

ABN AMRO International Clients Retail

# Experts in Expats







### **ABN AMRO - experts in expats**

For more than 25 years, ABN AMRO has been the trusted financials' specialist and partner for expats, diplomats, civil servants and international organisations.

### **ABN AMRO services**

The services of ABN AMRO International Clients include:

- » Worldwide access to your account
- » Internet Banking and Mobile Banking
- » Financial experts in payments, savings, insurances, credit (cards), mortgages, loans and investments
- » Quick and efficient services
- » We speak 15 languages



# A trusted partner in a new environment

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Choosing the right bank for you.

# Banking in the Netherlands

Your new job will be filled with challenges, so your stay in the Netherlands should proceed as easily as possible. We will gladly assist you with your financial needs, not just when you arrive, but from the moment you know you will be posted to the Netherlands. For more than 25 years, ABN AMRO has been the trusted partner for expats, diplomats, civil servants and international organisations.

To ensure that all your banking transactions proceed as smoothly as possible, ABN AMRO has a multilingual International Client Department to provide specific advice on payments, savings, insurance, credit cards, mortgages, loans and investments. And most important of all: on the rules and regulations for expats. However, ABN AMRO goes even further. We provide a full 24/7 service, Internet banking, apps and documentation, all in English. So you can always understand and be understood.

When you become an ABN AMRO customer, you will receive a complete package to manage your account: a debit card and various tools for secure online banking. You also can select additional products and services, such as a credit card.

If you become a Dutch resident, you initially need the following documents to open an account:

- ▶ Valid passport or EU identity card.
- ▶ Proof of employment.
- ▶ Home address in the Netherlands.

## Interested in banking with ABN AMRO?

Visit [abnamro.nl/expat](https://abnamro.nl/expat) and fill in your contact details. We will get in touch with you as soon as possible.

## Internet

Visit [abnamro.nl/expat](https://abnamro.nl/expat) and fill out your contact details. We will get in touch with you as soon as possible.







**"I have a busy job, so my stay in the Netherlands should be as easy as possible."**



Our services don't stop at any border.

# Our services

## Payments

### Online banking

You can manage your account safely, quickly and easily, 24/7 and all in English. All you need is a PC with Internet connection, your debit card and the e.identifier that comes with the package.

### Mobile banking

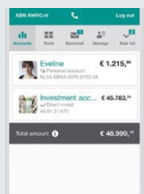
Mobile banking wherever and whenever you want it: the ABN AMRO Mobile Banking app English version allows you to check your account, view your debits and credits, and transfer money via your mobile phone or tablet, anywhere in the world.

## ABN AMRO Apps



### Grip

Ever wondered how you spend your money? Grip gives you a convenient breakdown of your expenditures.



### Mobile Banking

With the comprehensive Mobile Banking app, you'll have access to your money anywhere, anytime.



### Tikkie

The payment app for everyone

- ▶ Create a payment request in the app
- ▶ Decide how much you want to ask for per person
- ▶ Indicate what it is for. For example: 'Evening in the city'
- ▶ Share your Tikkie via WhatsApp





## Insurance

Becoming a resident means that you have to consider insuring yourself and your possessions in the Netherlands. We can offer you a wide range of insurances to make your stay in the Netherlands as comfortable as possible. You can easily take out your insurances yourself at [abnamro.nl/insurance](https://abnamro.nl/insurance) or arrange an appointment at [abnamro.nl/expat](https://abnamro.nl/expat)

### Home insurance

Whether you buy or rent a house, the property and its contents need to be insured. A Home (contents) insurance policy covers the financial risks arising from fire, burglary and weather damage to your personal property, including everything in the garage and shed. If you own a house, you will need coverage to rebuild it if your home is damaged due to an unfortunate event. We offer both policies called Home insurance and Home contents insurance.

### Car and travel insurance

From mandatory liability insurance to fully comprehensive, we offer the insurance that you will need for your car. A travel insurance policy is another essential. This insurance, which can cover all family members if desired, covers the loss or theft of luggage, medical costs and assistance, cancellation costs, and many other risks involved in travelling.

### Liability and legal expenses insurance

A legal dispute can occur in many situations. For that reason, it is a good idea to have your legal costs covered by an insurance policy.

Our policies offer the following:

- ▶ Low costs and no excess.
- ▶ 24/7 advice from ARAG legal experts.
- ▶ World coverage for traffic cases.

Many people also take out a personal liability policy. This insurance protects you from claims initiated by a third party. This is not compulsory, like health insurance is, but it is a very cost-effective way to cover costs that could arise if you accidentally damage someone else's property.

## Saving products

The Dutch are known for being careful with their money: they practically invented saving. There are countless ways to save money, such as with a monthly fixed amount or whenever your budget allows. You can save with a specific goal in mind, or put away an amount in case something unexpected occurs. You can save for yourself or your child or grandchild. The easiest – and most effective – way to save is by direct debit. You can arrange this online or through your advisor.







## Investments

Like savings, investments are a way to increase the value of your capital. However, there are more risks involved when you invest. When done with care, the risks of investing are offset by stronger capital growth.

In the Netherlands, investment funds for consumers are closely supervised by the Netherlands Authority for the Financial Markets (Autoriteit Financiële Markten/AFM). Our investment advisors are required to strictly adhere to the rules; they have the proper qualifications and must pass examinations annually.

We offer different types of investing: from guided investing to self directed investing. Read more about our investment product and services at [abnamro.nl/investments](https://abnamro.nl/investments)

## Credit and loans

### Arranging credit

We offer two types of loans: personal loans (a fixed amount of money to be paid back in monthly instalments) and an overdraft (this allows you to exceed the balance in your account up to an approved limit). Whichever loan you choose, you must provide security for the

money borrowed. For this purpose, we are legally required to consider your income, assets and liabilities.

If you are thinking about taking out a loan, please visit [abnamro.nl/loans](https://abnamro.nl/loans)

### Buying a house in the Netherlands

If you are staying in the Netherlands for a longer period, buying a house may be an attractive option. If you are eligible for a mortgage, you could benefit from certain tax elements depending on your specific situation, consult a Tax advisor for more information. So, when you are thinking about where you want to live, also consider whether you would like to buy or rent.

You can choose from several types of mortgages. Visit [abnamro.nl/mortgages](https://abnamro.nl/mortgages) for more information.

### Brochure

For more information about buying a house in the Netherlands, download our A home of your own brochure at [abnamro.nl/documentation](https://abnamro.nl/documentation)

Or visit one of our seminars. Check our upcoming events at [abnamro.nl/expats](https://abnamro.nl/expats)





Personal advice where and whenever it suits you.

# Video Banking

You no longer have to leave your home for face-to-face financial advice and guidance. With our Video Banking service, you can talk to an advisor at a time that suits you, for instance between doing the shopping and going to the gym.

Are you interested in financial advice on mortgages, savings, or your finances in general? Make an appointment at [abnamro.nl/videobanking](https://abnamro.nl/videobanking)

## What is Video Banking?

- ▶ Video call with an advisor
- ▶ On your PC, tablet or smartphone
- ▶ Wherever and whenever suits you

## Personal, quick and easy

- ▶ Face-to-face contact without the travel
- ▶ A video call arranged within 24 hours
- ▶ Before or after office hours



# Information

## Contact

International Clients

Telephone: 0900 - 0024

Email: [international\\_clients\\_amsterdam@nl.abnamro.com](mailto:international_clients_amsterdam@nl.abnamro.com)  
[abnamro.nl/expat](https://abnamro.nl/expat)







#### About ABN AMRO

ABN AMRO Bank N.V. has its registered office at Gustav Mahlerlaan 10, 1082 PP Amsterdam (the Netherlands). Tel.: 0900 - 0024\*. Internet: [abnamro.nl](http://abnamro.nl)

ABN AMRO Bank N.V. holds a banking licence from De Nederlandsche Bank N.V. (the Dutch central bank) and is included in the register of the Autoriteit Financiële Markten (AFM – Authority for the Financial Markets) under number 12020215.

ABN AMRO Bank N.V. may act as a provider of payment, savings and credit products, as an intermediary for payment, savings, credit and insurance products, and as an investment firm for all investment services and activities and related services.

You can find information on the complaints procedure of ABN AMRO Bank N.V. and the conciliation bodies that ABN AMRO Bank N.V. is a member of at [abnamro.nl/allesnaarwens](http://abnamro.nl/allesnaarwens). You can also call 0800 - 024 07 12 for more information. At your request, we can send you the brochure 'Alles naar wens', which describes how to share comments, suggestions or complaints.

ABN AMRO Bank N.V. is registered with the Commercial Register of the Amsterdam Chamber of Commerce no. 34334259. VAT identification number: NL820646660B01.

#### About this brochure

This brochure provides general information only and has not been tailored to your personal situation. Please note that the brochure does not advise you to act or refrain from acting. Any decisions you make based on this information will be at your own risk.

We have attempted to use reliable sources to create this brochure; however, we cannot guarantee that all information is correct, complete or up-to-date. Please contact us if you would like to know more about the subject of the brochure.

This brochure is intended for our customers in the Netherlands, and we cannot guarantee that its information will also prove useful in other countries.

\*Call charges: for this call you pay your usual call charges set by your telephone provider.

You can find information on the [complaints](#) procedure of ABN AMRO Bank N.V. online.







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



LIJNIG VERBONDEN  
H. BOSBOOM, HUISWAAR  
OVERL. 13 APRIL 1866  
EN  
JOHANNES BOSBOOM  
OVERL. 14 SEPT. 1861



March 2020

