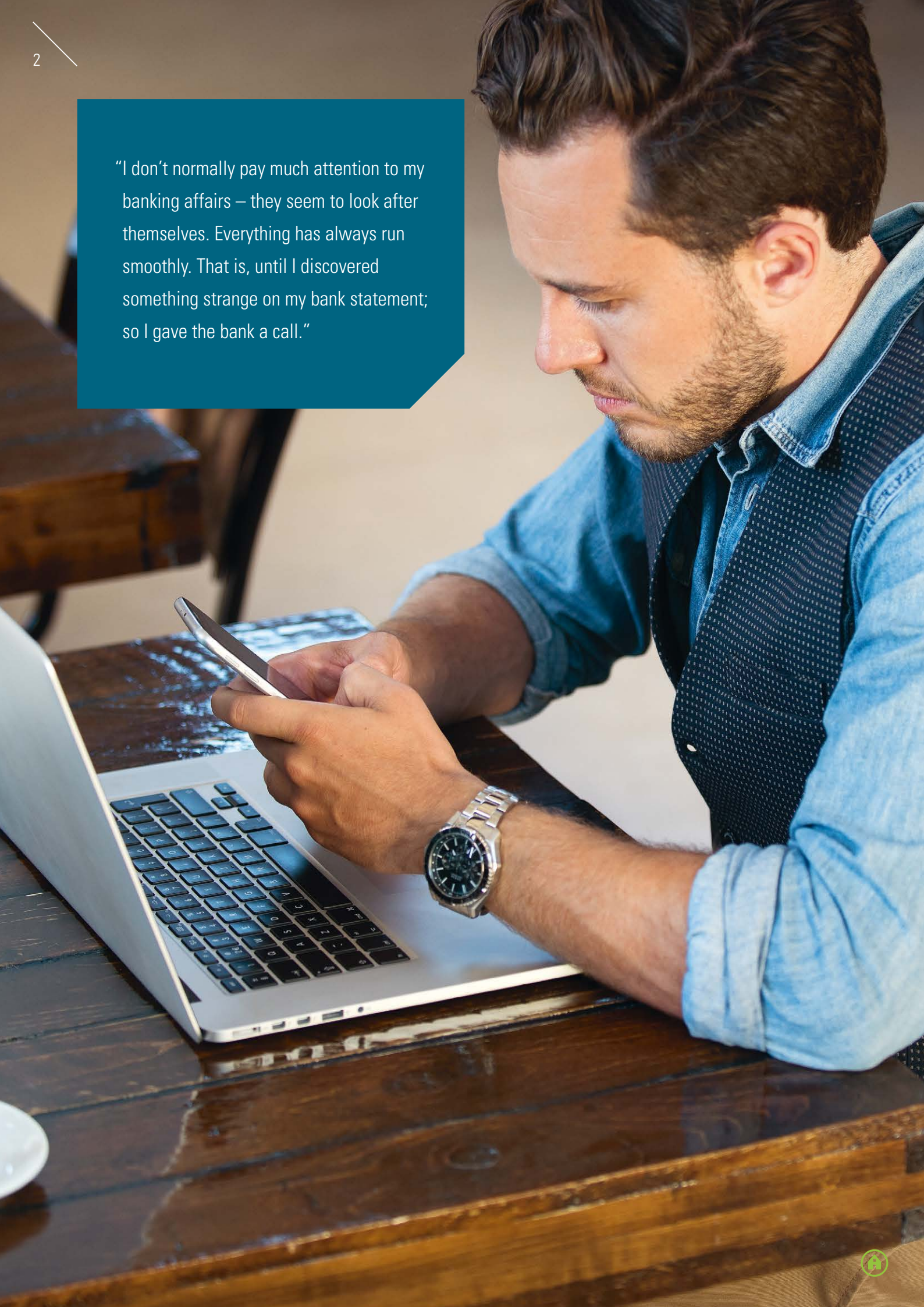




Happy with our service?

Questions or complaints? Tell us

"I don't normally pay much attention to my banking affairs – they seem to look after themselves. Everything has always run smoothly. That is, until I discovered something strange on my bank statement; so I gave the bank a call."



Questions or complaints? Tell us

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Your questions and complaints keep us on our toes,
and help us to improve our service.

Not satisfied? Tell us

What to do if you have a question, complaint or suggestion

Your satisfaction is important to us, so we're keen to hear from you if you think our service could be improved.

We'd also encourage you to tell us if you have a suggestion, question or complaint. For example, you might want to comment on how a product has been explained to you, how a staff member has answered your question or how you have been served. Whatever it is, we will always try to find an appropriate solution. And the earlier you get in touch with us, the better; if your question or complaint relates to something that happened a while ago, it can sometimes be more difficult for us to gather the information we need to give you a quick answer. If you have not received a substantive response to the complaint 8 weeks after confirmation of receipt, you can submit certain complaints within 3 months to the Klachteninstituut Financiële Dienstverlening (Kifid). The Kifid Reglement describe which complaints you can turn to Kifid.

What happens next?

If possible, we will reply straight away. If we need more time, we will confirm to you within 5 working days that we have received your question or complaint.

This confirmation will state:

- ▶ Your file number.
- ▶ The name of the person who is handling your case.
- ▶ When you can expect to receive an answer.
- ▶ Which number to call for more information.

You can tell us your question, suggestion or complaint in various ways:

Retail:

Reachable by phone on:

Monday to Friday 08.00 - 21.00 hours

Saturday 09.00 - 17.30 hours

Closed on Sundays and public holidays

Call us on 0900 - 0024* from within the Netherlands or +31 (0)10 241 17 20 from abroad

This can also be done via abnamro.nl/socialmedia

Corporate:

Turnover less than EUR 2.5 milion: 088 - 226 26 26

Turnover more than EUR 2.5 milion: 088 - 226 26 14

C&IB relations can contact their Coverage Banker or

with Client Services: 020 - 343 61 98

Monday to Friday 08.00 - 18.00 hours

or from abroad: +31 (0)20 - 343 61 98

Check contact details at abnamro.nl/en/commercialbanking/service-and-contact

Or of course, you can visit one of our branches if you prefer. A staff member will be happy to discuss your question, suggestion or complaint with you. However you contact us, we will always take your question, suggestion or complaint seriously.

* Your usual call rates as set by your telephone service provider will apply.

Article 20 of our General Banking Conditions states that you have 13 months to submit a complaint about information you have received from us.





"You always assume that a company will do its best to look after you if something goes wrong, you know? But you only find out if that's really the case if you have a complaint and they prove that your faith in them was justified."

If you don't agree with our response.

Lodging an appeal

Were you expecting a different outcome?

If you are not satisfied with how we have resolved your complaint, send us a letter asking us to look at your complaint again.

Make sure you include the following information:

- ▶ A description of your complaint
- ▶ Your name, address, telephone number and email address
- ▶ Your account number.

Be sure to include copies of any earlier correspondence and any relevant documentation if this will make your complaint clearer. You can send it to:

ABN AMRO Bank N.V.

Afd. Klachtenmanagement (HQ1125)

Postbus 283

1000 EA Amsterdam

Our Complaints Management Department will confirm that it has received your letter and will tell you when you can expect a reply. The department will re-investigate your complaint and your earlier response from ABN AMRO. Once their investigation is complete, you will receive a new reply, even if no further action is to be taken.

If your complaint has still not been resolved, go to page 8 to see what your options are.





“The woman at the bank started by saying, ‘I’m really very sorry that this has happened.’ I thought that was really good. It set the tone for our conversation.”

Complaint not resolved? You have further options.

An independent opinion

What to do if you disagree with our response

If you are not happy with the way your complaint has been resolved, you can contact the Financial Services Complaints Institute (KiFiD), an independent organisation that handles complaints from consumers. Download the questionnaire from kifid.nl and complete and return it within three months of receiving the final answer from ABN AMRO's Complaints Management Department.

KiFiD will look to see whether mediation between you and the bank would resolve your complaint. If not, your complaint will be passed to the KiFiD Disputes Committee.*

In some cases, you can submit your complaint to another body; the overview opposite provides more information on this. Another option is to instigate legal proceedings.

What to do if you have a complaint on behalf of your business

If you have a complaint on behalf of your business, you may be able to take it to a disputes committee. The overview opposite provides more information on this.

If your complaint can't be dealt with by one of these committees, or if you would rather not approach a committee, you always have the option of taking legal action.



"I'll admit that the conversations sometimes became rather heated. It's not easy to remain calm when you're angry."

* ABN AMRO clients domiciled/resident in Switzerland with investment products.

ABN AMRO clients domiciled/resident in Switzerland with investment products have the option to contact the Swiss Ombudsman Office or start a procedure via a local financial services complaints tribunal (e.g. such as KiFiD in the Netherlands) for dispute resolution. In line with FinSA regulation, ABN AMRO is affiliated with a Swiss Ombudsman Office. ABN AMRO has chosen Ombudsman Office as set out below for all its branches and/or subsidiaries servicing clients domiciled/resident in Switzerland with investment products. **Finanzombudsstelle Schweiz (FINOS)** Talstrasse 20 (1st floor), CH-8001 Zürich, Phone (from abroad): +41-44 552 08 00, Email: info@finos.ch, finos.ch

ABN AMRO clients domiciled/resident in the UK

In addition to being able to submit your complaints to the Netherlands Financial Services Complaints Tribunal (Kifid), as a UK client you may be able to submit your complaints to the UK Financial Ombudsman Service (UK FOS). This is a free, independent and impartial service for resolving disputes. For more information about the UK FOS, including eligibility criteria, you can contact them in the following ways: Internet: financial-ombudsman.org.uk, Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom Phone: 0800 0 234 567 (from the UK), Email: complaint.info@financial-ombudsman.org.uk



Independent organisations.

Names and addresses

Financial services

Financial Services Complaints Institute (KiFiD)

(For consumers and businesses*)
 Postbus 93257
 2509 AG Den Haag
 +31 (0)70 333 89 99
 consumenten@kifid.nl
kifid.nl

International payments

Geschillencommissie Grensoverschrijdend Betalingsverkeer (International Payments Disputes Committee)

(For businesses and institutions only)
 Postbus 90600
 2509 LP Den Haag
 +31 (0)70 310 53 10
 info@geschillencommissie.nl
geschillencommissie.nl

Credit registration

Geschillencommissie BKR (Credit Registration Bureau Disputes Committee)

(For consumers, businesses and institutions)
 Postbus 6080
 4000 HB Tiel
 0900 - 257 84 35
 info@bkr.nl
bkr.nl

General

Consumentenbond (Dutch Consumers' Association)

(For members only)
 Postbus 1000
 2500 BA Den Haag
 +31 (0)70 445 45 45
consumentenbond.nl

Reclame Code Commissie (Dutch Advertising Standards Committee)

(For consumers, businesses and institutions)
 Postbus 75684
 1070 AR Amsterdam
 +31 (0)20 696 00 19
 info@reclamecode.nl
reclamecode.nl

* Only applies to companies with financing that falls under the Code of Conduct for Small Business Financing, as stated in your credit agreement.



ABN AMRO can be contacted in lots of different ways.

Information and advice

Contact and advice

Retail:

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Check contact details at [abnamro.nl/en/commercialbanking/service-and-contact](https://www.abnamro.nl/en/commercialbanking/service-and-contact)

* Your usual call rates as set by your telephone service provider will apply.

Internet

You will find detailed information about our products and services at [abnamro.nl](https://www.abnamro.nl)





About ABN AMRO

ABN AMRO Bank N.V. ('ABN AMRO') has its registered office at Gustav Mahlerlaan 10, 1082 PP Amsterdam, the Netherlands. The telephone number is 0900 – 0024*. Internet: abnamro.nl

ABN AMRO is supervised by De Nederlandsche Bank N.V. (the Dutch central bank), the Netherlands Authority for the Financial Markets (AFM) and the European Central Bank (ECB). ABN AMRO is authorised to act as:

- ▶ a provider of payment, savings and credit products;
- ▶ an intermediary and advisor for payment, savings, credit and insurance products;
- ▶ an investment firm for all investment services and activities and related services.

Information on the ABN AMRO complaints procedure and the disputes body to which ABN AMRO is affiliated can be found at abnamro.nl/klachtenregeling or requested by telephone on 0900 - 0024*.

ABN AMRO falls under the investor compensation scheme and the deposit guarantee scheme. More information on this can be obtained at abnamro.nl/garantieregeling or requested by telephone on 0900 - 0024 (standard call charges).

ABN AMRO is entered in the Trade Register of the Amsterdam Chamber of Commerce under number 34334259. ABN AMRO's VAT number is NL820646660B01.

About this brochure

This brochure provides general information only and has not been tailored to your personal situation. The brochure therefore does not advise you to act or refrain from acting in a certain way. Any decisions you make based on the information contained in this brochure are your own responsibility.

ABN AMRO has prepared this brochure with great care. However, changes in legislation and regulations may mean that some information in this brochure is no longer accurate. ABN AMRO holds the copyright.

This brochure is intended for our clients in the Netherlands. We cannot guarantee that the information it contains will also be of use in other countries.

* Your usual call rates as set by your telephone service provider will apply.



