



## NEWSLETTER VvE RAVELIJN

March 2026

Dear owners and residents,

Administratively speaking, the Home Owners Association Ravelijn (in this newsletter we will refer to the VvE Ravelijn) is making a difficult start in 2026. This is primarily due to the strict anti-money laundering checks that banks carry out on the management of VvE bank accounts. This is especially true when the management of these accounts changes: in our case, the switch from Atrium vastgoedmanagement to NMG VvE Beheer effective January 1, 2026. You will find more information about this in this newsletter. Furthermore, we provide an update on the recently conducted garden inspection, air conditioning user agreements, and the “new intercom installation” project. The website and board vacancies are also mentioned.

Should you have any questions or comments regarding this newsletter, please send them to the board's email address: [vveravelijn@gmail.com](mailto:vveravelijn@gmail.com).

### **Access to the bank accounts of the VvE Ravelijn & consequences**

Following the switch to a new administrator, the board was confronted with an unexpected and particularly difficult problem. During the transition from Atrium to NMG, authorizations had to be transferred that enable the new administrator, NMG, to use our VvE's bank accounts for payments and the collection of owner contributions. This process proved to be very time-consuming, and during this process, the Ravelijn VvE had no access to its own bank accounts. Banks are required to perform a number of checks, which in practice have a long processing time.

#### **Background**

- Banks are legally required to conduct extensive Know Your Customer (KYC) checks to prevent money laundering and terrorist financing. Every new administrator (and often the VvE board members as well) must be fully screened before they are granted access to the account.
- UBO Registration: Since the introduction of the UBO register, banks must verify who the Ultimate Beneficial Owners (UBOs) of the VvE are. Collecting and verifying this data for all relevant individuals is very time-consuming.
- Four-Eyes Principle and Security: To prevent fraud, many VvE's and banks apply a four-eyes principle. This means that multiple signatures and identity checks are often required from both the old and the new parties, which extends the processing time. In practice, errors are also made in this regard – for example, the Ravelijn VvE received completed forms from one bank belonging to another customer 😬.
- Limited capacity at banks: In the Netherlands, there are only a limited number of banks (such as ING, Rabobank, and ABN AMRO) that offer accounts for Owners' Associations. Due to the enormous administrative burden of the checks, these banks often have long processing times for changing powers of attorney.

VVE Belang dedicated an article to this in January 2025 (see the attached link – in Dutch)

<https://www.eigenhuis.nl/nieuws/grote-problemen-bij-bankrekeningen-vves>



In 2025, the matter was discussed in politics, but the problems have not been resolved. We have had access to our bank accounts again for the past week, with the exception of the account at ASN Bank. For that account, the process has been started to transfer it to the name of the VvE only (meaning no external administrator). NMG does not wish to manage this account; it does not work with ASN.

**Consequences of the lack of access to a payment account until March 17:**

What couldn't we do?	Consequences?
1. Paying suppliers of services / products. Automatic direct debits from utility companies (water / electricity) continued	We have been in contact with all suppliers; there was understanding of the situation (they recognized similar situations from other VvE's as well) and they showed patience regarding payments. Most ongoing maintenance projects continued, but new ones could not be started. The installation of new windows and frames at 3 addresses at "Green" has been postponed by 1.5 months (until May '26). The start of the installation of the new intercom system has been postponed by 3 weeks.
2. Collection of monthly contributions via direct debit	We have asked owners to transfer their contributions for February and March '26 manually (owners: thank you very much for your cooperation!)
3. Setting up the accounting in TwinQ at NMG	Without an available payment account, you can't do much – transactions won't go through. Financial information in TwinQ for owners is currently out of date

**Situation as of March 30:**

1. **Outstanding invoices have been paid.** We are entering into discussions with NMG regarding the invoice for their services in the first quarter of 2026. Due to the lack of access to our bank accounts, NMG was unable to provide all agreed services, meaning the VvE board had to handle a significant amount of administrative work itself. However, the board appreciates the efforts made by NMG (including the management) to get their support back in order. This includes assistance in gaining access to the bank accounts – NMG was on the verge of filing a formal complaint with ABN-AMRO. Regarding the agreed new maintenance projects for 2026: these are now being initiated – we have consulted with NMG's technical coordinator, Peter Heijnekamp, about this.
2. NMG indicates that it is now able to automatically collect the monthly contribution (by direct debit) from 80% of the owners. This collection will take place this week (30.3 – 3.4). For 20% of the owners, the bank account details and direct debit authorization were not correctly passed on by Atrium; they will be contacted this week by NMG / the VvE treasurer with the request to manually transfer their monthly contribution one last time and complete an authorization form. Additionally, the VvE treasurer will verify all manually transferred monthly contributions to ensure that we are fully up to date regarding monthly contributions. In the event of any discrepancies, the relevant owners will be contacted.
3. The administration in TwinQ is gradually being built up. During the transition to NMG, we chose to set up the VvE Ravelijn accounting entirely from scratch. This was done to avoid



carrying over inconsistencies in general ledger accounts that had accumulated over time. To populate the accounts with the correct opening balances, a correct 2025 annual report is required. In the February 2026 newsletter, we mentioned a TwinQ environment that had been archived incorrectly. After much effort by the TwinQ organization, it was possible to get a working VvE Ravelijn administration (covering 2025 and earlier years) running at Atrium again. This allowed Atrium to make a number of correction entries necessary to achieve a 1:1 reconciliation between 2024 and 2025 for all general ledger accounts. VvE Ravelijn visited the ASN Bank in person last week and obtained the bank balances there, which have been emailed to Atrium. Subsequently, Atrium sent a (4th) draft annual report to VvE Ravelijn. The VvE treasurer is now thoroughly checking the annual report. After processing any corrections, the '25 annual report will be submitted by Atrium to the audit committee.

All of this was quickly written down in a newsletter, but it has cost the VvE board a great deal of energy over the past period. We are gradually taking steps in the right direction, but we had envisioned the transition to NMG differently (and I am sure this applies to you as well...). After drafting the annual report, we are preparing the settlement (via NMG) of the water usage costs for 2025 for all owners. This settlement is expected to follow in May 2026.

## Garden Inspection 2026



The gardens require some attention © Salco Kuijt 2026

Over the past few weeks, the annual inspection of the gardens has taken place (with Cora de Kiviet taking the lead). Many gardens look good. However, various deviations from the rules (see the House Rules) have also been observed. The owners of these gardens will shortly receive a personal letter outlining the deviations and requesting them to rectify them. The board will monitor this. There are two issues we encounter frequently, which we are therefore sharing in this newsletter. The beech

hedge is our pride and still forms a beautiful whole, but at various homes, ivy and seedlings are encroaching into and under the beech hedge. This encroachment must be removed. Furthermore, we ask for attention to trees and shrubs in general. In terms of height, these must remain at least below the horizontal steel structure.



### Air conditioners – user agreements

It is important to establish agreements for air conditioning equipment with pass-through on the common roof / on the common facade / on the (private) balcony – for this purpose, we have the air conditioning user agreement. This is already well arranged for various apartments, but not for a number of others. If you wish to install a new air conditioner, as described above, please consult with the board in advance. **If you have such an air conditioning unit in your apartment without having signed a VvE Ravelijn user agreement, please inform the board via [vveravelijn@gmail.com](mailto:vveravelijn@gmail.com).**



### Major maintenance – new intercom system

On March 19 and 23, the board held meetings with Peter Heijnekamp, our technical coordinator at NMG. During these meetings, the major maintenance plan '26 was discussed. Now that we have access to our funds again, it is possible to engage suppliers / contractors. More information on this will follow in a future newsletter (otherwise this newsletter will become too long). The schedule for the installation of the new intercom system has been delayed by 3 weeks, but we can now really start because the first order has been placed (the down payment as well).

Date	Stairwell	Remarks
Tu April 28 '26	Yellow	Wednesday, April 29 is a run-off. Then a break, to allow time to resolve any teething problems at Geel.
Tu May 12 '26	Orange	
Wed May 13 '26	Red	
		Other stairwells: the schedule will be communicated no later than April 16, 2026, so that there is a minimum of 5 weeks between notification and execution of the work.

*As part of the maintenance, it is worth mentioning that the winter 2026 painting project was completed. There are still a number of outstanding items (painting several handrails, a few walls, and one exterior door), and we are conducting a thorough check (with Tanja). We are in consultation with a representative from the Van Doorn company.*

### Website VvE Ravelijn

For quite some time, Altwin de Moor has ensured that the VvE Ravelijn website contains up-to-date information. There you can also find answers to questions you may have about the building and living in an apartment in De Ravelijn. If you have suggestions for additions to the website, please let us know. The website: <https://vveravelijn.com/>



### **Board of the Ravelijn VvE**

In addition to Robert Wolff's departure following the upcoming General Meeting on June 18, Ellen Stelloo will also be stepping down as a board member. She has a new, busy job in Leiden and, unfortunately (including the travel time), cannot combine it with work for the VvE. Fortunately, Cora de Kiviet and Jack Vogels have indicated their willingness to join the board as of June 18; however, even then (subject to approval by the General Meeting), the board will consist of only three people. During a recent meeting with a number of owners, they suggested working more with owners taking on specific tasks. Tasks with clear boundaries and a clear start and end point. A good idea. Furthermore, a board of 4-5 people remains desirable, certainly for a building with 215 homes. So once again: sign up, dear owner. The role of supporting us all will always be determined in consultation.

Kind regards,

Board VvE Ellen, Gerard en Robert, and Jack & Cora (they are participating)