Press release

AFM fines successor to Syntrus Achmea Real Estate & Finance for violating the Money Laundering and Terrorist Financing (Prevention) Act

Zeist, 29 April 2025 – The Dutch Authority for the Financial Markets (AFM) has imposed two administrative fines of € 850,000 (a total of € 1.7 million) on Achmea Real Estate B.V., the successor to Syntrus Achmea Real Estate & Finance B.V. (SAREF).

An investigation by the AFM has revealed that between 2018 and 2022, SAREF failed to report eleven unusual mortgage transactions across three customer files to the Financial Intelligence Unit (FIU) in a timely manner. In addition, insufficient control measures were applied in the three files. These instances constitute violations of the Dutch Money Laundering and Terrorist Financing (Prevention) Act (Wwft).

Achmea regrets these errors. They should not have occurred, and they do not reflect the company's values and professional standards. At the time, Achmea proactively informed the AFM and immediately initiated an improvement process to address the identified shortcomings. Solid measures are now in place to ensure that the reporting of unusual transactions and the execution of customer due diligence are fully compliant with the applicable laws and regulations.

The AFM and Achmea have reached a settlement in this case. As part of the settlement, Achmea acknowledges the violations and accepts the fines.

For further information:

Media:
Marco Simmers
+31 6 53 43 87 18
marco.simmers@achmea.nl

Investor Relations:
Hans Duine
+31 6 82 10 50 97
hans.duine@achmea.nl

About Achmea
Achmea is a broad financial service provider with strong brands such as Centraal Beheer, Interpolis and Zilveren Kruis. We help people get on with their lives when it really matters. For more than 210 years, we have been there for and because of our customers, as well as for society at large. Together with our customers and partners, we work towards finding solutions for major social issues relating to health, living and working, mobility and income. In doing so, we create sustainable value for our customers, our employees, our company and society. Previous generations have been able to rely on us, and future generations can do so too.

In 2024, Achmea's customers contributed € 25 billion in premiums, € 2 billion of this being to our international activities. Achmea is the market leader in the Netherlands for non-life and health insurance, and is an important provider of pensions and life insurance. Through Retirement Services, Achmea offers consumers, employers and institutional clients a complete package of products and services. We do this through Achmea Investment Management, Achmea Real Estate, Achmea Bank, Achmea Mortgages, Achmea Pension Services and Centraal Beheer PPI.

Outside the Netherlands, Achmea operates in Türkiye, Greece, Cyprus, Slovakia, Australia, Germany and Spain. We have around 18,000 full-time employees, more than 14,000 of whom work in the Netherlands.

This statement is published by Achmea B.V. and contains inside information within the meaning of Article 7(1) of the EU Market Abuse Regulation.