

Instruction manual

# Banking with ABN AMRO - Get Started!



# Instructions

**Congratulations on opening your ABN AMRO bank account!**

**Your account will be ready to setup and use after you receive your letters.**

**Within 1 week, you will receive the following, in random order:**

1. Your debit card
2. Your 4-digit PIN code
3. The activation procedure/code (instructions are enclosed in the envelope)
4. An e-identifier (green token used for Internet Banking)\*

**\*PLEASE NOTE: The USB cable included in the box is not of use for personal banking. Please ignore the cable.**

## Step 1: Activate your debit card

### Debit Card Instructions

You can activate your debit card [by phone](#). Please follow the instructions in the letter with the activation procedure/code. The phone number for activating your debit card is **0800 - 024 07 21, or +31 10 2411721** from abroad.

**Find more information here:**

<https://www.abnamro.nl/en/personal/payments/debit-card/index.html>

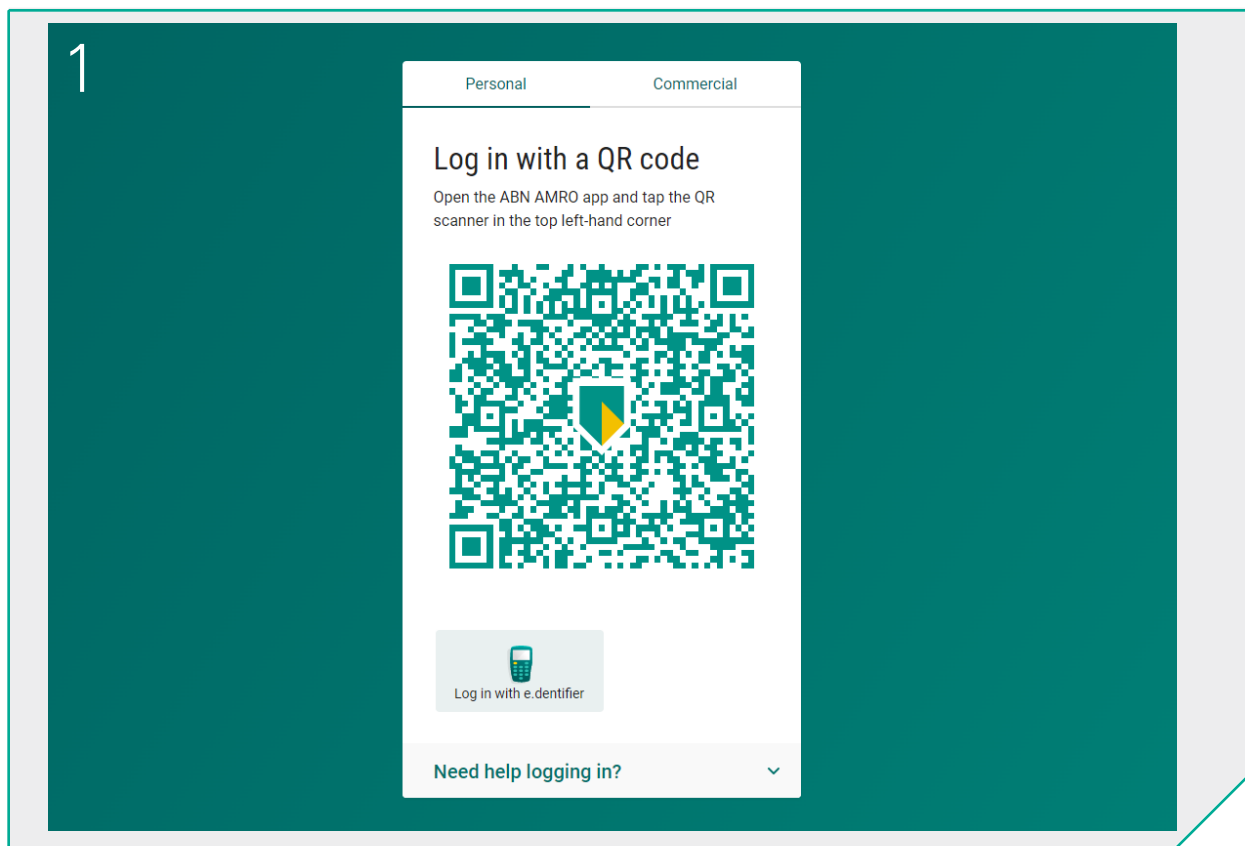
## Step 2: Access to Internet Banking

### Internet Banking instructions

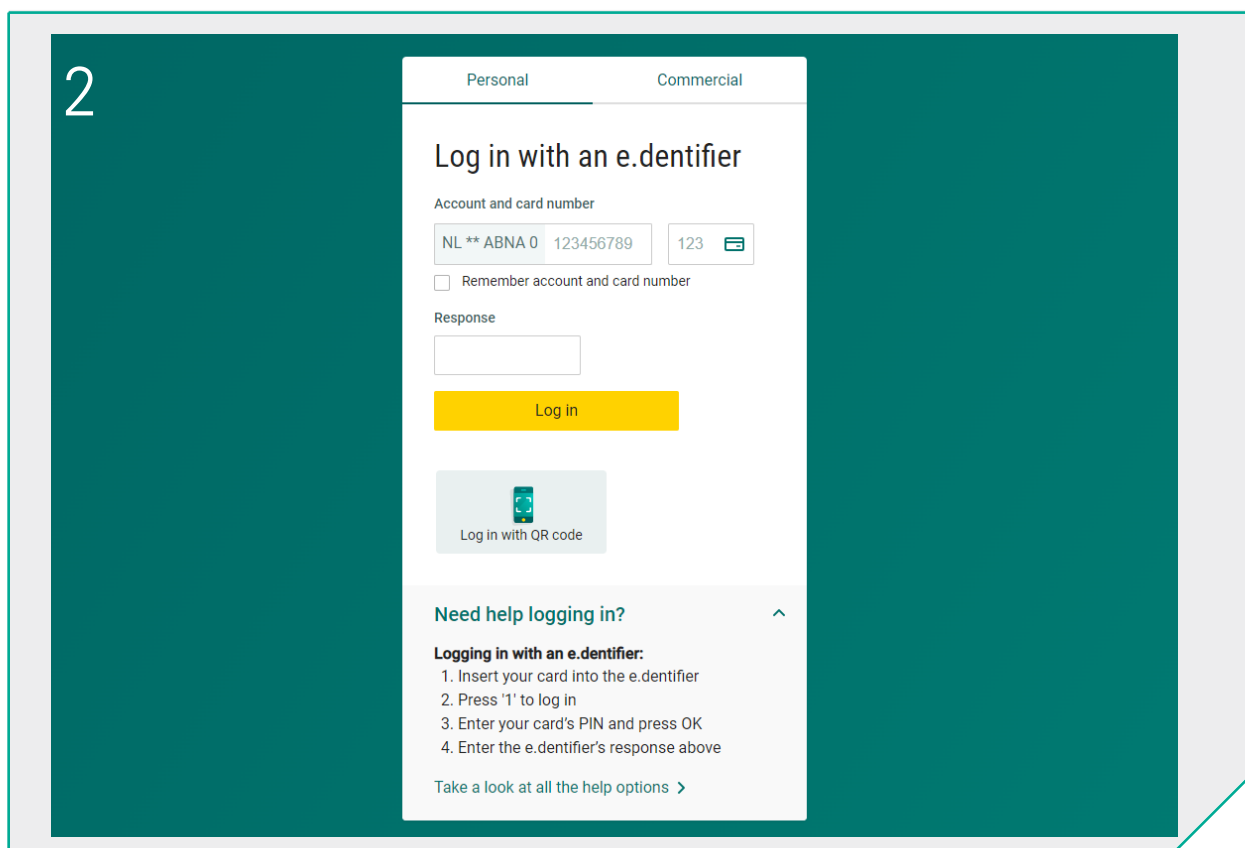
1. Go to our website: [abnamro.nl](https://www.abnamro.nl)
2. In the top right corner, click on the yellow button **'Login'**.

The screenshot shows the ABN-AMRO website homepage. At the top left is the ABN-AMRO logo. To the right are navigation links for 'Personal', 'Commercial', 'Private Banking', and 'Nederlands', followed by a yellow 'Login' button with a lock icon. Below this is a dark green navigation bar with links for 'Home', 'Products', 'Specially for', 'Internet and mobile', and 'Service and Contact', along with a search icon. The main content area features a large banner with the text 'How's your Dutch? Discover funny Dutch sayings' and a yellow 'Start the quiz' button. To the right of the banner is a dark green chat bubble containing the text 'Good afternoon, How can we help you?' and a search input field with the placeholder 'Search for...' and a search icon.

3. Click on **"Log in with e.dentifier"** (1), after which you will be asked to enter your credentials (2).  
Click on **"Need help logging in?"** to see the step by step instructions on logging in with an e.dentifier.

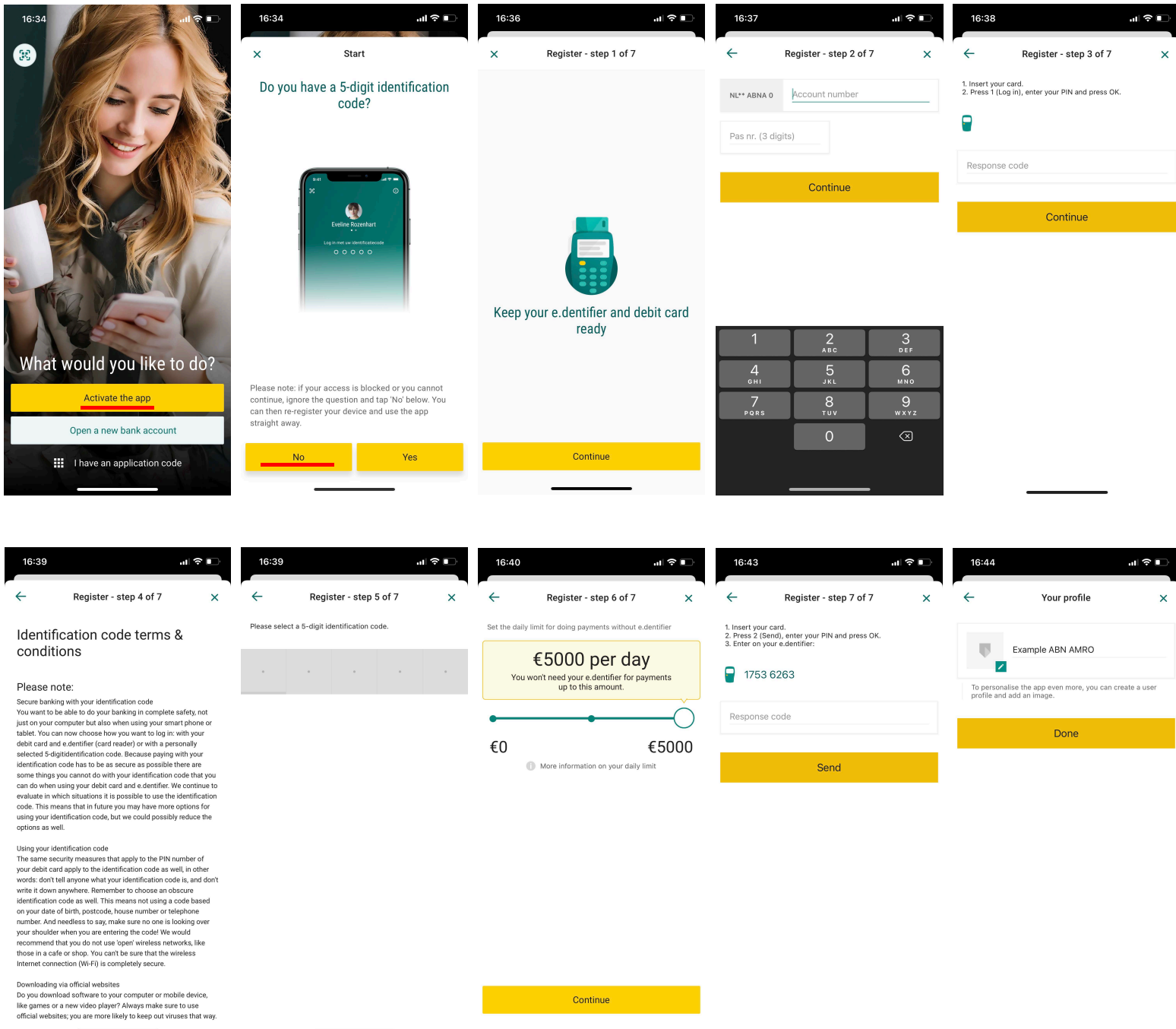


4. **IMPORTANT:** After linking your bank account with the Mobile Banking app, you will be able to login by simply scanning the QR-code as shown in picture 1 above.



## Step 3: Activating your Mobile Banking App

Please follow the instructions in the screenshots below to setup the Mobile Banking App.




Congratulations! You have now setup the Mobile Banking app. You will now be able to login with the 5 digit identification code and/or your fingerprint/face id.



## Step 4: Register your BSN in Internet Banking (if not yet registered)

### Please provide us with your BSN (BurgerService Nummer)

Your BSN is the number under which you are registered with the Dutch government. Please add your BSN to your ABN AMRO account. How?

- » Log in to Internet Banking and click on **'Self service'**. Under **'Topics'**, please select **'Manage data' → 'Change tax details'**.
- » Scroll down to find the box of **'Tax Details'**, and click the  button to enter your BSN. After completing the additions/changes, confirm and click **'Send'**.
- » You will then be able to review the changes made by yourself in a PDF document, after which you will be prompted to **'agree'**, digitally **'sign'** and **'send'** the made changes.

### Why do we need your BSN?

You are a Dutch 'tax resident' (a resident for tax purposes). Because of legal obligations, we might need to exchange your tax details with the Dutch tax authorities (Belastingdienst). Consider, for instance, details about your assets received, paid interest or current loans. We will use your BSN to exchange these details with the belastingdienst. As a bank, we are also required to have your BSN in our system before you make use (or 'when you intend to make use') of some of our services, i.e. a loan, a mortgage or investments or trading.

## Step 5: Manage your account

### Manage your account via Internet Banking

Please take a moment to familiarize yourself with your banking environment. There is a lot you can manage yourself. For example:

- » To update your personal details (**address/phone number/BSN**), go to: **'Self Service' → 'Manage data'**. Also check/adjust your **Tax Details**.
- » To use your debit card outside Europe, go to: **'Self service' → 'Debit cards' → 'General Settings' → 'Payments/Withdrawals abroad'**. Here you can change your payment profile to **'World'**.
- » To adjust your **debit card limits**, go to: **'Self Service' → 'Debit Cards' (select the required debit card) → 'General Settings'**.
- » **IMPORTANT:** If you **lose/misplace** your card, go to: **'Self Service' → 'Debit Cards' (select the required debit card) → 'Block'**.
- » To set up a standing order, go to: **'New transfer' → select 'standing'** (bottom left corner).



Always bring a valid Passport/ID when visiting an office of ABN AMRO. Once your debit card has been activated, you have the choice to change your 4-digit PIN code at any ATM of ABN AMRO and Geldmaat (Yellow ATM) in the Netherlands.

If your registered address is a temporary or company address, please update your address to your official home address as soon as possible (within 3 months).

# Frequently Asked Questions

## 1. What can I do with my ABN AMRO debit card?

### Maestro debit card

Your debit card is a Maestro debit card. You can make international payments anywhere the Maestro card is accepted. The Maestro debit card is a product of Mastercard, and is accepted at many international destinations. **Please note:** For many International online transactions such as car rentals or booking hotel rooms, your debit card may not work, unless you have the option to check out with Ideal. Please check with our advisors for credit card options.



## 2. How can I make a contactless payment?

### Contactless Payments with your Debit Card

Contactless payments are the easiest way to pay for small purchases without having to enter your PIN code. Contactless is a fast, easy and secure way to pay for purchases of 50 euros and below. You pay by holding your debit card against the payment terminal.

- » €50 per payment.
- » €100 maximum per day.
- » If your transaction is above €50, you can still pay contactless by entering your PIN code.



### Paying with Apple Pay

- » Make contactless payments with your iPhone or Apple Watch. In shops, apps and online.
- » Easy, secure and fast.

### How do I activate Apple Pay on my iPhone?

- » Open the ABN AMRO app on your iPhone and go to '**Self service**'.
- » Select the debit card you want to link to Apple Pay.
- » Select the device you want to link to Apple Pay (iPhone).
- » Confirm your choice and accept the terms and conditions.
- » You can now make payments using Apple Pay

You can find detailed information by clicking [Paying with Apple Pay](#)



### Paying with Google Pay

- » Make contactless payments with your Android phone in shops.
- » Easy, secure and fast.

### How do I activate Google Pay on my Android device?

- » Open the ABN AMRO app on your Android device and go to '**Self service**'.
- » Select '**Google Pay**'.
- » Select the debit card you want to link to Google Pay.
- » Confirm by tapping '**Add to G Pay**'.
- » Confirm by agreeing to Google's terms and conditions.

You can now make payments with your Android device. Remember to have NFC enabled to make payments.

You can find detailed information by clicking [Paying with Google Pay](#)



### 3. How do I apply for a savings account on my mobile banking app?

Open a free direct savings account to boost your savings goals following a few simple steps and start using it right away. Checking your savings balance or transferring funds to/from your current account is quick and secure with Internet Banking or the ABN AMRO app. The current interest rate is 0.00%.

#### Follow the steps

- » Open the ABN AMRO app on your phone.
- » Go to **'Self service'** → **'Discover more products'** → **'Savings'** → **'Direct Savings'** → Select **'Request now'**.

You can find the above overview here: [Direct Savings](#)

### 4. What is an iDEAL payment?

#### Making payments with iDEAL payment for online shopping made easy

iDEAL enables you to pay for all your purchases in online shops in the Netherlands using Internet Banking or the Mobile Banking app. Simply scan the QR code and complete the payment in the app. For more information, please visit [www.ideal.nl](http://www.ideal.nl)



### 5. Where can I find my IBAN and Swift/BIC Code?

#### Additional information

- » **BIC/SWIFT = ABNANL2A.** For international transfers to your ABN AMRO account
- » **IBAN:** same as your account number starting with NL##ABNA...
- » **ABN AMRO ADDRESS DETAILS**

Name bank: **ABN AMRO bank N.V.**  
 Streetname: **Gustav Mahlerlaan 10**  
 Zip code: **1082 PP**  
 City: **Amsterdam**  
 Country: **The Netherlands**  
 Bankcode: **ABNA**



### 6. I want to deposit cash. How does it work?

After receiving your debit card, you can **deposit cash** at specific **Geldmaat ATM's**. Since 2019, the Geldmaat ATM's have slowly been replacing ABN AMRO ATM's, along with those of Rabobank and ING Bank. The ATM functioning will stay the same, with an additional advantage of having access to more ATM's to withdraw/ deposit cash. You will also be able to withdraw cash without your debit card by selecting "cardless withdrawal" and scanning the QR-code shown on screen. Please check [ABN AMRO ATM's](#) to search for cash deposit machines (*stortautomaat* in Dutch).

For more information about Geldmaat, please check the [Geldmaat website](#).

Cash withdrawal and deposit fees can be found [here](#).

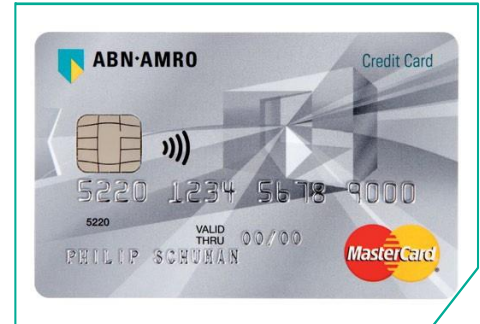


## 7. How can I apply for an ABN AMRO credit card?

### MasterCard Credit Card

- » Contactless payments & delivery guarantee
- » 180-day purchase protection
- » Luggage delay insurance & Flight delay insurance

To apply for an ABN AMRO Creditcard: Go to your mobile banking app → 'Self service' → 'Discover more Products' → 'Payments' → Credicards and select 'apply now'.



## 8. Where can I find an overview of banking fees?

### Fees within SEPA

- » Transfers to/from any country within SEPA<sup>1</sup> are free in EUR.
- » Cash withdrawals or using your card in an euro zone country within SEPA is free (unless indicated otherwise).
- » If the country within SEPA is a non-euro zone country (e.g. U.K. or Switzerland), the same costs apply as outside of SEPA. Please refer to these costs below.

You can find this overview here: [Payment fees](#)

## 9. Video Banking - Personal bank in the digital age

### Personal meeting using your PC, tablet or smartphone

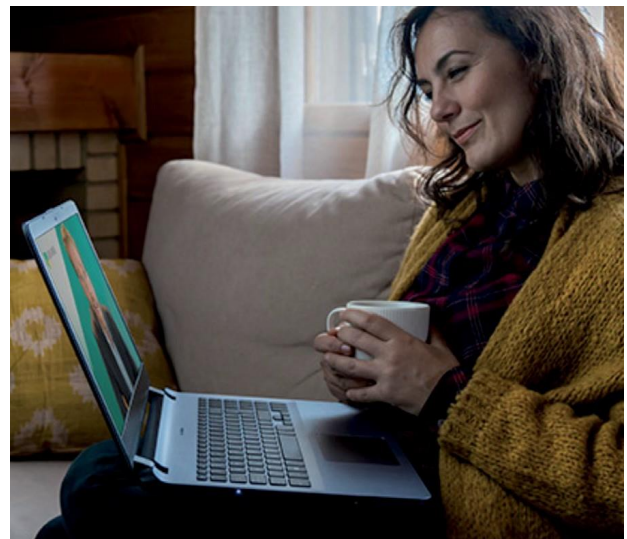
You no longer have to leave your home for a personal meeting about your finances. With our Video Banking service, you can talk to an advisor at a time that suits you. This could be to discuss a mortgage for instance, or to get financial advice about your options when it comes to loans, savings, insurances or your investments.

### 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
- » Also outside of office hours
- » Instruction video: [Videobanking](#)





## 10. Useful additional ABN AMRO Apps

### Free ABN AMRO apps



#### [Mobile Banking app](#)

Mobile Banking just at the touch of your finger. Our app lets you check your current balance, transfer funds, apply for products and more.



#### [Grip](#)

Grip helps you keep track of, and categorize your expenses. **NOTE:** Grip will be unavailable from 16th December 2022, and will slowly be integrated into the Mobile Banking app from January 2023.



#### [Tikkie](#)

Going Dutch after a dinner? Not to worry! The award-winning Tikkie app makes splitting the bill, and money-sharing extremely simple.



## 11. I want to buy a house in The Netherlands.

### What can ABN AMRO do for me?

#### Buying a home in the Netherlands

There's a lot to consider when buying a home in the Netherlands as an expat and it can be a bit overwhelming. You probably have many questions, such as: What is the housing market like in the Netherlands? How much can I borrow? Which Dutch regulations and legislation apply? Your home experts are ready to help you at every step of purchasing a house in the Netherlands. Find out more about mortgage rates or calculate your mortgage?

You can find more information here: [Mortgages](#)

#### Visit one of our free events

ABN AMRO International Clients Retail organizes (digital) events throughout the year outlining what buying a home in the Netherlands involves. We explain the relevant Dutch regulations and legislation, how buying a home in the Netherlands works and what your mortgage options are.

During our free events we will give you all of the information you need about how to buy a house. There are a lot of rules and regulations that you should be aware of. During these events, we will explain different elements of purchasing a house, such as: residency, contracts and salary. We will also take you through the full process of buying a house in the Netherlands.

More information can be found here: [Free events for expats](#)

## 12. IMPORTANT: Leaving the Netherlands permanently?

### Contact us a couple of weeks before you leave!

Under certain circumstances, you can continue your banking services when you leave the Netherlands. Please check with us if this applies to you. Make sure your address and contact details are up to date before you leave the country. If you would like to close the account, please close your account while you are still in the Netherlands. You can also close your account with a preferred date in the near future. In that case, a maximum of three months is permitted.

It is very easy to close your account via the mobile banking app: **'Help' → 'Accounts' → 'Closing an account'**

# Information

## Contact

### International Clients

Telephone: 0900 0024

www: [abnamro.nl/expat](http://abnamro.nl/expat)

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



#### 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.

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.