

Nico Hüscher GmbH, Ballindamm 3, 20095 Hamburg

Mustermann (f/d/m)  
Musterstraße 1  
123456 Musterstadt

Dear Mr. MUSTERMANN,

We are pleased that you are interested in an in-depth consultation including the preparation of an individual investment proposal after our initial meeting on the ( \_\_\_\_\_ ).

Unfortunately, as discussed, there are so-called test customers in our industry who are commissioned by competitors or professional providers to carry out research in this way, unrecognized and without legal legitimation, so that the conclusion of a contract is excluded from the outset. In this way, to the detriment of our company, but also to the detriment of our customers, capacities are tied up, and consulting concepts and other internal information are researched.

Against this background we ask you to sign and return this letter together with a copy of your ID card and to make the following statements and to accept the contractual penalty in case of violation:

**„I hereby confirm that the personal details given in the heading are correct or correspond to the details in the copy of my identity card attached as a PDF file. I also confirm that I am not a test customer in the sense described above.**

**If the Nico Hüscher GmbH can prove that I am a test customer, contrary to my explicit assurance, I commit myself to pay a contractual penalty of € 5.001.“**

Date, Signature

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After receiving this confirmation, we will be happy to work out a concept for your retirement provision that is tailored to your personal situation and needs.

With kind regards  
Your Nico Hüscher GmbH

 