

EUROPEAN CONSUMER DEBT NETWORK TO FIGHT AND PREVENT OVERINDEBTEDNESS AND TO PROMOTE FINANCIAL INCLUSION (ECDN)

Internal Rules

Article 1: The documents accompanying requests for admission as a member:

Every request to be admitted as a member of the Association is to be accompanied by the following documents:

-in the case of a physical person requesting active membership, a legalised copy of the identity card or an equivalent according to his or her national law, a curriculum vitae and all other documents likely to show the said person's active involvement in the fight against over-indebtedness and the promotion of financial inclusion in one of the European Union Member States or associate states or at European Union level, as well as a declaration of good standing signed by herself;

-in the case of a legal person, a legalised copy of its statutes with a translation of them in English, a report(s) on activities carried during the past five calendar years, if possible an extract of a public register issuing it and all other documents likely to show the involvement of the said legal person in the fight against over-indebtedness and the promotion of financial inclusion in one of the European Union Member States or associate states or at European Union level, as well as a declaration of good standing signed by her social organ which is competent for this purpose according to her statutes and/of national law.

In addition a membership form including some key information about the person (organisation) as well as the request to become a member of the Association whereby accepting all the involved rules and duties (as described in the statutes and internal rules of the Association) has to be signed by the said person.

All collected data will be kept in accordance with Belgian and European data protection laws and regulations.

Article 2: Communications:

The communications, convening notices, invitations and notifications between the Association's organs and committees or groups and the members of these organs and committees or groups or their delegates shall be transmitted, in order of preference, by electronic channels, fax or by postal mail.

It is the duty of the chair of the organ, committee or group concerned to notify any change of address of this organ, this committee or this group via the Association's website.

It is the duty of the members of the organ, committee or group concerned or their delegates to notify any change of their address to the chair of the organ, committee or group concerned.

The English language will be the only language used for communications, convening notices, invitations and notifications among the Association's organs, committees and groups, the members of these organs, committees and groups or their delegates, without prejudice to the obligation where applicable to use a different language stipulated by Belgian laws and/or regulations.

Communications, convening notices, invitations and notifications among the Association's organs, committees and groups, and members of these organs, committees and groups or their delegates are respectively considered as received on the next working day in the country to where they are sent or fifteen working days following their transmission in the said country depending on whether they have been transmitted by electronic channels or by fax on the one hand or by postal mail on the other.

Article 3: Convening notices:

Convening notices for meetings of the Association's organs, committees and groups are to be sent by the chair of the organ, committee or group concerned at least fourteen calendar days prior to these meetings, without prejudice to the provisions in the Association's statutes.

They are to state the agenda, the location, the date and time of the meeting concerned.

Every subject communicated at least four days before the meeting by a member of the organ, committee or group concerned presented to the chair of this organ, committee or group shall also be placed on the agenda, without prejudice to the provisions in the Association's statutes.

Article 4: Mandates :

The members of the Association's organs, committees and groups which are legal persons called to attend a meeting of the organ, committee or group concerned are to inform the chair of the said organ, committee or group of the identity of their representative(s) at least on the eve of the date set for this meeting, without prejudice to the provisions in the Association's statutes.

Every member who is present or represented is assumed to have been notified correctly.

Article 5: Meetings:

A meeting rapporteur and teller are to be appointed by the participants of the meeting concerned for each of the meetings involving the Association's organs, committees and groups.

The chair then opens the meeting, reads the agenda, directs the discussions, guarantees respect for the Association's statutes and these internal rules, awards the right to speak, declares the decisions taken and closes the meeting.

Finally, the meeting rapporteur records the discussions and duly notes the decisions made in written minutes which she or he forwards to the Association's Secretary within one week following the

meeting. Every participant in the meeting whose interests or those that she or he represents are in conflict with the interests of the Association or those of the organ, committee or group concerned is to leave the location of the meeting during the period of the discussions and votes relating to the subjects that are the source of the conflict of interests.

In the absence of doing so and/or at the request of any other participant submitted prior to citing the subjects in question, exclusion from the location of the meeting may be imposed by the a majority of the other members of the organ, committee or group concerned.

If this conflict of interests concerns the chair of this organ, committee or group, her or his power will be exercised by her or his deputy or the co-chair during the period of the discussions and votes on the subjects which are the source of the conflict of interests, without prejudice to the provisions of the Association's statutes.

If this conflict of interests also affects the co-chair or the deputy of the chair of the organ, committee or group concerned or the meeting rapporteur or the teller appointed for the meeting concerned, their powers shall be exercised by other participants appointed by the latter persons.

Article 6: Decisions and votes:

During meetings of the Association's organs, committees and groups, decisions are taken if they are approved by over fifty percent of the participants in these meetings. The chair has a casting vote if a tied vote occurs. Votes are cast in writing. The ballot is secret. The votes are counted by the teller.

When the urgency of matters requires, decisions can be taken following a written procedure. To this end, the chair of the organ, committee or group concerned is to communicate the decisions that she or he proposes to all of its members, accompanied by an explanatory note. The proposed decisions are assumed to have been taken if, in the eight calendar days or less than the eight calendar days following their transmission, over fifty percent of the members have communicated either their disagreement or agreement with a majority agreeing with the proposed decision, without prejudice to the provisions of the Association's statutes.

Article 7: The registers:

All of the decisions made by the Association's organs, committees and groups are listed in ad hoc registers. These registers, the accounting documents and the documents whose existence and keeping are required by Belgian laws and regulations are to be kept at the Association's registered office and can be consulted without travel by members of the Association or their delegates.

Article 8: The Presidency, the Vice-Presidency, the Secretariat and the Committees:

8.1. The President and Vice-President of the Association:

The President and Vice-President of the Association are appointed and can be dismissed by the Association's Management Committee.

Their dismissal, resignation or the end of their mandate only becomes effective when the Management Committee has arranged their replacement.

8.2. The Secretary of the Association:

The Secretary of the Association keeps the social documents, the accounting documents and the abovementioned registers as well as supervises the work of the eventually administrative staff of the Association.

The Secretary is appointed and can be dismissed by the Management Committee. The elected Secretary is the person who receives the greatest number of votes cast.

Her or his dismissal or resignation only becomes effective when the Management Committee has arranged his replacement.

8.3. The Accreditation Committee:

Prior to their examination by the Management Committee, requests to be admitted as a member of the Association or the exclusion of a member of the Association are to be examined by an Accreditation Committee which makes a recommendation for the attention of the Management Committee.

This committee is established within the Management Committee.
It is chaired by the Vice-President of the Association.

8.4. The Review Group:

The Review Group is the consultative organ of the Association. It informs the policy and lobbying work of it. It is expected to draft policy proposals to be brought forward at European level that are based on the situation and the experiences in each of the European Union Member States and beyond. Its members are expected to act as an intermediate between all organisations in a country and to feed back the results of their work as well as to initiate the implementation of agreed common lobbying activities at their national level.

This group is established within the General Assembly at one of its meetings. It consists of one member of each country in membership of the Association. Where several organisations in one country are members of the Association they are requested to delegate one person as the representative of their country to the Review Group.

The chair of this group is appointed among the members of the Management Committee and can be dismissed by the Management Committee. The elected chair is the person who receives the greatest number of vote cast.

A co-chair is appointed by the members of the Review Group among them at its first meeting and can be dismissed by the members of this group. The elected co-chair is the person who receives the greatest number of vote cast. The appointment has to be confirmed by the majority of the Management Committee members.

Their dismissal or resignation only becomes effective when the Review Group has arranged their replacement.

8.5. Committees and Working groups:

The establishment of working groups and committees (such as a Legal Affairs Committee or a Social and Economic Affairs Committee) is foreseen and will be put in place according to the Association's possibilities.

Proposals to establish a working group or committee can be brought forward by each member of the Management Committee or by at least five members of the General Assembly from different countries.

Established working groups and committees are chaired by a Management Committee member.

The chair is appointed and can be dismissed by the Management Committee. The elected chair is the person who receives the greatest number of votes cast.

A co-chair is appointed by the members of the Review Group among them at its first meeting and can be dismissed by the members of this group. The elected co-chair is the person who receives the greatest number of votes cast. The appointment has to be confirmed by the majority of the Management Committee members.

Their dismissal or resignation only becomes effective when the Management Committee has arranged their replacement.

Article 9 : Impeachment, negligence and conflict of interests:

Without prejudice to the stipulations of Article 5, paragraphs 5 to 8, of these internal regulations, if the chair of an Association organ, committee or group does not exercise his powers or does not respect his or her obligations or if his or her interests are in conflict with those of the Association, the organ, the committee or the group concerned or its members, he or she is to be replaced provisionally by the Vice-President or the co-chair depending on the case.

At the request of any member of the organ, the committee or the organ concerned, addressed to the Vice-President or the co-chair and accompanied by a brief explanatory note and the indication of the duration and scope of the replacement, these impeachment, negligence or conflict of interest shall be noted by the members of the said organ, committee or group.

If these confirmations cannot be decided during a meeting of the organ, committee or group, the Vice-President or co-chair shall transmit the request accompanied by the explanatory note plus the indication of the duration and scope of the proposed replacement to all of the members of the organ, committee or group concerned. Impeachment, negligence or conflict of interest are assumed to be confirmed if, in the eight calendar days following transmission of the request, over fifty percent of members have not communicated either their disagreement or agreement with this request, with the majority agreeing. The duration and scope of the replacement are assumed to be those that were proposed unless another proposal, formulated in the eight calendar days following the transmission of the request, collects over fifty percent of the members' votes.

Article 10 : Subscription:

The annual subscription payable by active members of the Association is fixed at a normal rate of € 730 and a minimum rate of € 365. This amount can be modified by the General Assembly. It is due and claimable at the beginning of each calendar year.

It is a portable debt.

If a person becomes member during a year, a "prorata temporis" calculation is applied.

Request to further reductions or to be released from paying the subscription fee can be brought forward to the Managing Committee written and is decided upon by majority vote.

Article 11 : Disputes:

Disputes that may involve the Association, its organs, its Committees and their members, including disputes concerning the interpretation and application of the Association's statutes and these internal regulations come within the exclusive competence of the courts of the judicial arrondissement of Charleroi. The sole applicable law is Belgian law.

Article 12 : The statutes:

The provisions of these internal rules supplement the provisions of the Association's statutes, which prevail.