

# Consumer Payment Services Information Sheet

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# Consumer Payment Services Information Sheet

This is a translation of the original Dutch text and is furnished for the customer's convenience only. No rights may be derived from this translation. The original Dutch text, which will be sent upon request, is binding and will prevail in all cases where the two versions diverge.

This information sheet explains the rules and obligations specified in:

- ▶ the General Conditions of ABN AMRO Bank N.V. (comprising the General Banking Conditions and Customer Relationship Conditions),
- ▶ the Consumer Payment Services Conditions.

## 1. Security

You are required to observe the following security rules, which are in addition to the rules set out in the General Conditions of ABN AMRO Bank N.V.

### 1A Security rules

#### What are these rules about?

Electronic banking and electronic payments need to be safe. Think about how you organise your daily banking needs via Internet Banking and/or mobile banking apps, as well as payments at point-of-sale (POS) terminals in shops and withdrawing cash from an ATM. The bank has an important role to play in this, but so do you. What you should do is described in these security rules.

#### Why is it important for you to observe these rules?

The chance of you becoming a victim of fraud will be greatly reduced if you comply with these rules. Under consumer law, the bank must reimburse you if money is withdrawn from your account without your consent. However, the bank is not always obliged to reimburse you for your loss. The exceptions are described in article 6.3 of the Consumer Payment Services Conditions. Provided you follow the following five security rules, you will not run the risk of having to bear your entire loss yourself.

#### What must you do?

- 1 Keep your security codes secret**
- 2 Make sure that your (digital) debit card is never used by anybody else**
- 3 Make sure that the devices you use for your banking business are safe and secure**

#### 4 Check your bank account

#### 5 Report any incidents immediately to the bank and follow the bank's instructions

More information is given below.

### Explanation security rules

#### 1 Keep your security codes secret

Bear in mind the following points:

- ▶ Make sure that nobody else can learn your security codes. Security codes include not only the PIN that you use in conjunction with your (digital) debit card, but also all the other codes which you must use to perform electronic payments and to use Internet Banking and mobile banking apps. This includes, for example, the codes given by a code calculator issued by the bank (such as the e.dentifier), codes you receive via a mobile banking app and/or via an SMS from your bank.
- ▶ You are the only person who may use these security codes. You must do so in the manner prescribed by the bank. Point 1B of this section tells you about the permitted use of security codes.
- ▶ Do not write down the codes or store them on your computer. However, if there is really no alternative, save them only in a disguised form that you alone can decipher. In that case, never keep the disguised codes with your debit cards or with the device that you use for your banking business.
- ▶ If you can choose a security code yourself, make sure that it is not easy to guess. Do not choose, for example, your date of birth, the name of a family member or your postcode.
- ▶ Make sure that nobody is watching when you key in your security codes. This applies not only to your PIN but also to the other codes you need to use in order to make online payments or use Internet Banking and Mobile Banking.
- ▶ Never mention a security code on the telephone, in an email or in any other manner other than that prescribed by the bank. This also applies if you are contacted by telephone, by email or personally by somebody who indicates that they are an employee of the bank or other service provider (such as a computer security firm). The bank or other service providers will never ask for your security codes in this manner.

## 2 Make sure that your (digital) debit card is never used by anybody else

Bear in mind the following points:

- ▶ Do not allow yourself to be distracted when using your (digital) debit card, and check that you get back your own debit card after use.
- ▶ Always keep your debit card in a safe place and make sure that it is not easy to lose. Check regularly that the debit card or (mobile) device with a payment application is still in your possession.

## 3 Make sure that the devices you use for your banking business are safe and secure

Bear in mind the following points:

- ▶ Make sure that the security and other software installed on the devices (e.g. computer, tablet and/or smartphone) that you use for your banking business is regularly updated. Examples of installed software are the operating system and security programs, such as a virus scanner and a firewall.
- ▶ Do not install any illegal software.
- ▶ Safeguard access to the devices that you use for your banking business with a password.
- ▶ Make sure that the bank's apps on the device that you use for your banking business cannot be used by any unauthorised person.
- ▶ Always log out once you have finished your banking business.

## 4 Check your bank account

Bear in mind the following points:

- ▶ Always check your online or paper account statements for unauthorised transactions as soon as possible. Do this at least every two weeks if you receive account information online. If you only receive paper account statements, you should check these within two weeks of receipt. If the bank incurs a loss because it has been impossible for you to check your statement of account for some time, the bank may ask you for evidence that the delay could not reasonably have been avoided.

## 5 Report any incidents immediately to the bank and follow the bank's instructions

Bear in mind the following points:

- ▶ Always notify the bank immediately in the following cases:
  - ▶ You have misplaced your debit card and/or wearable and do not know where it is.
  - ▶ You know or suspect that somebody else knows or has used your security code.
  - ▶ You notice transactions on your statements of account that you have not authorised.

- ▶ You no longer have your mobile device with the bank's payment app, unless you have passed on this device to somebody else after first deleting the payment app.

- ▶ You should also immediately contact the bank whenever you notice anything strange or unusual with paying electronically or organising your banking needs online, such as a different manner of signing in.

The bank can block your account in order to prevent any (further) loss. You must follow any instructions given by the bank to prevent new incidents. Even in this instance, the bank will **never** ask for your security codes.

### You can report an incident in one of the following ways:

- ▶ You can block (digital) debit cards by using Internet Banking or Mobile Banking.
- ▶ Or you can call the debit card central helpline 0800 - 0313 (in the Netherlands) or +31 (0)88 385 53 72 (from abroad). These helplines are open seven days a week, 24 hours a day.
- ▶ Call us on telephone number +31 (0) 20 343 43 43.  
The helplines are open on:  
Monday to Friday: 8.00 a.m. - 9.00 p.m.  
Saturday: 9.00 a.m. - 5.30 p.m.  
Closed on Sundays and public holidays.
- ▶ Outside the above opening hours, you can call 088 - 22 62 630 in case of an emergency (if your debit card or credit card needs to be blocked).
- ▶ Users of the ABN AMRO Stand-By Service can also call telephone number 0800 - 0701 (in the Netherlands) or +31 (0)20 651 59 27 (from abroad, reverse charge call possible).

For a complete overview of all contact options, please visit [abnamromeespierson.nl/contactus](https://abnamromeespierson.nl/contactus)

## 1B Permitted use of security codes

### Security codes

Security codes are all the personal codes that you use as part of your customer identifier. These identifiers are described in article 3 of the Consumer Payment Services Conditions.

### Permitted use of security codes

You may use your security codes only as permitted by the bank. You may only enter your **PIN**:

- ▶ at ATMs and Geldmaat ATMs,
- ▶ at point-of-sale (POS) terminals,
- ▶ on the e.identifier issued by the bank.

The means of access you have determined with third parties (such as access codes, facial recognition or fingerprint identification) may only be used on the appropriate digital devices.

All other security codes, such as the codes given by the e.identifier or the five-digit identification number, may be used only for:

- ▶ the bank's secure website,
- ▶ Mobile Banking using the bank's app,
- ▶ Telephone Banking via telephone number 020 - 343 43 43 and other numbers used by the bank.

Security codes must never be used in any way other than described above. They must not be disclosed on any website other than that of the bank. Nor may you disclose these codes to anybody else, even staff of the bank.

### 1C Authorised use of fingerprint and facial recognition for Mobile Banking and other digital payment options

You must ensure that only your own fingerprint or face is registered on your smartphone or tablet. This also applies to any proxy you have authorised. If the fingerprints or faces of others are registered on the same mobile device, they will also have access to your mobile banking app and any other digital devices.

## 2. Direct debits

### Types of direct debits

For a recurrent SEPA core direct debit (SDD), you give a mandate that remains valid for repeated direct debit transactions.

For a one-off SEPA core direct debit, you give a mandate that is valid for one direct debit transaction only.

A direct debit mandate may be given in writing to the company or digitally through the bank. In the latter case you sign the digital mandate using your e.identifier on the bank's secure website.

### Refund

You can give an instruction to refund a direct debit in one of the following ways:

- ▶ via Internet Banking,
- ▶ via Mobile Banking,
- ▶ by calling telephone number 020 - 343 43 43,
- ▶ at a branch of the bank.

You can read in article 10 of the Consumer Payment Services Conditions when you can instruct the bank to reverse a direct debit without giving a reason or get a refund due to the lack of a valid mandate. In the case of a reversal without giving a reason, the bank will re-credit your current account as quickly

as possible, and at any rate within 10 business days. If the debit is to be reversed because of the lack of a valid mandate, the bank will attempt to refund the payment within 30 calendar days. The bank will reimburse you for any interest you may lost or payed on your current account because of the unauthorised direct debit.

### Notification of refund or refusal by the bank

The refund will appear on your account statement. If a direct debit is refused, the bank will notify you via Internet Banking, Mobile Banking or by letter.

### Instruction to block direct debit

If you wish to refuse a direct debit, you can instruct the bank to block it. The various options for blocking a direct debit are given in article 10.4 of the Consumer Payment Services Conditions.

You can give the instruction:

- ▶ via Internet Banking,
- ▶ by calling telephone number 020 - 343 43 43,
- ▶ at a branch of the bank.

## 3. Business days

The Consumer Payment Services Conditions refer to business days. Details of the days that count as business days are given below. The bank may also perform certain activities on non-business days. However, only days on which the bank can perform all the activities required to execute a payment transaction count as business days. Obviously, the business days of the beneficiary's bank also need to be taken into account.

Payment instruction	Business days
If the payment instruction can be processed within ABN AMRO Bank in the Netherlands and the instruction was given ▶ online or ▶ earlier for execution at a future date	Every day
If the payment is eligible to be processed as a payment which immediately reaches the beneficiary <sup>1</sup>	Every day
If the order is given in writing, by telephone or via a branch	Every day <b>except</b> Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, King's Day, Labour Day, Liberation Day (every five years), Ascension Day, Whit Monday, Christmas Day and Boxing Day

<sup>1</sup> The Internet Banking or Mobile Banking payment instructions indicate whether a payment can reach the beneficiary directly. This can only be the case for payments in euros within the SEPA area, if the beneficiary's bank offers this option and if the amount is below this bank's limit.

#### Other instructions

Every day **except** Saturday, Sunday, New Year's Day, Good Friday, Easter Monday, Labour Day, Christmas Day and Boxing Day

## 4. Limits

Limits are set on payment transactions, depending on the payment service and the way the payment instruction is delivered. The limits below will only apply if you have not set other limits or agreed to any other limits with the bank.

- ▶ Transfer via Internet Banking, using e.dentifier.
  - ▶ EUR 1,000,000 per transfer for payments in euros in the SEPA<sup>2</sup> area,
  - ▶ EUR 50,000 per transfer for payments in foreign currency in the SEPA area,
  - ▶ EUR 50,000 per transfer for payments in euros or foreign currency outside the SEPA area.
- ▶ Transfer via Internet Banking using Mobile confirmation, Mobile Banking using an identification code, fingerprint or facial recognition.
  - ▶ EUR 250,000 per transfer to your own accounts at ABN AMRO,
  - ▶ EUR 5,000 maximum daily limit, set by yourself, on transfers to other accounts<sup>3</sup>,
  - ▶ EUR 1,000,000 per transfer using e.dentifier after logging in with identification code, fingerprint or facial recognition.
- ▶ Standing order via Internet Banking using Mobile confirmation, Mobile Banking using an identification code, fingerprint or facial recognition: EUR 250,000 per transfer only to your own accounts at ABN AMRO.
- ▶ iDeal payment via Internet Banking/Mobile Banking using e.dentifier: EUR 50,000 per day.
- ▶ iDeal payment via Mobile Banking using identification code, fingerprint or facial recognition: EUR 5,000 maximum daily limit<sup>4</sup> as set by yourself.
- ▶ EUR 2,500 per day for payments at point-of-sale (POS) terminals in the Netherlands and abroad. You can change this limit on your debit card to EUR 50,000 at maximum per day.
- ▶ Withdrawing cash money at ATMs or Geldmaat ATMs: EUR 500 per day. You can change this limit on your debit card to EUR 10,000 at maximum per day. If you want to withdraw money up to this limit, you may need to do so in multiple transactions. Each transaction you instruct with your customer identifiers counts as a separate transaction that may be subject to charges, see "5. Fees and charges".

- ▶ Daily limit for using your wearable is EUR 250. Amounts above EUR 25 are authorised using your PIN or by the method agreed upon with the manufacturer of your wearable.
- ▶ Daily limit for using Apple Pay\* is EUR 2,500 per account. If the limit is lower on your debit card, then that is determinative for your daily limit. For more information on paying with Apple Pay, please visit [abnamro.nl/payments-applepay](https://abnamro.nl/payments-applepay)
- ▶ Daily limit for using Google Pay\*\* is EUR 2,500 per account. If the limit is lower on your debit card, then that is determinative for your daily limit. For more information on paying with Google Pay, please visit [abnamro.nl/payments-googlepay](https://abnamro.nl/payments-googlepay)
- ▶ \* Apple Pay is a registered trademark of Apple Inc.  
\*\* Google Pay is a registered trademark of Google LLC.

You can change your limits using your e.dentifier, Mobile Confirmation via Internet Banking or your identification code, fingerprint or facial recognition via Mobile Banking. The limits you can change are as follows:

- ▶ daily limit on payments at point-of-sale (POS) terminals,
- ▶ daily limit for withdrawals at ATMs and Geldmaat ATMs,
- ▶ daily limit on transfers.

You may also ask the bank to change the limit for payments at point-of-sale (POS) terminals or the limit for cash withdrawals at ATMs and Geldmaat ATMs.

Lower limits may apply to point-of-sale (POS) payments and cash withdrawals abroad. These are beyond the bank's control. The use of the (digital) debit card abroad may be restricted to countries within Europe. You can always check with the bank whether your debit card is activated for Europe only or for worldwide use. You can also check this yourself from your payment profile in Internet Banking or Mobile Banking. If you want to change the scope of your debit card from Europe only to worldwide or vice versa, you can do so yourself in Internet Banking or Mobile Banking or you can ask the bank to do it. If you do not use your debit card outside Europe, the bank recommends that you opt for Europe-only use. This gives you better protection against the misuse of your debit card.

The international transfer option in Internet Banking might be blocked. You can check this and change it yourself via your payment profile in Internet Banking. If you never make international transfers, the bank recommends that you block this option.

<sup>2</sup> SEPA stands for Single Euro Payments Area. This includes EU countries, the United Kingdom, Norway, Iceland, Lichtenstein, Switzerland, San Marino and Monaco.

<sup>3</sup> Please note that this option applies only to Mobile Banking, when the device you use has been registered with the bank. The maximum day limit applies to the aggregate of all payments for which a maximum day limit of EUR 5,000 applies.

<sup>4</sup> It is possible that you will pay a payment service provider that has been engaged by the creditor and not directly to the creditor. In that case, the bank will look whether you have made a payment to the same payment service provider in the past 18 months that was destined for the same creditor.

## 5. Fees and charges

### Basic Payment Package

Opening fee	none
Monthly fee (including a personal account, one debit card, Internet Banking and Mobile Banking)	€ 2.95

### Student Package

A Student Package is available for customers in the age of 16 to 30 years old. After seven\* years of use or at the age of 30 years the Student Package is converted into a Basic Payment Package.

Opening fee	none
Monthly fee (including Student Account, one debit card, Internet Banking, and Mobile Banking)	none
Monthly fee ABN AMRO Credit Card (optional)	€ 1.16 (€ 14.00 per year)
Monthly fee Stand-By Service (optional)	€ 1.00

\* For medical students this limited time period of seven years is not applicable. For more detail go to [abnamro.nl/forstudents](http://abnamro.nl/forstudents)

### Personal Account

Opening fee	none
Monthly fee 1st account*	€ 2.95
Monthly fee extra accounts	€ 1.40

\* If you don't have a Basic Payment Package or a Student Package.

### Young Person's Growth Account (Jongerengroei rekening)

Opening fee	none
Monthly fee	none

### Foreign Currency Account

Opening fee	none
Monthly fee	€ 5.00

### (Digital) Debit Cards

Monthly fee 1st debit card*	€ 1.40
Monthly fee extra debit cards	€ 1.40
Monthly fee digital debit card	free
Paying with Apple Pay	free
Paying with Google Pay	free
Monthly fee savings card**	free
Replacement debit card	€ 7.50

\* If you do not have a Basic Payment Package or a Student Package.

\*\* The savings card will expire per 1 October 2022.

### Credit cards\*

Monthly fee ABN AMRO Credit Card	€ 1.70
Monthly fee extra ABN AMRO Credit Card	€ 1.00
Monthly fee ABN AMRO Gold Card	€ 3.90
Monthly fee extra ABN AMRO Gold Card	€ 2.00

\* The ABN AMRO Credit Card and the ABN AMRO Gold Card are issued by ICS. The terms and conditions of ICS apply. For these terms and conditions go to [abnamro.nl/documentation](http://abnamro.nl/documentation)

### Paper statements of the current account

Were you born before 1 January 1945? Then the sending of monthly and two-weekly statements is free of charge.

Monthly statements	€ 0.75
Monthly fee two-weekly statements	€ 1.50
Monthly fee weekly statements	€ 3.00
Monthly fee daily statements	€ 7.50
Copy of statement (single request)	€ 5.50
Annual Financial Statement	free
Copy of Annual Financial Statement	€ 5.50
Copy of Statement of Fees	€ 5.50
Monthly fee duplicate monthly statements	€ 0.75
Monthly fee duplicate two-weekly statements	€ 1.50
Monthly fee duplicate weekly statements	€ 3.00
Monthly fee duplicate daily statements	€ 7.50

### Internet and Mobile Banking

Internet Banking incl. e.dentifier	free
Replacement or extra e.dentifier	free
Mobile Banking	free

### Payment alerts

Push messages via Mobile Banking	free
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### ABN AMRO Stand-By Service

Monthly fee	€ 1.50
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### Current Account Switch Service

Switching your current account to ABN AMRO	free
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### Payment Instructions (Credit transfer)

Current fees for payment and transfer products and services are shown in the tables below.

#### Euro-denominated payment instructions within the SEPA area\*

Were you born before 1 January 1945? Then transfer forms, bank envelopes and payments by paper accept giro are free of charge.

Transfer via internet	free
Urgent via Internet Banking	€ 5.50 per transaction
Urgent transfer via bank branch	€ 21.50 per transaction
Giro transfer (paper accept giro)	€ 0.50 per transaction
Standing order	free
Smart payment rule	free
Direct debit	free
Transfer forms - 22 pieces**	€ 11.00
Bank envelopes - 25 pieces**	€ 18.75

\* SEPA stands for Single Euro Payments Area and comprises the EU countries, the United Kingdom, Norway, Iceland, Liechtenstein, Switzerland, San Marino and Monaco.

\*\* You can order forms either by calling telephone 020 - 343 43 43, or at one of our branches.

### Payment instructions in foreign currency and/or outside the SEPA area\*

Transfer via internet	€	9.00	per transaction
Transfer via bank branch	€	25.00	per transaction
OUR**	Fee varies per country see abnamro.nl/fees		

\* SEPA stands for Single Euro Payments Area and comprises the EU countries, the United Kingdom, Norway, Iceland, Liechtenstein, Switzerland, San Marino and Monaco.  
 \*\* 'OUR' means that you pay the charges of the foreign bank as well as the charges of ABN AMRO.

### Payments received from abroad

Euro-denominated payments received from within the SEPA area*	free
Payments received from outside the SEPA area or in foreign currency	€ 9.00

\* SEPA stands for Single Euro Payments Area and comprises the EU countries, the United Kingdom, Norway, Iceland, Liechtenstein, Switzerland, San Marino and Monaco.

### Other charges relating to credit transfers in euro

Reporting an incorrect direct debit*	€	25.00
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\* We investigate whether you have issued a valid mandate. If there is no valid mandate, you will receive the debited amount back and you will not pay any costs. Is there a valid mandate? Then you will not receive a refund and you will pay EUR 25.00 for the costs of the investigation.

### Other charges relating to credit transfers outside SEPA\* or in foreign currency

Completion charge	€	20.00
Fee for completing or correcting a transfer form		
Handling fees for queries, inquiries and or cancelled payments and any charges of foreign bank	€	25.00

\* SEPA stands for Single Euro Payments Area and comprises the EU countries, the United Kingdom, Norway, Iceland, Liechtenstein, Switzerland, San Marino and Monaco.

### Payments at point-of-sale (POS) terminal

With debit card in euros	free within the eurozone
With debit card* in foreign currency	€ 0.15 plus 1.2% foreign exchange rate margin

\* If you have a Student Package, you will pay only the exchange rate margin.

### Cash withdrawals (banknotes) at ATMs\* in euros in the Netherlands and abroad\*\*

Type of account	Fee category***	Fee****
Current Account	€ 0 - € 17,500	Free
	> € 17,500	€ 5 + 0.5% of the amount withdrawn per transaction
Student Account	€ 0 - € 6,000	Free
	> € 6,000	€ 5 + 0.5% of the amount withdrawn per transaction
Young Person's Growth Account	€ 0 - € 2,000	Free
	> € 2,000	€ 5 + 0.5% of the amount withdrawn per transaction

\* Cardless withdrawals can only be made at Geldmaat ATMs in the Netherlands.  
 \*\* Please note: a bank outside the Netherlands may charge costs.  
 \*\*\* The fee category applies per calendar year to the total amount of withdrawals in coins and banknotes (included foreign currency) made in the Netherlands and abroad. The fee category applies per account holder, not per debit card or current account. If you have several accounts, the withdrawals from all your accounts will be added together. In this context, withdrawals from a joint account will be assigned to the account holders in equal shares. Examples can be found on abnamro.nl/fees-cash The bank can charge the total amount owed to one of your current accounts.  
 \*\*\*\* You can withdraw a maximum of EUR 2,000 per transaction at a Geldmaat ATM, depending on availability. A different maximum amount may apply abroad. The fee applies to each transaction.

### Cash withdrawals (banknotes) at ATMs in foreign currency\*

Type of account	Fee category**	Fee***
Current Account	€ 0 - € 17,500	€ 2.25 + 1.2% currency conversion costs per transaction
	> € 17,500	€ 2.25 + 1.2% currency conversion costs per transaction plus € 5 + 0.50% of the amount withdrawn per transaction
Student Account	€ 0 - € 6,000	€ 2.25 + 1.2% currency conversion costs per transaction
	> € 6,000	€ 2.25 + 1.2% currency conversion costs per transaction plus € 5 + 0.50% of the amount withdrawn per transaction
Young Person's Growth Account	€ 0 - € 2,000	€ 2.25 + 1.2% currency conversion costs per transaction
	> € 2,000	€ 2.25 + 1.2% currency conversion costs per transaction plus € 5 + 0.50% of the amount withdrawn per transaction

\* Please note: a bank outside the Netherlands may charge costs.  
 \*\* The fee category applies per calendar year to the total amount of withdrawals in coins and banknotes (included foreign currency) made in the Netherlands and abroad. For withdrawals in foreign currency, the equivalent value (in euros) is added up. The fee category applies per account holder, not per debit card or current account. If you have several accounts, the withdrawals from all your accounts will be added together. In this context, withdrawals from a joint account will be assigned to the account holders in equal shares. Examples can be found on abnamro.nl/fees-cash The bank can charge the total amount owed to one of your current accounts.  
 \*\*\* You may not be able to withdraw the amount you want in one go. You will then have to make multiple transactions. The fee applies to each transaction.

### Cash withdrawals (coins) at ATMs\* in euros\*\*

Coin withdrawals	€ 0.30 per roll
Minimum of 10 rolls at a time, with a maximum of 20 rolls	

\* This is only possible at Geldmaat ATMs. You can find the locations on [locatiewijzer.geldmaat.nl](http://locatiewijzer.geldmaat.nl)  
 \*\* The total amount of your cash withdrawals in coins counts towards determining your fee category of cash withdrawals. The fee category applies per calendar year to the total amount of withdrawals in coins and banknotes (including foreign currency) in the Netherlands and abroad. The fee category applies per account holder, not per debit card or current account. If you have several accounts, the withdrawals from all your accounts will be added together. In this context, withdrawals from a joint account will be assigned to the account holders in equal shares. Examples can be found on abnamro.nl/fees-cash The bank can charge the total amount owed to one of your current accounts.

### Cash deposits (banknotes) at Geldmaat ATMs in euros\*

Type of account	Fee category**	Fee***
Current Account	> € 0	Basic fee: 0.5% of the amount deposited per transaction
	> € 10,000	High fee: Basic fee + € 5 + 0.5% of the amount deposited per transaction above € 10,000 per calendar year
Student Account	> € 0	Basic fee: 0.5% of the amount deposited per transaction
	> € 6,000	High fee: Basic fee + € 5 + 0.5% of the amount deposited per transaction above € 6,000 per calendar year
Young Person's Growth Account****	> € 0	Basic fee: 0.5% of the amount deposited per transaction
	> € 2,000	High fee: Basic fee + € 2.50 + 0.5% of the amount deposited per transaction above € 2,000 per calendar year

\* Cash deposits can only be made at Geldmaat ATMs. You can find the locations on [locatiewijzer.geldmaat.nl](http://locatiewijzer.geldmaat.nl)  
 \*\* The fee category applies per calendar year to the total amount of deposits in coins and banknotes in the Netherlands and abroad. The fee category applies per account holder, not per debit card of current account. If you have several accounts, the deposits to all your accounts will be added together. In this context, deposits to a joint account will be assigned to the account holders in equal shares. Examples can be found on abnamro.nl/fees-cash The bank can charge the total amount owed to one of your current accounts.

\*\*\* You pay the basic fee of 0.5% of the amount deposited for every cash deposit. If you deposit more than EUR 10,000 in cash per calendar year, you pay the basic fee per deposit (of 0.5% of the amount deposited) + an amount of EUR 5 and another 0.5% of the amount deposited. We call this composite fee the "high fee".

\*\*\*\* Within the basic fee, the first three deposits per calendar year on the Young Person's Growth Account are free up to a total amount of EUR 2,000.

#### Cash deposits (coins) at ATMs\* in euros\*\*

Type of account	Fee category	Fee
Current or Student Account	> € 0	€ 2.80 + 0.25% of the total amount deposited per transaction
Young Person's Growth Account***	€ 0 - € 600 > € 600	Free € 2.80 + 0.25% of the total amount deposited per transaction

\* This is only possible at Geldmaat ATMs. You can find the locations on [locatiewijzer.geldmaat.nl](https://locatiewijzer.geldmaat.nl)

\*\* The fee category applies per calendar year to the total amount of deposits in coins and banknotes in the Netherlands and abroad. The fee category applies per account holder, not per debit card or current account. If you have several accounts, the deposits to all your accounts will be added together. In this context, deposits to a joint account will be assigned to the account holders in equal shares. For more information, please visit [abnamro.nl/fees-cash](https://abnamro.nl/fees-cash). The bank can charge the total amount owed to one of your current accounts.

\*\*\* For young people with a Young Person's Growth Account, coin deposits up to EUR 600 per calendar year are free.

## 6. Exchange rates

When you make a credit transfer from your current account in a currency other than the euro or you want to change foreign banknotes, the bank applies the exchange rates that it publishes daily. You can view these rates online at [abnamro.nl](https://abnamro.nl) or you can ask the bank for the information.

If you issue a credit transfer in euros to an account in a country which does not use the euro as its currency, the following applies. The amount can be converted by a bank in the beneficiary's country. In that case, the exchange rate to be used is unknown. If you issue the instruction in the beneficiary's country's currency, the exchange rate published by the bank on [abnamro.nl](https://abnamro.nl) is applied.

If you deposit foreign banknotes into an account in the same currency, the bank will first convert the amount into euros. If you pay in a non-euro currency at a point-of-sale (POS) terminal abroad or withdraw cash in a non-euro currency at a foreign ATM, the bank will convert the amount at the basic exchange rate for debit card transactions with a margin of 1.2%. Credit cards provided by the bank are subject to the conditions that you receive with those credit cards. The bank publishes the basic exchange rates for debit card transactions daily. These can be viewed online at [abnamro.nl](https://abnamro.nl) or you can ask the bank for the information. Here you can also compare the total costs against the ECB exchange rate.

The exchange rates published by the bank on [abnamro.nl](https://abnamro.nl) are indicative. You cannot derive any rights from this.

## 7. Interest payable or receivable

The bank calculates interest on the balance of your accounts as described in Article 2 of the Consumer Payment Services Conditions. The interest can be positive, negative or 0%. The bank provides the current interest rates and amounts of balance classes at [abnamro.nl/interest](https://abnamro.nl/interest). You can also ask the bank for the percentages of interest to be received or paid.

The balance on your account can decrease through the deduction of interest to be paid. Please ensure there is sufficient balance on your account to meet the costs of your current account and any interest.

## 8. Value date

The value date refers to the day on which an amount credited or debited to an account starts or ceases to earn interest.

For Consumer Payment Services, the following applies. The value date is the date on which the amount is credited to or debited from your current account by the bank. This applies if no currency exchange is necessary.

Payments received from abroad may be credited at an earlier date than the value date. In that case, the value date is the date on which the bank receives the amount.

## 9. Addressing paper payment instructions

Paper payment instructions should be sent to the following address:  
 ABN AMRO Bank N.V.  
 P.O. Box 77777  
 3000 MA Rotterdam

## 10. Complaints

The easiest way to notify us of any complaints regarding the services provided by the bank is through the telephone number 020 - 343 43 43. If you are not satisfied with the answer provided, you may write the bank and ask them to reassess your complaint. You can find more information regarding the complaints mechanism at [abnamro.nl](https://abnamro.nl). Should this nevertheless fail to resolve your issue, you may file your complaint with the Complaints Institute Financial Services ["Klachteninstituut Financiële Dienstverlening"]. You can find more information on [kifid.nl](https://kifid.nl)

ABN AMRO Bank N.V., established in Amsterdam.  
 Amsterdam Chamber of Commerce Trade Register number 34334259



[abnamro.nl/privatebanking](https://abnamro.nl/privatebanking)