational requirements			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Other themes			
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			

Underlying Article from EU legislation, if applicable	Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found	FoS	FoE
Not applicable	Chapter 8 of the Consumer protection enforcement Act (Wet handhaving consumentenbescherming, Whc)	x	x
Not applicable	Chapter 2, 3 and 3a Wet ter voorkoming van witwassen en financiering van terrorisme	x	x