

Glossary General Investment Conditions

Term	Definition
advice	Advice is a personal recommendation from the bank to you about investing. When giving advice the bank takes account of your risk profile and your personal circumstances. You can ask the bank for advice. The bank may also give you advice on its own initiative, but is not obliged to do so.
business day	Mondays to Fridays are business days. If the bank's branches in the Netherlands are closed for business on one of these days, then this is not a business day.
collateral value	The collateral value is the value that the bank assigns to your investment products for certain purposes. This value is important if, for instance, you have a loan that is secured by your investments at the bank.
direct order	A direct order is an order that you give to the bank independently, on your own initiative and without advice from the bank. You can do this electronically via Internet Banking or Mobile Banking, or by telephone via the investment line.
Foundation	The Stichting Beleggersgiro ABN AMRO is the foundation that the bank has incorporated to enable you to invest using the investor giro.
Fractions	For certain investment products designated by the bank, you can invest not only in whole numbers, but also in parts of them. We also call these parts fractions. You will then see the fractions in your portfolio statement with four decimal places.
investment account	Your investment account is your account at the bank that the bank uses to administer your investment products for you.
Investment Agreement	The ABN AMRO Investment Agreement is the agreement between you and the bank that enables you to invest with the bank. The ABN AMRO Investment Conditions form part of this agreement.
investment option	The bank offers you three investment service levels: <ul style="list-style-type: none"> ▶ you can invest independently at the bank (execution-only service); ▶ you can invest with advice from the bank (advisory); and ▶ you can leave and trust the investing to the bank (portfolio management). The bank offers various investment options within these investment service levels. Each investment option has its specific characteristics and costs. Your investment option determines the investment products you can invest in. For some investment options you must sign a separate agreement, for example the Portfolio Management Sub-Agreement.
investment portfolio	Your investment portfolio consists of all your investment products that the bank administers for you on your investment account.
investment products	Investment products are all products in which you can invest with the bank.
investment services	Investment services are all services that the bank offers in the field of investing.
investor giro	The investor giro is the bank's system that enables you to invest in an entire investment product or part thereof. You can read more about this in the Investor Giro Conditions
investor profile	Your investor profile consists of: <ul style="list-style-type: none"> ▶ your risk profile; and ▶ your knowledge of and experience with investing.
order	An order is your order to the bank to buy or sell investment products for you.
payment account	Your payment account is your account at the bank: <ul style="list-style-type: none"> ▶ to which the bank credits the income from your investments; and ▶ from which the bank debits all amounts, including the costs, for your investments. You can use an account designated by the bank as payment account, such as the savings account 'Beleggers Spaarrekening'.
risk profile	Your risk profile determines the best investment approach for you, ranging from very defensive to very offensive.
spending limit	Your spending limit determines whether you can buy investment products and make payments from your payment account.
stock exchange	Every stock exchange or place of trading where your order is executed by the bank or by others on behalf of the bank.