

## BECOMING A CLIENT APPLICATION INFORMATION

### I. BECOMING A CLIENT

1. What is customer research?
2. How do you become a customer?

### II. ABOUT ABN AMRO



#### What language do we use with you?

The agreement and the communication with you are in Dutch, or in English. The terms and conditions in Dutch are always binding and take precedence over the conditions in English.

## I. BECOMING A CLIENT

### I.1 What is customer research?

Banks are legally obliged to conduct customer research . Anyone who wants to become a customer must cooperate with this.

- *What does customer research mean to you?*  
You must cooperate in verifying your identity and answer any questions about your financial situation. More actions may be required, for example answering additional questions. Even if you are already a customer, customer research is needed.
- *Why is customer research needed?*  
Customer research helps to combat financial abuse (such as money laundering) and makes taxation easier.

### I.2 How do you become a customer?

To become a customer, you need to answer some questions and have your identity verified by us. The easiest and fastest way to do this is in the **ABN AMRO app**. You can see how it works in the scheme below.

## **BECOME A CLIENT | In the ABN AMRO app**

### **Step 1 | Install the ABN AMRO app**

Install the ABN AMRO app:

1. Go to the App Store (Apple) or the Google Play Store.
2. Download the ABN AMRO app on your device.

You stay in the app to go through the following steps.

### **Step 2 | Start the application**

You start in the selection screen. In this screen you can choose which product or service applies to you.

You will then see a summary of what you need to be able to apply.



#### **Can I save or abort the application (in the meantime)?**

You cannot save the application process in the meantime to continue later. If you have performed an action that you do not want, you can stop the application by break down the process. This is no longer possible after you have given your consent.

*Have your valid ID ready and prepare to answer the questions below.*

### **Step 3 | Who are you?**

We are required by law to verify who you are.

#### **(I) What do you do?**

1. Take a photo of your ID. Sometimes a photo of the back is also needed.
2. Also take a picture of your face (selfie).



#### **What else does ABN AMRO do with the photo of my face (selfie)?**

We use the photo of your face to check your identity. We keep this photo in our records. If you do not want us to keep this photo of you, this application procedure is not suitable for you. Please use one of the other application procedures mentioned on our website.

#### **(II) What do we do?**

We will verify your identity and whether your identity document is valid.

*We keep the photos taken in this step in our administration. As a security measure, we place a watermark on the photo of your ID proof.*

### **Step 4 | Your contact details**

You tell us how we can reach you. We ask for your address, telephone number and e-mail address. You can indicate in the app what we may use your e-mail address for, after you have activated the app.

## Step 5 | Your financial and tax information

You answer some questions. For example:

1. How do you get your income and assets?
2. In which country or countries do you pay tax?  
If you pay taxes abroad, we ask for your Tax Identification Number (TIN).

*We are legally obliged to ask you these questions.*

## Step 6 | Confirm your request

### A. Check your request

With the information you give us, we create a client agreement for you. You will receive the following pdf. documents:

1. Client agreement
2. Applicable conditions and information

See if you agree with the content.

Verify that your information and answers in the customer agreement are correct. Adjust it if necessary.

### B. Submit your request

If everything is correct and you agree, first save the documents for your own administration.

Submit the application now. You do this by entering a code that we show you on the screen. You also give permission for our services to start immediately after customer acceptance.



### How do I sign my application?

We will provide you with a unique 8-digit code with which you can give your consent. This code is only known to you and the bank. This code is displayed on the screen. To agree, copy the code and click on 'I agree'.

After making the request, you will see that the request has been sent to the bank. In addition, you will receive a text message that your application has been processed. You can also read here the expected time required for processing the application.

*We will send you a confirmation of receipt.  
You can now exit the app.*

## Step 7 | Customer acceptance

We may have to ask you additional questions for the assessment. You will receive a message of the outcome.

You become a customer if we approve your application. As a result, the agreement is concluded. From that moment on, you have 14 days to dissolve the agreement free of charge.



### **What does dissolution mean?**

Dissolution means that the agreement ends. We do not charge any costs for this in this case. You can dissolve with a letter, by telephone via the number 0900 - 0024 (usual call costs) or via one of our bank branches.

*If you have also requested a product, you will also receive a message about this.*

## **I.3 Other ways to become a customer**

Make an appointment via our website: [Make an Appointment - ABN AMRO](#)

- You fill in your contact details and answer questions about your financial and tax data on the website (see steps 4 and 5 above).
- Then make an appointment for Step 3 and Step 6: "Who are you" and "Make your application". We will then send someone to you for the verification of your identity and the signing of the documents. This is done in collaboration with our business partner AMP.

## **I.4 Other information**

### **Privacy statement and cookies**

This contains rules on how we handle your privacy and what cookies are. Read the full text via our website: [Privacy statement](#).

### **Disclaimer**

This contains rules for the use of our website. Read the full text via our website: [Disclaimer](#).

### **Laws and regulations/additional rules**

We comply with obligations that we (think we) have as a result of laws and regulations or agreements with authorities / supervisors. You accept this and cooperate with it.

Examples of these obligations are: (repeated) identity verification in a way that we can determine ourselves, other customer research or providing information to authorities / supervisors. If you do not allow us to comply, we may terminate your banking services.

## II ABOUT ABN AMRO

- Our name: ABN AMRO Bank N.V.
- Head office: Gustav Mahlerlaan 10, 1082 PP Amsterdam.
- Website: [www.abnamro.nl](http://www.abnamro.nl)
- Telephone number: 0900 – 0024 (gebruikelijke belkosten van uw telefoonaanbieder)
- VAT identification number: NL820646660B01
- Registration number of the Netherlands Chamber of Commerce KVK Amsterdam: 34334259.
- Registration number with the register of the Dutch Authority for the Financial Markets (AFM): 12020215
- Banking licence of de Nederlandsche Bank N.V.
- Supervisors (for us and for all other banks)
  - The Dutch Authority for the Financial Markets ([www.afm.nl](http://www.afm.nl))
  - The Nederlandsche Bank ([www.dnb.nl](http://www.dnb.nl))
- General information: On our website, at the bottom of the screen, there are hyperlinks to general information such as our handling of cookies and privacy. On our website you will also find our complaints procedure and the dispute resolution body to which we are affiliated.